

**ASSESSMENT OF BENEFICIARIES' IMPACT OF CARITAS SELF HELP GROUP
PROJECT: A CASE STUDY OF CARITAS GICHARANI SELF HELP GROUP,
KIKUYU KIAMBU COUNTY**

By

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DECLARATION

This project is my original work and has never been presented for a degree in this or any other University.


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This project has been presented for examination with my approval as a University supervisor:

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Date...20.11.2023

DEDICATION

To my lovely wife Susan, my adorable children Marielyne, Joseph and Jeana, my parents my siblings and their families for their prayers, financial and moral support. You are next to none and may God Almighty bless you all.

ACKNOWLEDGMENT

I honor and glorify God for giving me this opportunity to reach this stage. It has taken His Mighty hand and may His name be glorified. In a special way I want to thank my Supervisors, Dr. Andrew Mutuku and Dr. Anne Khasakhala for their invaluable guidance and mentoring while conducting my research work. I am also highly indebted to GPES department led by Dr Wambua and Prof. Kimani for their wise counsel and guidance. I would also like to express my heart felt gratitude to my wife Susan, my children, siblings my parents Mr. Joseph Ngige Mumbi and Mrs. Mary Wambui Ngige and my in-laws Mr. and Mrs. Joseph Gitonga for their social and material sacrifice they accorded to me while working on this research project.

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To all my colleagues at work and friends who played one role or the other to see to it that this research work becomes a reality, i salute you all. Thank you all and my God bless you and meet you at the point of your needs.

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ABSTRACT

The general objective of the study was to assess impacts of Caritas Gicharani self-help group on the beneficiary community. Specifically, the study sought to assess whether the project beneficiaries generally perceived their livelihood as having changed and to assess perceptions of the beneficiaries towards community based Savings and credit co-operatives and the challenges experienced. Data was collected through focus group discussion and in-depth interviews. The study design was a case study with a participatory research approach and adopted the most significant change methodology while the study respondents were selected through convenient sampling method. Data analysis was done through content analysis by a panel of five members and aligned to three key domains of change which are in sync with the three objectives of the study.

The study revealed that the project has indeed boosted the livelihood of the beneficiaries, enhanced saving culture and helped community members regain confidence with savings and credit co-operatives. Other unexpected outcomes which emerged as significant changes includes increase in self-confidence, community acceptance resulting from individual change, ability and freedom to make more informed financial decisions. The study recommends expansion of group membership base through extensive marketing to extend the positive outcomes to more beneficiaries.

CHAPTER ONE

INTRODUCTION

1.1 Background of the study

Participatory monitoring and evaluation (PM&E) have increasingly gained popularity as one of the key development approaches that is practiced around the world (R. Limato2022). Among the main purposes of (PM&E) is assessment of impacts resulting from development interventions, which is popularly referred to as Participatory Impact assessment (PIA). Njuki et al.,2006 observed that social scientists are widely adopting PM&E as a methodology for of choice for project impacts assessment, institutional changes and enhanced community learning. Some authors e.g., Concern, 2016 and Jackson, 2018 refer the use of PM&E for the purpose of engaging stakeholders in assessing the impact of the intervention as Participatory Impact Monitoring (PIM), while others refer to it as Participatory Impact Assessment (PIA). Concern (2016) views PIM as an approach which is characterized by the way stakeholders or different actors at various levels work together with a single aim of assessing and reflecting on project impacts. On the other hand, Jackson (2018) defines participatory impact assessment (PIA) “as a process of evaluation of the impacts of development interventions which is carried out under the full or joint control of local communities in partnership with professional practitioners.” Odongo (2015) reaffirms the importance of PM&E as it empowers citizens, improves their Socio-economic development through the feedback generated and has successfully been used in development programs both in developed and developing countries.

Dart & Davies (2005) contends that a dialogical story-based evaluation involving well organized and narrated stories allow people to share their important encounters and experiences in a holistic yet concise manner, promoting dialogue in a very powerful way. Participatory impact assessment using the most significant change approach has been employed in a number of studies to assess the changes resulting from given interventions. A study by Njenga (2016) demonstrated that in-depth interviews and Focus group discussions were the most appropriate methods of data collection for adoption in the Most significant change (MSC) technique. Henry et al (2022) revealed that MSC enabled to identify three central thematic areas in a leadership training programme namely, self-awareness, leadership in practice and equity. Other unexpected themes included stakeholder engagement and empowerment and effective leadership. In another study by Polet et al., 2015 revealed that MSC provided more robust qualitative evidence of the project impact which helped further to strengthen the program design unlike conventional methods which only gave quantitative results that did not capture the real impact of the program from the beneficiaries' point of view. Other scholars have described MSC as quite a limber technique whose application depends on the nature and type of development initiative or organization using it while others have adapted the methodology in a manner that suits their purposes. A number of organizations have innovated ways of soliciting and recording their MSC stories and analyzing them. One such recent innovative way is combination of MSC with participatory video as noted by Polet et al. (2015).

A number of impact studies conducted using MSC concluded that the programmes under study were very successful in addressing their intended goals, despite the challenges noted. Among the shortcomings encountered with the methodology include respondents being unable to express the challenges they encountered since the stories were only supposed to focus on the success

resulting from the programmes and interventions. The respondents were also noted to be giving their views instead of discussing their success stories while some stories were so much exaggerated and unreal (Henry et al 2022).

The study adopted the application of PM&E to assess the beneficiaries' impact of Caritas self-help groups project using the most significant change methodology and conceptualized by influence matrix.

1.2 Description of Caritas Gicharani Self-help group

Caritas Gicharani self-help group is located in Kikuyu constituency Kiambu County, within the Catholic Church jurisdiction of Gicharani Parish. It is registered under Caritas Nairobi, Social Promotion registered Trustee, Archdiocese of Nairobi whose core role is to create a platform where community members make savings of their convenient amount and later secure loans to help them start or boost their small and medium enterprises with an aim of alleviating poverty and improving their livelihood, for instance being able to provide basic needs to their families, provide quality education and managing basic emergencies in their families e.g. hospital bills. Having started from a scratch, the group currently boasts of membership of 2137 including 52 corporate members (Groups and Chama's) with a share capital of over Ksh. 140 million. This is a positive quantitative growth bearing in mind that most of these members are drawn from informal sector employment with low incomes. The growth has been achieved through aggressive marketing, Capacity building to members and improvement in group operations. All these have been achieved courtesy of amiable working relationship between the self-help group and the project coordinators i.e., the Caritas Nairobi. Due to the challenges associated with guarantorship, majority of these active members have grouped themselves into small groups

called cells. These cells are solely meant to support each other in boosting their shares and providing gurantorship to their members in-turns as affirmed by the group operations manager. The word Caritas has its origin from a Latin phrase *Caritas Internationalis Family* which emphasizes on “Christian love and charity”. This is a social wing of the church which is mandated to address challenges faced by the community in general. These challenges include breakdown of family ties mainly occasioned by escalating poverty, drug abuse HIV pandemic, among others. The key role of Caritas Nairobi is to ensure the fulfillment of the mission of Christ through designed programs and projects tailored towards alleviating human suffering, enhance social justice and call people to self-consciously reflect on the challenges of the Gospel and social teachings of the Church. According to Caritas annual report 2019, the main goal of the larger Caritas Nairobi Economic empowerment programme is to allow less economically advantaged community members to exercise greater control over both their life choices and resources and think beyond day-to-day survival.

1.3 Problem statement

According to Polet et al., 2015 a significant number of complex community development interventions may result to outcomes and impacts that cannot be exhaustively measured or even captured by the indicators employed in quantitative conventional monitoring and evaluation approaches. The approach is also an extensive resource consumer in terms of money and time compared to unconventional participatory monitoring and evaluation methods which emphasizes on qualitative, participants driven tools and methods in assessing the impact of an intervention, hence need to embrace the approach. There has been a number of studies which have been conducted to assess the impacts of the savings and credit cooperatives and self-help groups to the

beneficiaries. An example is a study by Mallya (2019) in Tanzania showed that participation in self-help groups enabled women to exert control over resources, increased participation in making key decisions that affects the communities among other changes which boosted their livelihood. The study also found out that economic self-help groups which embrace capacity building of their members showed larger effects of economic, social and political empowerment which eventually boosts their lively hoods (Mallya 2019). Other studies include, Participation in saving and credit cooperatives and its impacts on households' Wellbeing in Gurage zone, (Chindi et al 2020) and 'the impact of savings and Credit Cooperatives on sustainable livelihoods in Rural communities (Moyo et al 2022), a study conducted in rural communities in Zimbabwe. The above studies revealed a significant change of the Saccos but failed to show the key activities of the group which influenced the impact realized by these groups.

Adopting PM&E especially using MSC approach, and influence matrix enables the researcher to capture facts that underpin a story of change, as well as reasoning behind them being considered as significant by the respondents unlike other conventional methods which doesn't provide the causality effect (Alliance et al., 2017).

The M&E activities are normally carried out by outside 'experts', which mainly results with a gap emerging between the experts' approach of M&E and the perception of the people who are directly involved as key beneficiaries (Alliance et al, 2017). Though the approach has been adopted in a number of studies, various gaps have been identified which this study ideated to fill. The study by Mallya, 2019 revealed that some of the challenges associated with self-help groups include the participants not given an opportunity to give their own recommendations on how to improve the project despite being key stake holders of the organization. The study which also embraced MSC approach revealed a major shortcoming expressed concern for the respondents

giving out irrelevant issues instead of narrating their success stories due to absence of interview guide, gender balance was not emphasized too. This elicited the need to have a well-organized interview guide that will facilitate collection of the relevant data (Mallya 2019).

Previous attempts by Caritas Self-help groups project Nairobi have used conventional monitoring and evaluation methods which have only been able to indicate the positive quantitative growth of the groups characterized by increase in membership, share capital and loan portfolio with a commendable decrease in loan default rate. According to Caritas (2019) there was an annual membership increase of 5%, share capital increase by 20%, loan portfolio increasing by 18% and a remarkable decrease of 25% in loan default rate. This study and analysis are usually carried out by the internal monitoring and evaluation department with financial audit being carried out by external auditors. This is an annual exercise aimed at tracking the trends and the quantitative growth of the groups.

Unfortunately, the assessment was not able to establish the impact of the self-help groups project on the community from the beneficiaries' point of view hence the research gap that this study sought to fill. This implies that even though the evaluation report on Caritas self-help groups project indicates a significant growth in quantitative parameters, there is no empirical evidence to show that this growth is accompanied by changes in livelihood of the participating members, whether the project is changing beneficiaries' attitude towards culture of saving and taking credit and if the group is providing an alternative financial partner to the community member. These attributes cannot be conventionally assessed hence need for an alternative methodological approach to supplement this quantitative approach. The need to embrace the inputs from the beneficiaries on how best the project can be improved by seeking their recommendations is also an important gap this study envisaged to fill. By adopting and effectively executing

unconventional participatory monitoring and evaluation approach to assess the most significant change resulting from the intervention from the beneficiaries' perspective, the study intended to fill in a methodological gap. The respondents had an opportunity to give recommendations on what needs to be done with an aim of improving the project. Use of MSC methodology and influence matrix as a key operationalization methodology empowered the participants with the opportunity to share their success stories, challenges experienced with the group as well as show the influencing activities which resulted to the change realized. This does not come out clearly with other previously done studies on impacts of Saccos hence forming the basis for the research gap in this study.

1.4 Research questions

The study was guided by the following research questions.

- i. Has the beneficiaries experienced changes in their livelihood as a result of the project?
- ii. Has the project promoted a culture of saving in order to access credit with an aim of starting income generating projects to improve their livelihood?
- iii. To what extent did the project create real or perceived change of attitude towards community-based saving and credit organizations?

1.5 Objectives of the study

The study sought to assess the beneficiaries' impact of Caritas Gicharani self-help group project.

The specific objectives were:

- i. To evaluate whether the project beneficiaries generally perceive their livelihood as having changed as a result of this project.
- ii. To determine if the project promoted a culture of saving and seeking credit to improve the livelihood of beneficiaries.
- iii. To weigh-up perceptions of the community towards community-based Savings and credit organization and the challenges experienced.

1.6 Justification of the study

Participation of key stakeholders in all major aspects of the project not only enables clear understanding of the issues to be addressed by the project but also empowers participants with the ability to understand and appreciate the outcomes of the project which cannot be effectively captured quantitatively (Polet et al 2015). Involving beneficiaries in assessing impacts in a development intervention will help the community to clearly understand the social, cultural and environmental aspects of the project that worked and those that did not work. This will empower the concerned policy makers to make evidence-based policies during policy and guidelines review and formulation. The use of unconventional participatory monitoring and evaluation can draw lessons which can be used for making evidence-based policies which profoundly resonates with the community or the project stake holders. The findings and recommendations from this

study will be shared with the Gicharani self-help group and Caritas Nairobi and could play a crucial role during the continuous review and revision of the project's guidelines and policies for instance introduction of a new product to the members. The findings of this study will also play a vital role in providing evidence-based information to guide and inform key policy-making processes, contribute to knowledge base and enhance assessment of transparency, accountability, efficiency, relevancy and sustainability of the project. The choice of Gicharani self help group as a case study was guided by the fact that it is one of the few groups which lies in a peri-urban area meaning that it serves communities from both the urban and rural areas hence the most ideal group that can give a better perspective from both the urban and rural beneficiaries.

1.7 Scope and limitations of the study

The catchment area of the study was Gicharani parish which has an estimated population of 15,000 people. It's important to note that even though it is run and was started by the Catholic Church, its membership is not limited to Catholic Church members only but open to anyone regardless of their faith, religion or denomination. The study collected qualitative data from the beneficiaries through narration of stories with observation method being used for data verification/ triangulation purposes if need arose. It drew its sample from those who are active members of the self-help group and have benefited from the programme's intervention. Nevertheless, the study encountered some limitations. Assemblage of all cell group members for a focus group discussion was a challenge too. Generally, the study did not encounter major challenges with the magnitude of adversely affecting viability and integrity of the study. Some of the challenges include, some few stories with little or irrelevant details to enable the researcher make a judgement if it can be classified as significant or not, some respondents spending a lot of

time narrating their stories with some others getting impatient and feeling their time being wasted as they wait. Some stories were repetitive or exaggerated eliciting doubt on their authenticity. These stories were not considered during the study. One story was poorly written with another one being poorly recorded and was not audible enough for the researcher to get the gist of the story. Two focus group discussions failed to take place since the members in those cell groups were not available for the discussion. To address these challenges, a number of measures were put in place. These measures include the use of an interview guide by the researcher to ensure the discussion remained focused and those who tried to drift off were realigned to the kernel of the story. Two poorly written stories were revised by their respondents and one of them ended up as being a story of significant change.

Other limitations associated with the use of the most significant change technique include the following, it is resource intensive, i.e., time consuming, and requires resources to capacity build the key stakeholders including story selection panel, challenges in verification of the stories, some of which may be exaggerated and generalized. The approach is also subjective and biased. This may depend on who is narrating their story, who is in the selection panel and the criteria they use while selecting the most significant change stories. To overcome these challenges, there was a clear and transparent criterion of narrating and selecting success stories to check on subjectivity and biasness, the approach was also combined with influence matrix approach and was used as a supplementary to quantitative approaches already employed by the programme to assess outcome and impacts.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter presents literature reviewed on studies previously done involving participatory monitoring and evaluation with biasness to unconventional PM&E and employed the Most Significant Change as an approach of choice. The presentation starts with evolution of participatory monitoring and evaluation followed by empirical evidence of using participatory monitoring and evaluation, and the last part presented conceptualization and operationalization of the study.

2.2 Evolution of Participatory monitoring and evaluation

While the concept of PM&E has been growing since 1980s, it has been adopted by many large agencies and development organizations and being placed at the center of policy making domain. Such organizations include United Nations (UN), Food and Agriculture Organization (FAO), USAID among others. Even though there are growing interests in PM&E, the concept itself is not new and has been in existence as early as 1970s as observed by Howes (1992). The author highlights his works in the field of PM&E in 1970s and that of Feuerstein (1986) which involved rural women in Honduras to develop primary healthcare systems among other works spearheaded by (Pratt & Boyden, 1985). Over the last 40 years of using participatory action research (PAR) in development, PM&E has evolved from various participatory research

traditions which includes participatory action research (PAR) pioneered by the work of Freire (1972), Borda (1985) among other development scholars. Other works, for instance Participatory Learning and action (which include Rapid Rural Appraisal (RRA)) drew their work from Chambers (1997).

A review of literature on a number of scholars on PM&E has revealed that just as there has been a lot of growth in interest of participatory approaches to monitoring and evaluation, there has also been the growth of the terms that are used to describe these approaches. Studies by Abbot & Guijt (1997) disclosed that there is no single and coherent understanding and conceptual definition of PM&E but instead it has a scope of interpretations as it may mean different things to different people including field practitioners, researchers or organizations. According to the above scholar, these terms include the following; Participatory Evaluation (PE), Participatory Monitoring (PM), Participatory Assessment Monitoring and evaluation (PAME), Process monitoring (ProM), Community monitoring/community assessment, Participatory impact assessment (PIA) and Participatory Impact Monitoring (PIM) among others. Ronney et al.,2013 defined Participatory Monitoring and Evaluation (PM&E) as a combined effort or partnership of two or more stakeholders (for instance researchers, project reach/beneficiaries/community members, government officials, extension workers and donors) to monitor and evaluate systematically, one or more research or development activities.

Parker (2013) has demonstrated that PM&E can further be classified into conventional PM&E and unconventional PM&E. The author gives characteristics of conventional PM&E as one mainly initiated by external experts, uses pre-determined quantitative indicators to measure success like cost and production outputs, number of households etc., focuses on scientific objectivity and distancing external evaluators from other participants while delaying access to

results. It is mainly done for accountability and as a summative exercise to determine if funding continues. On the other hand, unconventional PM&E is characterized by participation of project beneficiaries, project staff and facilitator, participants identify their own domains of change which include the changes in their living standards, simple methods are used which embraced local cultural involvement hence sharing of results through in evaluation processes. This process aims to empower the local people to take control and corrective action on the initiative. This study adopted unconventional PM&E as an approach of choice given its advantages like, involving beneficiaries which increases reliability of the findings and provides a platform for receiving feedback and other ideas for corrective actions. It expands knowledge base required for assessing impacts and guiding the corrective actions necessary. The approach is also believed to increase motivation of the stakeholders to create ideas to corrective actions as revealed by (Estrella & Gaventa, 2018).

Further survey of literature has shown that PM&E approach and practice is widespread and diverse, for instance a number of authors have classified PM&E into various types or groups according to the purpose or the role carried out using the approach. This has led to identification of five general functions carried out using PM&E approach, namely: Project planning and management, public accountability organizational strengthening/institutional learning, understanding and negotiating stakeholder perspective and finally Impact assessment. The author too has demonstrated that PM&E is predominantly used in two areas namely impact assessment and project management and planning (Estrella & Gaventa, 2018). For the purpose of this study, we shall focus on PM&E as used in the assessment of impact from an intervention. Other than measuring impacts that have occurred resulting from an intervention Participatory impact assessment (PIA) also seeks to understand the role of the intervention in producing these

impacts, what is popularly referred to as causal attribution. It also encompasses a broad range of methods for causal attribution and, includes examining unintended impacts resulting from the intervention. Project Impact assessment can be viewed as having two basic elements, for instance tracking changes since implementation of an intervention and the second element is establishing the causes of these changes and trying to link them with the intervening project. This study puts a lot of weight on the second element which emphasizes on the changes and their links to the intervening project.

A review of literature on principles guiding PM&E by Chambers (2017) has demonstrated how PM&E is grounded on five general principles. They include; the principle of participation which involves creating processes and structures that include those most direct program stakeholders, and often those mostly viewed as powerless and voiceless in designing and implementing the program. The next one is negotiation which emphasizes on working through different views though it has potentials of fueling conflict and disagreement about what the evaluation should focus on, how it should be conducted and used, and what actions should ensue. The third is that these participatory processes lead to acquisition of knowledge among all participants which, when shared, will eventually lead to corrective action and program improvement. The fourth principle is that, given changing circumstances, people with high level of skills should be available for the process, flexibility is key and is highly required. As circumstances change, those involved in and affected by the evaluation should be committed to modifying their strategies to achieve the desired results and knowledge that will shape effective and sustainable programs. Finally, the fifth principle is that PM&E is quintessentially methodologically eclectic meaning that Practitioners can draw on a wide variety of methods to generate information about the development initiative while the beneficiaries can invent some and use local processes that

are relevant and heuristic. This makes PM&E an approach of choice in carrying out monitoring and evaluation since it can be used in conjunction with other conventional M&E methods to give a wide range of results. On a critical look at the five principles, the fourth principle can be a major setback while using PM&E as an impact assessment tool in that high level of illiteracy among the participants can be a major bottleneck to the operationalization of the process. To overcome this barrier, the researcher intends to allow the participants to express themselves in the best way possible they feel comfortable including using their mother tongues while giving their significant change stories.

A review of literature by Abugah (2017), Brock & Pettit (2007) and Kerzenar (2019) critics the approach and sees it as too expensive especially when people must be engaged in all processes. This implies that it may take a lot of time, energy and resources to have all participants on board since different people different levels of understanding with varied interests too. Due to this factor some of the participants may withdrawal from the process feeling their inputs are not relevant or bias in engagement of stakeholders. They also feel that the process can as well be said to be a rubber stamp to decisions made on top by the local leaders. As a way of mitigating this, the evaluator should be well versed with the community dynamics that will ensure smooth an effective joint evaluation process.

However, that notwithstanding, Jackson (2018) holds the opinion that PM&E is not, just a bag of tricks or tools but instead, it is a philosophy, an overall approach to organizational learning that fosters the involvement of those most directly affected. The author commends PM&E approach as one that can be used effectively within development agencies' needs for accountability and for assessing impact of the intervention.

2.3 Empirical evidence of the use of Participatory monitoring and evaluation and the most significant change

The Most Significant Change technique belongs to participatory monitoring and evaluation (PM&E) methodologies that is used assessing short-term, intermediate and long-term outcomes and program impacts (Kananura et al 2017). Since its development, the technique has been applied widely by various organizations, both in public and private sectors. In the year 2005, Davies & Dart developed a definitive guide to using MSC which stands today as the most comprehensive MSC guiding document of all times. The technique has been adopted in several countries both, in Africa and outside Africa for monitoring and evaluation of various projects as asserted by scholars including (Alliance 2017; and Ohkubo et al, 2022) among others. The technique involves a number of stages, ten in number though the main stages include, introducing a range of stakeholders to MSC technique and fostering interest and commitment to participate, identifying the domains of change to be monitored, deciding the frequency of monitoring changes taking place in these domains, collection of significant change stories. These stories are then analyzed and filtered and should be accompanied by the reasons they were selected as the most significant ones.

A PM&E study was conducted by Njenga (2016) in Ndivisi division, Bungoma County, where it sought to do an impact assessment of VI Agroforestry's project on the community using MSC. Those who benefited from the program were the study population since the study's main goal was to look at the extent of change to the lives of program beneficiaries. The participants were purposively selected with MSC methodology being applied to collect stories from the beneficiaries, which were categorized in different domains and analyzed by a panel and the

feedback of the findings given to the project management. The focus group discussions and in-depth interviews methods were used to collect data.

The findings revealed greater improvement on the livelihood of program beneficiaries. The main changes were noted on food availability, access to credit, increased levels of income and improved well-being. The study recommended involvement of more beneficiaries to the project and to provide even more and timely available grants for proper execution of activities of the program.

A study by Ohkubo et al., 2022 which sought to assess the experiences and the lessons learnt by Adolescent and Youth Sexual, Reproductive Health and Family Planning scale up and evidence-based interventions which operated at-least in ten countries in sub-Saharan Africa and Asia. The study adopted MSC approach while data collection was done using key informant interviews as well as focus group discussions both conducted virtually. It was revealed that the using MSC brought forth conducive opportunities to learn that enabled diffusion of evidence-based AYSRH as well as FP interventions across and within all countries that participated. Collaboration and learning characterized the remarkably essential parts of the MSC feedback step. The study concluded that MSC technique if well implemented may become an essential M&E tool for M&E practitioners working on major interventions, policy makers and implementers, researchers and even health practitioners. This was mainly due to the need for them to clearly understand concerns, tastes, priorities and needs of the stakeholders. Important too is taking lessons from evidence-based activities and being nimble about tackling challenges facing the intervention.

Willettts & Crawford (2014) authored a study conducted in Australia where MSC was used to assess an impact of a water and sanitation project implemented in two areas by an Adventist

Relief Agency (ADRA) in a northern village and in another village to the south of the country called Attapeu. The researchers collected stories through focus group discussions and in-depth interviews. The use of participatory M&E enabled an increase in engagement of stakeholders in evaluation process, improving beneficiaries' development of analytical skills and enhanced ability to determine overall impact of project. This impact assessment study in Laos appeared to have presented an intense utilization of MSC stories where story telling process fostered a culture of organizational self-reflection with the project workers reporting a notion of greater focus on purpose of their work. One major shortcoming with the study was that even though there seemed to be an aggregation of implicit cognition among staff engaged in the MSC approach, in this project impact assessment study, there were no organized ways by which the lessons arising from this activity could be applied to influence future project design. The study recommended that despite budgetary constraints, there is need to come up with a mechanism which could facilitate learning from the evaluation lessons.

Polet et al., 2015 authored a study in Middle East to assess the impact of a psycho-social support for conflict-afflicted youth project. The study used MSC methodology while the data was collected by five field staff using in-depth interview and focus group discussions. The study revealed that the project has indeed helped to strengthen social skills, cohesion and confidence levels among the conflict-affected youths. In addition, it was revealed that MSC provided beefier evidence of the impacts of the project which helped further to strengthen the program design. The study also enabled the realization that MSC process empowers the participants to critically reflect and analyze the changes they have encountered throughout their participation as opposed to conventional evaluation which does not give chances to such in-depth criticality. Never the less, the methodology was noted to have its fair share of challenges which include a number of

stories not talking about changes experienced but instead talking of the issues that needs to be addressed by the field team.

Ho et al., 2015 conducted a study to assess the impacts of a community scorecards in a reconstruction community-driven project in DRC. The aim of the project, which was popularly referred to as “Tuungane”, meaning ‘let’s unite’ project was to ensure that community well-being and priorities are supported in a sustainable way by an accountable and a capable local governing body. Forty-five change stories were collected in twenty-five sites and analyzed qualitatively for the contents in relation to the domains of change selected. The study revealed that the most spectacular impacts were those mainly related to increased community participation in management of health facility, boosted quality of care (which include access to services and improvement in service provision) and transparency. The study concluded that there was need for healthcare providers to be able to work together in designing and implementing solutions that are agreed by all hence improving quality of healthcare services provided. They should be more sensitive to the needs of beneficiaries as well.

In Nigeria, Oluyemi et al., 2020 conducted a study to assess the outcome of uptake of modern Child birth spacing (CBS) also popularly known as family planning (FP) method and behavior change communication intervention on demand using MSC. An impact story collection template was used to collect a total of fifty-seven stories from the field through in-depth interviews group and focus group discussions with women aged (15 - 45 yrs). Significance stories were analyzed qualitatively using analytical computer software. In one of the stories that were unanimously selected was a story by a 15-year-old girl, married with a bad obstetric history who heard this communication from community volunteers on social change who advised her on the most appropriate family planning method. The study revealed that poor uptake and acceptance of

modern Child Birth Spacing methods in that Nigerian region was majorly attributed to misconceptions, religious and cultural beliefs amongst other myths. It was recommended that more resources need to be committed to community outreach programmes on healthcare to enhance communication aimed at demystifying these myths and misconceptions.

Rabie & Burger (2019) conducted an impact assessment study for a project in Western Cape town, South Africa which sought to evaluate the benefits of a transport subsidization programme using Most Significant Change technique. The selection of respondents was purposive sampling and the data was collected through in-depth interview and focus group discussions. MSC technique enabled collection of sixty-nine stories that captured most significant changes by beneficiaries of the public transport subsidy. The participants' real-life experiences were captured through narratives. Also revealed were the benefits highly esteemed by commuters, which includes outcomes that were not generally anticipated by the program during its inception.

The study revealed that the program was very successful in alleviating the challenges associated with the previous transport system by train. Applying participatory monitoring and evaluation provided an ample opportunity to understand the program impacts from the beneficiaries' point of view. One of the major shortcomings noted was that the participants were not given a platform to give their own suggestions on what they felt that needed to be done to improve the programme. This would give invaluable information on how to make the programme maximize on its benefits to the participants. In addition to this, the field staff collecting the stories noted that more vocal participants dominated the discussions which could deny others a chance to give their success stories. Luckily, the field staffs were well trained and managed to control the discussions.

A study by Limato (2018) conducted in Cianjur district Indonesia which sought to assess the health promotion impacts to the beneficiary community using MSC. The stories were collected through in-depth interviews and featured on change experienced. Three village midwives, four pregnant women and eight health care workers completed the list of respondents. Programme Policy makers and implementers as well as managers composed the panel that analyzed all the stories. The study revealed an enhanced community awareness about health and encouraged respondents to seek help from the kader (Health care workers). The Most significant change approach provided a platform whereby the stakeholders would actively participate in evaluating the impacts of the health promotion exercise from the eyes of the beneficiaries by giving their significant stories.

Cattaneo et al., 2019 examined the housing improvement impact on health and welfare of the program's beneficiaries in Mexico using MSC. The main goal of the project, popularly referred to as "firm floor" was to make better the living standards, more so the health of vulnerable poor people living in-low income and densely populated areas in Mexico by providing cemented floor which was easy to clean. The government could provide materials e.g., cement and sand while the project participants would provide labor. In-depth interviews helped to collect a total of sixty-three stories which were analyzed through content analysis. The results indicated a positive impact of the project. The stories revealed that the incidences of parasitic infections drastically reduced interestingly including reduction of intestinal parasites which were associated with diarrhea and malnutrition especially in children. This was associated with the fact that cemented floor interrupted with the transmission of parasitic infections. The study also revealed that the improved housing helped to increase satisfaction with their housing situation and thus lowered rates of depression and perceived stress incidences in adults.

Henry et al., 2022 used MSC in a study to explore the outcomes of a leadership program dubbed as “learner-centric clinical Scholars leadership training program” in Northern Carolina University USA. The main goal of the study was to identify training outcomes of the university students during the three years’ Clinical Scholars program leadership training in that university. The data was collected through story writing by the participating students and analyzed through thematic and phenomenological analysis. The respondents’ self-awareness, leadership in practice, equity, diversity, and inclusion were identified as core thematic areas of the most significant change. Other noted themes include engagement and empowerment of stakeholders, collaboration and effective leadership among the scholars. MSC stories generated revealed significant growth in personal and team leadership skills resulting from participating in the Clinical Scholars program. Fidelity of program implementation was confirmed by results which conformed to the original program goals and objectives as envisioned in the grant proposal. In conclusion, it is apparent that MSC methodology has become a strong force to reckon with as far as assessing program impacts is concerned.

2.4 Summary of literature review

There is no doubt that conventional Participatory approaches to research and development have gained greater interest internationally with monitoring and evaluation increasing concern among donors, government agencies and non-governmental organizations. Likewise, the program beneficiaries are more interested in the results of the interventions not the process itself hence the need to have a way of verifying the impacts and always being open to their views and opinions on their perceptions. The need to have a more decentralized and devolved monitoring and evaluation process which will provide a new form of oversight, provide new form of knowledge,

grow capacity of the community members and put them at the core of development has led to popularization of the participatory monitoring and evaluation as a key component in any development initiative. This will help boost sustainability and accountability of development projects and programs and eventually realize a sustained economic growth and development. The use of the most significant change approach and conceptualizing it by influence matrix enabled the researcher to understand the impact of the intervention and relate them to the causality respectively.

In conclusion, this literature has clearly demonstrated the use of the MSC method in programme evaluation. Its combination with influence matrix enabled the researcher to get a richer and more elusive understanding of impacts resulting from an intervention from the beneficiaries' perspectives more so on individuals' growth and economic sustenance which are key for achievement of vision 2030 sustainable development goal number one, i.e., poverty eradication.

2.5 Conceptualization of the assessment

The study was conceptualized using influence matrix which was used to analyze the stories of change that were collected using the most significant change technique adopted by the study. Msc and influence matrix helped to understand the complexity and diversity of impacts of the project on the beneficiaries. This tiny tool precisely spells out the change and the influencing factor. It helps to identify what changes are being influenced and what has influenced them. It also helped to identify the extent of the influence, that is some activities may have more influence on a particular change than others. This tool also comes in handy when the researcher wants to have a clear understanding of the effects of specific development initiatives to the beneficiaries. It enables the researcher to analyze the causes of change, visualize it as well as the

quality of change. It helps to bring out the causality effect of an intervention for instance attributing the changes in the beneficiaries to the particular intervention or an activity within an intervention, (NGO-IDEAS 2012). To prepare an influence matrix, the respondents, both in focus group discussion and key informant interviews were first required to come up with a list of changes, then list the key project activities followed by score the influence of the project activities on the scale of 0 to 2, where 0 will represent no influence, 1 to represent moderate influence and the highest influence to be represented by 2. The scores were then summed up to identify the activities and the way they influence the impacts or the changes.

2.6 Operationalization of the assessment

The influence matrix helped in understanding what could have motivated or influenced the beneficiaries to seek credit and improve their culture of saving. It shows those factors which could have contributed to the beneficiaries to make decision to save and seek credit with the group, and opt to have the self-help group as their financial partner of choice despite having many other financial institutions around which represents the main objectives of the study. The beneficiaries both in focus group discussions and in-depth interviews were required to list all the key activities of the group and the influence they have in the identified domains of change. Each activity was then assigned a score (scored) between 0 and 2 with 0 suggesting no influence, 1 suggesting moderate influence while 2 suggesting high influence. The scores were then summed up with the results reflecting the significant impact or changes and the corresponding influencing activity that contributed to the said results in a highly significant way. Below is the influence matrix representing the results of the main activities of the group.

Table 1: Influence matrix table

Contributing factors.	Entrepreneurship, Financial training and capacity building	Effective and efficient management and customer service	SHG credit policies	Low interest on loans	Passive sum (What has been influenced?)
Influence on					
Access to credit	2	1	1	2	6
Improved culture of saving	2	2	1	2	7
Active Sum (What has influenced?)	4	3	2	4	13

Source: NGO-IDEAS (2012)

From the above influence matrix table, the study was able to identify four key influencing self-help-group activities and the way they link with the selected domains of change. The activities were listed and the scores given according to their influence to the selected domains. The scores were given according to the level of influence on a scale of 0-2 with 0 being the activity with the least influence and 2 being the highest. All the most important influences were included in the matrix to form passive and active sums. These sums indicate the influence level each activity was perceived to have. The one with the highest active sum is the most influential with 1 representing moderate influence and 2 representing high level of influence. The totals at the base column indicates which significant change have influenced these activities and by how much

with passive sums 6 and 7 showing the extent of influence with 7 showing the activity which has been highly influenced by active (influencing) activity.

Entrepreneurship, financial training and capacity building as well as low interest rates on loans was considered as the most influential factors that greatly enhanced the members to seek for credit and also enticed members to save with the group. On the other hand, effective and efficient management and customer services encouraged community members to save more with the group though it was fairly influential in attracting more members to access loans from the group. The self-help groups' policy on credit was widely seen as having less influence both on access to credit and encouraging culture of savings. The policy of "a shilling for a shilling" guarantor-ship policy was seen as a stumbling block to many investors who wished to secure loans bigger than their contributed shares but could not find guarantors for their loans. Many suggested a change of policy which will allow other co-laterals for example car logbooks and title deeds to enable them take much bigger loans.

The results presented revealed that there is a direct and indirect influence on the selected domains of change. Improved culture of saving appeared to be more influenced by the activities of the group than access to loans. This can probably be associated by the fact that many beneficiaries have a lot of trust and confidence with the with the leadership that spearheads the management of Caritas self-help groups programme. Some could have tried to save with other community-based organizations with a tragic ending. Enhanced savings enable members to secure higher loans which they use for development activities. It is paramount to note that the key domain of change i.e., the impact of the group on the livelihood of the beneficiary

community was seen as an ultimate goal of the intervention and was indirectly influenced by a collection of factors.

CHAPTER THREE

METHODOLOGY

3.1 Introduction

This chapter presents the methodology adopted by the study, the target population, sample size and sampling method, data collection and analysis methods and ethical consideration during the study.

3.2 Research design

A case study with a participatory research approach design was adopted in-order to assess the impacts that have occurred in the lives of beneficiaries' resulting from Caritas Gicharani SHG project. According to Hudon et al.,2021, Participatory research is a systemic inquiry whereby academic and non-academic partners affected by the issue being studied are engaged in research for the purpose of education and action or promotion of social change. Reiley (2010) opines that a case study may adopt an approach that embraces participatory focus which is fully co-governed by the researcher and participants who are amply involved in key phases of the research process, for instance study conceptualization, data collection, analysis and dissemination of results. This research design is more inclusive, involves a rich and reliable data originating from diverse sources to gain an in-depth understanding of perspectives, opinions and attitudes from, individual participants.

3.3 Study population

The study focused on individuals who are active members of Caritas Gicharani SHG, have been in the group for over 6 years and have benefited from the products offered by the group for instance the savings services, training, loans and the surplus (dividends) given at the end of the year and have never defaulted in loan payment. From the group records, there were 189 individual members who had the above qualifications and 8 corporate groups (popularly known as cell groups). Other key stakeholders included the parish SHG group management team, Caritas Gicharani self-help group staff. Within the 189 members were 12 new members who had left the group but later rejoined the group a few months ago and were currently very active members. These members enabled the researcher to gain an insight of the challenges that initially pushed them out of the group.

3.4 Selecting beneficiary participants in the study

The study participants interviewed were selected through convenience sampling. For the purpose of this study, the participants were selected from individuals and corporates who are active group members and have benefited from the services offered by the group and are willing to share their success stories and their challenges too. The rationale behind the choice of convenience sampling is that it gives a better match of the sample and the goals and objectives of the research; this improves the rigour of the study while enhancing data trustworthiness and final results too as viewed by Campbell et al (2020). The study picked twenty beneficiaries who include five women, five men, five youths group members from the five outstations within Gicharani parish where the group operates. Five Focus group discussions from five cell groups from the villages

within the scope area (at least one in each of the 5 outstations) were targeted for focus group discussions. These participants were conveniently selected through typical case sampling method. This was to allow the researcher to get different perspectives from the individuals and groups on the influence of the project in the community.

3.5 Data collection methods

Being a qualitative research study, the study adopted the most significant change (MSC) as a technique of choice for the study. The tools for data collection that were applied are focus group discussions and in-depth interviews. These tools were the most appropriate to provide a 'deeper' understanding of social phenomena under the study.

3.5.1 Focus group discussions (FGDs)

Focus group discussion enabled the beneficiaries to reflect, review and discuss how their lives have been transformed and assess the extent to which this transformation has resulted from Gicharani SHG as a project under Caritas Nairobi. The discussions were intended to be held in 5 cell groups. Cell groups consists of 10-20 members of the self-help group who have come together with a sole purpose of boosting their share contributions and providing gurantorship to each other. They make monthly contributions which are directly deposited in individual member's share account in turns. The members were prompted to give stories of how being members of Gshg has changed their livelihood giving details of their journey as active members of the group. They also gave any challenge they might have experienced and gave recommendations on how the programme could be improved. A focus group discussion guide is presented in Annex 2.

During Focus Group Discussions, the participants influenced and mobilized each other through their stories of success and contributions during the discussions. The moderator stimulated discussion with comments or subjects to provide direction to the discussion. The fundamental data produced by this data collection method were the transcripts of the group discussions and the facilitator's reflections. Some of the advantages of Focus Group discussions include that it allowed the researcher to explore and generate hypothesis, is comparatively easier to conduct, and they have a high "face validity" of data, meaning that it measures what is intended to be measured with high conviction or faith in the data. The method also has low cost of implementation in relation to other methods. Nevertheless, it has its fair share of disadvantages which include the researcher having less control over the data that are generated, requires training of the discussion moderator, it takes effort to gather a group and also the discussion should be conducted in an atmosphere that facilitates the dialogue (Kruegar et al 2019). Three focus group discussions were held and a total number of twenty-one stories were collected. The theme of these stories cut across the three key objectives of the study.

3.5.2 In-depth interviews

In-depth Interviews too were used in the study since they were deemed to be more appropriate where little is known about the phenomenon under study and also in situation where detailed and more elaborate insights are required from targeted respondents. Researchers also see them as appropriate particularly for exploring sensitive topics, where participants feel more comfortable talking one on one to the researcher privately. An in-depth interview (IDI) is a qualitative research method of data collection that utilizes the researcher as a moderator to communicate with one respondent at a time either face to face or through modern telecommunication means

for instance telephone, video calls or other internet systems. This method allows respondents to answer questions about their experiences, views, perceptions and even emotions regarding a particular subject being explored by the researcher. It allowed the researcher to explore personal and more intimate details from the interviewee in a private setting which presents the moderator with an opportunity to evaluate respondent's voice, tone and body language (nonverbal communications) especially during a face-to-face encounter. The researcher is also able to seek clarification of the responses and statements with the respondent and be able to probe further for additional information if required. In depth interviews targeted a total of twenty selected beneficiaries who included five women, five men, five youths and five newly registered group members from the five outstations within Gicharani parish where the group operates. Details of the data collected are contained in the in-depth interview guide in annex 1.

The major setbacks with in-depth interview are that it requires a trained and a friendly interviewer who can make the respondent feel comfortable. The data taken from In-depth interview is difficult to extrapolate generalized results since it is taken from a minimal data pool. The process is also time consuming. With proper organization and a well-designed interview guide, the above-mentioned limitations were put on check.

Limited guidance for discussion was provided by the researcher/facilitator during focus group discussion to enhance free-flow of discussion for a period between which lasted for 10 to 15 minutes per respondent. Similarly, the individual respondents were also given an average of 15 minutes to highlight their success stories. Respondents who required any form of clarification were responded to with uttermost clarity and avidity that left them satisfied and willing to participate in the study. The stories collected were analyzed by a team of five members composed of the researcher as the team leader, one SHG staff and three management officials

who went through the stories collected and select the ones that seem to be the most significant ones and have a greater impact in the respondent's living standards. The respondents were coded according to whether they responded as individual respondents (coded as PR01) and FD101, FD201 and FD301 representing respondents from first, second and third focus group discussions respectively. The last digit represents the serial number of the respondent. The gender of the respondent was also noted but individual names were not recorded as an ethical principle. Content analysis of significant change stories was done based on the three key domains of change and the most significant stories recorded under their respective domains.

3.6 Methods of data analysis

The data obtained, was analyzed using qualitative or ethnographic summary method, which embraces direct citation of the discussions and Content analysis whereby data was collected and analyzed through inductive content analysis. This qualitative data analysis approach utilizes the abstraction process to summarize and classify collected data so that the study questions can be answered using themes or concepts exhibited by the story. The researcher with the help of a team went through the data to identify key themes which have similar contents to what has been identified as a domain of change. As noted by Mugenda 2013, although there are various available computer programmes and softwares for qualitative data analysis in this era of technological advancement, they can only help in sorting or organizing qualitative data and none of them is capable of contextualizing and conceptualizing processes to make meaningful findings in qualitative data. This leaves the researcher's mind as the alternative option in analyzing data. The researcher's level of intellectual grounding in qualitative research and his team were out-rightly be the key determinant of the final analysis results.

A panel composed of selected key stakeholders including the researcher, one staff and three management officials went through the stories collected and select the ones that seemed to be the most significant ones with seemingly greater impact in the beneficiaries' lives in reference to the three key domains of change, i.e., the overall living standards, culture of savings and perceptions towards saving and credit organizations. The panelists went through an induction exercise where they were trained on how to conduct a thorough and objective analysis of the stories of change narrated by the respondents. A pilot exercise of analysis of the most significant stories was done and it was clear that they were equal to the task of data analysis ahead of them. The panel was mandated to look into the content of the story, analyze it based on the above three key domains of change. The Information collected from the focus group discussions and in-depth interviews were synthesized and summarized to identify the extent of the impact that the beneficiaries have experienced as a result of the intervention. This enabled the researcher to determine the level of influence of the project to the beneficiaries. Summarized information on the contributing factors with varied degrees of influence was presented using influence matrix as shown in table 1. The interpretation of the results was paramount to the study since it enabled the researcher to understand the impact of the intervention to the beneficiaries and the challenges, they are experiencing with their recommendations will be provided as feedback to the organization.

The analysis plan focused on the following domains of change based on the study objectives.

- 1) The domains of livelihood change which the participating beneficiaries' community perceived to be attributed to the implementation of the caritas program and how they have impacted on their lives.
- 2) Perceived contribution to improved access to savings services and enhanced culture of saving.

- 3) Assessing the Perceived or real contribution to improved access to savings and credit services from the group compared to other community based financial organizations.
- 4) Prudent use of loans given by the self-help group occasioned by regular and quality training organized by the group management to the members.
- 5) The key changes experienced and their influencing activities including unexpected outcomes
- 6) Finally, the recommendations given by the participants.

3.7 Ethical considerations

The study observed ethical considerations during data collection and analysis. The introductory letter enabled the researcher to obtain the consent from the respondents for voluntary participation and they had all the rights to know the purpose of the study and how the process would be conducted. The respondents too enjoyed the rights to confidentiality and anonymity, whereby data and information gathered from the respondents was treated with the utmost privacy it deserves. More to that, the work of other authors referred to or quoted was properly cited and acknowledged during the write-up. High level of objectivity was adhered to during the entire processes of research which include research design, data collection, analysis as well as interpretation of data.

CHAPTER FOUR

IMPACTS OF CARITAS GICHARANI SELF-HELP GROUP PROJECT TO THE BENEFICIARIES

4.1 Introduction

This chapter presents the background of the respondents, results of the assessment of the impact of caritas self-help programme in the community. The first part presents the background characteristics of the respondents followed by analysis of the most significant change stories based on the objectives of the study.

4.2 Background characteristics of study respondents

The respondents were selected through convenience sampling. The sampling population was derived from 130 active members of Caritas Gicharani SHG who have been in the group for over 6 years and have benefited from the services offered by the group, for instance the savings services, training, loans and the surplus (dividends) given at the end of the year and have never defaulted in loan payment. The study managed to get stories from eleven individual members and twenty one stories from three focus group discussions making a total of thirty two stories collected. The researcher, three SHG group management officials, and one self-help group staff composed the panel that analyzed these stories. The panel went through the stories collected and selected the ones that seemed to be the most significant with seemingly greater impact in the beneficiaries' lives in reference to the three key domains of change, i.e., the overall living

standards, culture of savings and perceptions towards saving and credit organizations. Induction training was conducted to the panelists on how analysis of the stories was to be conducted.

4.3 Analysis of the most significant change stories

A total number of eleven in-depth interviews (seven females and four males) were conducted where stories of change were collected from individual respondents. Five of them were collected through note taking by the researcher while four of them were taken from self-written stories by the story teller themselves and two of them came from audio recordings and verbatim transcription was done. The study also managed to conduct three focus group discussions from three out of the targeted five focus group discussions where eight stories were collected from focus group one (five males and three females) from Undugu cell group, eight (comprising of five males and three females) collected from cell group two (matigari cell group) and seven (three males and four females) from the third focus group discussion from “Fairplay” cell group, making a total of twenty one stories from the three focus group discussions. An effort to conduct a focus group discussion with Mla-jasho cell group did not materialize as they usually meet after every three months and had already held their meeting barely a week before I could manage to schedule a meeting with them. Another meeting with Bidii cell group aborted in the eleventh hour as the members decided to visit one of their members who was unwell and admitted in the hospital. Focus group discussion one and three were conducted in a member’s homestead with focus group discussion two being held in a church hall. The stories collected from the focus group discussions and key informant interviews highlighted on changes observed on the beneficiaries’ livelihood resulting from the project, enhanced culture of saving and seeking credit and Perception towards community-based Savings and credit organizations.

Also presented are the results from unexpected outcomes from the study. These are described below.

4.3.1 Change in the livelihood as a result of the intervention

The study collected eight stories on livelihood of beneficiaries. These stories captured information on how their situations were before joining the group, how they were introduced to

the group, learning about business and finances, and finally their journey to success. The stories revealed that though the journey has not been easy, their livelihoods were transformed to the better courtesy of the project. The story highlights how training conducted by the group played a great role in building the capacity of a beneficiary and eventually became the beginning of her livelihood transformation. Here are some of the stories.

“I only managed to study up to class eight and despite doing fairly well in my KCPE exam, my parents could not afford to take me to secondary school. After school, I was engaged in a number of manual jobs including washing other people’s clothes and cooking chapatis during occasions to earn a living. One Sunday while attending the church service, I heard about GSHG capacity building day which was to be held in a week’s time. The day finally came and I attended the training where it turned out to be a real brain opener. I learnt how to make a business plan, basic financial management skills and customer service skills. The training also encouraged me to continue doing my saving to boost my loan-able value and also boost my annual surplus. I became motivated to save even more and six months later I secured a loan of Ksh. 20,000 which I used to buy a second-hand oven and other utensils and started a small bakery at home where I started making chapatis, doughnuts, mandazi and baking small cakes which I later hawk from door to door. Currently I have employed one gentleman to assist me in supplying them to my ever-increasing customers. I can comfortably keep track to my income and expenses and make informed financial decisions. This has enabled me provide a decent living standard to my family and educate my children especially being a single mother, thanks to Gicharani self-help group.”
(Female PR03.)

To some respondents, the group’s impact in their lives has attracted more people to join the self-help group and encouraged them to abandon their wasteful nature of their hard-earned wages and embraced a culture of saving after witnessing what the little pay has done in other people’s livelihood. Here is an encouraging story of success of how the Sacco transformed someone’s livelihood.

“I joined GSHG in the year 2008 after withdrawing from another community Sacco due to a number of frustrations ranging from mismanagement and embezzlement of hard-earned savings by the management officials. I was warmly welcomed and literally got what I had been looking

for in Saccos. I saved consistently for about three years and secured my first loan of Ksh. 100,000 which enabled me to pay my own teaching college fees since I was working as an untrained primary school teacher. This enabled me to bargain for a better wage from my employer which meant more savings with the self-help group and eventually qualified for even a bigger loan Ksh. 500,000. This loan enabled me to construct a semi-permanent house and got off the paying of rent. This motivated me even more to continue saving and securing more and more loans. As a result of this, I have managed to purchase a piece of land and more so open a “malimali” shop for my sibling who is now an active member after joining the group few months ago. My success story has also attracted my colleagues with five of them having already joined the group and are happy with their decision to start saving with the group. Two them have decided to abandon their current Sacco and commit all their savings GSHG. I am now planning of opening a junior savings account which will help save for my children’s school fees. Long live Caritas Gicharani self-help group.’’ (Male PR11)

4.3.2 Enhanced culture of saving and seeking credit to improve the livelihood of beneficiaries

The study collected 8 stories on enhanced culture of saving and seeking credit. These stories captured information on how the situation was before they learnt about saving and credit services from GSHG, how they were introduced to the group, their old financial habits and how they abandoned the old culture of consuming all their earnings and finally their journey to success. The study helped reveal how the situation was before GSHG provided a platform where they could do their savings with an aim of securing credit. They narrated about the challenges they experienced especially in ensuring safety to their money and also saving money enough to enable them undertake a significant income generating activity. Here is a story from a female respondent on how the group came to be his savings and credit partner.

“I am an unskilled laborer who earns her living by doing manual jobs like working on people’s shamba, washing clothes, cleaning houses and tending to their domestic animals within the locality. I used to get a daily wage which could hardly meet my day-to-day basic needs and leave enough money to take to the bank, which is seven kilometers away where and save in my savings account. Gshg came in as a sigh of relieve since I can pass by the office and make my deposit on

my way home or even send my little ones to the office to deposit on my behalf or even deposit through M-pesa at the comfort of my home. I managed to save enough to enabled me to secure a loan of ksh. 60,000 which I used to buy a dairy heifer and a high pedigree goat one and a half years ago. Now am very happy that I have enough milk for my family and even spare some liters of cow and goat milk to sell. This has not only boosted to the good nutrition of my family but also provided an alternative source of income and more to save. This could not have been achieved were it not for Gshg which provided an ample saving platform.” (Female FD205)

The capacity building training conducted by the group to its members was frequently cited as very resourceful and an eye opener as it provided an opportunity to learn ways of becoming financially self-dependent no matter their current social-economic status. Consistency in saving no matter how little the amount may be having always been encouraged as a starting point to economic in-dependency. Here is a success story from a male respondent during a focus group discussion.

“I am a casual laborer whose income is not regular. Sometimes I get my meagre wages either on daily basis or weekly basis but there are times when I didn’t have any source of income. This had made my life and that of my family very difficult since we were unable to meet our day-to-day basic needs since my wife was jobless too. One day my friend asked me to accompany him to the capacity building meeting held by Caritas self-help group where it turned out to be a life changing encounter. I learnt how I could start saving and eventually secure a loan. The following week I registered with the group and started making deposits with as low as Ksh.100. After 8 months of consistent saving, I secured my first loan of Ksh. 5000 which helped my wife to set up a stall for selling vegetables and fruits by the roadside. Three months later, she opened a GSHG account and started saving too. After few months of consistent saving and never missing any capacity building day, together we have managed to open a mini shop and two more stalls where we have employed 3 people. I also help in the shop when I am not busy. This has not only assured us of a daily bread but has also helped in creating employment to my wife and to others as well.” (Male PR12)

The benefits of the Gicharani self-help group to the community has been proved to be transferable from one generation to the other as revealed by a male respondent who was inspired

to join Gshg after keenly observing how his parents had benefited from the group since his childhood. Here is his story.

“I joined Gicharani self-help group prior to joining university after being inspired by my parents. They are among the pioneers of the group and have benefited immensely courtesy of the group. My father was working as an accounts clerk in a local secondary school while my mother was a house wife though practicing subsistence farming to a small extent. Getting school fees for the four of us not easy but my dad would secure a school fees loan from GSHG after saving consistently for few years. Gshg provided an ample platform for saving that even my mum became a regular saver from her meagre income from her micro farming. She took a loan and expanded her farming where she added a grade cow and boosted her poultry farming business, an enterprise that has employed her up to date. Life became better and challenges school fees payment became a thing of the past. This has motivated me to take the GSHG as an investment partner and now I am servicing a loan I took at the beginning of this year of Ksh 800,000. The Gicharani self-help group has assisted me in wealth accumulation as I take a loan, purchase an asset and pay the monthly installments while I have already secured the possession of the property which could have otherwise taken long to purchase. This has encouraged me to be an astute saver since college life and even motivated many peers and relatives too. Long live Gicharani self-help group.” (Male FD305)

4.3.3 Perception towards community based Savings and credit organizations

Six stories captured information on the respondents’ interaction with some other community-based Savings and credit cooperatives, their situation as members of those institutions, why they decided to leave them for Gshg, how their previous situation compares with their current one, and finally their journey to success. The significant stories revealed that the group has been of great help and their bad perceptions towards these institutions has been demystified by quality services, transparency and customer centered services by the group.

“I joined Gshg 12 years ago after going through a number of challenges with my former Sacco. The Sacco demanded a minimum deposit of Ksh 20,000 which was a very significant amount of money to lay idle in the Sacco account. Whenever I required a loan, it would take a lot of time to

process since it was done manually and at times one had to bribe his way get his loan forms cleared and cheque signed. Even after having qualified for a loan and all required paperwork done, it could take over one month to get the money in your account. This could frustrate my efforts of starting an income generating activity to supplement my income and even at one point I canceled the process halfway and instead opted to withdraw all my shares from the Sacco and hence cease to be a member. I had vowed never to join any other community-based Sacco but while at this point, my friend introduced me to Gicharani Self-help group which is a Sacco with a difference in reference to their operations which are automated and even possible to get your money just hours if not minutes of applying for a loan and meeting all the laid down requirements which are clear and easy to meet. The management staff are excellent and the issues of bribery are unheard of. Since then, I have been saving and taking loans which have enabled me to start a small retail shop and also pay school fees for my three children with ease. Long live Gshg.” (Male PR06)

Some respondents expressed their satisfaction in Gicharani self-help group for providing a sigh of relieve to their predicament. Here are two stories from a male and a female respondent.

“I have been a member of a renowned Sacco which has so far gone underground due to poor management and corruption by senior management officials. Despite having savings to the tune of Ksh. 670,000 the Sacco could not afford to give me a self-guaranteed of Ksh.250,000 even after keeping me waiting for a period of almost one year. Up to date, I have never fully recovered my entire savings from the Sacco which has currently being put under receivership. I really doubt if we shall ever recover our money back. Sometimes back, I had sensed some danger signs of this Sacco going under and started saving with Gshg. With my humble savings, I managed to secure a loan of Ksh 127,000 which helped me to capitalize my medium sized domestic projects including poultry and dairy farming which are not only a source of income but also a supply of proteins and other nutrients to my family. Gshg came in at the right time when I had lost confidence with community-based saving and credit organizations and reascent the trust in these Saccos through their efficient management, transparency in their operations and putting the interest of their clients at the center of their operations which are missing in many community-based saving and credit organizations.” (Male FD104)

“Many people have suffered in the hands of auctioneers and shy-locks who give loans at very high interests leading to majority of them unable to pay and eventually being auctioned. They give very unreasonable conditions and terms of payment which leads to many lenders being unable to pay and eventually ends up as defaulters. I did not want this to happen to me so I opted for a more customer friendly community Sacco and Gshg was the best option. The situation is completely different with Gshg where the interest is low (1% per month at a reducing balance). The repayment schedule is flexible and in case one experiences challenges in honoring the repayment schedule, it can be adjusted to even a more customer friendlier tailor-made schedule. This has made Gshg a Sacco of choice for many especially the self-employed and low-income earners.” (Female PR06)

4.4 Unexpected outcomes

The use of MSC helped to reveal a number of unexpected outcomes outside the identified key domains of change. During the focus group discussion and individual interviews, some important but unpredicted outcomes came out strongly from some of the stories narrated. These outcomes helped to reveal a number of individual changes which have occurred in individual lives and matters a lot to them but may not have been featured as critical while setting out the key domains of change but respondents brought them out strongly as significantly transforming their individual lives. They include, community acceptance resulting from individual change, ability and freedom to make more informed financial decisions. These outcomes are discussed below.

4.4.1 Community acceptance resulting from individual change.

During focus group discussions, two participants expressed a degree of acceptance by the community during the second focus group discussion with ‘Matigari’ cell group which comprises of members who have reformed from alcohol and other drugs abuse. This resulted from their levels of confidence subsequent to being re-integrated into the community after being perceived

as outcasts due to their drug abuse habits, anti-social behaviors and empowered them with enhanced capabilities to be reliable and productive members of the society. Several comments indicated that they were now transformed people and ready to join the rest of the community in nation building. Here is a story of a male respondent and some comments from these respondents.

“I started taking drugs including alcohol while still in secondary school after being introduced to them by my peers in school. The habit slowly graduated to total addiction and I could hardly concentrate in class. My parents and my teachers tried to get me back on track but the desire to stay drunk was so strong that they finally gave up on me. It was not possible even to complete my O-level education. In-order to sustain the habit, I engaged myself in many antisocial behaviours including stealing from my neighbors and snatching peoples’ phones and ladies’ handbags. I survived lynching by mob but not without serious beating and almost set on fire.

During the corona pandemic when bars were closed, I had no access to alcohol and other drugs since coincidentally I was recovering from mob justice and was confined to hospital bed. After recovery, a good neighbor agreed to employ me in his farm and literally forced me to open a savings account with Gshg where he could deposit half of my wages directly and give me the other half. Gshg provided a very conducive saving environment and I even decided to add more savings from my wage share after completely quitting alcoholism and other drug abuse. After one year of consistent saving, I secured a loan of Ksh. 50,000 which I used to buy a donkey and a cart. I use them to provide transport especially for water and farm inputs and produce at a fee, an income generating activity that is sustaining me and my young family. Currently I am a very

respectable person in my community who eat from his sweat, thanks to Gicharani self-help group for giving me an opportunity to redeem my image in the community and consequently advancing my self-confidence.” (Male FD201)

“Kama kuna kitu hudharauliwa duniani ni mwanaume mwenye hana chake” which translates to *“Nothing is despised on this world like a man without anything to call his own.”* These were the comments of a male respondent (FD203) who recounted how he used to be despised by his own family, relatives and friends since he was poor and only lived from hand to mouth from his daily wages. This almost made him fall into depression. His friend encouraged him to join Gshg and start saving no matter how little he could afford since minimum deposit was Ksh.100 per month which is within majority’s reach. Several years later of consistent saving, he took a loan and opened a small butchery which not only provided him with a source of income, but also his family was able to have a balanced diet as he too managed to open a grocery for his wife. This financial freedom enabled him to recapture his respect in the community.

4.4.2 Ability and freedom to make more informed financial decisions.

Being financially independent is the desire of everyone. GSHG has enabled its members to put money in their pockets without begging from their partners or friends according to this respondent.

“It is the desire of every adult to be financially independent and having freedom to make their own basic financial decisions. I thank God for Gshg which has made this a reality in my life. Now I can plan and execute my own financial plans without begging for money” This sentiment was made by a married female respondent (PR04) who narrated how she depended on her

husband for everything she required, ranging from school fees for her three children to her own personal effects until Gshg came to her financial rescue. This did not go down well with her husband who was also straggling to make ends meet. She decided to start saving with Gshg and eventually she managed to secure a loan which she used to open a salon in the local shopping center. The business did not disappoint her and she even managed to take another loan to expand her business and added a cosmetic section to her salon. Currently, she is a fully self-employed entrepreneur who is financially independent and even sometimes she assists her husband financially, thanks to Caritas Gicharani self-help group.

“Gshg has boosted my business knowledge and skills, not forgetting the leadership capacity as a leader in my family after many years of wrangles with my spouse owing to neglecting my role in the family as a man.” said a male respondent (FD305) after narrating how training and capacity building meetings have equipped him with business management skills and access to loan services and now, he is able to run his business effectively and also is able to provide for his family without depending on income from his wife.

4.5 Negative Outcomes/ Challenges learnt and their possible solutions

In nature there is no perfect system that is able to provide everyone with everything they need, every time they need it and any way, they want it but it should be able to satisfy the basic needs of the majority within the confines of the law of the land. GSHG is by no way an exception to this rule of nature and some members expressed the challenges they face while seeking services from the group. Some of these challenges can be reviewed by the Caritas management while others are way beyond their jurisdiction. Almost all respondents who responded to the question

of challenges experienced cited difficulties in finding guarantors as their main challenge. This is occasioned by the policy governing the Sacco which clearly stipulates that any shilling must be guaranteed by another shilling but not an equivalent asset. *“The main challenge we experience with the group is insufficient or completely no one to provide guarantorship when you need a loan. This limits the amount of loan to be taken since the policy is clear that a shilling should be guaranteed by a shilling and not an equivalent value of assets.”* (Female FD307)

This policy was noted as a major limiting factor to those members who pre-qualify for loans but unfortunately cannot find enough guarantors to enable them secure their desired amount of loans. They recommended that the policy needs to be amended in order to accept collaterals for instance car log books and title deeds. Two respondents suggested the use of shares in other financial institutions like capital market and stock exchange. *“The policy should be reviewed to allow other collaterals for example title deeds, car logbooks and even our shareholding certificates in other institutions including shares in stock exchange.”* (Male PR08).

4.6 Discussion of the findings

This section discusses the findings of this study in the context of the literature reviewed. The study sought to assess the impact of a project which was conceived within a program whose aim is to eradicate poverty through community social and economic empowerment using them using the most significant change technique which belongs to Participatory Monitoring and Evaluation (PME) approach. The findings are similar to what the was revealed by literature, for instance according to Odongo (2015) who reaffirmed the importance of PM&E as it empowers citizens,

improves their Socio-economic development through the feedback generated and has successfully been used in development programs both in developed and developing countries. Others with a similar opinion includes Dart & Davies (2005) who contends that a story-based evaluation conducted in a dialogical manner involving well narrated and free flowing stories allow people to share their life experiences in a holistic but concise manner, in a powerful way that promotes dialogue. In this study, it became apparently clear that the group has impacted positively on the lives of the beneficiaries by boosting their incomes which increases their purchasing power thus a boost to their livelihood.

In her study, Njenga (2016) demonstrated that in-depth interviews and Focus group discussion were the most appropriate methods of data collection for adoption in the most significant change technique. This was confirmed by this study which employed similar methods with great success in collection of success stories. The effectiveness and efficiency of MSC in assessing impact of an intervention was clearly demonstrated by this study as significant changes in the beneficiaries' lives were revealed through this method. The study focused on both situational stories (success stories which define a change in the entire community) as well as individual success stories which defines changes experienced by the individual members as a result of the intervention. This concurs with the findings of Henry et al (2022) who in his study found that MSC enabled to identify key central thematic areas of most significant change for instance positive changes to the livelihood, restored confidence with community-based savings and credit institutions as well as improved culture of saving.

The narratives from this study vividly drew a picture of how the group has greatly impacted their lives. There were notable changes in their livelihoods which can be attributed to them being active members of the Self-help group. Accessibility to a convenient money saving opportunity and relatively cheaper credit and training were noted as the main attributes that formed the basis under which livelihood change was realized. These findings were similar to those of Polet et al., 2015 who concluded that MSC process empowered the participants to critically reflect and analyze the changes and outcomes they have either experienced or observed as active participants as opposed to conventional evaluation tools which do not give chances to in-depth criticality. This study also revealed that effective management and transparency in the group operations boosted the confidence of members to trust them with their money.

Ohkubo, 2022 noted that MSC technique's feasibility, Plasticity and acceptability across different sociopolitical, economic, cultural and environmental contexts of complex projects resulted to its ability to reveal unexpected impacts not anticipated while identifying key domains of change. This was echoed by this study's findings which found out that although some changes may not have been anticipated key domains of change, they eventually came out strongly as significant changes in the beneficiaries' lives. Some unexpected impacts like enhanced recognition and respect by the society and making more informed decisions emerged as important though not So significant outcomes. This further reflects the importance of the program to the beneficiaries.

On the other hand, literature reviewed reveals a gap of the failure of quantitative studies to be supplemented by a qualitative study to demystify the figures for generated by a qualitative

approach employed by a programme. This gap was filled by this study where the participants were asked to give recommendations on what they felt need to be done to improve the program. Among the suggestions was a review of the policy to allow acceptance of other forms of collaterals like title deeds and car log books and improved marketing to reach out to more people. The finding of this study will be shared with the Caritas Nairobi who are the key policy makers of the program. This conforms with the findings of the study by Ohkubo et al, 2022 which concluded that program policy makers need to resonate with stakeholders' needs, priorities concerns and take lessons from them through evidence-based practices, and be spry and exhaustive in addressing the challenges facing these projects or programs.

In conclusion, the findings from this study have revealed a significant positive change in the livelihood of the project beneficiaries. These changes reported by beneficiaries have had impacts which have been financially, culturally as well as socially being felt within their livelihoods. It is very encouraging when people especially from humble backgrounds are able to save and borrow either to expand their businesses or purchase valuable assets which adds value to their livelihood. This is a proof beyond reasonable doubt that indeed Gicharani Self-help group is transforming lives.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the summary, conclusion and recommendations. These are based on the study findings.

5.2 Summary

The study sought to assess the impacts of Caritas Gicharani Self-help group in the beneficiaries. The first key objective was to assess the impact of the group on the livelihood of the beneficiary community. Respondents gave stories highlighting how their livelihood has changed following the intervention by the Self -help group. They narrated how prudent use of small and medium loans given by the self-help group occasioned by regular savings, efficient and effective management and quality training organized by the group management to the members has played a critical role in improving their livelihoods. The stories revealed how their lives have generally improved since they took the first step of joining the self-help group, became consistent savers and eventually qualified for loans which they utilized in productive ways hence bore positive results.

Enhanced culture of saving and seeking credit to improve the livelihood of beneficiaries came out clearly as one of the major impacts of the self-help group in the community. Being members of the group has enhanced their saving habits and enabled them to shun their extravagant behaviors but instead divert these resources in a better and a more promising venture.

Perception of the community towards community-based Savings and credit organizations has been greatly demystified since Gicharani self-help group has helped delineate the perception that community based Saccos are meant to siphon hard earned resources from the poor majority and enrich the chosen few. Even though this is still a thorn in the flesh of many investors, the emergent of Caritas self-help group program has created a safe haven where security of investors savings is at the heart of the program. Many people have developed confidence with the group and are willing to invest even more resources with the group as it has proved to them beyond any reasonable doubt that its main goal is to work with the community to eradicate poverty and improve their livelihood. Other than the above-mentioned key domains of change, there has been discernible changes in other areas which have a significant importance in the community, for example gaining self-confidence, improved personal image in the eyes of the community and informed investment and financial decision making among others. Nonetheless, there has been a number of challenges experienced by the members especially guarantorship issues. Members are encouraged to form guarantorship cell groups and also boost their saving and encourage more of their family members and friends in order to try and overcome the challenge of guarantorship.

5.3 Conclusion

In conclusion, it is ostensibly clear that MSC combined with influence matrix methodologies have become useful methodologies of choice for evaluating programs both in developing and developed economies. The approach has enabled the researcher to conclude that Gicharani self-help group is indeed making impacts in the lives of the beneficiaries who are ready and willing to take up this golden opportunity presented to them by Caritas poverty eradication and empowerment programme to better their lives.

The first objective which sought to assess if the has changed their livelihood was achieved according to the findings of the study. The respondents through their stories expressed their satisfaction that the project is positively touching their lives by expanding their ways of earning a decent living. By accessing credit which they use to invest or boost their business, they not only create employment for themselves but also, they do so for others hence pulling them out of joblessness and poverty which ensue.

The second objective which sought to assess if the project promoted a culture of saving and seeking credit was undoubtedly met. The study findings put it clear that more beneficiaries have dropped their earlier habits of consuming everything they earned but instead put something aside for that rainy day or to enable them access credit which they can use to invest and diversify their sources of income. This has been made possible by Gicharani Self-help group which has created a platform to access easier, safer and faster saving services to the beneficiaries.

The third objective aimed at assessing perceptions of the beneficiaries towards community-based savings and credit organizations. The study revealed that many people have regained confidence

with community-based savings and credit organizations thanks to Gicharani self-help group which has proved to them that it is possible to have a caring, reliable, trustworthy and customer centered Sacco which serves its clients with dignity and free from corruption and other malpractices. Some respondents revealed how they had suffered in the hands of scrupulous Savings and credit co-operatives out to siphon from the pockets of poor community members. Though there were challenges experienced by the beneficiaries especially on guarantorship, they are by no means insignificant compared to the benefits associated with the project. Finally, it is apparent that MSC can help to reveal important and valuable program outcomes and impacts not specified as key domains of change. This function may be peculiarly pertinent to programs with diverse, context-specific outcomes as confirmed by this study. It is thereby concluded that the findings of the study are coherent with the literature discussed earlier.

5.4 Recommendations

5.4.1 Recommendations to Gicharani Self-help Group

The study revealed a significant change in the livelihood of the group's beneficiaries over the years. As a recommendation aligned to the first objective of the study, majority of the respondents were of the view that these benefits should be extended to as many members as possible. They exuded confidence that if the benefits associated with being members of the group are extended to more and more people, there would be profound community development in the region. They expressed their wish for the self-help group to intensify its publicity geared towards enrolling more and more new members especially the youths who feel that the little they are earning from their day-to-day hustles cannot make an impact in their lives, and instead result to misusing their meagre pay.

In line with the second objective, the study recommends that there is need to encourage more people to make savings. Advancement in technology will enable members to send their contributions from anywhere they may be and also track their savings and loan standings at the comfort of their homes using mobile phones. This can be harnessed by the group if they come up with a marketing strategy for instance “mbao plan” which encourages low-income earners to save as little as Ksh. 20 per day which will eventually add up to a significant amount of money within a short time. These members can then go ahead and secure loans which they can invest in income generating micro enterprises and boost their incomes. More people should as well be encouraged to form cell groups in-order to try and put the challenge of guarantorship in check.

There is need for more bench marking exercises and inter-group exchange programs as this empowers the management to learn from other groups which may provide an ample opportunity to adopt the good practices from these groups and learn from the challenges they might be experiencing. This will create a strong group with a formidable management team which will significantly boost the perception of the community towards self-help group in line with the third objective of the study.

In conclusion, it is paramount to note that the need for inclusive and expansive capacity building meetings cannot be overemphasized. These informative and educative interactions have proved beyond any reasonable doubt that they are playing a fundamental role in individual and eventually entire group beneficiaries’ transformation. This was confirmed by the findings that a good number of beneficiaries have been empowered by the continuous capacity building exercises conducted by the group.

5.4.2 Recommendations for further Research

As stated earlier, there is need to embrace research in a number of areas with a sole aim of making evidence-based decisions aimed at improvement of the program. One area that requires a critical look is to try and find ways of how stories which are not selected as success stories can be utilized to enrich the findings of any study that adopts the most significant change approach.

Moreover, these M&E practitioners and researchers, can navigate around the Flexibility of MSC and establish how it can be harnessed to include the views of critics and nonparticipants in a given study. A researcher could deliberately seek out stories precisely from program critics and those stories that are not selected as success stories.

In this era of digital communication, it is possible to conduct story selection step of MSC process through Internet. This would welcome many people with divergent views to vote for stories and provide explanations for the reasons supporting their views. Though it may be time consuming, the researcher may not only get more insight into the issue under study from the successful stories but also from the views generated from other unsuccessful stories.

Due to its biases compared to other conventional methods of monitoring and evaluation, MSC is a unique tool to adopt preferably in combination with other M&E methods chosen in order to check on inherent biases and meet different aspirations of the researcher. Triangulation between MSC and other evaluation approaches can complement each other and provide a number of advantages which include both quantitative and qualitative evidence of the spread of outcomes, portentous outcomes information from the perspective of non-stakeholder, and beneficiary of the program, evidence of the achievement of outcomes predetermined earlier.

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ANNEX 1: IN-DEPTH INTERVIEW GUIDE FOR SELECTED MEMBERS

Hello!!My name is, and I am privileged have you today to talk about the changes or the impact of Caritas Self-help group project on our community. Since you are one of the active members and beneficiaries of GSHG, I would like to hear your thoughts, feelings, observations, perceptions and experiences about the same. Your answers will help us in understanding the impact of the project on the community. It is paramount to note that this is not a test, and there are no right or wrong answers. Your name will not be recorded with your answers, and everything said will be held a secret. Your honest answers will be highly appreciated. If there is a question/s that you feel uncomfortable to answer, that is okay you don't have to answer. Feel free to seek clarification where you don't understand the question.

Thank you and be blessed

SEX;

MALE..... FEMALE

General questions

1. When did you join the Gicharani SHG?
2. a, have you ever saved with another community-based Sacco?
 - b, If yes, how does it compare with GSHG?
 - c, If no, why?

Access Credit and training Services

3. Please tell us, what was the situation in terms of credit access before joining Gicharani Self Help group?
4. What challenges have you experienced in your efforts to secure a loan in terms of accessibility, adequacy and affordability?

5.A; Please describe, what has changed significantly since you qualified to secure your first loan from the group up to now. Please give us your most significance change story.

B. Kindly tell us about any income generating enterprises and other investment you started as a result of the credit you received from the group.

i.

ii.

iii.

iv.

7. What are your recommendations to the self-help group?

ANNEX 2: FOCUS GROUP DISCUSSION GUIDE

Hello!!My name is, and I am privileged have you today to talk about the changes or the impact of Caritas Self-help group project on our community. Since you are one of the beneficiary groups of GSHG, I would like to hear your thoughts, feelings, observations, perceptions and experiences about the same. Your answers will help us in understanding the impact of the project on the community. It is paramount to note that this is not a test, and there are no rights or wrong answers. Your name will not be recorded with your answers, and everything said will be held a secret. Your honest answers will be highly appreciated. If there is a question/s that you feel uncomfortable to answer, that is okay, you don't have to answer. Feel free to seek clarification where you don't understand the question.

SEX;

MALE..... FEMALE

General questions

1. What is the name of the cell group and when was it formed?
2. What was the main goal of the group?
3. How have you benefited as a cell group member and being a member of GSHG?

Livelihood

1. from your own perspective has your own livelihood and that of the community in general changed as a result of the intervention?

YES () NO ()

2. If yes, please list the components that changed and expound in details on how they changed. If no, give reasons.

i.

iv.....

ii.

iii.

Access to Education and training

1. Please tell us how was your situation as far as financial and entrepreneurial skills are concerned before joining the group?
2. Please tell us, what has changed in terms of the above skills and access to training since you joined GSHG.
3. What specifically can you say are the direct and indirect benefits of acquiring the above skills?

(Please probe for more information).

Savings and Credit Access

1. Please tell us, what was the situation before joining group? (What are the challenges, adequacy and accessibility) and its influence on your business activities?
2. What is the situation now and how has your life changed? (Please describe what has changed, how did GSHG assisted in overcoming the challenges mentioned in and give some examples of projects you have invested in as a result of the credit?)
3. Discussion on the impacts of change, focusing on the contributing and hindering factors and the consequences of change:
 - a. On the changes described in 2, please explain the aspects of the program that brought about the changes?

- b. What factors contributed to the success?
- c. And what factors hindered you from achieving better results?
- d. What are the individual, organization and external factors that contributed to the change?
Please briefly discuss the above different influencing factors and arrange them in order of their influence, I.e from the most to the least influential ones
- e. What are your recommendations on what needs to be improved?
- f. What are the individual, organization and external factors that contributed to the change?
Please briefly discuss the above different influencing factors and arrange them in order of their influence, I.e. from the most to the least influential one.

ANNEX 3: MSC STORY COLLECTION CONSENT FORM

We may want to use your story for assessing the impact of GSHG for the purpose of academic study, and to advise GSHG management and Caritas Nairobi on how the program can be improved.

Do you (Name of the story teller):

Want to have your name on the story (tick one)

Yes No

Agree to us using your story for publication (tick one)

Yes No

Signature of storyteller: _____ Date: _____

ANNEX 4: PERSONAL DETAILS ABOUT THE STORY TELLER

Name:* _____

(Optional)

Sex: Male

Female

Age:

Name of person recording the story: _____

OUTSTATION:

Date story was recorded: _____

ANNEX 5; RECOMMENDATION LETTER FOR DATA COLLECTION



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OCTOBER 21 2022

REF: Q51/33787/2019

Operations Manager,
Caritas Gicharani Self Help Group,
Kikuyu
Kiambu County

Dear Sir/Madam

RE: LETTER OF RECOMMENDATION

This is to confirm that **Mr. Ngige Geoffrey Karanja** is a Bona Fide Masters student at the Department of Geography, Population and Environmental Studies, University of Nairobi pursuing a degree in Monitoring and Evaluation of Population and Development programmes. As a requirement for the award of the degree, students are expected to undertake a research project after successful completion of their course work. Mr. Karanja has expressed a wish to carry out his research in your organization. His research topic is entitled "**Assessment of Community impacts of Caritas self- help group projects: A Case study of Caritas Gicharani Self-help Group, Kikuyu Kiambu, County**".

The purpose of this letter is to request you to kindly allow him to carry out his research in your organization. It is my hope that he will share the findings of the study with the organization to assist with evidence based planning and interventions.

Kind regards
BONIFACE N. WAMBUA
DEPARTMENT OF GEOGRAPHY,
POPULATION & ENVIRONMENTAL STUDIES
21 OCT 2022
Dr Boniface N. Wambua
Chairman, Geography, Population & Environmental Studies