

DETERMINANTS OF COMPASSION INTERNATIONAL
FUNDED INCOME GENERATING ACTIVITIES'
PERFORMANCE: A CASE OF PROJECTS IN IMENTI
NORTH DISTRICT KENYA. ||

BY

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DECLARATION

This research project report is my original work and has not been submitted for any award in any other University or institution of high learning.

Signed----------Date-----23/8/2010-----

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This research project report has been submitted for examination with my approval as the university supervisor.

Sign----------Date-----26/08/2010-----

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DEDICATION

I dedicate this work to my employer Compassion International Kenya office, my colleagues, Meru projects, my husband Peter Mwangi and our three children Victor, Sylvia and Teresiah.

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I give thanks to Almighty God who has given me life and good health during this time of study, my project supervisor Dr Raphael Ondeko Nyonje for his consistency, encouragements and guidance in this project work, The University of Nairobi for enabling me to acquire knowledge needed for this work, all the lecturers that taught me in various courses of this study, my colleagues for their encouragements and my husband Peter Mwangi for his moral and financial support, my supervisors Esther Ng'ang'a and Newton Midamba for granting me time during examinations and defence sessions, My friends and children for all their support and understanding.

ABSTRACT

Income Generating Activities (IGA) is a major source of livelihood for the low income people in any community Tedesco (2007). Compassion International Kenya office (CKE) recognizes that other than provision of sponsorship program to vulnerable children to acquire education, health care, social and spiritual development, the living environments and livelihood of these children affect their development process. CKE therefore invests on these children parents/ caregivers by empowering them through training and provision of capital to run small scale income generating activities (IGA) which would improve the livelihood of these children. CKE has invested millions of money towards this venture over time and the available information shows that 50% of all the IGAs fail within the first year of operation (Compassion, 2009). Due to this failure rate, donors are not willing to fund more IGAs. CKE however believe that, IGA initiative is one of the best ways of empowering families to be self- reliant and hence overcome dependence syndrome that is prevalent among poor people. This study investigated the determinants of IGA performance. The performance rated as either high or low based on its profitability. The level of performance was depended on several determinants which included demographic and background and background characteristics of the caregivers, level of caregivers' participation in IGA activities, group dynamics and caregivers' attitude towards the IGA initiative. Data was collected from six Child Development Centers (CDC) located in Imenti North district. These CDCs had a total of one thousand six hundred and eight sponsored children. There were two types of IGAs which were sampled through ten percent (10%), Gay (1978) in (Mugenda and Mugenda, 1999). Five group-owned and fifteen individually owned IGAs participated in this study. A questionnaire and observation methods were used to collect data. There were thirty respondents, three from each group IGA (chairperson, secretary and one member) and one from each individually owed IGA (the owner). One hundred 100% returnee their responses with an average of 90% questions answered by each respondent. The study concluded that the IGAs were mostly implemented by females as Blystad (2008) said. Most of them were between forty and forty nine years old. Majority of respondents had primary education. Demographic and background characteristics, Level of participation of the respondents, group dynamics and respondents attitude; all had an influence the IGAs to a greater extend. Less than half (46.3%) of the respondents really liked the IGA initiative. The IGAs served a good purpose in income generation for the sponsored children livelihood, served as a psycho-social therapy for parents/ caregivers with similar difficult conditions like highly vulnerable children and united parents to a greater extend. The respondents did not fully participate in different activities of the IGA as some decisions were made by the project staffs. This study noted that the length of operation for any IGA did not influence performance at all. The study recommended more training to the respondents on entrepreneurial skills, monitoring and evaluation and conflict resolution skills. It also suggested better funding and sensitizations which would enable these parents/ caregivers to raise their own capital to supplement what Compassion International provides. The study suggested another study on the level of dependency created by sponsorship program to the parents/ caregivers of Compassion International sponsored children.

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ABBREVIATIONS AND ACRONYMS

CI - Compassion international

CKE – Compassion International Kenya office

IGA – Income generating activity.

CDC –Child development center

CDW- Child development worker

CPC- Church partner committee

ICP- Implementing church partner

GOK- Government of Kenya

LDP – leadership development program

LDP – Leadership development program

CIV – complementary interventions

HVC – Highly vulnerable children

HIV- Human immuno-deficiency virus

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Income generating activities (IGA) is a source of income for most low income people in the world. There are many organizations that empower the poor to get employment through IGA. Food and Agriculture Organization empowers people through IGAs to fight food insecurity (FAO, 2009) The scourge of unemployment in rural communities can be tackled by identifying and empowering entrepreneurs, whose small, emerging enterprises can be an effective means of job creation. Opportunities are identified to help start-ups, but in particular, stimulate the potential for income generation through a highly successful skills training programme, and through access to technology. The weight of living in extreme poverty is relentless. But there is hope. Micro financing Partners in Africa (MPA) and other organizations strives to accelerate on-the-ground programs in Africa that empower those living in extreme poverty, step-by-step, to work toward a more stable life. The United States African Development Foundation (USADF) is dedicated to expanding access to economic opportunity in Africa (USADF, 2009).

Compassion International Kenya (CKE) engages in child development through sponsorship programs. It mainly uses a one-to-one sponsorship model whereby each child has a specific sponsor. Compassion International (CI) gets into partnership agreement with evangelical churches in areas where poverty levels are high. Such areas include slums, arid and semi-arid areas and also areas where cultural practices render children's life vulnerable.

The churches develop a child's center known as Child Development Centre (CDC). In partnership with CKE, these CDCs recruit needy children around it at a radius of five kilometers. The children live in their usual homes and only visit the CDC on Saturdays and when formal schools are closed to learn the CKE curriculum.

Compassion International recognizes that other than provision of medical care, school fees, school uniforms and training in all aspects of life to the vulnerable children, the living environment of these children affect their development process. The organization therefore tries to better the living environment of the registered children by empowering the caregivers through training and provision of capital to run small scale income generating activities (IGAs) which are meant to improve and sustain their livelihood as said by Harvey, 2008. The IGAs are expected to provide the family livelihood such as food, shelter and clothing which are not catered by the sponsorship program.

Compassion International Kenya has invested millions of money towards this venture over time and the available information from monitoring and evaluation notes show that over 50% of these IGAs fail within the first year of operation (Compassion, 2009). As a result, these caregivers have continued to depend on the CDC to supply basic needs to their children and request for more capital. Such caregivers are unable to contribute financially to the program, top up the school fees for college and secondary school students and meet their dairy basic needs (Compassion, 2009). This scenario has created an over dependency on the donor funds. There are however few success stories where families have benefitted from these IGAs and have become self- reliant. Some have even opted to terminate the sponsorship program since they are financially stable (Compassion, 2010).

Over the years, several IGAs have been started at individual and group levels. However, not much has done in this area to establish the determinants of these IGAs performance at Compassion International Kenya level. Other scholars however, have established that generally there are several “factors associated with successful social entrepreneurship, particularly with social entrepreneurship or IGAs leading to significant changes in the social, political, and economic contexts for poor and marginalized groups” (Alvord, Brown and Letts, 2004).

Donors and program implementers have no sufficient information on what influences performance of these IGAs in Compassion projects. There are very few studies on this area with the only data available concerning this initiative showing that 50% IGAs fail within the first year and that there are few families that have been liberated from poverty by this initiative (Compassion, 2010). This poses a great challenge in CKE programming. This study sought to examine the determinants of IGA performance. It is also aimed at identifying the gaps that may exist that contribute to poor IGA performance.

1.2 Statement of the Problem

Compassion International Kenya has invested millions of fund in supporting children caregivers’ IGAs With the aim of ensuring that needy children develop holistically. The IGAs are expected to provide livelihood for the sponsored child family. However, these IGAs do not perform as expected (Compassion, 2009). Sponsored children from families that have been funded to run an IGA continue to depend on the CDC for simple items like

food. Some Group IGAs for caregivers with a common interest such as HIV positive members have collapsed before they break even while in other areas, the IGAs are successful to the point of them being a resource center for the entire community (Compassion, 2010). Success rate for these IGAs is about 50%

Compassion International Kenya therefore finds it very challenging to convince more donors to fund such venture where results are wanting. Failure to intervene in the child's living environment threatens the attainment of CKE main outcomes which are social, economic, cognitive and spiritual development of the sponsored children. Children who are hungry or homeless will not excel in education even though school fees and school uniform are provided. The cost of treating malnourished children is also quite high not mentioning that malnutrition is a major cause to children mortality. Families that are unable to provide their livelihood are also in the risk of exposing children to child labor, neglect and other forms of child abuse (compassion, 2007). In the long run CKE is unable to intervene in the lives of its primary beneficiary; the child.

1.3 Purpose of the study

The purpose of this study is to investigate the determinants of the performance of Compassion International funded IGAs. The findings will inform the organization on implementation gaps that need consideration in policy formulation so as to improve the performance level of these IGAs.

This is divided into two parts namely the background of the problem and the statement of the problem.

1.4 Research Objective

The study was guided by the following objectives;

1. To determine the extent to which demographic and background characteristics of the IGA implementers influences the performance of IGA?
2. To examine the extent to which the participation in decision making, implementation and monitoring and evaluation of the IGA implementers influences the performance of IGA.
3. To investigate the extent to which the group dynamics of IGA implementers influence the performance of the IGA.
4. To investigate the extent to which the implementers' attitude towards the IGA influences the IGA performance.
5. To explore strategies that can be used to improve the performance of the IGA.

1.5 Research Questions

This study sought to answer the following research questions;

1. To what extent does the demographic and background characteristics of the IGA implementers influences the performance of IGA?
2. To what extent do the level of implementers' participation in the IGA and the performance of the IGA?
3. To what extent do group dynamics of members of IGA influence the IGA performance?
4. To what extent does the attitude of the IGA implementers affect the IGA performance?
5. What are the strategies that can be used to improve IGA performance?

1.6 Significance of the Study

It is hoped that the results of this study will be used by Compassion International Kenya in improving the IGA initiative. The project staff would benefit from the findings in that they have facts on how their decisions have influenced the IGA performance and suggestions from the parents/ caregivers on how to improve the performance of the IGAs. The results of this study may be used to improve the IGA strategies. The parents/ caregivers of Compassion sponsored children may get better services in terms of training, funding and being involved in making most of the decisions concerning the IGA initiative. If the findings of the study are well utilized, the IGAs might perform better and hence improve the livelihood of the Compassion

International sponsored children. The researcher believes that the study was worth undertaking since it answered most of the research questions. The study contributed to the body of knowledge in that performance of IGA is not dependent on length of its operation.

1.7 Basic Assumptions of the Study

The researcher held an assumption that all the responses given were true, honest and without malice. The study findings would be generalized to all other IGAs for the parents/caregivers funded by Compassion International.

1.8 Limitation of the Study

Huge amount of time and finances were anticipated while carrying out this research, the researcher therefore carried out an in-depth study within a sample of five group IGAs and fifteen individual IGAs from the six sampled CDC. Factors affecting IGAs is a very broad area of study. Hence it was not the intention of this research to discuss all factors affecting IGAs. This paper's concern was based on seven major areas that could directly or indirectly affect the IGAs. The areas include; Demographic and background characteristics of implementers, their Group Dynamics, their attitude and their participation level in decision making, implementation and Evaluation. It also included the level of sensitization, climatic conditions and funding from CKE. All the seven factors were studied as is specifically applied at six CDCs in Imenti North District.

1.9 Delimitations of the Study

Delimitation is an aspect of the research that may influence the result negatively but over which the researcher has no control (Mugenda and Mugenda 1999, 28). Whilst the study was intended to offer generalized recommendations from its findings, the researchers' focus on CDCs in Meru sub- cluster in Imenti North District only was itself an inhibition to this reality.

The researcher studied ordinary IGAs and the way they are planned and implemented. By ordinary IGAs the researcher meant those activities that were done with a purpose to generate income both in the formal and non-formal sectors, (Owusu, 2007). In Imenti North district it was quite hard to differentiate such activities from the subsistent ones for example, a person who put the capital in farming or animal rearing in small scale. The output was consumed in terms of domestic food where no written records were kept. This study used only the documented funding records at the CDC to identify IGAs from other activities.

1.10 Definitions of Significant Terms

Compassion International (CI): Compassion International is a Christian nonprofit making nongovernmental organization (NGO). It is operational in twenty six countries worldwide. It operates by partnering with evangelical churches to support needy children and release them from spiritual, physical, social and cognitive poverty through sponsorship

program. Each child is linked to a sponsor from the developed countries and the support is availed to the children through the partnering churches.

Compassion International Kenya office (CKE): This is the CI branch in Kenya. Its offices are located in Nairobi City. It's the organ that has funded the income generating activities (IGA)

Child development workers (CDW): These are staff at the partnering churches that implement the programs for the sponsored children. They comprise of a Project Direct, a Health worker (nursing or public health qualifications), a social worker and an accountant in each *child development centre (CDC)*.

Income generating activity (IGA): These are activities meant to produce income for the owner(s). Terms used with similar meaning are small enterprises, small business in the informal sector. In this case, the research will target those activities funded by Compassion International Kenya. For the purpose of this paper, IGA will be considered those initiatives *that affect the economic aspects of people's lives*.

Child development center (CDC): These are centers where the sponsored children get their support from. It's the center that monitors the caregivers IGAs

Implementers of the IGAs: These are the people who take care of the sponsored child in the child's home settings. These people are either parents or other caregivers like aunts, grandmothers, older sibling, and well wishers among others. The difference between a caregiver and a parent is that the caregiver is not the biological parent or legal parent of the child. They are also the owners of the IGAs as well as the respondents to the study. The three terms (implementers, owners, and respondents) will be used interchangeably to mean the same group.

Performance of the IGA: The operational definition of performance in this study is based on the profits made by the IGA divided by capital in a period of one year. IGAs below one year would calculate their profits in pro-rata bases. Labor provided by the implementers that were not paid for was not considered. It is grouped as High , medium or low

Participation: This is the level of implementers' involvement in the IGA. It was seen in terms of decision making about the IGA, Implementing the IGA and monitoring and evaluation of the IGA performance.

Caregivers: These are people who provide care to the CKE sponsored children. Some are real parents, aunts, grandparents, older siblings or well wishers. They are the people who run the IGAs that are funded by CKE so as to better the livelihood of the sponsored children.

Group dynamics: These are the attributes that each group has. The groups are different in terms of size of membership, background of members, group relations, conflicts and their resolutions and the movement of members in and out of the group. Group dynamics may affect the IGA either positively or negatively.

1.11 Organization of Study

This study was descriptive. It was organized into five chapters. Chapter one gave the background information, why the study would be done and the scope. The chapter would have ten topics namely; Introduction of the study, background information that has lead to the choice of the study, the statement of the problem being addressed, research objectives,

research question, significance of the study, assumptions, limitations, delimitations, definition of significant terms and the organization of the study.

Chapter two covered literature review and had seven topics namely; Demographic characteristics and project performance, participation of IGA implementers and IGA performance, attitude of implementers and performance of IGA, Group dynamics and project performance and funding, training and climatic condition and project performance.

Chapter three had research design and methodology. It told how the whole research findings will be collected, analyzed and interpreted. It was divided into eight topics. This chapter outlined how research was designed, who were the target group and how the group was selected, describing the data collection instrument, data collection procedure and data analysis techniques.

Chapter four covered; data analysis, presentation, interpretation and discussion of the study findings. It related the findings with the already known knowledge. Chapter five was the last chapter and covered summary of the findings conclusions and recommendations.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

In this chapter, the researcher reviewed and discussed some of the literature that was related to the topic at hand. The study touched on eight fundamental topics. First Compassion International Kenya history and implementing model as the funder for the IGAs will be discussed followed by the group dynamics, participation of project owners, demographic characteristics, attitude of implementers, sensitization of implementers of IGA on IGA strategy, funding, climatic conditions and finally the performance of IGAs/ projects. The researcher found out what others have said concerning these topics and relate it to the study the current study.

2.2 Compassion International and IGA Implementation

Compassion International (CI) is a global Christian nongovernmental organization (NGO) working in 26 countries and supporting more than one million children at ago. Compassion International traces its beginning to 1952, when an American evangelist, the Everett Swanson (d.1965) saw the plight of the Korean War Orphans while on an evangelistic tour in South Korea. Upon his return home Swanson felt compelled to share the plight of the orphans during speaking engagement in North America and people started giving him money to help them.

He soon established a program through which caring people could sponsor Korean children in need for a few dollars per month. In turn, these children would be provided with benefits, including food, clothing, education, health care and Christian training. This historic program continues to be the basic model for Compassion one-to-one sponsorship program.

In 1963, Swanson changed the name of his organization from the Everett Swanson Evangelistic Association to Compassion, Incorporated, based on Mathew 15:32 where Jesus says, "I have compassion for these people---I do not want to send them away hungry" (NIV). Later the organization's name was changed to Compassion International (CI).

Children live in their families but get support from the centre that is located in a nearby evangelical church. The center is known as Child Development Centre (CDC). This organization is currently working in 26 countries in Africa, Asia and Latin America.

CI mission statement reads, "In response to great commission, Compassion International exists as an advocate for children to release them from physical, social, economic and spiritual poverty and enable them to become fulfilled and responsible Christian adults" (Compassion, 1972).

Compassion International Kenya office was started in 1980. It is supporting more than 70,000 children across the country in 287 child development centers (CDC). Twelve CDC are grouped together according to their closeness in geographical location and such a group is called a cluster. In Imenti North District, there are nine CDC grouped into, Timau

sub-cluster with three CDCs and Meru sub-cluster with six CDC. This study will focus on the Meru sub-cluster as it has a bigger population.

Compassion International works through partnering with Christian evangelical churches whereby a church recruits needy children in its area of not more than five kilometer radius. The children are recruited based on who is the neediest in that location. The partnering church provides facilities where these children meet on Saturdays and during school holidays. The recruited children continue to live with their families but get support from the program. There are four main programs that CKE engages in. They are Child Survival program (CSP), Child program through sponsorship program (CDSP), Leadership development program (LDP) and Complementary Interventions (CIV).

The three programs are implemented as a model. CSP is the starting point where children are recruited before they are born. Very needy mothers who are three months pregnant are recruited into the program and trained on child welfare. This program tries to ensure that healthy children are born. In this situation, CKE funds these mothers to run IGAs that will provide nutritional nutrients to both mother and child. There are many beneficiaries of this program who are HIV positive. They therefore need a lot of nutritional food. After birth most mothers do not breast feed to prevent mother to child HIV transmission. The burden of provide for these children is heavy and can only be sustained through giving the caregivers a 'fishing net' hence CKE has chosen IGA initiative.

Child development through sponsorship (CDSP) program runs from three years to twenty two years. The IGA is expected to supplement school fees, Medical as well as provide all the basic need of the sponsored children. LDP program takes care of bright

students who enroll for university education. IGA in this level is meant to take care of a student's siblings especially if the student hails from a child/youth headed family. CIV is an intervention to better all the three main programs (Compassion, 2004).

The partnering churches form a children's department called child development centers (CDC). Each child is linked to a sponsor who sends some funds on monthly basis through the country office which is then transferred to the CDC. The CDC is the implementing body with the partnering church providing supervision and accountability.

Compassion International Kenya's mission is in line with the Millennium Development Goals that are compatible with poverty reduction because they demand better performance in outcomes that are important to poor groups. Some of these goals are outlined include;

“Achieving universal primary education by 2015; Reducing infant and child mortality by two-thirds between 1990 and 2015; Reducing maternal mortality by three-quarters between 1990 and 2015; Halving the number of people without safe drinking water, adequate incomes and food intakes by 2015, as compared to 1990; Significantly improving the lives of at least 100 million “slum” dwellers by 2020 (this includes increasing the proportion of people with “improved” sanitation and access to secure tenure); Halting and beginning to reverse the spread of Aids, malaria and other major diseases; Promoting gender equality and empowering women,” (Satterthwaite,2003).

While addressing all the above, Compassion International tries to meet its objectives by applying the concept of caregivers' IGAs to promote the child's welfare. However this initiative has challenges as a lot of funds are used every year and the results are not well

known. This study seeks to establish how some outlined factors affect the performance of these caregivers IGAs' performance.

2.3 Extent to which Demographic and Background Characteristics of the IGA Implementers Influences Performance of IGA

Demographic and background characteristics of the IGA Implementers may influence the IGAs in many ways. In many cases IGA groups are formed based on these characteristics. This study seeks to establish if there is any contribution of these characteristics on IGA performance. These characteristics are reviewed under the following sub-themes.

2.3.1 Extent to which Sex of IGA Implementers Influences Performance of IGA

It is possible to get groups that are formed based on a certain age range or gender. In most developing countries, there are so many women IGAs as opposed to male IGAs (Blystad, 2008). Women were able to join up and run IGAs. In most cases these groups start as merry-go-rounds. In this case women contribute some little money and give one of them at regular bases. The timing could be daily, weekly or monthly. Even very low income people are able to do tasks that require more funding through this arrangement.

Although Kenya is a male-dominated society, women play major roles in agriculture and the distribution and sale of agricultural products. Kamari-Mbote and Kiai (1993) noted that about 80 percent of Kenya's cash economy has been attributed to cooperatives and women's groups, while Kenyan women remain marginalized, poverty-stricken, and

overburdened in their roles as breadwinners, wives, and mothers. In rural areas 75 percent of working women's time is spent in subsistence or unpaid labor, while in urban areas the majority of women occupy lower status employment (Njuguna, 1993) in women and children in developing world by Tebb and Jivanjee (2002). Even urban women employed in the same sectors as men earn only about half of men's salaries (Njiro, 1993).

Most of the caregivers who have are actively involved in meetings at the Compassion assisted projects have been women. From the attendance registers, it has shown that 74% are women. These could be mothers, grandmothers, aunts, and sisters of the sponsored children. Also among the caregivers who have declared their HIV status 89 % are women as were the statistics in the annual health report (compassion, 2009). The researcher hopes to find whether there is also a disparity in terms of gender in IGA ownership and if there is any significant effect on the IGA performance.

2.3.2 Extent to which Marital Status of IGA Implementers Influences Performance of IGA

For families headed by a single, divorced or widowed mother or grandmother, assistance from a local women's group may make it possible for poor family to start their life again. Membership of women's groups is a powerful tool in the education of women about health, employment opportunities and education (Abebe and Kjærholt, 2009). In Kenya today, men have also started groups whereby they support each other in social and economic matters.

In Kenya, land is inherited through the male line; a woman who is widowed or divorced may be left without land to feed herself and her children. Social Services workers

may negotiate with local land-owners to lease land to a widow with children so that she can grow food crops to feed her family and sell or barter the surplus (Blystad, 2008). Women are therefore majority in most IGAs.

Male in a community also come together and pull their resources to a common goal. In Kenya the aspect of pulling together (Harambee) as introduced by the first President Mzee Jomo Kenyatta is in operation. Men are able to build cattle dip, bridges and roads for the common good of all. This however is not meant for individual gain (Hill, 1991). Income-generating Harambee projects have helped people improve their educational, health, and recreational facilities. Voluntary in spirit, Harambee is seen as promoting hard work, sharing and self-help among the people. Study done in Uganda showed that men are ready to control an activity that yields high earning and has assurance of getting the earnings.

Most men will not do a trial and error business (IFAD, 2000). The youth have been seen as desiring to have formal employment than join IGAs. Women in their thirties and above are most active as they already have children who depend on them. Most institutions giving financial credit to such a group are in the increase as women and children are mostly affected by poverty (Jivanjee & Tebb, 1999).

In Compassion assisted projects, most women are active in many activities including the IGAs. Some of the children that have been registered may also come from single parent families and this may explain the scenario in a way. This study seeks to establish whether the marital status of IGA owners influence the IGA performance.

2.3.3 Extent to which Education of IGA Implementers Influences Performance of IGA

Education has plays a great role enhancing project work, entrepreneurship or IGA implementation. People with some basic education are able to make informed decision concerning life issues as opposed to people with no education. Education ensures that good financial records are kept and can enable them to access credit facilities to finance their projects. However in Kenya most people who have post primary education tend to look for formal employment. There is also a push from the community for people with a certain level of education to go formal employment. This makes such people to feel they are working in IGAs for lack of other opportunities. Those with less primary education may do well in IGAs as they do not have any hope for formal employment. Not much has been written on this area and hence this study seeks to establish whether there is any correlation between the level of education of IGA owners and IGA performance. Education has had an influence on performance of projects especially where technical knowledge is needed (Ostroff, 1992)

2.3.4 Extent to which Age of IGA Implementers Influences Performance of IGA

People tend to communicate to those of similar age concerning technical issues in a group set up. This is however different outside a group set-up (Zenger, 1989)

The age of the IGA owners may influence relationships and as a result, the IGA performance. Most people will relate and communicate well to people of their age. In African set-up, the old tend to command the younger. The very old people at times are neglected and avoided in a group setting because their way of operation is slower than the youths. The number of older people (60+ years) in sub-Saharan Africa, currently

estimated at 43 million and with a projected annual growth rate of 3% (United Nations 2009). This has attracted attention among scholars keen on investigating their living standards. One potentially important influence on older people's living standards is their role in the care and support of orphans and people that are ill (Lang'at et al, 2010). As a result they are forced by circumstances to engage in group IGAs so as to get finances to care for the orphaned. The youth also may be impatient while implementing and may overlook some important aspects. They however are strong and can work long hours and bring innovations. This study sought to establish whether age is a factor that influences IGA performance.

2.4 Extent to which Participation of the IGA Implementers in the IGA Influences the performance of IGA.

Participation in an IGA may influence the IGA performance positively or negatively. "Researchers at the World Bank and the USAID-funded Center for Institutional Reform and the Informal Sector (IRIS) at the University of Maryland analyzed the extent to which project performance is influenced by beneficiary participation in 121 World Bank rural water projects. (Jonathan, sham et al 2009) Much of the analysis is devoted to establishing the quality of the subjective ratings on both independent and dependent variables. The authors conclude "that increasing participation directly causes better project outcomes, at least for the water sector." Their research, however, does not identify the "policy instruments" that "help to achieve more effective participation." The authors noted that an analytical approach that incorporates participation might examine the various mechanisms

whereby cooperative action by groups can overcome the inefficiency of individualist solutions. Participation also means that the implementers know and understand catchment area, description of number and type of people served by the service/goods, percentage of coverage of catchment area, typical challenges of the people, their average age and their typical occupations.

The caregivers/ parents are the implementers of the CIK funded IGAs. Their participation in decision making, implementation of the IGAs, management and monitoring and evaluation of their progress will influence the performance of the IGA in a positive or negative way. The different aspects of decision making are discussed below.

2.4.1 Extent to which Participation of the IGA Implementers in Decision Making Influences the performance of IGA

Decision making is a good component in IGA implementation. If people make decisions about any issue in life, they are ready to own results whether good or bad. Strategic decision-making can be viewed as a special kind of decision-making under uncertainty. Such decision-making involves the activities of goal formulation, problem identification, alternatives generation, and evaluation/selection (John Wiley & Sons, 1984). On top of the above, the caregivers/parents should be involved in the identification of the IGA, its location, how implementation will be and how the funds from the IGA will be used. These factors may influence the IGA performance either in a positive or a negative way.

In Africa, demanding care giving and parenting responsibilities are commonly coupled

with difficult economic demands, such as working in the fields and other low income tasks. The unfortunate thing is that this task is mostly left to women (Tindyebwa et al, 2007). This makes it more important for the caregivers to make their own decision about IGAs which are aimed at improving their livelihood.

2.4.2 Extent to which Participation of the IGA Implementers in actual implementation of the IGA Influences the IGA's performance

An increasing number of development practitioners agree that participation of the intended beneficiaries improves project performance.” Participatory development, championed since the early 1970s by mostly noneconomic social scientists and grassroots organizations (Freire 1973); Korten 1980), is increasingly advocated by the largest and most influential aid agencies (UNDP 1993; World Bank 1991)”. The existence of consensus, however, does not imply the existence of clear and convincing evidence that participation improves performance. This idea however, is easily dismissed by skeptics as inconclusive because the small number of cases and the informal method do not allow formal testing of the findings. “In response, some studies have used the systematic case study method to establish statistically the relationship between participation and project performance (Esman and Uphoff 1984; Finsterbusch and Van Wicklin III 1987)” (Pritchett, 2004).

Top managements make strategic decisions which influence organizational performance. However there is a subtle paradox embedded in this relationship. It all depends on who does the actual implementation of the decisions made (Amason,

2000). Actual implementation is quite different from decision making. Not all good decisions bring out the intended outcome. This is so basically due to other uncontrollable or unforeseen factors. It would therefore be great if the caregivers get a chance to do the implementation of the IGA themselves. This will give them a chance to learn from the challenges encountered. If they learn, they may become better implementers in the future. The activities of the IGA should be flexible to allow for other care giving activities.

2.4.3 Extent to which Participation of the IGA Implementers in Monitoring and Evaluation Influences the IGA's performance

Monitoring and Evaluation is an important aspect in project performance. Continuous monitoring may ensure that projects are implemented as planned while doing adjustments where necessary. Evaluation helps the project manager to measure whether the objectives of the project have been met. Project staff lack commitment to monitoring, leading to delays in the implementation of such systems and little use of the information gathered on the actual implementation (Grun, 2006). Although we are ultimately interested in measuring the Value for Money of a project, it makes sense to examine the contribution of a project more profoundly. Every investment or project has a value chain of delivery, starting with procuring the inputs, organizing them to produce a service, and finally, obtaining the desired impact of the service. Every step in this value chain is important to achieve a good Value for Money, and failures along the line can influence the final result. So in order to provide a good instrument of diagnosis, it makes sense to examine the chain of production from beginning to end. Monitoring should be done within the shortest period

to ascertain whether the strategy works or not. If this is not done, a failing strategy may be implemented without evaluating the value for money. This eventually leads to failure of project and capital. The parents/ caregivers of Compassion assisted projects are poor and lack exposure. They may require trained personnel to guide them in the area of monitoring and evaluation. There are no or scarce documentation of monitoring and evaluation of these IGAs by CIK. This study seeks to establish whether monitoring and evaluation of the IGAs influences the IGA performance in any way.

2.5 Extent to which Attitudes of IGA Implementers Influence the Performance of the IGA.

An attitude is a difficult thing to measure. However it influences a persons' view of life. This as a result affects the activities that such a person is involved in. It should be noted that the implementers of these IGAs are people of low Incomes or poor. Evangelical writings on poverty and development have grown significantly in depth and sophistication. These writings have drawn on both secular and religious analyses, and provide a framework for understanding poverty that guides development practice.

The most common understanding of poverty comes from the theory of deprivation in which the poor experience a deficit that defines their lives (Myers, 1999).

Most of the time, it is an obvious deficit of material goods – lack of adequate nutrition, housing, school uniforms or other necessities of life.

Attitude may lead an IGA implementer to think that they are helpless and need to receive handouts. When handouts are not enough or even available, the poor person may

take a grudge over the rich people in the society. A more sophisticated version of this approach to poverty concerns a deficit of knowledge: the poor do not have the knowledge necessary to move them out of poverty. And, of course, evangelicals should add that the poor have a lack of spiritual connection to God in their lives (Myers, 1999). In fact, the spiritual dimensions of poverty are only one of several factors and variables that add necessary depth to the material understanding of poverty.

“Robert Chambers, for example, offers the concept of ‘poverty as entanglement’ in which the poor are caught in a ‘poverty trap’ of material poverty physical weakness, powerlessness, isolation and vulnerability (Chambers, 1983). Those implementers that who have the attitude that they are very powerless do nothing to improve themselves.

Some caregivers feel that the IGA is a source of empowerment and have put all their energy to it and with other factors held constant, their attitude influences the performance of IGAs positively.

Other secular authors, extending as far back as, Oscar Lewis in the 1950s, point to cultural factors as being a major explanatory variable (Harrison and Huntington, 2001; Lewis, 1966). From an evangelical perspective, Jayakumar Christian takes these theories further in his description of ‘poverty as disempowerment’. Like Chambers and his ‘poverty trap’, Christian sees the poor as trapped in a complex web of systems that keeps them disempowered. He addresses the concepts of physical weakness, inadequate worldviews, the marred identity of the poor, and the poor as victims of the ‘god-complex’ of the non-poor. Bryant Myers elaborates on Christian’s theory, adding that broken relationships between God and his people, among people, and between people and nature, are the causes of poverty and thus the starting point for transformational development (Myers, 1999).

Two decades ago, (Mouw, 1989) found five distinctive understandings of the poor by evangelical Christians. The poor are made in the image of God, and have been gifted by God but lack education, and thus the opportunities, skills, and knowledge to move out of poverty. The poor are people in rebellion, living out their sinful nature. They are lazy and make poor choices, and as a result it is their own fault that they are poor. This behavior pattern becomes enshrined in their culture and keeps the society and community in rebellion against God and, therefore, in poverty. This perspective gives development workers the rationale to pursue spiritual transformation in the development process, focusing on redeeming the sinful nature of the poor. The poor are Christ incarnate, the 'least of these' (from Matthew 25). Therefore, they need love and compassion, and someone to come alongside them as part of the development process to relieve their suffering. The poor are 'lost souls' who will have a better future in eternity. The imperative for development workers here is to preach the gospel to save the poor, with 'development' work being secondary. The poor are God's 'favorites': 'blessed are the poor for theirs is the kingdom of Heaven' (Matthew 5:3). In this viewpoint, poverty is seen as having structural causes. Those caregivers who feel that they are God's favorites do nothing to come out of the poverty trap. Those who believe in the above theories find it difficult to actively participate in hard work which could release them from poverty. They believe that somebody should give them handouts. Their attitude makes it difficult for the IGAs to be successful implemented. Not so much has been written about influence of attitude on CKE IGAs and hence this study seeks to fill this gap.

2.6 Extent to which Group Dynamics Influence Performance of IGA.

Group dynamics may mean the interaction and interpersonal relationships between members of a group and the ways in which groups form, function, and dissolve. Group dynamics is an important aspect of successful teamwork and is a factor influencing the outcome of any form of group activity, including training courses. Issues of power, influence, and interpersonal conflict all affect dynamics and group performance (BNET Business Dictionary). Most modern organizations require individuals to work in teams to perform their tasks. Teams are made from groups. One means of helping people to create positive group dynamics is sensitivity training. Attraction to a group ensures that a group has cohesion even though the attitude towards to project is negative (Florey et al, 2002).The group work environment creates challenges for the group members that may affect the group's performance. "The relevance and importance of group performance and its antecedents has been addressed in other areas of research: in Social Cognitive Theory (Bandura, 1997), and group related research theories (Festinger, Schachter, & Back, 1950; Gibson, 1999; Salas, Rozell, Mullen, & Driskell, 1999; Woodman & Sherwood, 1980) in (Bahli & Büyükkurt, 2005). The importance of group work is also recognized when each person brings his/ her expertise and the result is much better. This section of study will look at conflict resolution, number of members within a group and their retention rate and differences in groups with people of similar background and those with different backgrounds.

Group dynamics in CKE projects can be handled well if the groups are well organized and registered with the ministry of Children, Gender and Social Services. This is because these caregivers are people residing in a definite location and may continue to be

there for the sake of their children's sponsorship program. In slums, it is quite difficult as some of these families are continuously on motion. A copy of the group constitution is also filed at the CDC as it's the only tool that can guide the CDW and CPC to handle conflicts that are brought to their attention. If the cases involve criminal acts, then the case can be resolved in a court of law if the group is unable.

2.6.1 Extent to which group conflicts Influence Performance of IGA.

Without a basic understanding of group dynamics concepts and how to manage them, group projects will be difficult to implement. This is because, each person is different from another and their differences alone (physical, Psychological, emotional, skills e.t.c) will generate conflicts (McManus, 2009).

One of the most challenges that groups face is conflicts and conflicts resolution. Depending on how the structures for resolving conflicts, the group may face challenges that can lead to its closure. Financial management is a source of conflicts. However groups that have a good constitution that is respected are able to excel Trust is one of the most needed virtues for a group. This is because the officials who are normally the signatories may collude and get away with members proceeds. Some conflicts however, lead to growth and development of the IGA.

2.6.2 Extent to which Members' Characteristics Influence Performance of IGA.

Groups that are homogeneous for example people with the same condition like HIV+, single mothers, same age, same sex or women find it easy to get a common ground of operations. They are also able to fight prejudices that are common in one accord. However,

in most cases not all people are able to join such homogeneous groups especially if the group is associated with a negative aspect for the people living with HIV virus (compassion, 2007). Attraction to a group ensures that a group has cohesion even though the attitude towards to project is negative (Florey et al, 2002). This study seeks to establish whether this factor influences performance of the IGAs

2.6.3 Extent to which Members' Retention Influence Performance of IGA.

Members' retention implies information and skills retention which can influence performance. Oashima (1996) suggested that retention of individual's experiences bases communication with previous project members have positive impact on several indicators at performance level.

New members bring in new dynamics which may influence performance while decrease of membership may indicate poor management of the IGA. This topic seeks to evaluate whether, increase and decrease of members influences the performance of the IGA.

2.7 Funding and project performance.

Microfinance is the provision of financial services to those who are excluded from conventional commercial financial services since most are too poor to offer much - or anything - in the way of collateral. It presents a series of exciting possibilities for extending markets, reducing poverty and fostering social change. The following general categories of project financing avenues may be available to projects: debt financing, equity

financing and third-party financing. Debt financing is probably the most common method used for funding Income generating activities projects. This is mostly done from Micro finance organizations, Savings and credit facilities and group merry- go-round clubs. It is difficult to get funding from banks which expect collateral (Pakroo, 2010).

Most of the Compassion funded IGAs depend on personal savings and Merry- go-rounds for start-up. Later the group or individual is funded through IGA funds allocated in the budget or gift money. Funding may not correspond to the expected season. This study seeks information on whether the funding influences IGA performance in any way.

2.8 sensitization of IGA concept to Parents/ Caregivers

IGAs for poor parents/ caregivers require a participatory plan where people are involved as active stakeholder. The process must be all inclusive because it is the locals who know most their problems. As a result of this, genuine projects are identified and prevent misuse of resources hence promoting transparency and accountability. It also promotes local ownership (Pazell, 2010)

These financially stressed people to participate in positively in decision making; they should be sensitized well and must see a direct benefit from the IGA implementation. Local ownership of the IGA will ensure project sustainability. All the members of the IGA should be able to monitor how the implementation takes place and evaluate whether their intended outcomes are realized. This study seeks to find out whether the level of sensitization of the IGA strategy influences the IGA performance in Compassion funded IGAs.

2.9 Conceptual Framework

Independent Variable

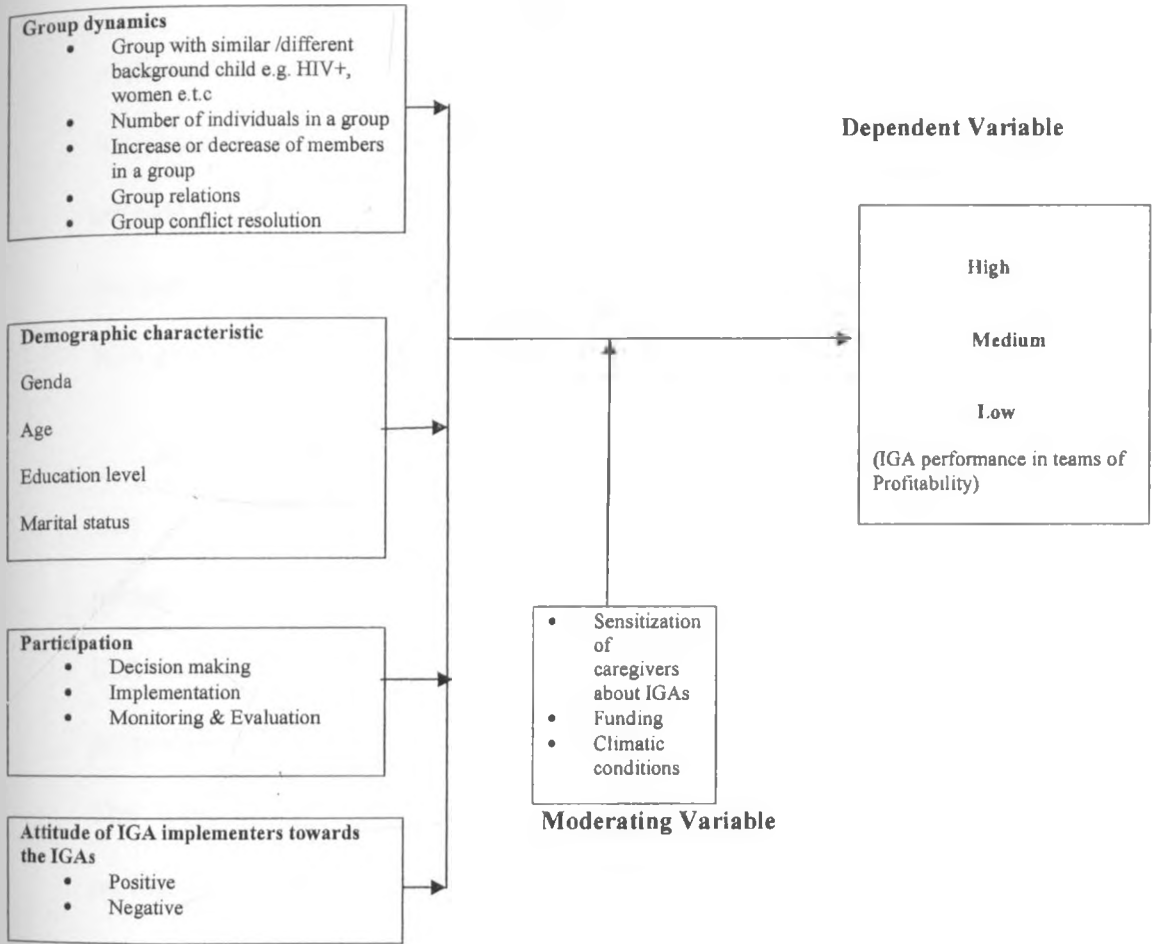


Fig 2.1 Conceptual Framework

The conceptual framework in figure 2.1 shows how the independent, dependent and moderating variables relate. The figure shows that there is one dependent variable which is the IGA performance which will be measured as either high or low depending on profitability margin, group member retention rate and the period of operation since the IGA was commenced. The main independent variables are four namely; Group dynamics, attitude of implementers, participation level of the implementers and their attitudes towards the initiative. The moderating variables are funding, sensitization of the parents about the IGA and climatic conditions.

All the independent variables will influence performance of the IGA in a different way. There are also some variables indicated as moderating. They influence IGA performance. For example, If CKE does not send funding as per the IGA capital budget, the IGA may not be implemented as planned. The funding is dependent on acceptance of proposals by donor hence the funding time may also not match the implementation plan. The level of caregivers' sensitization of the IGA objectives may influence the IGA performance. The IGA implementers will not have a local ownership attitude until the level of sensitization is at optimal. In Imenti North District and among the targeted population, both crop and animal farming is a popular form of IGA. Climatic conditions may influence the IGA performance as well.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter covered the Research Design and Methodology used in the study. The chapter highlights the following; Research design, Target population, Sampling technique and sample design, sample size and sampling design, data collection methods ,description of data collection instrument, pilot of the instrument, validity of the instrument, reliability of the instrument, data collection procedure, data analysis techniques, ethical considerations, and operational definitions of variables.

3.2 Research Design

A descriptive survey research design was used to collect primary data. Descriptive research is defined as a process of collecting data in order to answer questions concerning the current status of the subject of the study. A descriptive research determines and reports the way things are. This type of research also attempts to describe such things as possible behavior, attitudes, values and characteristics. Descriptive data are typically collected through a questionnaire survey, an interview or by observation (Mugenda and Mugenda, 2003). The study was a cross-sectional study since it was carried out once and it represented a snap shot of one point in time. Techniques such as measures of central tendency, measures of dispersion, correlation and tabular presentation were used.

3.3 Target Population

Population refers to all units of particular type of entity. In this study, the population was limited by geographical location and membership to Compassion assisted project. The study targeted 1608 parents/caregivers of compassion sponsored children. These are the implementers of the IGAs. They are spread in six different Compassion assisted projects located in Imenti North District. The sample was chosen on the basis that they have gotten some funding for IGA from Compassion through the CDC. The IGAs were either individually or group owned.

3.4 Sample Size and Sampling Design

The researcher used stratified sampling because the population of the study was located in six organized centers and each center had a number of IGAs owned by both Individuals and groups. At every stratum of individually and group owned IGAs in every center, the study selected IGAs based on ten percent (10%), Gay (1978) in (Mugenda and Mugenda, 1999).

There was one hundred and twenty one individually owned IGAs and twenty four group owned IGAs among the target population. The study targeted fifteen individually owned IGAs and five group IGAs. A total of twenty IGAs were selected as shown in appendix I. The chair person, secretary and one member of each group were interviewed while for individual IGAs, the person implementing was interviewed. The Project Directors

were also interviewed and the researcher visited three IGAs and observed what was happening.

3.5 Research Instrument

Two questionnaires were designed one for the parents/ caregivers who were participating in IGAs and another one for the project staff (CDW). The CDW are the people who implement Compassion International Child sponsorship program. They oversee the implementation of the IGAs and make reports to CKE.

The parents/ caregivers questionnaire had six sections with each section having several questions about a specific objective. First section of the parents/ caregivers questionnaire was on demographic and background characteristics. It sought to establish whether age, gender, marital status, level of formal education for the respondents and age of their IGA had an influence on their IGA performance. Second section was on participation and sought to establish whether the respondents participated in decision making, implementation, management or monitoring and evaluation of the IGA. That would be compared with their IGA performance to inform the study whether they influence it. Third section was on attitude of the respondents and its influence influenced on the performance of their IGA. Questions like “do you like the IGA” were asked. Other questions like “given another option of earning, would you continue with the IGA and why” were asked as a follow-up question to validate the information given in the first answer. Fourth section was on group dynamics and sought to establish whether membership selection, family relation, conflicts

and conflict resolution had a bearing in influencing performance of the IGA. Section five had moderating variables such as funding, sensitization and climatic conditions influenced IGA performance . Question like “was funding done on time? Was funding as per the IGA budget?” were asked. The questionnaire for IGA Implementers had a total of five open ended questions while all the rest are multiple choices in terms of strength concerning an issue. The other questionnaire for the project staff had thirteen questions. Nine were open-ended requiring short answers while three questions had multiple choices. This questionnaire was made to validate information given by the parents/ caregivers. This method was preferred because it could save on time and ensured accuracy of information. The respondents were be given time to elaborate their answers in the open ended questions while the researcher limited the respondents to possible answers in the close ended questions.

To facilitate collection of more data for the study, contacts were made to the selected IGAs location, which were then visited and implementers interviewed. During visits to some of the respondents the researcher observed some situations and phenomenon of the respondents and record information which was not captured by the interviews or questionnaires. All the information gathered from the above procedure was recorded and then analyzed.

3.5.1 Pilot of the Instrument

The research questionnaire developed and presented to the research project supervisor who made some suggestions that were incorporated in the instrument. Piloted in a CDC in Machakos at Manza CDC. The respondents were called informed about the objectives of the instrument and then given to them to fill. The group was split into two where the chairperson, treasurer and one member were in one group while the secretary and vice chairperson and another member in a different group. Each of them filled in the questionnaire and gave back the same time without having consulted the other respondents. The results were analyzed and the responses were almost similar.

Two respondents an individual IGA were interviewed as well as two project staffs. The results were similar with only one question interpreted different by different people. That question was corrected before administering the questionnaire to the targeted group. The project of pilot was selected because it has many similar features like those in Imenti North CDCs.

3.5.2 Validity of the Instrument

Validity is a measure of how well a test measures what it is supposed to measure (Donald & Delno, 2006). In order to ensure that the test measures what it was supposed to measure, the questionnaire was reviewed by peers. The project researcher supervisor who is an expert also read it and made suggestions that were incorporated in it. It was then presented to a team other lecturers during research proposal defense who are also experts

who reviewed it and made further suggestions and all were incorporated in the instrument. Later the instrument was piloted in a different setting through the split half design. Some corrections were made before it was administered to the intended population.

3.5.3 Reliability of the Instrument

Reliability refers to the degree to which an instrument supplies consistent results (Mbwese, 2006). The descriptive survey design ensured that the procedures used were well documented and could be repeated with the same results over and over again for reliability. Triangulation was also used in order to increase reliability.

3.6 Data Collection Procedure

Research assistants were trained on the data collection instruments. The project management officers were contacted and informed of the intended data collection and they gave their consent. The researcher met with the respondents and informed them of the purpose of data collection. She assured them strict confidentiality of the information given. The researcher also introduced the research assistants to the respondents for they were to help in interpreting the tool in Kiswahili (Kenya national language) to a few respondents who were not very good in English language. For fear of victimization, the respondents did not want the project staff to get what they said. The questionnaires were issued to the respondents and they were given a maximum of one week to respond. The research assistants made follow-up and sent all the responses to the researcher. Project staff were sent the questionnaires by email and they too responded by email. The researcher also

visited two IGAs and recoded her observations. All the data was then analyzed and interpreted.

3.7 Data Analysis Techniques

Before analyzing the data, it was first cleaned for better understanding, coded, keyed into the computer and analyzed, to ensure accuracy of the data. Frequency tables and pie charts were used to present results for easier understanding and interpretation. Quantitative data will be captured through content description.

3.8 Ethical Considerations

This project proposal was done under the guidance of experts from the University of Nairobi. Permission was sought from the Ministry of Science and technology to carry out the study. Authority from the University of Nairobi, research permit of entry from Compassion International Kenya office and from the respondent was sought. This ensured that there was confidentiality of data collected. The questionnaire was validated by research experts and no question was perceived to affect the psychology of the respondents. The study followed research procedures.

3.9 Operational definition of variables

This topic tried to link the specific objectives of the study with their indicators. The means of measuring and the measuring and measuring scale were discussed.

3.9 Operational definition of variables Table

Specific Objective	Variables Indicators	Means of Measuring	Measurement Scale	Tools Analysis
To determine the extent at which the IGA implementers' demographic characteristics affect the performance of IGA.	<ul style="list-style-type: none"> Level of education Gender Marital status Age 	<ul style="list-style-type: none"> None/primary/secondary/college Male/female Married/ single/windowed/divorced Male/female 	Ordinal	Central measure of tendency- Medium
To examine the extent at which group dynamics affect IGA performance.	<ul style="list-style-type: none"> Homogeneous/heterogeneous No. of individuals in a group Member movement Conflict resolutions 	<ul style="list-style-type: none"> Purpose/ composition of members One/ more than two Defections and new entries Within/without/set protocol 	Ordinal	Central measure of tendency- Medium
To investigate the extent at which implementers attitude affect the performance of the IGA	<ul style="list-style-type: none"> Level of motivation 	<ul style="list-style-type: none"> Positive towards the IGA Negative towards the IGA 	Ratio	Central measure of tendency
To determine the extent at which implementers participation influences the performance of the IGA.	<ul style="list-style-type: none"> Decision making Implementation Management Monitoring and evaluation 	<ul style="list-style-type: none"> Choice of IGA Plan for the IGA Dairy running of IGA Financial management of IGA Monitoring and evaluation 	Ratio	Dispersion Percentile Quartile Sigma6
To determine the extent to which the mode of funding the IGAs influence the performance of IGA	<ul style="list-style-type: none"> Funding as per IGA plan 	<ul style="list-style-type: none"> Timely Budget amount 	Ratio	Percentile
To investigate the extent at which the amount of IGA sensitization affect the performance of IGA	<ul style="list-style-type: none"> Level of sensitization 	<ul style="list-style-type: none"> High Low timely 	Ordinal	Central measure of tendency

Table 3.1

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION, INTERPRETATION AND DISCUSSION

4.1 Introduction

This chapter presents data analysis, presentation, interpretation and discussion in the following themes; Response return rate; Extent at which demographic and background characteristics of respondent influence Performance of IGA; Extent at which participation of respondents influence IGA performance,; Extent at which attitude of the respondents influence IGA performance; Extent at which group dynamics of respondents influence performance and suggestions that can be used for policy making and further research work.

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4.2 Responses return rate

The response rate for this study was quite high. It was at 100% for the main respondents; the parents/ caregivers of Compassion International Kenya sponsored children. They were thirty in number. The response from the project staff was also 100%. The project staffs were six in number. However for the project staffs, only 83.3% of the response was used. The rest of the response was received late after data compilation and interpretation was made. It is assumed that the reason for the high response rate can be attributed to the fact that the researcher was able to meet all respondents in person, assure them of confidentiality. The use of trained research assistants who did follow-up was a plus to the high response rate. The group targeted was also small.

4.3 Extent at which Demographic and Background Characteristics of Respondent Influence Performance of IGA.

This chapter sought to establish whether age, marital status, level of education, period that the IGA has operated and sex of respondents influenced IGA performance. The study was interested in demographic and background characteristics of the respondents because IGA performance will depend on the people involved in it. The data received was analyzed, interpreted, presented and discussed below.

4.3.1 Extent at which Sex of Respondent Influence Performance of IGA

Sex of the respondents was important in this study because it would tell who among the parents / caregivers of Compassion International Kenya sponsored children had taken up the IGA initiative. This information would be useful for policy formulation. The proportion of male to female would guide on what activities are suitable for that kind of population. This is because both male and female are attracted to different types of ventures. It would also give information about the people that take care of the sponsored children. The responses are shown in Table 4.1.

Table 4.1 Respondents' age and level of IGA performance

Sex	Of Respondents		Performance of IGA					
	Freq	Per (%)	High Freq	Per (%)	Medium Freq	Per (%)	Low Freq	Per (%)
Male	9	30	2	6.7	4	13.3	3	10
Female	21	70	5	16.7	15	50	1	3
Total	30	100	7	23.4	19	63.3	4	13.3

Thirty respondents gave their responses as follows; 27(90%) were females while only 9(30%) were male. This indicates that more female parents/caregivers participate in IGA initiative as compared to males. This is in line with what other researchers like (Blystad, 2008) said. He said that most projects aimed at generating income for the low income earners had more women than men participating. Consequently, the table shows that female respondent' IGA were performing better than those of males. Tebb and Jivanjee (2002) also had said that 75% of low paying jobs in developing world are done by women. 20(66.7%) of IGAs that performed high and medium belonged to females. Four respondents reported that their IGAs were performing poorly and among the four, three were male.

4.3.2 Extent at which Age of Respondent Influence Performance of IGA

The age of respondents was collected in six different categories. Age was an important aspect of this study because it signifies the level of understanding and energy. Very young people have a lot of physical strength than the more advanced in years. On the same note, the very young may not have the ability to make good decisions as the old. The young are not as conservative and patient as the very old. All the above aspects of age and many others may influence the way an IGA performs. For example for an IGA requiring a lot of

physical strength, it may do better if its implementers are young people. Table 4.2 represents respondents Age and how it correlates to IGA performance.

Table 4.2 Respondent's Age and IGA performance

Age	Of Respondents		Performance of IGA					
	Freq	Per (%)	High Freq	Per (%)	Medium Freq	Per (%)	Low Freq	Per (%)
19 and below	0	0	0	0	0	0	0	0
20-29	1	3.3	0	0	0	0	1	3.3
30-39	2	6.7	1	3.3	0	0	1	3.3
40-49	19	63.3	5	16.7	14	46.7	0	0
50-59	6	20	1	3.3	5	16.7	0	0
60 and above	0	0	0	0	0	0	0	0
Un-indicated	2	6.7	0	0	0	0	2	6.7.
Total	30	100	7	23.3	19	63.4	4	13.3

The study shows that 27(90%) of respondents are forty years and above. This differs from the study of Jivanjee and Tebb (1999) on women and children in developing world which indicated that women thirty years and above are involved in income projects to support their children. People below twenty years of age either do not participate in IGAs implementation or there are no parents/ caregivers that are in that age bracket. More than half of the respondents 19(63.3%) were aged between forty and forty nine years and all their IGAs performed high or medium. Among the seven IGAs that performed high, 7(16.7%) belonged to the group of respondents aged between 40-49 years old. The study also shows that respondents involved in IGAs were between the ages of 20-59 years. Those

between the ages of 20-39 and those who did not indicate their age had their IGAs perform poorly. They were 4(13.3%). Therefore from these findings age has an influence on IGA performance.

4.3.3 Extent at which Marital Status of Respondent Influence Performance of IGA

The respondents were also asked to give their marital status. The marital status was compared to IGA performance. The responses were represented in Table 4.3

Table 4.3 Marital status of respondents' and IGA performance

Marital status	Of Respondents		Performance of IGA					
	Freq	Per (%)	High Freq	Per (%)	Medium Freq	Per (%)	Low Freq	Per (%)
Single	4	13.3	2	6.7	2	6.7		0
Married	9	30	1	3.3	4	0	4	13.3
Separated	13	43.3	4	13.3	9	30		0
Widowed	1	3.3%	0	0	1	3.3		0
Un-indicated	3	10	0	0	3	10		0
Total	30	100	7	23.3	19	63.4	4	13.3

27(90%) IGA implementers responded and 3(10%) did not respond. Respondents from a separated marital status were 13(43.3%) were the majority, while the widowed were the minority, 1(3.3%). It was seen that IGAs from single, married and separated respondents reported high IGA performance 7(23.3%). All categories of respondents reported medium IGA performance 19(63.4). Only respondents from married marital status

recorded low IGA performance 4(13.3%). This implies that the married people had their IGAs perform poorly. The separated group being the majority and women making 70% of all people in IGAs, it would be good to conclude that the study agrees with what Abebe and Kjørholt (2009) said. “Membership to women’s groups is a powerful tool in the education of women about health, employment opportunities and livelihood of their families.”

4.3.4 Extent at which Level of Formal Education of Respondent Influence

Performance of IGA

Education is an important aspect in IGA implementation because it enhances the level of understanding which in turn enhances planning, decision making and implementation of the IGA. Data was collected to find the extent to which education was a factor that would determine IGA performance. The responses are shown in Table 4.4 below.

Table 4.4 Level of formal Education influence on IGA

Formal Education	Of Respondents		Performance of IGA					
	Freq	Per (%)	High Freq	Per (%)	Medium Freq	Per (%)	Low Freq	Per (%)
None	0	0	0	0	0	0	0	0
Primary	20	66.7	0	0	16	53.4	4	13.3
Post primary vocational	6	20	5	16.7	1	3.3		0
Secondary	2	6.7	2	6.7	0	0		0
College	0	0	0	0	0	10		0
Un- indicated	2	6.7	0	0	2	6.7		0
Total	30	100	7	23.3	19	63.4	4	13.3

Majority of the respondents had primary school education and no one had college education. 28(93.3%) responded while 2(6.7%) left the space blank. There were no respondents with none formal education nor were there college leavers. Primary school level had 20(66.7%) respondents, Post primary vocational level had 6(20%) respondents those that did not indicate their level and secondary school level each had two (6.7%).

Table 4.4 indicates that respondents with Secondary Post Primary education Vocational education had their IGAs performing highly while the four IGAs that performed poorly had the responds with primary education which was the list in the category. From this study, level of formal education has a positive effect on IGA performance. This disapproves what

4.3.5 Extent at which period of the IGA operations Influences Performance of IGA

This was meant to tell how long the IGA has been operational. Length of time for an IGA was important because, most businesses break- even at different time of operation. It also takes time for new businesses to attract customers. The respondents' responses were recorded in Table 4.5.

Table 4.5 Period of IGA operation and IGA performance.

Period of IGA Existence	IGA Existence		Performance of IGA					
	Freq	Per (%)	High Freq	Per (%)	Medium Freq	Per (%)	Low Freq	Per (%)
six months and below	6	20	1	3.3	3	10	2	6.7
One to two years	16	53.3	1	3.3	15	50	0	0
Two to three years	6	20	4	13.4	1	3.3	1	3.3
Three and above years	2	6.7	1	3.3	0	0	1	3.3
Total	30	100	7	23.4	19	63.3	4	13.3

Table 4.5 shows that 16(53.3%) respondents reported that their IGA was between one to two years, 6(20%) below six months old, 6(20%) were between two and three years while and only 2(6.7%) were above three years of operation. When this is compared with IGA performance, there was no clear cut evidence that the period of an IGA existence had any influence on IGA performance. Performance of IGAs was not influenced by period of IGA performance. This can be seen from Table 4.5. Among IGAs that are oldest and the

youngest, there were those that performed highly, medium or low. This could be attributed to the different nature of IGAs and their capital requirements.

4.4 Extent at which Level of Participation of IGA Respondents Influences Performance of IGA

This chapter sought to establish whether participation of respondents in decision making, implementation of the IGA, management and monitoring and evaluation of IGA influences IGA performance. The study was interested in participation of the respondents because IGA performance depends on how people involved in it participate. The data received was analyzed, interpreted, presented and discussed below. The respondents gave data concerning their participation in decision making about the type of IGA, location or its leaders. The respondents gave different answers in a scale of five. The scale was SA=strongly agree, A=Agree, N= Neutral (Neither agree nor disagree), D=disagree and SD= Strongly Disagree. The different aspects of participation were discussed below.

4.4.1 Extent at which respondents Participation in Decision Making Influences Performance of IGA

This study was interested in the respondents' participation in decision making since every good venture is first conceived in the mind of a human being before it is executed. When a person is involved in decision making, ownership of the results is possible. Ownership may result in innovation which may influence the venture in either positive or

negative way. Table 4.6 below shows the responses obtained from the interview in a scale of five.

Table 4.6 Respondents Participation in decision making of IGA performance.

Performance of IGA	Strongly Agree		Agree		Neutral		Strongly Disagree		Strongly Disagree			
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%		
High	7	23.3	3	10	2	6.7	0	0	2	6.7	0	0
Medium	19	63.4	10	33.3	6	20	1	3.3	2	6.7	0	0
Low	4	13.3	0	0	1	3.3	2	6.7	1	3.3	0	0
Total	30	100	13	43.3	9	30	3	10	5	16.7	0	0

Those that responded strongly agreed and agreed were categorized as having participated while those who were neutral, disagreed or strongly disagreed were categorized as having not participated in any aspect that was analyzed in this section

The respondents 13(43.3%) reported that they strongly agreed that they participated in decision making while 9(30%) responded that they agreed to have participated. In general 22(73.3%) participated in decision. Among those who participated in decision making, only 1(3.3%) had their IGA perform low. 3(10%) were neutral in decision making while their IGAs performed medium and low. It's also amazing that 5(16.7%) did not make decisions and yet their IGAs performed high, medium and low. However, majority 22(73.3%) of respondents were actively involved in making decisions concerning their IGA and 21(70%)

of those IGAs performed either high or medium. This indicates that participation Decision making had a positive effect in IGA performance.

4.4.2 Extent at which Respondents' Participation in IGA Implementation Influences Performance of IGA

Participation in actual implementation of the IGA is quite essential in IGA or any activity is it for income generation or not. Though decision making is of great value, implementation ensures that what was perceived is executed. Implementation involves the actual and practical part of what is decided. If a person is actively involved in implementation, then he gains more knowledge and can make better and practical decisions in future. Table 4.7, shows responds participation in decision making.

Table 4.7 Participation in Implementation and IGA performance

Performance of IGA	Strongly Agree		Agree		Neutral		Strongly Disagree		Strongly Disagree			
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%		
High	7	23.3	6	20	1	3.3	0	0	0	0	0	0
Medium	19	63.4	12	40	6	20	1	3.3	0	0	0	0
Low	4	13.3	0	0	0	0	2	6.7	2	6.7	0	0
Total	30	100	18	60	7	23.3	3	10	2	6.7	0	0

The table 4.7 shows that 25(83.3%) respondents participated in implementation of IGA while the rest 2(6.7%) respondents did not participate in Implementation of IGA and 3(10) were neutral on this matter. It is surprising to see that most of those who participated in implementation, their IGA performed either high or medium. However 1(3.3%) respondent was neutral in implementation and yet the IGA he was involved in still performed at a medium level. In most cases this could be a group IGA where the other members participate in implementation while others do not. Such a scenario can be a good source of group conflicts. 2(6.7%) never participated in IGA implementation and their IGAs also performed lowly. Among the 25(83.3%) that participated in IGA implementation, 7(23.3%) of the IGAs performed high while 18(60%) performed medium. It's therefore clear that participation in implementation influences IGA performance in a positive way.

4.4.3 Extent at which Respondents' Participation in Monitoring and Evaluation Influences Performance of IGA

Anybody that needs to see success must learn how to interpret progress as either positive or negative. If that is not well done in good time, then progress in the wrong direction may be disastrous. Evaluation of an activity is necessary as it highlights the challenges which can either be omitted or mitigated in future. Respondents were asked about their level of participation in Monitoring and evaluation. Their results are shown in table 4.8.

Table 4.8 Respondents' Participation in Monitoring and Evaluation and IGA performance.

Performance of IGA	Strongly Agree		Agree		Neutral		Strongly Disagree		Strongly Disagree			
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%		
High	7	23.3	4	13.3	0	0	0	0	0	0	3	10
Medium	19	63.4	17	56.7	0	0	0	0	2	6.7	0	0
Low	4	13.3	0	0	4	13.3	0	0	0	0	0	0
Total	30	100	21	70	4	13.3	0	0	2	6.7	3	10

Table 4.8 showed that an IGA could perform high even if no monitoring and evaluation done. 3(10%) respondents reported that they strongly disagreed having participated in decision making while their IGAs were performing highly. 17(56.7%) strongly agreed to have participated in IGA monitoring and evaluation and yet their IGAs did not perform as well but they were medium in performance. In general, 25(83.3%) participated in monitoring and evaluation and 21(70%) performed medium and high. This indicates that monitoring and evaluation has no direct influence on IGA performance.

4.5 Extent at which Respondents' Attitude towards the IGA Influences Performance of IGA

This section had five questions. It tried to get information about the inner drive that pushed respondents to be involved in IGA activities. The first and third question tried to gather information on whether the IGA implementers liked the IGAs or if they were there for lack of opportunities. Section two tried to find out whether the IGA was beneficial to the respondents, section four tried to inquire the preferred alternative to IGAs while section five sought to understand what attracted the respondents to IGAs. The most direct question was question one which asked "Do you like the IGAs?" the result is shown in Table 4.9.

Table 4.9 Respondents attitude and IGA performance

IGA Performance	Respondents attitude			
	Responses	Yes	No	I don't know
High	7	5	2	0
Medium	19	13	6	0
Low	4	3	1	0
Total	30	21	9	0

Table 4.9 showed that 21(70%) respondents liked the IGAs while 9(30%) respondents did not like the IGAs. 18(60%) of those who liked the IGAs had IGA perform medium and high while 8(26.7) who did not like the IGAs had their IGAs perform high and medium. This indicates that whether the respondent liked the IGA or not did not influence performance. 15(50%) respondents would continue with the IGAs even when provided with an alternative. 13(43.3%) would not continue with IGAs if provided with an alternative while 2(6.7%) respondents were not sure.

When analyzing the kind of benefits achieved, respondent gave b a list of benefits which included having funds to pay house rent, top-up school fees, foodstuffs and beddings. Other benefits were psycho-social therapy and friendship. 17(56.7%) respondents had maximum benefit while 10(33.3%) respondents had minimum benefits. 3(10%) respondents however claimed to have not benefitted from the IGAs.

13(43.3%) respondents would wish to have formal employment if that option was provided. 14(46.7%) respondents would remain in the IGA because they have either learnt new skills, have benefited financially, found a psycho- social therapy within the group IGA setting and would not like to be under a boss who is powerful than themselves. 3(10%) respondents did not comment in this section. More information gotten through interview revealed that there was much control of the IGA from the project staffs (CDW). The respondents were not allowed to use any proceeds from the IGA without permission from the CDW. The implementers felt that they had no control and hence less ownership of the IGA. In summary, 17(56.7%) have gotten maximum benefits while 14(46.7%) would remain in the IGA even if other options were provides. 13(43.3%) have gotten minimal or no benefit from the IGAs and 13(43.3%) would opt for another form of employment. Therefore only 14(46.7%) respondents were fully satisfied. This is below average and indicates that something should be done about the situation. All the 14(46.7%) had their IGAs perform high and medium. In conclusion, the respondents' attitude alone did not influence performance

4.6 Extent at which Respondents' group dynamics Influences Performance of IGA

This section analyzed and interpreted data from respondents on whether selection of members into an IGA, changes in size of membership, family relations and conflicts among members affect the IGA performance in any way. Six different questions were asked in this area and respondents filled in their responses which were individually analyzed.

6(20%) respondents said that the group members were chosen from similar backgrounds like those with highly vulnerable children (HVC) or HIV+, 9(30%) respondents reported that they were chosen based on physical location. 15(50%) reported that they were in individual IGAs that were funded through family gifts or HVC funding and that they did not belong to a group IGA.

On membership question, only the fifteen respondents from group IGA were analyzed 8(53.3%) respondents reported that the group members have either increased or decreased over time while 5(33.3%) reported no change and 2(13.3%) did not respond. 6(40%) respondents in group IGAs reported that they had family relations. This can be attributed to the fact that the members are chosen from one geographical location by the project staffs (CDC) a fact they did not like. 10(66.7%) respondents from the group IGA reported existence of conflicts 2(13.3%) reported no conflict while 3(20%) did not know.

On the question on conflict resolution, there were five scale answers. Very effective and effective responses were grouped as positive conflict management while ineffective and very ineffective as negative conflict resolution. 9(60%) respondents reported negative conflict resolution, 5(33.3%) responded positive conflict management while 1(6.7%) were not sure.

Conflicts included disagreements in duty allocation, financial management, inclusion of new members, sharing of profits, rejection of a new leader, new venture and the way former conflicts were resolved among others. Ten respondents (66.7%) reported that the conflicts have affected the IGA performance both negatively and positively. The negative effects as reported by 9(60%) are; some members left the group, some duties were not done and lead to major loses, some fund could not be accounted for by members that left and as a result more funding was discontinued. Positive effects as reported by 8(53.3%) respondents were that the group had new leaders with terms of office elected, set rules, accountability by all members was enhanced and the IGA prospered. All the above determinants influence performance o IGA in either positive or negative way.

4.7 Strategies that can be used to improve IGA performance

This section was meant to get general comments that could lead to more understanding of Compassion International funded IGAs. 27(90%) made suggestions that more trainings, increased capital budget and good by-laws may lead to sustainability of these IGAS. While 10(33.3%) said that frequent change of main project management team has affected them the most and that issue should be checked in future. 17(66.7%) reported that more freedom on choice of IGA, choice of members and leaders should be left to the implementers while the project staff should only give technical advice. 2(6.7%) responses desired to be trained on how to tell the market trends so as to make good choice of an IGA. 12(40%) were happy about the Psycho-social and educational aspect of the IGAs and were happy about the trainings facilitated by project staffs.

10(33.3%) respondents gave additional comments that the project staff dictated the type of IGA and its location. The group members were also chosen by project staff based on location of the implementers. 9(30%) respondents requested that the IGA implementers should be allowed to group themselves based on interest not location. 14(46.7%) respondents, requested training on identification and monitoring of the IGA so that they can tell when the IGA was doing badly in good time. They claimed that IGAs were chosen through copying what others are doing hence marketing for their product became difficult. 3(10%) respondents said that it was difficult to tell if profits were made since those managing accounts claimed that most sales were said to be plough back to the business. They desired to have financial monitoring skills for all members and not only leaders.

17(56.7%) respondents received funds at the right time, 10(33.3%) received funds as per budget, 21(70%) were aware of the purpose of IGA, 18(60%) were trained on entrepreneurial skills and 22(73.3%) of the IGAs were affected by climate conditions. All the moderating factors seem to have an effect in IGA performance since the best positive score was at 22(73.3%) on training on entrepreneurial skills while the least was at 10(33.3%) on funds received as per budgets. Climatic conditions affected the IGAs more negatively as reported by 22(73.3%) respondents followed by funding 20(66.7%) which was not as per budget and equally sensitization on the purpose of the IGA which were reported by 9(30%) respondents each. Most funding was timely but not as per budget. It also shows that majority of the respondents were sensitized on the purpose of the IGA, trained on basic entrepreneurial skills and that climatic conditions had a great effect on the IGAs.

CHAPTER FIVE

SUMMARY OF THE FINDINGS CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter gives summary and conclusion of the findings of the study. This has been done in three stages; summary of the findings, conclusion of the study and the recommendation of the study.

5.2 Summary of the Findings

This section will summarize the findings of each topic in chapter four. The study showed that more female 21(70%) are in these IGAs as compared to males 9(30%). 20(66.7%) IGAs implemented by females performed high or medium. The majority the respondents were between 40-49 years 19(63%) most of them were either single or separated in their marital status and had Primary education 21(66.7%). Most of the IGAs were between (1-2 years) 16(53.3%). Age, sex, level of education and marital status of respondents influenced IGA performance. The period of IGA in operation had no effect on the IGA performance.

Participation of respondents in IGA activities was divided in different categories and compared to IGA performance 22(73.3%) of the respondents participated in decision making and 21(70%) of them had their IGAs perform either high or medium. 25(83.3%) participated in IGA implementation of which 7(23.3%) of their IGAs performed high while 18(60%) performed medium. 25(83.3%) participated in monitoring and evaluation and

21(70%) performed high and medium. However 3(10) did not participate in monitoring and evaluation but their IGAs performed high.

Respondent attitude towards the IGA influenced IGA performance. 21(70%) respondents liked the IGAs while 9(30%) respondents did not like the IGAs. 18(60%) of those who liked the IGAs had IGA perform medium and high while 8(26.7) who did not like the IGAs had their IGAs perform high and medium. Further, the study showed that only 14(46.7%) of all respondents really liked the IGA initiative and that their IGAs performed high and medium. 7(23.3%) liked the IGAs but would prefer other options if a chance was provided. This indicates that respondent attitude did not influence performance directly.

Group Dynamics would influence group IGAs only. In this case only fifteen respondents were eligible. 6(20%) came from similar backgrounds such as HVC, HIV+, Women or male alone. 9 (30%) were from the same geographical location. This group also reported that 6(20%) had family relations. All the aspects of group dynamics influence IGA in either a positive or negative way depending on the way the situation was handled. 6(20%) of IGAs from respondents from similar backgrounds performed well. That is 3(10%) high and 3(10%) medium. IGAs where members were constituted from a geographical location were 9(30%) and of these 4(13.3%) performed low. It's therefore important to consider group dynamism when constituting group members of an IGA.

Strategies that can be used to improve IGA performance were 27(90%) on more trainings, increased capital and good by-laws for the IGAs. 10(33.3%) reduced frequency in change of main project management team and more freedom on choice of IGA members

into a group, leaders and general implementation was desire. All these may improve IGA performance.

5.3 Conclusions

The study found that demographic and background characteristic of the respondents had an influence on IGA performance. More females were involved in IGAs than males. Caregivers in their middle age of between forty and forty nine were majority and their IGAs performed better. Respondents from a separated marital status had their IGAs perform better. Although majority of respondents had primary education, the higher the level of formal education the better was the performance of the IGA. Period of IGA operation did not have any influence on IGA performance.

Participation of the respondent in decision making and actual IGA implementation of IGA had a positive influence on IGA performance. Participation in monitoring and evaluation did not have any direct effect on IGA performance.

Group dynamics of the respondents influences performance of the IGAs in either a positive or negative way. IGAs with people of similar backgrounds performed well than those whose respondents who had no similarity except the same geographical location.

Respondents' attitude towards the IGA had a direct influence on IGA performance. Majority of respondents that liked the IGAs had their IGAs perform well while majority of the respondents that had a negative attitude had their IGAs perform low. There were however few group IGAs in which some members did not like the IGA but the IGA performed high due to the effort of the other members.

5.4 Recommendations

The study recommends that more IGA initiative sensitization to Parents/ caregivers for them to own the initiative. Participatory approach is recommended as opposed to where project staffs (CDW) decide on the type of IGA, membership and use of the IGA proceeds. Compassion International Kenya should also involve the beneficiaries in funding for the IGAs. This can be done through ensuring that members constitute themselves as per their interest, contribute initial capital and start the IGA. CKE should only fund existing initiatives. In this way, the IGAs will have local ownership and only those interested will benefit. The parents/ caregivers should be encouraged and trained on how to identify different types of IGAs other than Agricultural oriented. Training on conflict resolution, monitoring and evaluation and financial management skills should be provided to these Parents/ Caregivers. This however is a great opportunity to bring the parents/ caregivers together towards a fruitful venture and should be supported.

5.5 Suggested Area for Further studies

Other studies should be done to establish whether supporting parents/ caregivers of Compassion International sponsored children has made them over-dependent on external support. This study has shown that a good percentage 16(53.3%) do not want to work in an IGA although capital and training is provided. This case is unique as it is expected that most low income earners would seize such an opportunity.

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Sampling and Sample Size

Child Development Center	No. of Individual IGAs(one owner)	No. of Individual IGAs sampled (10%)	No. of Group IGAs (Two and above owners)	No. of Group IGAs Sampled (10%)	Total sampled
KE323	22	3	1	1	4
KE700	2	1	0	0	1
KE701	23	3	3	1	4
KE704	16	2	6	1	3
KE705	28	3	6	1	4
KE714	30	3	8	1	4
Total	121	15	24	5	20

Letter of Introduction

Dear Sir/Madam,

This questionnaire is for the purpose of gathering information regarding the factors affecting the performance of Compassion International funded IGAs. The study is being carried out as part of my post-graduate research work at Nairobi University. The information collected will be used strictly for the purpose of this study and will be treated confidentially. Do not hesitate to get in touch with me in case of any clarification or question regarding the questionnaire using the contacts below.

Thank you for agreeing to participate in the study.

Sarah Mwangi

Email: sarahmwangil@gmail.com Cell Phone: 0723296566

Questionnaire

SECTION A: DEMOGRAPHIC AND BACKGROUND INFORMATION OF INFORMERS

(please tick the applicable box)

1. Your gender: Male Female
2. Your age: 19 years and below 20 to 29 years 30 to 39 years 40 to 49 years 50 to 59 years 60 years and above
3. Marital status: single Married separated Widowed
4. Your highest level of formal education completed: None Primary post primary vocational secondary College and above .
5. Number of months your IGA has been in operation. Less than 6 months , 6 to 12 months , 12 to 24 months , 24 to 36 months above 36 months

SECTION B: QUESTIONS ON PARTICIPATION

6. The following statements describe the activities involved in IGA implementation. In your opinion indicate whether you agree or disagree with the statements by a tick in the appropriate column. Use the following key: **SA=strongly agree, A=Agree, N= Neutral (Neither agree nor disagree), D=disagree and SD= Strongly Disagree**

Area of Participation in IGA	Level of agreeing				
	SA	A	N	D	SD

<p>1. Decision making (Were you involved in making decisions about the type of IGA, its location and group leaders?)</p>					
<p>2. Implementation of IGA(Do you play any role in IGA implementation</p> <p>a) Day to day running of the IGA</p>					
<p>3.Management of the IGA</p> <p>a) Allocating workers duties</p>					
<p>b) Making of strategic plans</p>					
<p>c)Financial allocation to tasks</p>					
<p>4. Monitoring and evaluation</p>					
<p>a)Are you actively involved in monitoring how the IGA is performing</p>					
<p>b) Evaluation of IGA performance of IGA at closure or change of IGA activities is done by members</p>					

7Comment on any other way that you participate in the IGA that has not been included above.--

8. SECTION C: IMPLEMENTERS ATTITUDE TOWARDS THE IGA (Tick the most applicable answer and write a brief description for questions with some provided space.)

- a) Do you like the idea of IGA? Yes [] No [] I don't Know []
- b) How has the IGA benefited you? Very much [] Much [] None [] little [] Very little []
- c) If given a different option of earning a living, would you continue with the IGA you are currently involved? Yes [] No [] I don't know []
- d) If your answer is Yes in (C) above, what would you wish to do? -----

- e) If your answer is No in (C) above, give reasons for choosing to remain in the IGA.-----

9. SECTION D: QUESTION ON GROUP DYNAMICS (Tick the most applicable answer and write a brief description on the space provided.)

- a) How were your group members selected? Same genda [] mixed genda [] Similar social background [] other [] specify other-----
- a) In your opinion has the membership of your group changed for the last six months? Increased [] Decreased [] Remained same [] I don't know []

- b) What percentage of people in your group IGA, have family relationships? None 0% to 10% 10% to 30% people 30% to 60% Above 60%
- c) In your opinion has there been any conflict among IGA group members? Yes No
- d) If your answer is yes in d) above, how effective was the conflict resolve? Very effective Effective not sure infective Very ineffective

e) Give a brief description of what the conflict in 11.c) above involved.-----

f) What effects did the conflict have among the IGA group members?-----

SECTION E: QUESTION ON MODERATING VARIABLES

10. The following statements describe external factors that would affect the performance of the Compassion International funded IGA. In your opinion do these factors influence IGA performance?

Factors	Yes	No	Do not know
Nature of funding			

<p>a) Are funds received by the group at the right time?</p>			
<p>b) Is funding done according to budget of IGA?</p>			
<p>Sensitization about the IGA initiative</p> <p>a) Are you aware of purpose for the IGAs?</p> <p>b) Age of the IGA</p> <p>c) Experience in entrepreneurship</p>			
<p>d) Were you trained on basic entrepreneurial skills and group issues?</p>			
<p>Climatic conditions</p> <p>Has the climatic condition of an area affect the performance of the IGA?</p>			

SECTION F: QUESTION ON IGA PERFORMANCE

11. In your opinion how would you rate the caregivers' IGA performance?

(Tick appropriate section using the key: **H= High 61% and above, M= Moderate 51-60% and L=Low below 50%**) The percentages are based on the ratio of profit and capital in a specific period. In this case, one year. For IGAs that are younger than one year, the ration should be calculated in a pro-rata basis.

Area of Concern	H	M	L
Profit making from the IGA. How well is the IGA making profits			

12. In your opinion, how can the Caregivers' IGA made:

a) More profitable?-----

b)More sustainable?-----

13. Give any other comment concerning the Caregivers' IGAs in your

project.....
.....
.....
.....

THIS IS TO CERTIFY THAT:

Prof./ Dr./ Mr./ Mrs./ Miss..... SARAH.....

WAIRIMU MWANGI.....

of (Address) ...UNIVERSITY OF NAIROBI.....

...P.O. BOX 30197, NBI.....

has been permitted to conduct research in

..... Location,

..... NORTH IMENTI..... District,

..... EASTERN..... Province,

on the topic...Determinants of compassion

international funded income.....

generating activities performance:

A case of projects in North.....

Imenti District, Kenya.....

for a period ending..... 31ST DECEMBER, 20... 10.....

Research Permit No..... NCST/RRI/12/1/SS/770.....

Date of issue..... 25/08/2010.....

Fee received SHS 1,000.....



[Handwritten Signature]

Applicant's
Signature

[Handwritten Signature]

Secretary
National Council for
Science and Technology

CONDITIONS

1. You must report to the District Commissioner and the District Education Officer of the area before embarking on your research. Failure to do that may lead to the cancellation of your permit
2. Government Officers will not be interviewed with-out prior appointment.
3. No questionnaire will be used unless it has been approved.
4. Excavation, filming and collection of biological specimens are subject to further permission from the relevant Government Ministries.
5. You are required to submit at least two(2)/four (4) bound copies of your final report for Kenyans and non-Kenyans respectively.
6. The Government of Kenya reserves the right to modify the conditions of this permit including its cancellation without notice.



REPUBLIC OF KENYA

**RESEARCH CLEARANCE
PERMIT**

GPK6055t3mt10/2010

(CONDITIONS—see back page)



NATIONAL COUNCIL FOR SCIENCE AND TECHNOLOGY

Telegrams: "SCIENCETECH", Nairobi
Telephone: 254-020-241349, 2213102
254-020-310571, 2213123.
Fax: 254-020-2213215, 318245, 318249
When replying please quote

P.O. Box 30623-00100
NAIROBI-KENYA
Website: www.ncst.go.ke

Our Ref:

Date:

NCST/RR1/12/1/SS/770/3

24th August 2010

Ms. Sarah Mwangi Wairimu
University of Nairobi
P. O. Box 30197
NAIROBI

Dear Madam,

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on "*Determinants of compassion international funded income generating activities performance: A case of projects in North Imenti District, Kenya*" I am pleased to inform you that you have been authorized to undertake research in **North Imenti District** for a period ending **31st December 2010**.

You are advised to report to the **Chief Executive Officers of the selected Projects in North Imenti District, the District Commissioner and the District Education Officer, North Imenti District** before embarking on the research project.

On completion of the research, you are expected to submit **two** copies of the research report/thesis to our office.

A handwritten signature in black ink, appearing to read 'P. N. Nyakundi', written over a horizontal line.

P. N. NYAKUNDI

FOR: SECRETARY/CEO

Copy to:

The District Commissioner
North Imenti District



UNIVERSITY OF NAIROBI
COLLEGE OF EDUCATION AND EXTERNAL STUDIES
SCHOOL OF CONTINUING AND DISTANCE EDUCATION
DEPARTMENT OF EXTRA-MURAL STUDIES
NAIROBI EXTRA-MURAL CENTRE

Your Ref:

Main Campus
Gandhi Wing, Ground Floor
P.O. Box 30197
NAIROBI

Our Ref:

Telephone: 318262 Ext. 120

25TH AUGUST, 2010

REF: UON/CEES/SCDE/DEMS/NEMC/DF VOL. 6/808

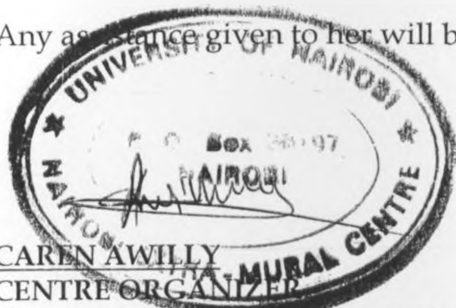
TO WHOM IT MAY CONCERN

RE: MWANGI SARAH WAIRIMU - REG NO L50/71953/2008

This is to confirm that the above named is a student at the University of Nairobi College of Education and External Studies, School of Continuing and Distance Education, Department of Distance Studies pursuing master of arts in project planning and management.

She is proceeding for research entitled "determinants of compassion international funded income generating activities performance:A case of projects in Imenti North District Kenya".

Any assistance given to her will be appreciated.



CAREN AWILLY
CENTRE ORGANIZER
NAIROBI EXTRA-MURAL CENTRE