# THE INFLUENCE OF COMMUNITY BASED ORGANIZATIONS (CBOs) ACTIVITIES ON ECONOMIC EMPOWERMENT OF RURAL COMMUNITIES – A CASE OF SELECTED CBOs IN BAHATI DIVISION, NAKURU COUNTY.

BY

# SUZAN NJERI NJUGUNA

A RESEARCH PROJECT REPORT SUBMITTED IN FULFILMENT OF THE REQUIREMENTS FOR THE DEGREE OF MASTER OF ARTS IN PROJECT PLANNING AND MANAGEMENT OF THE UNIVERSITY OF NAIROBI

## DECLARATION

This research project report is my original work and has never been presented for an award or degree in any other University.

Signature: .....

Date: .....

SUZAN NJERI NJUGUNA REG: NO: L50/60866/2010

This research project report has been submitted for examination with my approval as a University of Nairobi supervisor.

Signature: .....

Date: .....

PROF. CHRISTOPHER GAKUU

LECTURER, DEPARTMENT OF EXTRA MURAL STUDIES UNIVERSITY OF NAIROBI

## DEDICATION

I dedicate this project report to my loving parents Daniel N. Mwaura and Dorcas N. Mwaura (who I fondly refer to as Dan and Dolly), for standing by me through it all.

### ACKNOWLEDGEMENT

First and foremost, I would like to acknowledge my supervisor Dr. Christopher Gakuu for his time and technical guidance in the development of the research proposal, data collection, analysis and ultimately the report of the findings. His advice and support have been very valuable in the entire process.

Secondly, I am grateful to all my lecturers and entire staff at the University of Nairobi, Department of Extra Mural Studies. Through their support and efforts, I accessed massive information and materials that played a big role in the development of this project report.

I also acknowledge my friends and family members for their continuous support and encouragement while undertaking this work.

Last but not least, I would like to thank the Almighty God for his love, guidance and support throughout this entire journey.

# TABLE OF CONTENT

DECLA	RATION	ii	
DEDICA	ATION	iii	
ACKNC	OWELDGEMENT iv		
TABLE	E OF CONTENTv		
LIST OF	ST OF FIGURESix		
LIST OF	IST OF TABLES		
LIST OF	ST OF ABBREVIATIONS AND ACRONYMS xi		
ABSTR	STRACT xii		
СНАРТ	PTER ONE:INTRODUCTION1		
1.1	Background to the Study	1	
1.2	Statement of the Problem		
1.3	Research Questions of the Study		
1.4	Basic Assumptions of the Study		
1.5	Significance of the Study		
1.6	Limitations of the Study	4	
1.7	Delimitations of the Study	4	
1.8	B Definition of Significant Terms		
1.9	9 Organization of the Study		
СНАРТ	PTER TWO:LITERATURE REVIEW		
2.1	Introduction	7	
2.2	Theoretical Basis for Understanding Economic Activities and Empowerment	7	
2.2	1 Community Development Models	8	
2.2	.2 Asset (Latent) Versus Deficit (Needy/Victim) Theory	9	
2.2	3 System theory	9	
2.2	.4 Social Change Theory	10	

2.2	.5 Sustainability Theory	12
2.3	Reasons for CBOS in Developing Countries	13
2.3	.1 Economic Empowerment	14
2.3	.2 The CBOS Activities and their Roles in Community Economic Empowerment	16
2.3 Eco	.3 The CBOs Approaches to Development Activities in Relation Community onomic Empowerment	17
2.3 Co	.4 The CBOs Partnership in Relation to Economic Empowerment of the mmunity	19
2.3 Eco	.5 The Level of Community Participation in CBOs Activities in Relation onomic Empowerment	20
2.4	Conceptual Framework	22
2.5	Summary of the Chapter	23
СНАРТ	ER THREE: RESEARCH METHODOLOGY	24
3.1	Introduction	24
3.2	Research Design	24
3.3	Target Population	24
3.4	Population and Sample of Study	25
3.5	Data Collection Instruments	26
3.5	.1 Questionnaires	26
3.6	Validity of Research Instruments	27
3.7	Reliability of Research Instruments	27
3.8	Data Collection Procedures	28
3.9	Data Presentation and Analysis Techniques	28
3.10	Operational Definition of Variables	29
CHAPT FINDIN	ER FOUR: DATA ANALYSIS, PRESENTATION AND INTERPRETATION OF TH	
4.1	Introduction	33
4.2	Background Information	33
4.2	.1 Age Bracket of the Respondents	34

	4.2.2	Gender	. 34	
	4.2.3	Education Level of the Respondents		
	4.2.4	CBO Membership Duration	. 35	
	4.2.5	CBOs Existence	. 36	
	4.2.6	Comparing Respondent Age, Gender and Level of Education	. 37	
4.	3 Eco	nomic Activities carried out by CBOs	. 38	
	4.3.1	Duration of CBO Operation in the Community	. 38	
	4.3.2	Activities Carried Out by CBOs	. 39	
	4.3.3	Development Priorities of CBOs	. 40	
	4.3.4	CBO's Sectors	. 40	
	4.3.5 CBO's Funding and Management		. 41	
4.	4 App	proaches used by CBOs in community empowerment	. 42	
	4.4.1	Project Selection, Capacity Building, Communication and Government Support.	. 42	
4.	5 Lev	el of community participation in CBOs facilitated projects	. 44	
4.	6 Lev	el of CBOs partnership with other development agencies	. 45	
4.	7 Eco	nomic Empowerment of the Community	. 46	
		IVE: SUMMARY OF THE FINDINGS, DISCUSSIONS, CONCLUSIONS AND		
		NDATIONS		
5.		oduction		
5.		nmary of Findings		
	5.2.1	Background Information	. 64	
	5.2.2	Economic Activities Carried Out by CBOs	. 64	
	5.2.3	Approaches Used by CBOs in Community Empowerment	. 64	
	5.2.4	Level of Community Participation in CBOs Facilitated Projects	. 65	
	5.2.5	Level of CBOs Partnership with Other Development Agencies	. 65	
	5.2.6	Economic Empowerment of the Community	. 65	
	5.2.7	Relationship Between CBOs Activities and Economic Empowerment	. 65	
5.	3 Disc	cussion of Findings	. 67	

5.4	Conclusion	
5.4	Recommendations	
5.5	Suggestions for Further Study	
REFERI	ENCES	70
APPEN	DICES	74
APPE	ENDIX 1: LETTER OF TRANSMITTAL	74
APPE	ENDIX 2: QUESTIONNAIRE	
APPE	ENDIX 3: ANALYSIS GRID SHEET	

# LIST OF FIGURES

Figure 1	Conceptual F	Framework	 	 

# LIST OF TABLES

Table 3.1 Operation Definition of Variables    30
Table 4.1 Age of the Respondents    34
Table 4.2 Gender of the Respondents    34
Table 4.3 Education Level of the Respondents    35
Table 4.4 Duration in Years a Respondent Has Been a Member of A CBO       35
Table 4.5 Duration in years respondent CBO has been operating    36
Table 4.6 Cross tabulation of Age, education level, gender and duration in years arespondent has been a member of a CBO37
Table 4.7 Duration in years respondent CBO has been operating    38
Table 4.8 Name of the activities carried out by CBOs in which a respondent belongs
Table 4.9 Respondent indicating knowing the development priorities of CBO they belong 40
Table 4.10 Sector in which respondent CBO belong    40
Table 4.11 Source of funds for CBOs and rating of CBO in terms of management
Table 4.12 Approaches of Selecting Projects, Capacity Building, Communication and         Government Support         42
Table 4.13 External support, local stakeholder's involvement and economic benefits       44
Table 4.14 CBO partners, Relationship and importance of partnership    45
Table 4.15 Indicators of Community Economic Empowerment    46
Table 4.16 Pearson Correlation of Economic Activities and Economic Empowerment
Table 4.17 Pearson Correlation of Project selection approaches and Economic         Empowerment       55
Table 4.18 CBOs Partnership and Community Economic Empowerment    58
Table 4.19 Community Participation and Community Economic Empowerment    62

## LIST OF ABBREVIATIONS AND ACRONYMS

- BIDPA Botswana institute for development policy analysis
- **CBOs** Community Based Organizations
- CIDA Canadian international development agency
- IGA Income Generation Activities
- INGO International Non Governmental Organization
- NGO Non-governmental organization
- SIDA Swedish International Development Agency
- SPSS Statistical Packages for Social Scientists
- UNCHS United Nation Centre for Human Settlement

#### ABSTRACT

The purpose of this study was to establish the influence of CBOs particular influence on the economic empowerment of the rural community of Bahati location in Bahati division in Nakuru county of Kenya. The empirical study on CBOs activities influence on community economic empowerment was a gap being addressed. The problem was to establish whether CBOs' activities had influence on economic empowerment of the target population. The study sought to establish whether CBOs activities influenced the economic empowerment of the community by answering question;-. "Do the CBOs activities influence the economic empowerment of Bahati rural community? The specific objectives was to establish the CBOs activities, approaches the CBOs uses, the level of CBOs partnership, the level of community participation in CBOs work and establishing relationships between CBOs activities and economic empowerment. In order to ensure the study depicts logic, the variables under examination were operationalised on the basis of the four objectives in relation to dependent variable. The study involved seventy nine (79) respondents. This included 75 households stratified on the basis of age, education level and sex. To enhance objectivity six representative respondents were randomly derived from three CBOs management team and six from each of the three development partners selected randomly. The study targeted 1500 households, 36 people in the three CBOs management team and 45 employees of development partners in Bahati division in Nakuru County. The research sample involved 79 respondents. Seventy-five (75) from households, two (2) people in CBOs management team and two (2) from the three developments agency partners randomly selected. Descriptive survey design was adopted utilizing both numerical and non numerical primary and secondary data. Background information to study was achieved through literature review of previous studies, development reports, conferences presentation and text books. Data was collected through a questionnaire, observation, focused group discussion and content analysis. The statistical Package for Social Science (SPSS) was used in data analysis and Measures of central tendency and variability were analyzed. The information has been presented in text, tables and figures. The findings of this study established that there exists a relationship between CBOs activities and economic empowerment; in the rural livelihoods. The study recommends that level of partnership and methods of project selection should be focused as one of the factors for analysis when selecting CBOs activity; if economic empowerment is a priority.

#### **CHAPTER ONE**

#### INTRODUCTION

#### **1.1 Background of the Study**

A number of researchers have highlighted the significance of CBOs and the contribution they make in national social and economic development in general and rural communities in particular. However much literature has not indicated the relationship(s) between particular CBOs activities and their specific influence on the economic empowerment of the community. The need to focus on the influence of particular CBOs activities on economic empowerment calls for further exploration on CBOs activities in rural community.

All CBOs work through people-centered modes of development- people targeted to benefit participants in their own development. CBOs activities are said to positively affect the process of rural change in terms of improved livelihood i.e. increase in income, improvement in health, nutrition and literacy status of the populations. Some of the programs that can ensure changes in the rural communities are: availability of micro-finance for micro-enterprise, health and education, sustainable agriculture, animal husbandry, safe water and sanitation.

The importance of community-based organizations (CBOs) has assumed some currency in development circles in Kenya. In the last ten years, partly due to the prevailing socio-economic challenges and increasing donor fatigue, some donor organizations began experimenting working with CBOs. This was due to the perception that they provide a more direct route to their target beneficiaries at the grassroots. At the same time diverse types of CBOs sprang up, and local NGOs began emphasizing working with and through CBOs as part of their core strategy. And government and local authorities forged new working relationships with local organizations and citizen groups, especially in the area of service delivery to the disadvantaged communities. Efforts put to empower CBOs to improve community livelihoods cannot be underrated whatsoever; however, there is a need for further exploration to establish how particular economic activities carried out by CBOs influence economic empowerment of the rural community. This called for this study targeting rural community of Bahati division in Nakuru County. The CBOs that were focused on are: Bahati Bondeni Women Group, Nakuru Elevators and Bahati Revelation Women Group. The development partners included 3 NGOs: African Institute for

Capacity Development (AICAD), Centre for Applied Research and Community Development (CARCD), and Community and Capacity Development Organization (CCDO).

#### **1.2 Statement of the Problem**

Many CBOs are currently participating and others have been participating in community development activities aimed at improving the community livelihoods through economic, political, social and legal empowerment in the majority of the developing countries at national, regional and local levels. In Kenya there are several CBOs operating at grass level in all counties including Bahati division in Nakuru County focused by this study. However, there has been little or no empirical study that has focused on particular CBOs activities influence on community economic empowerment more so specifically focus on Bahati community. The lack of specific focus to the target study area had left a gap that required further exploration as done by this study. Existence of this gap implied that there was little or no information that would explain whether the particular activities carried out by CBOs currently or in the past have influence particularly on economic empowerment of the rural community. To address this gap, this study sought to examine the influence of CBOs activities on economic empowerment of rural community in Bahati division in Nakuru County of Kenya. The current state of inadequate empirical studies on particular activities influence on community economic empowerment made it difficult for one to select the best projects for the community development.

#### **General Objective**

The broad objective was to establish the influence of community based organizations activities on economic empowerment of rural communities.

## **Specific Objectives**

The general objective of the study was achieved through the following four specific objectives

- 1. Identifying economic activities facilitated by CBOs operating in Bahati community
- 2. Establishing approaches the CBOs use in facilitating community development activities in Bahati
- 3. Establishing the level of CBOs partnership with other development agencies within and outside Bahati community area.

- 4. Establishing the level of community participation in CBOs facilitated projects.
- 5. Establishing the Relationships between CBOs activities and economic empowerment

## **1.3 Research Questions of The Study**

To achieve the goal of this study, the researcher sought to answer the following questions

- i. What are the economic activities carried out by the CBOs in Bahati community?
- ii. What approaches do the CBOs use in facilitating community economic development in Bahati?
- iii. What is the level of CBOs partnership with other development agencies within and outside Bahati community area?
- iv. What is the level of community participation in CBOs facilitated projects in Bahati?

## 1.4 Basic Assumptions of the Study

The study was based on the following assumptions:

- 1. That the respondents would cooperate and give honest, uninfluenced responses.
- 2. Community economic empowerment indicators selected would really measure the level of economic empowerment among the respondent community.
- 3. A personal change in terms of economic status of the respondents involved in CBOs facilitated projects was as a result of being involved with those projects/activities.
- 4. That the CBOs activities are expected to empower communities economically.

# **1.5 Significance of the study**

This study has significance in a number of ways. Firstly, it advances our knowledge on the important role that community based organizations play, particularly in rural communities. It gives us a general view on the difference that CBOs would make in a rural setting. Secondly, it has significant implications on the way in which CBOs deploy their resources to achieve the objectives that communities might have set at the grass-root level. Finally, it has important implications on community development and economic empowerment, particularly in those rural communities which are threatened by decline caused by lack of capacity development methods, tools and structures.

### **1.6 Limitations of the Study**

The rural livelihood under study is mostly a kikuyu speaking community. Since the researcher did not have a strong command of that dialect, she was accompanied by a translator when carrying out the research. The general feeling of the researcher was that some things that she intended to communicate to the respondents did not come out so clearly, after being translated from English and Swahili to Kikuyu.

## **1.7 Delimitations of the Study**

The researcher was favored by the fact that her mother is a member and in the management team of one of the CBOs under study. Hence, she was able to convince the rest of the members as well as members of the other CBOs to cooperate with the researcher and participate in the research study.

#### **1.8 Definition of Significant Terms**

### **1.8.1 Economic Activities**

Economic activities in this study refer to the actions that involve the production, distribution and consumption of goods and services at all levels within Bahati Division..

These are activities carried out by the Bahati community facilitated or not facilitated by external support whose aim is to improve economic livelihoods of the community. As far as this study is concerned the focused on CBOs activities intended to improve the economic livelihoods of the target community. In the context of the study the community activities includes agriculture, vocational training, value addition activities, literacy and education programmes, local products marketing, arts production and other non agricultural engagement among the Bahati division community.

#### **1.8.2 Community Development**

Community development is a process of strengthening community by prioritizing their actions of and perspectives in the development of social, economic and environmental structures. It seeks the empowerment of local communities, taken to mean both geographical communities, communities of interest or identity and communities organizing around specific themes or policy initiatives. It strengthens the capacity of people as active citizens through their community groups, organizations and networks; and the capacity of institutions and agencies (public, private and non-governmental) to work in dialogue with citizens to shape and determine change in their communities. In Bahati division targeted by this study, all the economic activities and processes sponsored under CBOs structures to address community development problems is regarded as community development.

### **1.8.3 Development Agencies**

These are established organizations that are dedicated to give aid/assistance to CBOs. This aid might be in monetary or non-monetary forms; and these organizations are dedicated to ensure the success of the CBOs activities.

#### **1.8.4 Community Participation**

This refers to the active participation of members of Bahati division targeted by this study. It is a definition of people coming together to integrate their resources in terms of time, man power, money and others; so as to achieve the preset goals and objectives of the CBOs. It also shows the degree of cohesiveness among the members of Bahati Division, when it comes to participating in the projects of the CBOs.

### **1.8.5 Economic Empowerment of Rural Communities**

This is a process which increases community's real power over economic decisions that influence the Bahati community lives and priorities in their environment.

According to SIDA working paper of 2009, women's economic empowerment is defined as the process which increases women's real power over economic decisions that influence their lives and priorities in society. From this definition we can in general say Economically empowered community is measure by the indicators such as meaningful employment, better time spent on economic work, competitive wage level, high saving and low expenditures, high purchase capacity, access credit facilities and ability to service debts, low debts compared to savings, competitive annual income and access to market and other development information.

## **1.9 Organization of the Study**

This study is organized into five chapters. The first chapter gives an introduction that covers background of the study; statement of the problem, purpose and objective of the study; basic assumptions of the study; significance of the study; scope and limitations of the study; and then definition of significant terms used in the study. The second chapter will give an extensive review of literature used in the study, followed by a presentation of the proposed methodology to be used, in chapter three. The fourth chapter elaborates on the data analysis and the presentation of the findings. Finally, the fifth chapter gives a summary of the findings of this study, as well as gives the conclusions and recommendations.

# **CHAPTER TWO**

## LITERATURE REVIEW

#### **2.1 Introduction**

Theory is crucial in building the thinking of all involved in processes of development, as individuals, as communities, organizations, social movements, donors and researchers. Following that argument, the central objective of this chapter is to discuss a theoretical framework providing basis and assumption for this study. The focus is on review of literature on the influence of CBOs activities on economic empowerment of Bahati rural community. The literature sources include information from administrative document, development agencies reports, previous studies, official economic development records, books and journals.

The chapter has been divided into six parts discussing the important theory supporting this study. The first part include; Theoretical basis for understanding community economic activities and empowerment Community development models which discusses; asset (latent) versus deficit (needy/victim) and right based approach (RBA); system theory; social change theory; sustainability theory; civil society and social capital theories and summary of theoretical framework. The second part discusses the Reasons for CBOS in developing countries. Part three discusses the theories on study variables which includes; economic empowerment; CBOS Activities and their roles in community economic empowerment; CBOs Activities and Community Economic Empowerment. Part four deals with CBOs partnership in relation to economic empowerment of the community and the level of community participation in CBOs Activities in Relation Economic Empowerment. The fifth part gives conceptual Framework and lastly the Summary of the literature review.

#### 2.2 Theoretical Basis for Understanding Economic Activities and Empowerment

These bodies of literature highlight different aspects of the relationships between communities and community development organizations and structural platforms under which community development take place. Asset based Community development model explain that in community development approaches one should view community as a resource and also endowed with many un exploited potential that requires some body to trigger exploitation. The implication is that there is no community that is absolutely powerless or resource less. The opposite approach is deficit model suggesting that a community is needy and victim of problems whose solution can only come from outside. These two contrasting approaches have triggered interest among researchers and development agencies by leaving them asking question on what would be the right approach and whether development organizations are adopting assets of deficit models. In this study, the question was whether CBOs activities in Bahati rural community had influence on community economic empowerment. The argument justifying the proposal for investigation is the assumption that community based organizations activities contribute to sustainable livelihood and the outcome expected to have a positive influence on economic empowerment of the community.

System theory explain that development does not take place in isolation but in a complex , interrelated and integrated environment, social change theory though almost similar to social capital illustrate the processes of changes undertaken by the society; Sustainable development literature illustrates the inherent tensions and trade-offs that are associated with the investment versus consumption of physical and human resources. Civil society and social capital literature provides insights into the dynamics of building trust among individuals and institutions, which lead to citizen action. Organizational literature addresses the internal versus external pressures and trade-offs that are frequently encountered in designing and implementing a capacity-building strategy. The nexus of these three distinct but intersecting

#### **2.2.1 Community Development Models**

While there may be many theories of development, in this study Community Development theory is perhaps the most practical framework for community capacity building practitioners seeking lasting change for individuals and the communities and societies in which they live. It focuses on the centrality of oppressed people in the process of overcoming externally imposed social problems which should be addressed on basis of community assets and human rights issues. Community capacity building is an approach in Community Development. According to Mendes, 2008, Community development is the process of employing community structures to address social needs and empower groups of people. The unique focus on the employment of community structures in the process of change is based on Community Development theory.

#### 2.2.2 Asset (Latent) Versus Deficit (Needy/Victim) Theory

Policy makers regard community capacity as a key success factor in a range of policy interventions (ODPM 2003). However, it has been alleged that many policy makers and development agencies adopt negative view or deficit/victim approach to community capacity building. On the other hand, others approach community capacity building in a positive light also called latent or asset based approach. According to Skinner (1997) in his guide book on Building Community Strengths, he differentiates the two approaches deficit and latent. In deficit approach, community is viewed as object or victim of problem assumed to have no skills, need to be taught new skills, method of capacity building is usually passive, and done traditionally, characterized by one way of communication, cannot be trusted with credit and capacity builder does not focus on innovation. In latent or asset based approach, the assumption is that the community has capacity that requires activation. In his argument skills are released from people to do work, method for building capacity is progressive, communication is two way, level of trust in community credibility is high and the role of capacity builder is facilitating innovation or creativity. The latter forms the basis for this study thus informing on the reason for investigating community project management capacity at different stages of project development.

Following the comparison though our objective is not to discuss the two approaches, for community development agents, there is a need to shift to the latent capacity building approachasset based approach that instead of treating people as "empty vessels" in often top-down and patronizing ways, communities will be seen as essential partners whose skills and knowledge are vital. This view of capacity building acknowledges that communities already have resources-skills, knowledge, talents, expertise, material goods among others that need to be harnessed, not built. Asset based approach sees communities as active and equal partners that need to be engaged in new ways of working at all stages of community project development. This view provides a significant challenge to the system to build new and positive relationships with communities based on trust and mutual benefit.

#### 2.2.3 System theory

The idea behind system theory as applied in our study is those individuals, groups, organizations, institutions and other organs whether natural or manmade do not exist in isolation but in an environment characterized with several and complex interplays. Community Development as an approach or a process is a complex activity and incomplete without including the concept of

capacity building. Although it is indeed a very complex field, there is a method which can be used to identify many of the components and processes involved in community development (Whitehorse et al 2000). A System Theory developed by Ludwig von Bertalanffy and others, provides an analytical framework which can be used to describe some of the many factors involved in community development. Some of the key concerns in community development, such as assessing power and influence, understanding the dynamics of inter-group relationships, and considering the changes involved in planning development activities, can be understood and described using System Theory. Terms such as systems and sub-systems, closed and open systems, system boundaries, the transfer of energy or influence across boundaries, feedback and system balance (or homeostasis) can be used to clarify what sometimes seems to be a bewildering array of information involved in community development work (Mendes, 2008). Other System Theory concepts, such as the description of various environments related to a system, and the very important notion of entropy, can also be used in community development. This paper describes the basic system theory concepts in a way which will relate them directly to community development. In their literature, Whitehorse et al indicates that there are basic concepts that form the foundation of system theory that is applied in community development. They point out that most community development work usually involves systematic steps which

include; Assessing the community; Selecting development goals; Planning a strategy to reach those goals; Carrying out activities to achieve goals, and Evaluating progress and including the results of evaluation in subsequent activities.

Following the objectives of this study, we agree with the authors that the use of these System theory concepts can help the community development agents in organizing information and see the patterns in complex community processes as they plan and carry out development activities with their communities. This not to mention project management and its development stages conform to system theory according to discussion in our introduction.

### 2.2.4 Social Change Theory

Members of a community live in a dynamic living social system and a theory of social change emphasis the need to observe and understand the changes and their processes existing and ongoing in living social system (Doug 2007). A theory of social change is proposed through this paper as one small contribution to a larger body of theorizing. It can be seen as an observational map to help practitioners, whether field practitioners or donors, including the people they are attempting to assist, to read and thus navigate processes of social change. Theories of social change form the basis of thinking in the formulation of this study. This theory is crucial in building the thinking of all involved in processes of development, as individuals, as communities, organizations, social movements, donors and researchers.

The theory of social change forms one of the theoretical bases for this study because of its underlying assumption based on the role of project management as a vehicle for change. Today many development agencies and organizations including the CBOs targeted in our study uses project management methodology as vehicle for community development.

Considering this theory, we find that project approaches to change bring their own inbuilt or implicit theory of social change to the development sector, premised on an orientation of simple cause and effect relationship logic. Following the objective of this study, in a situation that needs changes people will require enough data about a community and its problems, analyze it and discover an underlying set of related problems and their cause and decide which problems are the most important. Following analysis one redefine the identified needs, devise a set of solutions and purposes or outcomes, plan a series of logically connected activities for addressing the needs and achieving the desired future results as defined up front, cost the activities into a convincing budget, raise the funding and then implement the activities, monitor progress to keep them on track, hopefully achieve the planned results and at the end evaluate the project for accountability, impact and sometimes even for lesson learnt (Doug 2007 and Greenfield 2009).

Considering project approach as an implicit theory of social change to the development sector, we find basic assumption that project interventions lead to systematic change stimulus, Problems and needs are discernable or visible upfront out of cause and effect analysis, participatory processes in the planning phase can get all stakeholders onboard, paving the way for ownership and sustainability and desired outcomes, impacts or results are predictable and visible in long-term thus planned change.

In the beginning of the discussion of social change theory, we have indicated that one requires understanding the existing changes in the community. However, before establishing a project as vehicle, there is a need to establish whether the change is emerging, transformational or project actable (Doug 2007). Community capacity and empowerment in development project management is one of the factors of change that requires investigation before designing a project and therefore this study finds theory of social change relevant.

#### 2.2.5 Sustainability Theory

Sustainable development is a development that meets the needs of the present generation without compromising the ability of future generations to meet their own needs (Bossel 1999).

The need for sustainable development has become an issue in any part of the world. However in order for one to know what is a sustainable development, knowledge of what is important for the viability of the systems and how that contributes to sustainable development is necessary. When assessing the community capacity in managing projects understanding sustainability issues is important. That is to say any capacity building strategies need to examine the interconnected nature of both the local and larger networks.

The theory of sustainable development indicates that the concern of Sustainable development is management of the process of change, not on setting an end goal with fixed outcomes. It recognizes that uncertainties exist, necessitating flexible and ongoing processes. It also supports diversity and differences within the local setting. Inherent in this concept is consideration of the social, political, economic, and cultural relationships fundamental to development agenda. In this theory, sustainable development requires a broad picture view-global thinking and local action of communities, while constantly thinking critically about and fine-tuning the small intricacies of the relationships that ultimately shape these communities.

Looking at the focus of this study, sustainable development theorist informs us that in order to identify community needs and set priorities, there is a need to determine community preferences and balance competing interests. In this argument, people and their social institutions must be included in the community planning process to increase the probability of achieving a successful outcome because lasting change generally comes from local involvement.

Many good programmes fail because the proponents have never stopped to assess community capacity and empowerment status before rolling out the programmes. Carol et al 1999, in explaining sustainable theory point out those long-term goals of the sustainable development should seek to empower people, increase community participation, foster social cohesion, enhance cultural identity, strengthen institutional development, promote equity and fairness.

Sustainable development theory suggests that human and social capital should be treated much like natural resources. Efficient and effective use of these resources provides long-term, sustainable benefit to local communities. The investigation in this study borrows from sustainable development theorist emphasis that capacity and empowerment assessment is crucial foundation for community participation in development projects if their outcomes are expected to bring about sustainable livelihood.

#### **2.3 Reasons for CBOS in Developing Countries**

All over the world, poor performance by many governments in meeting the socioeconomic quests of citizens has motivated the development of community based organizations (CBOs) in the new millennium. Along this line, Wahab (2000) observed that people in developing nations have until recently looked up to their governments to meet their basic socio-economic demands.

In Africa, many countries have begun to integrate top-down and bottom-up approaches to achieve sustainable development of their people. Besides, many governments have responded to both rural and urban problems by evolving poverty alleviation programmes to help stir development simultaneously at the grassroots. In Kenya, there is poverty reduction strategy programme coupled with many other programmes integrated in Kenya vision 2030.

The failure of governments' top-down approach and lack of involvement of the people at the grassroots in the bottom-up strategy have weakened the confidence of the public in central authorities. Communities therefore seek solace in indigenous institutions, which pressurize government for attention to development problems in their communities and/or undertake development programmes and projects that they observe that are very needful in their immediate communities. The indigenous organizations are associated with self-help (Ogundipe, 2003). The Ogundipe observation is confirmed in case of Kenya where CBOs is kind of a lifestyle in resource mobilization.

Despite these accomplishments, many CBOs have rose and fell like old empires while some have had no significant impact since their establishment due to poor funding. This is more so because CBOs in African communities are micro-systems within the macro environment that is afflicted by economic regression, poverty and low standard of living. There is therefore the need to appraise the socio-economic status of existing CBOs in the communities of developing nations like Kenya and identify the degree of impact they have exerted on their physical environments. According to the argument put by Ogundipe although he recommends appraisal of CBOs activities, he has not explained whether there has been any effort to relate CBOs activities with economic empowerment. In Kenya many CBOs are engaged with multiple of integrated activities aimed to promoting community sustainable livelihoods. In many cases these activities are reported to have been successful and yet in the area where they operate the poverty continues to stress the community or the community economic livelihoods are not sustainable. CBOs in Kenya like other countries are expected to positively affect the process of rural change by improving income, health, and nutrition and literacy status of the populations. Some of the programs meant for transformation in the rural communities are have been mentioned to include availability of micro-finance for micro-enterprise, health and education, sustainable agriculture, animal husbandry, safe water and sanitation.

A number of researchers have highlighted the significance of CBOs and the contribution these organizations make in national social and economic development in general and rural communities in particular. According to Clark, 1999, CBOs are viewed as not for profit organizations that are involved at grass roots to empower the disadvantaged segments of the population (Clark, 1999). In his write, Clark argument revolves around how CBOs benefits the community but leave without explaining how those particular activities undertaken by NGOs influences the economic empowerment of the community. This is despite him and others having discussed the role of CBOs community empowerment without being specific on what empowerment are influenced by what activity.

#### **2.3.1 Economic Empowerment**

Economic empowerment is a central indicator to overall social and economic development. The word empowerment refers to the ability to perform on one's own terms, which means that no one should impose empowerment onto another. To be empowered, therefore, requires the individual to want to take charge and to be able to achieve that change. Economic Empowerment Activities are meant to create opportunities for the use of resources in a meaningful way. When supporting small start up organizations to take economic root, this can be regarded as empowerment towards economic development (Safaricom Foundation, 2011). The rationale behind this is that Economic Empowerment activities provide new skills, services and opportunities to those local, smaller communities wanting to develop.

This section attempts to clarify the concepts and principles of community economic empowerment. Empowerment has been at the centre of a shift in thinking about economic development as a response to the failure of modernization and trickledown economics.

According to Botswana institute for development policy analysis (BIDPA) working paper of 1999, to be empowered, is to be aware of one's own capabilities and creative energies. According to this observation, Empowerment is as much about taking charge of the process of making decisions, as it is about the achievement of empowerment goals. In this case empowerment is not imposed from top as in case of many governments. It is important to note this because empowerment has to be an objective and individuals must strive to achieve their own desired economic goal provided with support or facilitation. There is a difference between entitlements (hand-outs) and empowerment. The experience shows that entitlements create dependency. In discussing the need for empowerment, the paper argues for the empowerment whose outcome can be tracked and related to improved economic livelihoods of the community who are disempowered, including the disabled, children, the elderly, women, the poor, and the unemployed. The argument of the BIDPA paper is really exciting, however, it focuses on how empowerment should be done and this leaves a gap with questions - what factors in the course of empowerment will influence the economic empowerment. This implies that the study does indicate the relationship between community empowerment activities and the outcomeeconomically empowered community. This paper seems to explore one of the factors covered by this research that is approaches adopted in community empowerment. To address that gap this study has attempted to explore four factors also likely to be interrelated in their influence on economic empowerment of the community.

According to Swedish international development agency (SIDA) Working Paper of 2009, women's economic empowerment is defined as the process which increases women's real power over economic decisions that influence their lives and priorities in society. Women's economic empowerment can be achieved through equal access to and control over critical economic resources and opportunities, and the elimination of structural gender inequalities in the labour market, including a better sharing of unpaid care work.

From this definition we can in general say economic empowerment is a process which increases community's real power over economic decisions that influence their lives and priorities in their environment. Economic empowerment can be achieved through equal access to and control over critical economic resources and opportunities, and the elimination of structural economic inequalities in the market.

Economically empowered community is measured by the indicators such as meaningful employment, better time spent on economic work, competitive wage level, high saving and low

15

expenditures, high purchase capacity, access credit facilities and ability to service debts, low debts compared to savings, competitive annual income and access to market and other development information. The SIDA working paper and BIDPA working paper seem to agree on what economic empowerment means, but none of the paper is indicating the influence of diverse CBOs activities factors likely t influence the economic empowerment sought.

#### 2.3.2 The CBOS Activities and their Roles in Community Economic Empowerment

In developing countries including Kenya endowed with many CBOs, Bahati division has several CBOs engaging in economic activities which includes; natural resources management, infrastructure development, human resources management, agricultural related activities and non agriculture business such as saving for asset development and investment through organized groups (Nakuru Development plan, 2005-2010). Though the rural people are seen to working hard through CBOs, it is observed that many of the rural poor are locked into a circle involving lack of money, inadequate equipment, time consuming and health-impairing methods of transport, lack of flexibility and exploitation by transporters and middlemen (UNCHS, 1986). In the UNCHS findings what makes CBOs not to be successful makes a key theme but little information is provided on how those activities carried by CBOs would influence the economic empowerment of the community.

Community economic development theory suggests five fundamental elements in a comprehensive model of community economic development – resources, markets, society, rules, and decision-making (Shaffer, Deller and Marcouiller, 2004). In this model, institutions such as governmental or non-governmental organizations "provide a mechanism for establishing and enforcing social norms (CBOs) have played an important role historically in the economic sphere in enforcing norms such as equal access, equal participation and broad-based ownership. This model leaves out a gap such that we cannot tell whether there are mechanisms for assessing the relationship between the particular activities with economic empowerment.

In Kenya, a poor economic environment and rapidly increasing population has resulted in 50% of Kenyans currently living in absolute poverty. The majority of Kenyans face not only a deteriorating quality and range of health services, but also a lack of purchasing power to demand health services despite overwhelming health care needs (Oyaya and Rifkin, 2003). This observation is supported by the information our the focus area of this study- Nakuru district

development plan of 2010 which indicate that absolute poverty level stand at 45%. Though Bahati division is not specifically analyzed it fall within Nakuru district (Nakuru District Development Plan 2010)

This suggests social resources will play an important role in preventing and coping with illness costs, as well as other financial crises (Bebbington, 1999). In the mid-1990s there were an estimated 5–17 CBOs in every village, and an estimated 300 000 in rural Kenya (World bank/Republic of Kenya 1996). There has been some attempt to distinguish between different types of CBOs but there are clearly enormous overlaps. According to Catherine et al 2007 in their paper, "The role of community-based organizations in household ability to pay for health care in Kilifi District, Kenya" there have been no study studies exploring the role of registered and unregistered groups in household ability to pay for health care in Kenya. This implies the existence of little or no information on how CBOs economic activities influence the economic empowerment of the community. I n much community many people are involved in community based activities but it is likely that majority of these activities may have no sustainable impact on their economic livelihoods other than meeting immediate basic needs. Therefore, this study again confirms another gap identified by Catherine who dealt with CBOs in economic empowerment to afford health care in Kilifi.

# 2.3.3 The CBOs Approaches to Development Activities in Relation Community Economic Empowerment

CBOs concept brings triggers the thinking of key principles to bring about change which have been in use since early 1980s. Today 'grass-roots' actors and concepts are entwined in the theory and practice of the development profession. Community development promotes human development by 'empowering communities and strengthening their capacity for self-sustaining development'. The basic principle is 'collaboration in life-sustaining activities', which has historically been practiced by local communities since the existence of human societies (Zimmerman, 2000).

Community development became a popular approach to social improvement during decolonization in the 1950s and 1960s. Influenced by experiences in the United States and Britain on social welfare programmes, its principles were based on self-reliance and cooperative action through popular bodies. Subsequently, governments were seen as the 'delivery machine' of development with hierarchical relationships (functionary vs. beneficiary) and political élites as

results. Consequently, the concept of community development was abandoned in the late 1960s, but regained attention from the late 1980s as a solution to persisting social and economic issues in disadvantaged areas. The issues behind controversies are all about the approaches best placed for community transformation. According to World Bank 1998, Thomas 2002 and Kumar 2003, there have been no satisfactory approaches to ensure the sustainability development through CBOs.

These insights can enhance the quality of an organization's decisions about adequate responses. In this way, the community creativeness may be guided towards a more *conscious response*-ability to issues (Zimmerman, 2000). To avoid recurrence of such failure and empower stakeholders to have full control of the development processes, participatory monitoring and evaluation (PM&E) systems are recommended. At the community level, PM&E empowers local communities to take more control in articulation and implementation of their projects thus providing more efficiency, relevance, sustainability, impact and effectiveness of the projects (Neupane, 2004).

People-centered, developmental approach goes beyond people's 'participation' and seeks to develop 'capacity to exert authority over their own lives and futures' and promotes a strongly developed civil society. Effective development calls for the 'ownership' of processes of change by those who will embody them in the future.

The current and past studies have indicated that Implementation of community development activities has failed in the past due to low participation of stakeholders in decision making and utilization of monitoring information in making management decisions.

Juguna and Junie,2008 in their paper "Mobilizing Group Action through Community Based Monitoring And Evaluation Systems: The Case Of Galana Farmers' Field School" have indicated that the appropriate approach empowers local communities to take more control in articulation and implementation of their projects thus providing more efficiency, relevance, sustainability, impact and effectiveness of the projects. The late writers and others reviewed above, raises very important aspects of community development. However in their literature and analysis; there is no indication of relating the approaches and economic empowerment other than indicating how projects were successful as a result of community empowerment. The questions remain whether these projects had economic empowerment or not since there were are no indicator of empirical studies to relate the approaches and economic empowerment. To address this gap this study will seek to explore the relationships between approaches used by CBOs in economic activities and the economic empowerment of the community.

#### 2.3.4 The CBOs Partnership in Relation to Economic Empowerment of the Community

The specific contexts for partnership will of course differ between countries. However the basic idea behind partnership remains the same regardless of the context. According to Ekblom 2004, Partnership is a way of enhancing performance in the delivery of a common goal, by the taking of joint responsibility and the pooling of resources by different agents, whether these are public or private, collective or individual. The added value from such a collaborative approach usually stems from an enhanced ability to tackle problems whose solutions span the division of labour, and/or centre on a particular locality. The agents in partnership may bring with them conflicting or competing interests, and different perspectives, ideologies and cultures – so in democratic and legally-regulated contexts they seek to act together without loss of their separate professional identities, without unacceptable or illegal blurring of powers and interests, and without loss of accountability.

According to Safaricom Foundation 2011, in her Paper; "Economic Empowerment of Small Partners: Best Practice Guidelines" it is indicated that the best economic empowerment strategy is through Engagement with multiple stakeholders such as Government officials, community leaders, buyers and producers, to ensure long-term sustainability. Make sure that these stakeholders fit into your vision and the goals of your IGA. An IGA that deals with dairy farming could utilize list experts in this field to provide the best advice and access to markets possible. Maintain relationship with all partners and donors with frequent updates, questions, and concerns. Safaricom has a well articulated explanation on how to have effective partner for effective economic empowerment, however, their explanation does not relate how partnering in different activities will influence economic empowerment. More their approach is general for it assumes homogenous community, thus no information about how this can work for Bahati community in Nakuru County.

According to USAID working paper 2003, Local economic development Partnerships can be a combination of two or more of the following stakeholders:

1. **INGO – Civil Society Partnerships** (The private sector working with citizen's groups toward a common goal): An example might be an FAO forestation project that works with indigenous groups to identify workers for high-labor intensity tree planting.

19

2. **National – Sub-National Partnerships** (Different levels of government working together toward a common goal): An example might be the Ministry of Local Governments working with local governments to develop a GIS system to track land-titles in order to collect property taxes.

3. **Sub-National** – **Private Sector Partnerships** (Local government working with the private sector toward a common goal): An example might be tax exemption on peri-urban land in order to encourage the development of a textile factory.

4. **Financial Institution** – **Civil Society Partnerships** (Financial institutions working with indigenous NGOs toward a common goal): An example might be the development of a revolving micro-credit fund coupled with business training. A goal of the project would be to develop capacity of future loan customers.

The USAID working paper and Safaricom just like other literatures explored have very well articulated the how of partnership and how it can bring success. However, information on how partnership in different CBOs activities influences economic empowerment of the community has not been analyzed. When the question of how partnership in different CBOs activities influences the economic empowerment is not examined, the likelihood is that any generalization we make by indicating that partnership is good may e desirable. This gap left prompt the researcher to extra step and examines how a different CBOs activity influences the economic empowerment of the community.

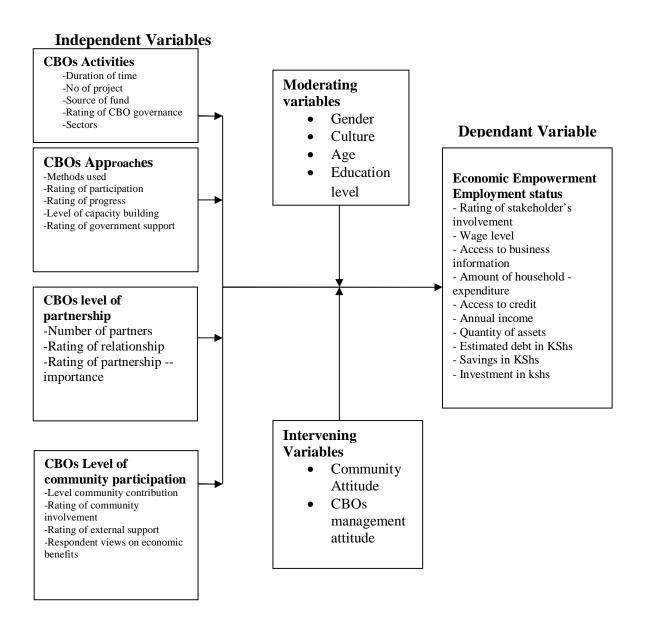
# 2.3.5 The Level of Community Participation in CBOs Activities in Relation Economic Empowerment

One of the major aims of community development is to encourage participation of the community as a whole. The concept participation may be defined with regard to diverse context. It is a rich concept that varies with its application and definition. The way participation is defined also depends on the context in which it occurs. According to World Bank 1995, participation is viewed as a matter of principle to some people while for others it is viewed as a practice and for others it is seen as an end in itself.

Community participation concerns the engagement of individuals and communities in decisions about things that affect their lives. Sometimes people do not want to be involved in decision making, but it is our view that everyone should have the opportunity to do so (Burns et al, 2004). Burns et al 2004, UNCHS 1999 and World bank have discussed and stressed the essentials, principles, framework, process of assessing and improving community participation and measuring progress, however, they have not indicated how participation in different economic activities influences the economic empowerment of the community. These writers just like others have done a great work of guiding development agencies on how of the effectives community participation process but leave out a gap for evaluating particular influence of CBOs activities on economic empowerment. In Kenyan context, with reference to research area of Nakuru and in particular Bahati rural community, there are many CBOs operating in the region and facilitator promotes participation in all aspects. However no empirical studies in particular for that area indicate someone having examined the influence of the level of community participation on economic empowerment. Different levels of participation in different activities carried by CBOs is expected to influence economic empowerment of the community, therefore this study seek to further address this particular gap.

## **2.4 Conceptual Framework**

The study was guided by the following conceptual framework which shows the relationship between various variables as depicted in the figure below:



## **Figure 1 Conceptual Framework**

The figure 1 above outlines the conceptual framework of this research study. The figure presents four independent variables related to the influence of CBOs on economic empowerment of the community. The independent variables are activities carried out by the CBOs, the approaches used by CBOs in delivering their economic development activities, CBOs level of partnership

with other development partners and level of community participation in CBOs facilitated projects. All the four independent variables are specific aspects/components suspected to influence the economic empowerment of the community in the case study.

As depicted in the diagram, disclosure and acceptance make the first variable that directly influences adherence to economic empowerment of the target community. However, the figure depicts four moderating variables that indirectly influence the relationship between the independent variables and dependent variable. These moderating variables are measurable and include culture, education levels, age and gender. Lastly, the figure identifies attitude of respondents as the only intervening variable that may indirectly influence the economic empowerment of the target community.

## **2.5 Summary of the Chapter**

Following the review of the literature, the current and past literature indicates that many researchers focus on the how to make CBOs better. Many writers have suggested the best activities that promotes CBOs agenda, best approaches, essentials and how of making effective partnership and community participation. However, there is little indicator that majority of the literatures have not focused on relating the influence of particular activities to economic empowerment of the community. In this study and with respect to the gap left by previous studies, it suspected that different activities carried out by CBOs, the kind of approaches used, the extent of CBOs partnership with other development agencies and the level of community participation in particular CBOs activities are likely to influence community economic empowerment differently. With this concept, the researcher is prompted to investigate the relationship between identified variables as indicated in the conceptual framework above.

23

#### **CHAPTER THREE**

#### **RESEARCH METHODOLOGY**

#### **3.1 Introduction**

This chapter describes the research design, target population, sample size and sample selection, data research instruments, validity, reliability of research instruments, data collection procedure and data analysis techniques.

#### **3.2 Research Design**

The research design that was employed in this study was descriptive survey design. This method is considered adequate in line with Cohen and March (1986) and Kothari,(2004) who noted that this is a method of gathering data at a particular time with the intention of describing the nature of existing conditions; identifying standards against which existing conditions can be compared; determine relationship that exist between specific events.

A survey is an attempt to gather data from members of a population in order to determine the current status of that population with respect to one or more variables (Mugenda 1999). This design was chosen because it makes it easier for the researcher to collect data from a sample rather than from every member of the population, and make descriptive inferences. This made the research to consume less time and cost. It also utilized questionnaires which consisted of both open ended and closed ended questions, which constituted items on how CBOs activities influence the economic empowerment of the community. This design was used in exploring the existing status of two or more variables at a given point in time.

### **3.3 Target Population**

A sample in research study is a group on which information is gathered (Frankel 2000). The whole idea of sampling is that by selecting some of the elements in a population we may draw conclusions about the entire population (Cooper 2006). Simple Random sampling will be used in this study. In statistics, a simple random sample is a group of subjects chosen from a larger group (Cooper, 2006). This will be followed by stratified random sampling to ensure even distribution

of males to females. In probability random sampling, each subject from the population is chosen randomly and entirely by chance, such that each subject has the same probability of being chosen at any stage during the sampling process. Only probability samples provide estimates of precision and offer the opportunity to generalize the findings to the population of interest from the sample population (Kothari, 2004).

#### 3.4 Population and Sample of Study

The study focused on CBOs activities in Bahati location in Bahati division with approximately 1500 households participating, and three CBOs with approximately thirty six people in the management team. It also involved three development partners with approximate 45 staff considered for this study. The three CBOs were conveniently picked and 50% of the households served by them were sampled as guided by Fisher, 1992). Then 10% of 50% of the target population were taken to constitute the samples. This procedure followed for the rest of the sampling. From each CBO picked, 10% of 50% of the target population representing the members of households served by that particular CBO was randomly selected stratified according to gender, education level and age. 50% of the three CBOs management team and 50% of three development partners' managers were picked for sampling. 10% of each of the category picked were taken to constitute a sample. In total the respondents in the research were 79 people. For the purpose of enhancing objectivity, three development partners' organizations including government departments were randomly picked from the four locations where the CBOs work. From each development partner organization, two respondents were randomly selected thus making a total of 8 respondents.

## Sampling

Estimated Total number of households served by CBOs-1500 Estimated total number of people in the three CBOs management team-36 Estimated total number of people in the management of three development partners-45 The samples were given by 50% of the Target households population- 750 =1500/2 50% of the target CBOs management team 18= 36/2 50% of the development partners representative 22=45/2

25

Total sample for the study according to (Fishers 1992), will be 10% of the 50% of the population given by

10/100\*750 = 75

10/100\*18=2 approximate

10/100\*22=2 approximate

#### Total sample was 79 people

For the views of the CBOs management, the three leaders –each for a CBO were interviewed. Two people serving as staff or workers for the CBOs were randomly selected thus making 8 people who - participated in the interview. To avoid repeated views, those randomly selected representing members of community, did not participate in the later selection even if they happened to be in management or in the CBOs workforce.

In total, there were 79 people participating in the interview and this will be a sample representing the target population.

#### **3.5 Data Collection Instruments**

Primary data collection method was used in this study. Data collection involved gathering both numeric information as well as text information so that both quantitative and qualitative information could be accrued. Descriptive data was collected through a questionnaire developed by the researcher; qualitative data was collected by FGDs and content analysis.

#### **3.5.1 Questionnaires**

A questionnaire is a set of questions used to gather information in a survey. It has a technique designed for collecting primary data by eliciting written responses from the subject. The questionnaire contained both close ended and open ended questions. The closed ended questions were easier to analyze, because they were in their immediate usable form. Open ended questionnaires engaged the respondents more and in-depth information was accrued. The respondents too had a chance to express their feelings and attitudes.

The first step was to design the questionnaire items which focused on five areas. The first part will sought to examine data on demographic of the respondents, the second part contained items of questions for examining CBOs activities, the third part will tried to establish the approaches used by CBOs in community development, while part four sought to establish the level of CBOs partnership with other development agencies and finally the last section sought information of

the level of community participation in CBOs facilitated projects.. The entire questionnaire contained 34 questions addressing the variables examined in this study.

#### **3.6 Validity of Research Instruments**

According to Joppe (2000), validity refers to whether the research truly measures that which it was intended to measure or how truthful the research results are. The validity of research instruments in this study were tested through a pilot study which was done on a population similar to the target population. Eight questionnaires were given to the respondents. The pilot study was done to a target population following all statistical procedures to determine if there were flaws, weaknesses and ambiguities in any of the items in the questionnaires. It also helped to know if the questionnaires would elicit the type of data desired and anticipated, if the data desired could be meaningfully analyzed in relation to the stated research questions and find out whether the time, cost and staff requirements estimated was valid. After pretesting, the questionnaires were edited before the final data collection was done.

#### **3.7 Reliability of Research Instruments**

Reliability is a measure of the degree to which a research instrument yields consistent results after repeated trials (Mugenda 2003). According to Nachmias (1992), reliability is the extent to which a measuring instrument contains variable errors, that is errors that appear inconsistently from observation to observation during any one measurement attempt or that vary each time a given unit is measured by the same instrument. Conditions under which the measurement took place were standardized by ensuring that external sources of variation such as boredom and fatigue would be minimized to the possible extent. This was done by creating a lively and friendly environment before carrying out the research. The researcher also trained the research assistants on increase reliability. The internal consistency of the items and reliability coefficients was calculated from the pilot study data. According to Roscoe (1969), the splithalf method is used to establish the coefficient of internal consistency. Split- half test was done to obtain the correlation coefficient (r) using the Pearson Products Moment Correlation

#### Coefficient Formula indicated below:

r = [xy-(X)(Y) / N]; where; XY = Sum of the cross product of the values for each variable

(X) ((Y) = product of the sum of X and sum of Y

#### N= Number of pairs of scores

To obtain the reliability coefficient (r e ) of the entire instrument, the Spearman Brown Prophecy Formula indicated below was applied

Re= 2r/(1+r), where; Re = reliability of the original test, R= reliability coefficient resulting from correlating the scores of the odd statements with scores of the even statements.

#### **3.8 Data Collection Procedures**

Seven organizations (7) which include 3 CBOs, 3 partnering organizations and households; treated as a unit participated in the main study and were personally visited by the researcher and two research assistants. Questionnaires were administered directly to the respondents, which was expected to increase high rate of return and reduce the cost. The approach also allowed the researcher to have an opportunity to explain the study and answer any question that the respondent may have had before completing the questions (Fraenkel 2000). FGDs were used and the researcher randomly sampled the respondents and put them in groups of eight where they responded to a set of questions. During this exercise, the respondents were assured that strict confidentiality would be maintained in dealing with their responses. Data gathering took one week.

#### **3.9 Data Presentation and Analysis Techniques**

The statistical Package for Social Science (SPSS) was used in analyzing data with the aid of a computer. Analysis of data employed two statistical techniques namely, descriptive statistics such as frequency distributions and percentages. Cross tabulation tables of frequencies was also done to examine frequencies of observations that belonged to specific categories on more than one variable. The descriptive statistics were done to analyze demographic information of respondents and to compute scores for the various factors under consideration. The open ended responses were categorized and assigned numbers to them. Measures of central tendency and

variability were analyzed using descriptive statistics. The median, mean and mode were also used. Variability was measured by use of range, standard deviation and variance. (SPSS) Social statistics for social sciences software was used. The software was chosen because it is the most widely used package for analyzing survey data. Besides being the most used package, the software has the advantage of being user friendly. It can also be easily used to analyze multiresponse questions, cross section and time series analysis and cross tabulations. The data has been presented on tables preceded by explanations.

#### **3.10 Operational Definition of Variables**

In order to ensure the study depict logic, the variables under examination behave been operationalised as shown in the table below. The operationalization has been considered important for this study because it forms basis for a researcher to formulate questions that will provide guide to the achievement of the research objectives, provide indicative of what to measure, methods of data collection, scales that will be adopted and tools and techniques that will be used for data analysis.

Objectives	Indicators	Measurement	Data collection Methods	Scale of measurement	Tools and techniques for analysis
1. Indepe	endent Variables				j
1.Economic Activities carried out by CBOs	-Duration of operation	Number of years the CBO has been operating	Administrative records survey Interview Questionnaire	Ratio     Nominal	<ul><li>SPSS</li><li>Content analysis</li></ul>
	Nature of projects carried out	Number of respondents indicating a particular nature of projects	Interview Observation	Nominal	<ul> <li>SPSS</li> <li>Content analysis</li> </ul>
	Development priorities	Respondent understanding of CBO development projects priorities	Information from PMIS Interview Questionnaire	Ratio     Nominal	<ul><li>SPSS</li><li>Content analysis</li></ul>
	Source of funding	Financial sustainability	Information from PMIS Interview Questionnaire	<ul><li>Ratio</li><li>Nominal</li></ul>	• SPSS
	The sectors on which CBO operate	Number of Respondent indicating the sector where CBO belong	Information from PMIS Interview Questionnaire	Ratio     Nominal	<ul> <li>SPSS</li> <li>Content analysis</li> </ul>
	Rating of CBO governance	Respondent view on CBO governance	Questionnaire Interview Opinion survey	<ul><li>Ratio</li><li>Nominal</li></ul>	<ul><li>SPSS</li><li>Content analysis</li></ul>
2.Approaches used by CBOs in community empowerment	Methods used to identify the projects	Number of Respondents identifying particular method used in identifying projects	Information from PMIS Interview Questionnaire	<ul><li>Ratio</li><li>Nominal</li></ul>	<ul> <li>SPSS</li> <li>Content analysis</li> </ul>
	Rating of community participation in different stage of project cycle	Respondent view on community participation in all project stages	Questionnaire Interview Opinion survey	<ul><li>Ratio</li><li>Nominal</li></ul>	<ul> <li>SPSS</li> <li>Content analysis</li> </ul>
	9.Level of capacity building facilitated by CBO	Respondent view on level of capacity building by the CBO	Questionnaire Interview Opinion survey Observation	Ratio     Nominal	<ul> <li>SPSS</li> <li>Content analysis</li> </ul>
	Rating of project progress communication to the stakeholders	Respondent view on the CBO project communication	Questionnaire Interview Opinion survey	<ul><li>Ratio</li><li>Nominal</li></ul>	<ul> <li>SPSS</li> <li>Content analysis</li> </ul>
	CBO extent of support by the government	Respondent opinion on CBO support by the government	Questionnaire Interview Opinion survey	Ratio     Nominal	<ul> <li>SPSS</li> <li>Content analysis</li> </ul>
3.Level of CBOs partnership with other development	Other development agencies partnering with CBO	Number of Respondents indicating CBOs partners with others	Questionnaire Interview Opinion survey Observation	<ul><li>Ratio</li><li>Nominal</li></ul>	<ul> <li>SPSS</li> <li>Content analysis</li> </ul>
agencies	Rating of CBO	Number of	Questionnaire	Ratio	SPSS

# Table 3.1: Operation Definition of Variables

	relationship with other	respondents views	Interview Opinion survey	• Nominal	
	organizations Respondent view on the need of partnership	Respondent view on CBOs partnership with others	Questionnaire Interview Opinion survey	Ratio     Nominal	• SPSS
4.Level of community participation in CBOs	Contribution of the community to the CBO facilitated projects	Number of respondents indicating the benefits of CBOs	Questionnaire Interview Opinion survey Observation	<ul><li>Ratio</li><li>Nominal</li></ul>	<ul><li>SPSS</li><li>Content analysis</li></ul>
facilitated projects	Rating of community involvement in project planning and implementation	Respondent view on community involvement	Questionnaire Interview Opinion survey Observation	<ul><li>Ratio</li><li>Nominal</li></ul>	<ul> <li>SPSS</li> <li>Content analysis</li> </ul>
	Level of external support	Respondent view of the extent of external support	Questionnaire Interview Opinion survey Observation	Ratio     Nominal	• SPSS
	Level of local stakeholders involvement	Respondent view on the extent of local stakeholders involvement	Questionnaire Interview Opinion survey Observation	<ul><li>Ratio</li><li>Nominal</li></ul>	• SPSS
	Respondent view on economic benefits from the CBOs facilitated projects	Number of Respondent indicating benefits	Questionnaire Interview Opinion survey Observation	<ul><li>Ratio</li><li>Nominal</li></ul>	• SPSS
2. Depen	dent Variable	I	I	1	
Economic empowermen t of the community	Employment status	Number of respondents employed or not employed	Questionnaire Observation Document review	Ratio     nominal	• SPSS
contracting	Wage level	Amount of earning in KES	Questionnaire Observation Document review	Nominal Ratio	• SPSS
	Access to business information and market	Number of Respondent accessing business support information	Questionnaire Observation Document review Opinion survey	<ul><li>Ratio</li><li>Nominal</li></ul>	<ul> <li>SPSS</li> <li>Content analysis</li> </ul>
	Level of house hold expenditure	Amount of spending in KES per annum	Questionnaire Observation Document review	<ul><li>Nominal</li><li>Ratio</li></ul>	• SPSS
	Access to credit	Number of respondents accessing the credit facilities	Questionnaire Observation Document review	Nominal	• SPSS
	Annual income	Amount of earning of the house hold in KES per annum	Questionnaire Observation Document review	<ul><li>Ratio</li><li>Nominal</li></ul>	• SPSS
	Quantity of assets	Number identifiable	Questionnaire	Ratio	• SPSS

	assets owned by the respondents	Observation Document review	Nominal	
Estimated Current debts	Amount of money owed to other people by the respondents	Questionnaire Observation Document review	<ul><li>Ratio</li><li>Nominal</li></ul>	• SPSS
Estimated annual savings	Amount of money in US Dollar saved by the Respondent per annum	Questionnaire Observation Document review	<ul><li>Ratio</li><li>Nominal</li></ul>	<ul> <li>SPSS</li> <li>Historica         <ol> <li>informati             on             analysis</li> </ol> </li> </ul>
Estimated level of investment	Monetary estimate of investment made	Questionnaire Observation Document review	<ul><li>Ratio</li><li>Nominal</li></ul>	<ul> <li>SPSS</li> <li>Historica l informati on analysis</li> </ul>

# Summary

Chapter 3 outlines the research methodology, and goes ahead to state the design of the research as well as stipulate the target population and the sampling method used. It also covers the various instruments to be used, in the entire study.

## **CHAPTER FOUR**

### DATA ANALYSIS, PRESENTATION AND INTEPRETATION OF THE FINDINGS

#### **4.1 Introduction**

This chapter contains the findings and presents the results of the procedures described in the methods and presents evidence in form of tables, charts, text and figures.

The purpose of this study was to establish the influence of CBOs particular influence on the economic empowerment of the rural community of Bahati location in Bahati division in Nakuru county of Kenya. The information on CBOs particular activities influence on community economic empowerment is a gap identified that led to this study.

Economic empowerment of the community is a dependent variable in this study predicted by Economic Activities carried out by CBOs; Approaches used by CBOs in community empowerment; Level of community participation in CBOs facilitated projects and Level of CBOs partnership with other development agencies as independent variables. In this study, important themes related to the variables stated include; CBOs projects background information, funding, benefits, partnership, community participation, project management, local economy, empowerment and sustainability. Following these, themes variables were established and their relationships predicted by developing related indicators for measurement. For each variable indicators were developed on the basis of the stated themes that provided basis for developing a research instrument-questionnaire with five sections. Each section was addressed by certain number of questions answered by the respondent but within thematic areas of this study. Semi structured questionnaire, self observation and one on one conversation was used as the main method of collecting data.

## **4.2 Background Information**

The important background information considered for this study includes demographic and temporal information which include; age, gender, education levels, duration in which CBOs existed and respondents have been members. This information when analyzed are expected to give a pointer when identifying a project for a certain group in the community. For this section, descriptive statistics has been considered as highlighted in the following subsections of this chapter.

## 4.2.1 Age Bracket of the Respondents

Age bracket of the respondent (ager2)			Cumulative
	Frequency	Percent	Percent
No response	1	1.3	1.3
18-25 years	5	6.3	7.6
25-35 years	18	22.8	30.4
35-45 years	36	45.6	75.9
Over 45 years	19	24.1	100.0
Total	79	100.0	

 Table 4.1: Age of the Respondents

In this study, 79 people from the sample responded and their responses recorded in questionnaire that was analyzed. From Table 4.1, it is indicated that 45.6% accounted for the majority within the age bracket 35-45 years which translate to 36 people out of the 79 who were involved with CBOs and responded to the questionnaire. The age bracket 18-25 years makes 6.3% of the people involved with CBOs. However, people aged over 45 years are the second in rank considering the majority. People at age bracket 25-35 account for 22.8% of the total respondents a number closer to people within age bracket of over 45 years.

## 4.2.2 Gender

 Table 4.2: Gender of the Respondents - Male or Female

Gender of the respondent (gendr1)	Frequency	Percent	Cumulative Percent
1. Male	40	50.6	50.6
2. Female	38	48.1	98.7
3. No response	1	1.3	100.0
Total	79	100.0	

From Table 4.2, out of 79 people who responded, majority of the people involved with CBOs are men accounting for 50.6 % translating to 40 people. However, one person did not respond to the question requiring indicating the gender status and this leaves the analysis to be based on 78

people. Although we have indicated the majority were men, the gap between women at 48.1% is small. This may suggest that both males and female members of the community were involved in CBOs activities almost equally.

## 4.2.3 Education Level of the Respondents

**Table 4.3:** Education Level of the Respondents

Level of education (eduler3)			
	Frequency	Percent	<b>Cumulative Percent</b>
0. No response	1	1.3	1.3
1. Below Primary Level	4	5.1	6.3
2. Primary Level	15	19.0	25.3
3. Secondary	43	54.4	79.7
4. College	14	17.7	97.5
5. University	2	2.5	100.0
Total	79	100.0	

Education level in this study has been suspected as one of the factors that may influence membership and participation in Community development organizations. Following the analysis as shown in Table 4.3, five levels of education were considered. From this study it is indicated that majority of the respondent had attained secondary school level of education accounting 54.4% of the 78 people who responded to the question. People who had attained primary and college levels of education accounting for 19.0 and 17.7% respectively were almost equal given a narrow gap of 1.3 % (19.0-17.7). 5.1% and 2.5 % indicated below primary education and university level respectively.

# 4.2.4 CBO Membership Duration

Table 4.4: Duration in Years a Respondent Has Been a Member of A CBO

CBO membership duration in			
years	Frequency	Percent	<b>Cumulative Percent</b>
0. No response	1	1.3	1.3
1. 0-2 years	17	21.5	22.8
2. 2-5 years	45	57.0	79.7
3. 5-10 years	15	19.0	98.7
4. over 10 years	1	1.3	100.0
Total	79	100.0	

The duration in which an individual has been a member of a given CBO is critical to CBO sustainability. In this study the duration in which the respondent belonged to their CBO was established. From Table 4.4, it is shown that majority of the people interviewed had been members for their CBOs for a period of 2-5 years accounting for 57.0% of the 78 people who responded to the question. Those who stayed in their CBOs for 0-2 years, 5-10 years and over 10 years accounts for 21.5%,19.0% and 1.3% respectively. This observation may prompt a further investigation to establish the average number of years particular individuals will remain involved with CBOs activities. This can be useful in developing a sustainability plan for the CBOs projects. The period in which individuals remain active in CBOs work can further be related to the duration in which given CBOs have operated in a given community. Table 5 further below shows the duration of the respondent's CBOs existence in their community.

## 4.2.5 CBOs Existence

CBO duration of operation in the			Cumulative
community	Frequency	Percent	Percent
0. No response	3	3.8	3.8
1. 0-2 years	11	13.9	17.7
2. 2-5 years	48	60.8	78.5
3. 5-10 years	14	17.7	96.2
4. Over 10 years	3	3.8	100.0
Total	79	100.0	

 Table 4.5: Duration in years respondent CBO has been operating

From Table 4.5, out of 79 people who participated in the study, three did not respond to the question requiring them to indicate the duration their CBOs Had been existing. However 60.8% indicated that their CBOs had been existing for a period of 2-5 years. This observation directly link to the observation as shown in table 4 indicating that majority of the CBO members lasted for a period of 2-5 years. This begs a question of whether most of the CBO existence were unsustainable. The study indicate that 13.9%, 17.7% and 3.8% had been existing for 0-2 years, 5-10 years and over ten years respectively.

## 4.2.6 Comparing Respondent Age, Gender and Level of Education

Age of the	the A duration in years a respondent has been a member of					
Respondent	a CBO					
	No			5-10		
	response	0-2years	2-5 years	years	over 10years	
0. No response	1	0	0	0	0	1
1. 18-25 years	0	0	5	0	0	5
2. 25-35 years	0	6	11	1	0	18
3. 35-45 years	0	8	20	7	1	36
4. over 45 years	0	3	9	7	0	19
Total	1	17	45	15	1	79
Education level of the	No			5-10		
respondent	response	0-2years	2-5 years	years	over 10years	
0. No response	1	0	0	0	0	1
1. below primary level	0	2	2	0	0	4
2. primary level	0	1	12	1	1	15
3. secondary	0	8	25	10	0	43
4. college	0	5	6	3	0	14
5. university	0	1	0	1	0	2
Total	1	17	45	15	1	<b>79</b>
Gender of the	No			5-10		
respondent	response	0-2years	2-5 years	years	over 10years	
1. Male	0	11	20	9	0	40
2. Female	0	6	25	6	1	38
3. No response	1	0	0	0	0	1
Total	1	17	45	15	1	79

**Table 4. 6:** Cross tabulation of Age, education level, gender and duration in years a respondent has been a member of a CBO

Note: numbers 0, 1, 2,3 etc are code used for SPSS analysis`

From the introduction section of this chapter, it has been indicated that demographic and temporal factors are important factors to consider when selecting a community development project. In this study the age bracket, gender, level of education and membership duration has been considered important. The data was collected on the target population, analyzed and presented as shown in Table 4.6. To compare the stated factors, a cross tabulation of Age of the respondent \* A duration in years a respondent has been a member of a CBO and Education level

of the respondent \* A duration in years a respondent has been a member of a CBO were done and presented as shown in Table 4.6.

From Table 4.6, it is shown that majority of the people interviewed who stayed in their CBOs For a period of 2-5 years were women and had attained secondary education accounting for 31.6 % (25 people out of 79) for each case. For a period of 0-2 years, it was indicated that people aged 35-45 and those aged aver 45 years accounting for 10.26% stayed in their CBOs for a period of 0-2 years. In this period majority were men accounting for 13.9% (11 people out of 79 interviewed).

People aged 35-45 and over 45 years indicated that they had stayed in their CBOs for a period of 5-10 years accounting for 8.86% for each case. Majority with secondary education and who are female stayed for a period 5-10 accounting for 12.65 and 11.39% respectively. Considering age bracket, education level and gender, only 1.26% of the people aged 35-45 who had attained primary education and majority being female stayed in their CBOs for a period of over 10 years. From the observation summarized in table 7 above, one can say according to this study that most of the people interviewed stayed in their CBOs for a period 2-5 years and are aged 35-45 years.

## 4.3 Economic Activities carried out by CBOs

- -

. \_ \_

Community development objectives are achieved through community development structures and organizations. For that purpose, this study considered it important establishing the indicators for measuring the variable economic activities. The data was collected on CBOs experience, activities carried out by the selected CBOs, development priorities of CBOs, sectors under which those CBOs operates, funding source and management aspect of CBOs. The data was processed and finding for each indicator has been presented as shown in the tables that follow.

## 4.3.1 Duration of CBO operation in the community

Duration in years respondent CBO has			
been operating			Cumulative
	Frequency	Percent	Percent
0. No response	3	3.8	3.8
1. 0-2 years	11	13.9	17.7
2. 2-5 years	48	60.8	78.5
3. 5-10 years	14	17.7	96.2
4. Over 10 years	3	3.8	100.0
Total	79	100.0	

\_ \_ .

Duration in which a given CBO has been operation is critical to its sustainability. Following this, the data on the CBOs experiences was sought from the sampled individual where 79 people participated in the interview through answering questionnaire. Table 4.7 shows the duration the respondents CBOs have been operational in their community.

From the table, it is shown 3.8% of the respondent accounting for 3 people did not respond to the question requiring them to indicate the duration their CBOs had been operating. However, most respondents accounting for 60.8% indicated that their CBOs had been operational for a period of 2-5 years. A few accounting for 13.9% and 3.8% indicated that their CBOs had been operational for a period of 0-2 and over 10 years respectively. Considering second position to the rank of majority, 17.7% account for the CBOs that had been operational for a period of 5-10 years.

## 4.3.2 Activities Carried Out By CBOs

Nature of CBO activity	Frequency	Percent	Cumulative Percent
0. No response	7	8.9	8.9
1. Farming and related systems	9	11.4	20.3
2. Education projects	28	35.4	55.7
3. Infrastructure	26	32.9	88.6
4. Value addition	6	7.6	96.2
5. Others not specified	3	3.8	100.0
Total	79	100.0	

Table 4.8: Name of the activities carried out by CBOs in which a respondent belongs

Community based organizations are founded on a certain activity. In this study, identifying economic activities carried out by selected case study was considered an important indicator that could be measure the variable economic activities. The collected and analyzed data is shown in Table 4.8.

From the table, it is shown that majority of the respondents were involved in education or infrastructure projects where this is represented by 35.4 and 32.9% of the respondents. Out of the 79 people who participated in this research, 8.9% did not answer the question regarding the nature of their CBOs activities. 11.4%, 7.6% and 3.8% were involved with farming related activities, value addition and other unspecified activities respectively.

## 4.3.3 Development Priorities of CBOs

Response	Frequency	Percent	<b>Cumulative Percent</b>
0. No response	1	1.3	1.3
1. Yes	52	65.8	67.1
2. No	26	32.9	100.0
Total	79	100.0	
0. No response	1	1.3	1.3
1. Education for members	27	34.2	35.4
2. Investment	35	44.3	79.7
3. food security	16	20.3	100.0
Total	79	100.0	

**Table 4.9:** Respondent indicating knowing the development priorities of CBO they belong

In community development, identification of a development project is always based on priority need. Development agencies, target beneficiaries and sponsors are expected to be aware of the current need of a target community. Based on this principle, this study considered it critical to collect information on community development priority awareness. The respondents were asked to indicate their CBOs priorities and whether they were aware of their community development priority need. The data gathered was processed and presented as shown in Table 4.9.

Following the table, majority represented 65% of the total respondents, indicating that they were aware of the development priorities of their CBOs and their priority is investment, accounting for 44.3% of the 79 people interviewed. Education for members ranked second with 34.2% whereas food security was rated last with 20.3%.

# 4.3.4 CBOs Sectors

Sector in responde	n which ent CBO belong	Frequency	Percent	Cumulative Percent
0.	No response	4	5.1	5.1
1.	Agriculture	7	8.9	13.9
2.	Trade and industry	37	46.8	60.8
3.	Environment	20	25.3	86.1
4.	Culture	11	13.9	100.0
Total		79	100.0	

Different sectors have varying roles in developing the economy of the people. Following this argument, this study sought to establish which sector the selected CBOs belonged to. The data collected and analyzed is presented in Table 4.10.

Majority of the respondents indicated that their CBOs belong to trade and industry sector accounting for 46.8%. Second in the rank is environmental sector accounting for 25.3%. According to the findings and as indicated in the table, agriculture sector ranked the least accounting for 5.1% followed by culture with 13.9%.

### 4.3.5 **CBOs Funding and Management**

**Table 4.11:** Source of funds for CBOs and rating of CBO in terms of management

			Cumulative
Source of funds for CBOs	Frequency	Percent	Percent
0. No response	3	3.8	3.8
1. Members Contribution	6	7.6	11.4
2. Donors	27	34.2	45.6
3. Government	27	34.2	79.7
4. Harambee	16	20.3	100.0
Total	79	100.0	
Respondent rating of his/her CBO in			
terms of management			
0. No response	8	10.1	10.1
1. Not Well Managed	16	20.3	30.4
2. Fairly Managed	22	27.8	58.2
3. Well Managed	25	31.6	89.9
4. Not Sure	8	10.1	100.0
Total	79	100.0	

Sustainable source of funding and CBOs management determine the sustainability of those CBOs hence long term benefit accrual to the community. In this study the data on the sources of funds and rating of current CBOs management was sought. The people selected for this case study were asked to indicate their sources of funding and at the same time how they rate the management of their CBOs. The findings are presented as shown in Table 4.11.

In the table, it is indicated that donors and government tied together as the major source of CBOs funding accounting for 34.2% for each case. Second in the rank is *Harambee* as a source of fund and members contribution being least accounting for 16% and 7.6% respectively. The observation that member's contribution is a least source of funding begs for the question, whether these organizations are not dependent.

On management, majority of the respondents indicated that their CBOs were well managed and this is represented by 31.6% of the respondents. Eight people accounting for 10.1% did not respond to the question, however, 27.8% indicated that their CBOs were fairly managed and 10.1% indicating not being sure.

## 4.4 Approaches used by CBOs in community empowerment

In community development there are various approaches used in empowering the community. Some of the approaches may include the nature of economic activities members of the community are involved in, level of participation in different development activities, extent of capacity building, communication systems and nature of external support. To measure the variable approaches used by CBOs in community empowerment, data was collected, analyzed and presented on the indicators as follows;

# 4.4.1 Project Selection, Capacity Building, Communication and Government Support

Approaches for selecting a			Cumulative
project	Frequency	Percent	Percent
0. No response	2	2.5	2.5
1. Suggestion By	5	6.3	8.9
Community Elites	5	0.5	0.7
2. Suggestion By	36	45.6	54.4
Donors/Sponsors	50	45.0	54.4
3. Suggestion By	25	31.6	86.1
Government Officers	23	51.0	00.1
4. Suggestion By CBOs	11	13.9	100.0
Members		15.7	100.0
Total	79	100.0	
Respondent rating of CBO in			
terms of building their members			Cumulative
capacity	Frequency	Percent	Percent
0. no response	2	2.5	2.5
1. low	13	16.5	19.0
2. fair	29	36.7	55.7
3. high	27	34.2	89.9
4. very high	5	6.3	96.2
	3	3.8	100.0
Total	79	100.0	

**Table 4.12**: Approaches of Selecting Projects, Capacity Building, Communication and Government Support

Respondent rating of CBO communication to its			Cumulative
stakeholders	Frequency	Percent	Percent
0. No response	1	1.3	1.3
2. not good	4	5.1	6.3
4. fairly good	27	34.2	40.5
5. good	23	29.1	69.6
6. very good	24	30.4	100.0
Total	79	100.0	
Respondent rating of			
government support to CBOs			Cumulative
	Frequency	Percent	Percent
0. no response	1	1.3	1.3
2. poor	7	8.9	10.1
3. fair	27	34.2	44.3
4. good	20	25.3	69.6
5. very good	23	29.1	98.7
6. Not sure	1	1.3	100.0
Total	79	100.0	

Project selection approaches determine the level at which members of the community will get involved with the projects or activities designed to solve their problems. Getting community involved in selecting development projects is a way of empowering them. In this study, the respondents were asked to indicate how the activities in their CBOs were selected. The information was recorded as presented in the Table 4.12.

From the table, it shown that majority of the projects carried out by CBOs were suggested by the donors/sponsors and government officer accounting for 45.6% and 25%.

In terms of CBOs role in community capacity building, majority of the respondents at 36.7% rated the role of CBO in capacity building to their members as high. There is a consistence in this finding because the second in rank is 34.2% of the respondent who rated the role of CBO in capacity building as fair.

In assessment of how people viewed CBOs communication with stakeholders, 27% of the respondents indicate that communication was fair. Only 5.1% of the people who responded indicates that communication is not good whereas the rest said it good or very good accounting for 29.1% and 30.4 % of the respondent respectively.

For government support, majority indicates that the support received by their CBOs is fair, accounting for 34.2% of the respondents. Considering the trend of responses, people generally

viewed government support as fair, good or very good with a few accounting for 8.9 % indicating that the government support is poor.

# 4.5 Level of community participation in CBOs facilitated projects

Respondent rating of external support to CBO in which respondent belong	Frequency	Percent	Cumulative Percent
2. low	6	7.6	7.7
3. fair	23	29.1	37.2
4. high	38	48.1	85.9
5. not sure	11	13.9	100.0
Total	79	100.0	100.0
	13	100.0	
Respondent rating of local stakeholders			Community Community
involvement in CBO in which respondent	Б	D (	Cumulative
belong	Frequency	Percent	Percent
low	9	11.4	11.5
fair	35	44.3	56.4
high	22	27.8	84.6
not sure	11	13.9	98.7
No response	1	1.3	100.0
Total	79	100.0	
Respondent indicating having benefited			Cumulative
economically from CBO membership	Frequency	Percent	Percent
yes	20	25.3	25.6
no	24	30.4	56.4
not sure	34	43.0	100.0
Total	79	100.0	

In this study; level of external support, local stakeholder's involvement and CBOs members benefits were considered as important indicators for measuring to predict level of community participation in CBOs facilitated projects. The data collected and processed has been presented as shown in Table 4.13.

Majority of the respondents indicated that the external support of their CBOs project is high. This is represented by 48.1% of the respondents. 29.1% viewed external support as fair and 7.6% as poor. 13.9 % were not sure. It is also observed that most of the people interviewed indicated that local stakeholders involvement on CBOs projects was fair represented by 44.35% of the respondents whereas second in rank are people who were not sure, accounting for 27.8%. In terms of economic benefits, majority standing at 43.0% indicated that they were not sure whether

they benefited from the CBOs activities. 25.3 % and 24% indicated that they benefited and did not benefit respectively.

## 4.6 Level of CBOs partnership with other development agencies

Other organizations partnering	1	1 1	Cumulative
with respondent CBO	Frequency	Percent	Percent
0. No response	1	1.3	1.3
1. government	11	13.9	15.2
2. NGOs	16	20.3	35.4
3. FBOs	22	27.8	63.3
4. private organization	29	36.7	100.0
Total	79	100.0	
Respondent rating of his/her CBO			Cumulative
relationship with others	Frequency	Percent	Percent
0. No Response	1	1.3	1.3
1. Not Very Strong	8	10.1	11.4
2. Fairly Strong	41	51.9	63.3
3. Strong	20	25.3	88.6
4. Very Strong	9	11.4	100.0
Total	79	100.0	
Respondent indicating partnership			Cumulative
is important	Frequency	Percent	Percent
0. No Response	1	1.3	1.3
1. Yes	14	17.7	19.0
2. No	27	34.2	53.2
3. Not Sure	37	46.8	100.0
Total	79	100.0	

Table 4.14: CBO partners, Relationship and importance of partnership

CBOs operate in an integrated system and partnership with other organizations is a factor that may influence the sustainability of a CBO. Following this argument this study sought to establish how the selected case of CBOs related with other development organizations. The respondents were asked to indicate how they viewed their CBO's relationship with others and how they viewed partnership in community development involving their CBOs. The data was collected, processed and presented as indicated in Table 4.14.

Out of 79 people who participated in this study, 36.7% indicated that their main partners were private organization with faith base organization (FBO) ranking the second at 27.8%. Majority accounting for 51.9% indicated that the relation of their CBOs with others was fairly strong. On assessing how the people viewed the partnership, 46.8% indicated that they were not sure whether partnership was important and the second in rank accounted for 34.2% and 17.7%

indicated that partnership was not and was important to their CBOs respectively. This observation seems to be contrary to expectation and may prompt further investigation to establish why these particular individuals in the selected CBOs viewed partnership as not important whereas majority were not sure.

# **4.7 Economic Empowerment of the Community**

			Cumulative
Respondent employment status	Frequency	Percent	Percent
1. Self Employed	34	43.0	50.7
2. Not Employed	10	12.7	65.7
3. Government Employed	10	12.7	80.6
4. Private Organization Employed	8	10.1	92.5
5. Family Business Employee	5	6.3	
Total	79	100.0	
The average earning of the respondent			Cumulative
per month in KShs	Frequency	Percent	Percent
1. 1000-3000	8	10.1	10.4
2. 3000-6000	22	27.8	39.0
3. 6000-10000	34	43.0	83.1
4. 10000-20000	9	11.4	94.8
5. over 20000	4	5.1	100.0
Total	79	100.0	)
Respondent indicating access to business			Cumulative
development information	Frequency	Percent	Percent
1. Yes	14	17.7	18.2
2. No	42	53.2	72.7
3. Not Sure	17	21.5	94.8
4. No Response	4	5.1	100.0
Total	79	100.0	
Respondent source of business			Cumulative
development information	Frequency	Percent	Percent
1. Government	4	5.1	5.6
2. Group Members	23	29.1	37.5
3. Churches	26	32.9	73.6
4. NGOs/CBOs	14	17.7	93.1
5. Other sources	5	6.3	100.0
Total	79	100.0	
Respondent average spending per month	Frequency	Percent	Cumulative

**Table 4.15:** Indicators of Community Economic Empowerment

in KSHS			Percent
1. 1000-3000	5	6.3	6.4
2. 3000-6000	19	24.1	30.8
3. 6000-10000	35	44.3	75.6
4. 10000-20000	16	20.3	96.2
5. Over 20000	3	3.8	90.2 100.0
5. Over 20000 Total	5 79		100.0
	/9	100.0	<u> </u>
The asset the respondent has accumulated	-	-	Cumulative
by being involved in CBO	Frequency	Percent	Percent
1. Farm Equipments	19	24.1	25.3
2. Personal Assets	27	34.2	61.3
3. Farming Inputs	23	29.1	92.0
4. Others Not Specified	6	7.6	100.0
Total	79	100.0	
The respondent indicating having a debt			Cumulative
currently	Frequency	Percent	Percent
1. Yes	49	62.0	64.5
2. No	15	19.0	84.2
3. No Response	9	17.0	96.1
4. Missing	3	3.8	100.0
Total		5.8 100.0	100.0
	19	100.0	
The average debt that a respondent owed		D	Cumulative
currently	Frequency	Percent	Percent
1. 1000-5000	15	19.0	19.7
2. 5000-10000	37	46.8	68.4
3. 10000-20000	16	20.3	89.5
4. Over 20000	7	8.9	98.7
5. No response	1	1.3	100.0
Total	79	100.0	
The average saving of the respondent per			Cumulative
annum	Frequency	Percent	Percent
1. 1000-3000	20	25.3	26.7
2. 3000-6000	20	25.3	53.3
3. 6000-10000	25	31.6	86.7
4. 10000-20000	9	11.4	98.7
5. over 20000	1	1.3	100.0
Total	75	94.9	100.0
Total	73 79	100.0	
	19	100.0	Cumulation
The respondent estimated value of	Energy	Dance	Cumulative
investment in KSHS	Frequency	Percent	Percent
1. 1000-3000	4	5.1	7.3
3. 3000-6000	9	11.4	23.6
4. 6000-10000	25	31.6	69.1
5. 100000-200000	11	13.9	89.1
6. over 200000	5	6.3	98.2
7. No response	1	1.3	100.0

Total	55	69.6	
Missing	24	30.4	
Total	79	100.0	
Respondent average income per year in			Cumulative
KSHS	Frequency	Percent	Percent
1. 1000-10000	9	11.4	11.7
2. 10000-30000	17	21.5	33.8
3. 30000-60000	42	53.2	88.3
4. 100000-200000	9	11.4	100.0
Total	77	97.5	
Missing 0	2	2.5	
Total	79	100.0	
Respondent indicating saving attributed			Cumulative
to being a member of CBO	Frequency	Percent	Percent
1. Yes	31	39.2	40.8
2. No	36	45.6	88.2
3. No Response	9	11.4	100.0
Total	76	96.2	
Missing 0	3	3.8	
Total	79	100.0	

Economic empowerment in this study is a dependent variable predicted by use of the variables whose indicators have been discussed above. Employment status, average earning, business development information, annual income, spending, asset development and investment have been considered as important indicators for measuring community economic empowerment. The data on these indicators was collected from 79 respondents, processed and presented as shown in Table 4.15.

As shown in table above, most of the people interviewed indicated that they were self employed accounted by 43.0%. Those indicating not employed at all are 12.7% that equals the percentage of people employed by the government and were involved with CBOs activities.

Earning per month of the respondent was another indicator measured in this study. Majority of the respondents indicated that their average earning ranged between Kshs 6000-10000, accounting for 43.0%. The second in the rank is Kshs 3000-6000, accounted by 27.8% of the respondents.

Source and access to business information influences the community business activities. Out of 79 people participating in this study, 53.2% indicated that they did not access business development information. 17.7% and 21.5% said they had access to business development

information and not sure respectively. 32.9% indicated that their main source of business information was their churches and group members accounted for by 29.1% of the respondents. Interestingly, government ranked the least as a source of business development information represented by 5.1% of the respondents.

On spending per month, majority indicated that they spent Kshs 6000-10000, accounted for by 44.3%. Although not specified, majority represented by 34.2% indicated that they had accumulated personal assets.

The level of debt accumulation is an indicator of one's ability or inability to save for investment. From the table above, 62.0% indicated that they had debts being serviced. Only 19.0% did not have debt. Majority indicated that their average debt range was 5000-10000 which has been accounted for by 46.8% of the respondents. It is observed that 86.1% of the respondents had debt that is the sum of all the people indicating that they have debt of whatever level.

Savings determine how much one can invest and generate income. Assessing the level of saving among the respondents for the case study was done. Majority of the respondents accounted for by 31.6% of the respondents had a saving range of Kshs 6000-10000 per annum. This translates to at least Kshs 500-833 per month.

When asked to indicate their income per year, majority indicated that their income range was Kshs 30000-60000, that translates to Kshs 2500-5000 per month. To establish whether the respondents savings were attributed to being involved with CBOs activities, 45.6% indicated that their saving was not attributed to being involved with CBOs activities. However, 39.2% said their saving was attributed to CBOs involvement. 11.4% did not respond this question.

#### **CORRELATION ANALYSIS**

The purpose of this study was to establish the influence of CBOs particular influence on the economic empowerment of the rural community of Bahati location in Bahati division in Nakuru county of Kenya. The assumption here is that CBOs activities associate to community economic empowerment linearly hence partial correlation adopted to establish the association between variables under investigation.

The information on CBOs particular activities influence on community economic empowerment is a gap that requires attention. Therefore, the problem being addressed by this study is to establish whether there is influence of CBOs' particular activities on economic empowerment of the Bahati rural community in Nakuru County. Following the problem statement on which the objectives of this study are based, this study attempts to establish a correlation between economic activities and community economic empowerment; approaches used in project selection and community economic empowerment, levels of partnership and community economic empowerment and levels of community participation and community economic empowerment. Correlation in this study is used to show the direction in which the variables being investigated relate, whether positive or negative.

To further examine the consistence on how 79 people (respondents) responded on how CBOs have influence on community economic empowerment, partial correlation was carried out. The association between the variables will be tested within a significant correlation level of 0.01.

### **Economic Activities and Community Economic Empowerment Correlation**

The key indicators selected for analysis in economic activities carried out by the CBOs include; duration CBOs have been operating (RCDUO), number of respondents knowing their CBOs development priorities (RACBOP) and respondents rating of their CBOs management (RCBOM). Since economic activities are suspected to influence community economic empowerment, the stated indicators as measured in this study was correlated to key selected community economic empowerment indicators which include number of people accessing business information(RABDIN),respondent average spending per month(RASPM), respondent average income per annum(RAVINYR), respondent average debt per annum(RADEBT), respondent average saving per annum (RASAVY) and respondent average investment per annum (REINV).

In the correlation table 4.16 below, the duration in which the respondents CBOs have been existing correlates positively with the number of the respondents view on how their CBOs were managed. The coefficient correlation between two factors is -0.262 where the probability of this association is 0.02 or 2%. The duration of CBOs existence correlated negatively with the number of respondents who indicated the access to business development information, respondent average income per year in KSHS, the asset the respondent has accumulated by being involved in CBO and the average saving of the respondent per annum at coefficient of correlation of -0.082,0.047,0.059 and 0.187 respectively. The probabilities of these negative correlation stands at 0.476, 0.682, 0.613 and 0.109 respectively. Chances of the number of the respondents average

income per year in KSHS and The asset the respondent has accumulated by being involved in CBO.

The number of respondents indicating access to business information correlates positively with the respondents view on the status of their CBOs management and the asset the respondent has accumulated by being involved in CBO at coefficient correlation of 0.033 and 0.102 with chances of the association being high standing at 0.778 or 77.8% and 0.383 or 38.3% respectively. However, respondent average income per year in KSHS and the average saving of the respondent per annum correlates negatively at -0.065 and -0.369 respectively where their chances of association stands at 0.575 and 0.001 respectively.

Although respondents access to business information, average income, accumulated assets and saving were indicators for measuring community economic empowerment, in bivariate correlation, access to business information and income; average income and assets and assets and average saving correlated positively at 0.035, 0.034 and 0.084 correlation of coefficient where the chances of their association is 0.575, 0.008 and 0.469. These correlations though somehow outside the objectives; this correlation analysis could prompt further investigation on whether they influence each other.

	Duration in years respondent CBO has been operating	Respondent rating of his/her CBO in terms of management	Respondent indicating access to business development information	Respondent average income per year in KSHS	The asset the respondent has accumulated by being involved in CBO	The average saving of the respondent per annum
Duration in years respondent CBO has been operating	1	.262(*)	082	047	059	187
		.020	.476	.682 77	.613	.109
Respondent rating of his/her CBO in terms of management	.262(*)	79 1	.033	065	.102	369(**)
	.020	•	.778	.575	.383	.001
	79	79	77	77	75	75
Respondent indicating access to business development information	082	.033	1	.035	.049	097
	.476	.778	•	.763	.677	.412
	77	77	77	77	74	74
Respondent average income per year in KSHS	047	065	.035	1	.304(**)	009
	.682 77	.575 77	.763 77	77	.008 74	.941 74
The asset the respondent has accumulated by being involved in CBO	059	.102	.049	.304(**)	1	.087
	.613 75	.383	.677 74	.008 74	75	.469 72
The average saving of the respondent per annum	187	369(**)	097	009	.087	1
	.109 75	.001 75	.412 74	.941 74	.469 72	75

# Table 4.16: Pearson Correlation of Economic Activities and Economic Empowerment

Note: correlation significant test at 2 tail test at 0.01

## **CBOs Approaches in Community Empowerment and Economic Empowerment**

An approach used by CBOs in empowering community was a variable measured in this study. The indicators selected for measuring this variable include; method of selecting projects carried out by CBOs (MIDCBOP), respondent view on community participation in CBOs activities (RCOMPT), respondent rating of the role of their CBOs in building their capacity (RCBOBIC), respondent rating of their CBOs communication to stakeholders (RCBCOM) and respondent rating of government support to CBOs (RGCBO).

	Methods responde nts' CBO use in identifyi ng the develop ment projects	Respond ent rating of commun ity participa tion in CBOs work	Respondent rating of CBO in terms of building their members capacity	Responden t rating of CBO communic ation to its stakeholde rs	Responden t average income per year in KSHS	The asset the respondent has accumulat ed by being involved in CBO	The average saving of the responde nt per annum
Methods responde nts' CBO use in identifyi ng the develop ment projects	1	.372(**)	.055 .629	.215 .057	035 .763	.090 .443	.032 .785
	79	.001	.029	.037 79	.703	.443	.785
Respond ent rating of commun ity participa tion in CBOs work	.372(**) .001 79	1 79	039 .733 79	.235(*) .037 79	101 .384 77	.017 .883 75	293(*) .011 75
Respond ent rating of CBO in terms of building their members capacity	.055	039	1	.103	261(*)	315(**)	.229(*)
	.629	.733	•	.365	.022	.006	.048
	79	79	79	79	77	75	75
Respond ent	.215	.235(*)	.103	1 54	.140	026	022

rating of CBO commun ication to its stakehol ders	.057 79	.037 79	.365 79	79	.223 77	.823 75	.855 75
Respond ent average income per year	035	101	261(*)	.140	1	.304(**)	009
in KSHS	.763 77	.384 77	.022 77	.223 77	77	.008 74	.941 74
The asset the responde nt has accumul ated by being involved in CBO	.090	.017	315(**)	026	.304(**)	1	.087
m ebo	.443 75	.883 75	.006 75	.823 75	.008 74	75	.469 72
The average saving of the responde nt per annum	.032	293(*)	.229(*)	022	009	.087	1
	.785 75	.011 75	.048 75	.855 75	.941 74	.469 72	75

 Table 4.17: Pearson Correlation of Project selection approaches and Economic Empowerment

In Table 4.17, the methods used in selecting CBOs projects seem to correlate positively with respondent rating of community participation in CBOs activities and respondent view on

whether CBOs has contributed to their capacity building at coefficient correlation of 0.372 and 0.05 with chances of association being 0.001 0.629 respectively. Although the stated correlation is for independent variables under investigation, their correlation may prompt researcher to establish how they influence each other.

In the second case, methods used in selecting CBOs projects indicates a positive correlation with respondents saving per annum and accumulated assets with coefficient correlation of 0.09 and 0.032 with a chance of association standing at 0.443 and 0.785 respectively. The correlation between methods used in selecting CBOs projects and respondent saving though positive and weak, indicates high chances of association as also is the case with respondents level of income with coefficient correlation of -0.035 with high chances of association of 0.63.

The respondents view on how community participated in their CBOs projects correlates positively with respondent level of assets and saving with coefficient correlation of 0.017 and 0.032 and chances of association being 0.883 and 0.011 respectively. It is observed that respondent view on community participation and level of assets though positively weak, chances of association are high at 0.883 of 88.3%. The level of income of the respondent correlates negatively with methods used in selecting CBOs projects at 0.101 and chances of association being 0.01.

In case of the respondent view on whether CBOs built their capacity, the positive correlation is indicated between respondent view on whether CBOs built its members capacity and respondents level of saving with coefficient of correlation being 0.29 and chances of association as 0.048. The level of income and assets correlates negatively indicating 0.26 and 0.315 with association chances being 0.02 and 0.06 respectively.

How respondent rated their CBOs communication correlates positively with respondents' level of assets at correlation coefficient of 0.026 with chances of association being 0.823. However, the level of income and saving correlates negatively with how respondents viewed their CBOs communication status indicating 0.101 and 0.22 coefficient of correlation with chances of association being 0.384 and 0.855 respectively.

## Level of CBOs Partnership and Community Economic Empowerment

The level of CBOs partnership with other organizations was considered as one of the independent variable to be measure and related the community economic empowerment. The important variables selected for analysis include; respondents rating of their CBOs partnership with other organizations and their perception on the importance of partnership. The two indicators were correlated with selected indicators of community economic empowerment as shown in table 18 below.

# **Table 4.18:** CBOs Partnership and Community Economic Empowerment

			Dognandant			Dognondant
			Respondent indicating		The	Respondent indicating
	Respondent		-		respondent	-
	rating of	Pagnondont	saving attributed to	The everege	estimated	access to business
	his/her CBO	Respondent indicating	being a	The average saving of the	value of	
	relationship	partnership is	member of	respondent	investment	developme nt
	with others	important	CBO	per annum	in KSHS	information
Respondent	with others	Important	СВО	per annum	III KSH5	mormation
rating of his/her						
CBO	1	.440(**)	.081	085	226	.075
relationship with	1	.440(**)	.001	005	220	.075
others						
others		.000	.485	.469	.097	.519
	79	.000	.485	75	.097	.517
Respondent	17	17	70	15	55	
indicating						
partnership is	.440(**)	1	.044	154	382(**)	.217
important						
important	.000		.705	.187	.004	.058
	79	79	76	75	55	77
Respondent	17	17	70	15	55	, ,
indicating saving						
attributed to	.081	.044	1	.215	014	.150
being a member	1001		1	.210		
of CBO						
01 02 0	.485	.705		.066	.920	.198
	76	76	76	74	55	75
The average						
saving of the	085	154	.215	1	.148	097
respondent per	005	134	.215	1	.140	077
annum						
	.469	.187	.066		.281	.412
	75	75	74	75	55	74
The respondent						
estimated value	226	382(**)	014	.148	1	.106
of investment in					_	
KSHS	0.07	004	0.00	201		1.10
	.097	.004	.920	.281		.448
	55	55	55	55	55	54
Respondent						
indicating access	0.7.7	017	1 20	0.07	10-	
to business	.075	.217	.150	097	.106	1
development						
information	510	050	109	410	110	
	.519 77	.058 77	.198	.412	.448	רד
	11	//	75	74	54	77

According to the data analysis presented in Pearson correlation Table 4.18, how the respondents rated the level of their CBOs partnership with other organizations seem to correlate positively with the respondent perception of the importance of partnership in development with a correlation coefficient of 0.44 with chances of association being 0.00. In this case the correlation is indicated but the chances of association are indicated to be minimal. However, when correlated, the respondent view on the level of partnership shows positive correlation with respondent's level of saving by being involved with CBOs, level of saving per annum and respondent access to business information represented by the coefficient correlation of 0.081, 0.085 and 0.75 with chances of correlation being 0.485, 0.469 and 0.058 respectively. The respondents rating of the level of partnership indicate strong correlation with respondent access to business information standing at 0.75 but with fair chances of association indicated as 0.519. However, the same variable correlated negatively with the respondent's level of investment shown to be -0.226 where the chances of association are 0.097. following this observation, the correlation between the respondents rating of their CBOs level of partnership and respondents access to information may prompt further investigation to establish whether access to information was influenced by levels of partnership and how.

The perception of the respondents on the importance of partnership was also correlated with community economic empowerment indicators. In the analysis as shown in table 20 below, the respondent rating of partnership in terms of its importance to their CBOs is shown to correlate positively with respondents level of saving due to being involved with CBO, saving per year and respondent access to business information represented by the coefficient correlation of 0.04, 0.469 and 0.217 with chances of association indicated as 0.75, 0.154 and 0.058 respectively. The respondent view on how they rated the importance of partnership seem to correlate weakly at coefficient of 0.044 but with high chances of associated shown to be 0.75. However the same variable correlates strongly with respondent level of saving per year at 0.469 but with low chances of correlation at 0.154.

On the other hand, respondent rating on the importance of partnership correlates negatively with respondent level of investment at -0.382 correlation coefficient and chances of association being 0.058.

#### **Community Participation and Community Economic Empowerment**

Community participation in their development projects is viewed as one way of community capacity building. In this study, community participation was an independent variable selected to predict its influence on community economic empowerment. Under community participation the indicators considered for measurement and correlated with economic empowerment include; the respondent view on external support to their CBOs, respondent rating of local stakeholders involvement in CBOs activities and respondent perception on whether they benefited economically by being associated with their CBOs. Table 4.19 indicates the Pearson correlation table of the community participation variables and community economic empowerment.

When correlated, the respondent rating of the external support to their CBOs correlates positively with respondent access to business development information and level of investment with coefficient of correlation of 0.141 and 0.148 and with chances of correlation being 0.22 and 0.28 respectively. The correlation between how respondents rated the level of external support seems to have high chances of having association indicted by 0.289. On the other hand, the respondent rating on the external support correlates negatively with respondent rating on the economic benefits they got from CBOs, the level of saving and investment shown to be -0.141, 0.063 and 0.127 with chances of correlation standing at 0.906, 0.589 and 0.27 respectively. From this analysis, the respondent rating of external support correlates negatively with very high chances of 0.906.

	Respondent rating of external support to CBO in which respondent belong	Respondent rating of local stakeholders involvement in CBO in which respondent belong	Respondent indicating having benefited economically from CBO membership	Respondent indicating access to business developme nt information	The respondent estimated value of investment in KSHS	The average saving of the respondent per annum	The asset the respondent has accumulate d by being involved in CBO
Respondent rating of external support to CBO in which respondent	1	.273(*)	014	141	.148	063	127
belong	78	.016 78	.906 78	.222 77	.281 55	.589 75	.278 75
Respondent rating of local stakeholders involvement	.273(*)	1	.227(*)	.087	081	.067	065
in CBO in which respondent belong	.016		.046	.454	.558	.570	.582
Respondent indicating	78	78	78	77	55	75	75
having benefited economicall y from CBO membership	014	.227(*)	1	.123	027	045	.157
membership	.906 78	.046 78	78	.287 77	.844 55	.701 75	.178 75
Respondent indicating access to business development information	141	.087	.123	1	.106	097	.049
	.222 77	.454 77	.287 77	77	.448 54	.412 74	.677 74
The respondent estimated value of investment in KSHS	.148	081	027	.106	1	.148	189
	.281	.558	.844	.448	•	.281	.179
The average	55	55	55	54	55	55	52
saving of the	063	.067	045	097	.148	1	.087

respondent per annum	.589	.570	.701	.412	.281		.469
	75	75	75	74	55	75	72
The asset							
the respondent has accumulated by being involved in CBO	127	065	.157	.049	189	.087	1
	.278	.582	.178	.677	.179	.469	
	75	75	75	74	52	72	75

 Table 4.19: Community Participation and Community Economic Empowerment

# **CHAPTER FIVE**

# SUMMARY OF THE FINDINGS, DISCUSSIONS, CONCLUSIONS AND RECOMMENDATIONS

## **5.1 Introduction**

The summary of the study findings, conclusions drawn and recommendations made are contained in this chapter. The purpose of this study was to establish the influence of CBOs particular influence on the economic empowerment of the rural community of Bahati location in Bahati division in Nakuru county of Kenya.

The information on CBOs particular activities influence on community economic empowerment is a gap that requires attention. Therefore, the problem being addressed by this study is to establish whether there is influence of CBOs' particular activities on economic empowerment of the Bahati rural community in Nakuru County.

## **5.2 Summary of Findings**

The broad objective pursued to achieve the end of this research project was to examine the influence of CBOs activities on the economic empowerment of rural community in Bahati location in Bahati division in Nakuru County of Kenya. This was achieved through the specific objectives which include;

- i) Identifying economic activities facilitated by CBOs operating in Bahati community;
- ii) Establishing approaches the CBOs use in facilitating community development activities in Bahati;
- iii) Establishing the level of CBOs partnership with other development agencies within and outside Bahati community area;
- iv) Establishing the level of community participation in CBOs facilitated projects

Following the stated objectives the variables were formulated and their indicators developed to enable the researcher measure those variables. The variables selected for this study include;

- i) CBOs activities
- ii) CBOs Approaches in selecting Community development projects
- iii) CBOs level of partnership with other development agencies
- iv) Level of community participation in CBOs activities

v) Community Economic Empowerment (considered as dependent variable).Each variable was measured using selected indicators as discussed in this chapter.

## 5.2.1 Background Information

This section is a description of the statistical analysis of the background information pertinent to this study. The important background information includes age, gender, and education level of the respondents.

From the descriptive statistic presented in this study, it has been found that out of the 79 respondents who participated in this study, majority involved in CBOs activities are men accounting for 50.6%. Further majority seem to have attained secondary education, have been members of their CBOs for duration of 2-5 years and aged 35-45 years accounting for 54.4%, 57% and 45.6% respectively. Majority of the people with secondary education stayed in their CBOs for 2-5 years or 5-10 years where majority who indicated to have been members for a period of 2-5 years were females.

# 5.2.2 Economic Activities Carried Out by CBOs

In this study most of the CBOs have been shown to have been operational for a period of 2-5 years accounting for 60.8% of the respondents indicating that and further majority knew their development priorities and said their CBOs were well managed. It is further indicated that the common activities were education projects but indicated to fall under trade and industry among CBOs accounting for 35.4%. Majority interviewed indicated that their CBOs funding comes from donors or government accounting for 34.2% of responses.

#### 5.2.3 Approaches Used by CBOs in Community Empowerment

On approaches to CBOs project selection, majority indicated that project ideas were suggested by donors or sponsors accounting for 45.6% of the responses. In case of the role of CBOs in building capacity, majority indicated that their CBOs had fair contribution in building their capacity accounting for 36.7% of responses and indicated that communication in their CBOs was fairly good as reflected by 34.2% of the respondents.

## 5.2.4 Level of Community Participation in CBOs Facilitated Projects

In case of community participation this is about community support or involvement with CBOs activities. The analysis indicates that external support was high and stakeholders involvement being fair represented by 48.1% and 43.0% respectively.

### 5.2.5 Level of CBOs Partnership with Other Development Agencies

The respondents indicated some levels of partnership with other development agencies. In the analysis, 48.8% of the people interviewed indicated that partnership is important and the relationships with other organization is rated as fairly strong where CBOs seem to have fair government support and majority of their partners being faith based organizations accounting for 27.8% of the respondents.

## 5.2.6 Economic Empowerment of the Community

Selected indicators of community economic empowerment were considered and data collected was analyzed. Majority of the respondents interviewed were self employed and indicated that they had fair access to business information where their major source of information is churches represented by 43.0% and 53.2% respectively.

The analysis shows that majority of the respondents annual income is 10000-60000 per annum and majority represented by 45.6% indicating that their saving is not attributed to being involved with CBOs. Further majority indicates that their average saving per months is Kshs 6000-10000, estimated assets worth Kshs 5000-1000 and estimated investment as Kshs 6000-10000. Majority indicated that they have debts, which accounted for 62% of the respondents who indicated their average debts as 5000-10000kshs per year.

#### 5.2.7 Relationship Between CBOs Activities and Economic Empowerment

In this study, descriptive analysis is supplemented by Pearson correlation analysis. The objective of the correlation analysis is to establish the direction and degree (probability/chance) at which the selected variables correlate. Establishing the direction and degree of association provide useful basis for further investigation that will require one to establish whether the selected variables really influences their counterpart dependent variables.

Under this section, the summary of four independent variables and dependent variable is summarized.

#### **5.2.7.1 CBOs activities**

According to the analysis, the responses on duration in which the respondents CBOs have been existing correlates positively with the number of the respondents view on how their CBOs were managed. However, the same variable correlates negatively with the responses on CBOs members' access to business information, level of income, assets and savings.

Responses on CBOs members' access to business information correlates positively with respondents rating on their CBOs management and their level of accumulated assets.

#### **5.2.7.2** Approaches used by CBOs in selecting projects

Approaches used in selecting a project will indicate whether people are empowered or not. In the analysis, it is shown that the responses on the methods used in selecting projects among CBOs correlates positively with responses on community level of participation, CBOs role in building capacity of its members, saving per annum and level of accumulated assets.

Responses on community participation in CBOs activities correlate positively with responses on the level of assets, saving and correlate negatively with responses on the level of income.

In terms of capacity building by the CBOs, the responses on the CBOs role of building capacity of their members correlate positively with responses on the respondent's savings but correlate negatively with responses on level of income and assets accumulated.

The rating of CBOs communication correlates positively with responses on the level of assets and negatively with income and saving per year.

#### **5.2.7.3 Level of Partnership**

Partnership is critical in any community development. In this study, the analysis indicates that the responses on whether the partnership was important correlates positively with responses on saving but negatively with CBOs members access to business information and level of investment.

The responses on the level of partnership correlates positively with number of people indicating the importance of partnership and the responses on level of saving and access to business information. However, the same variable correlates negatively with responses on level of investment.

#### 5.2.7.4 The Level of Community Participation

In the measurement and analysis of this variable, the responses on the rating of government support to CBOs correlates positively with CBOs members' access to business information and level of investment. However, the same variable correlates negatively with responses on whether members of CBOs got economic benefits and level of saving.

#### 5.3 Discussion of Findings

From the descriptive statistic presented in this study, it has been found that out of the 79 respondents who participated in this study, majority involved in CBOs activities are men. Further majority seem to have attained secondary education, while majority of the people with secondary education stayed in their CBOs for 2-5 years or 5-10 years where majority who stayed for a period of 2-5 years were females. Most of the CBOs have been shown to have been operational for a period of 2-5, and common activities were education projects but indicated to fall under trade and industry among CBOs. On approaches to CBOs project selection, it was found that project ideas were suggested by donors or sponsors. In case of the role of CBOs in building capacity, majority indicated that their CBOs had fair contribution in building their capacity. On community participation, it can be seen that external support was high and stakeholders involvement fairly exists.

Hence, it is seen that CBOs activities generally correlates positively with economic empowerment of Bahati Division. However, it is not possible to show to what extent; and hence only the direction of correlation can be seen.

## 5.4 Conclusion

The literature reviewed in chapter two of this study indicates that particular CBOs activities influence the community economic empowerment. Following the analysis, the following conclusion can be drawn.

The duration in which CBOs has been operating is likely to influence the way the CBOs are managed, and the access of business information, income and saving among its members. Also, Business development Information access and level communication can influence the level of CBOs member's assets. The methods used in selecting the CBOs projects are likely to influence the level of community participation and level of capacity building. Partnership and level of government support is likely to influence the access to business information among CBOs members. From this study and related analysis, CBOs selected for this study present unique characteristics and people interviewed could view things differently in terms of how their CBOs activities related with economic empowerment. An important fact in this study is that not all indicators need to be present for a CBO to be analyzed in terms of how its activities influence community economic empowerment.

# **5.4 Recommendations**

For the development agencies, the CBOs experiences, access to development information, level of partnership and methods of project selection should be focused as one of the factors for analysis when selecting CBOs activity if economic empowerment is a priority.

Secondly researchers interested in the study of CBOs activities and their influence on community empowerment should consider allocating themselves reasonable time and identify more variables for correlation and regression analysis in order to get better conclusion.

# 5.5 Suggestions for Further Study

The purpose of this study was to establish whether community based organizations (CBOs) activities influenced economic empowerment of rural communities – a case of selected CBOs in

Bahati division, Nakuru County. The study ends at showing that there is a relationship between the CBOs activities and economic empowerment. The study does not indicate how the variables studied influence the community economic empowerment. In this case, further study to establish how the community based activities influences community economic empowerment presents a gap for further study.

#### REFERENCES

Arun.K, Narenda. M.J and Keshew .L.M, (2007). *Intervention on livelihood management through community development:* Evidence from rural Nepal-India Association for Women's Rights to Development (2002). "A Rights-based Approach to Development. Washington DC-USA: http://www.awid.org

Bebbington A. (1999), *Capitals and capabilities: a framework for analyzing peasant viability, rural livelihoods and poverty.* World Development

Berg, R.J. (1987). *Non-governmental organizations:* New force in third world development and politics. CASID, East Lansing, Michigan.

BIDPA Working Papery, (1999), Citizen Economic Empowerment in Botswana: Concepts & Principles

Bossel. H, (1999). Indicators for Sustainable Development: Theory, Method, Applications: International Institute for Sustainable Development Institute; A Report To the Balaton Group

Canadian International Development Agency's (1997), "The Why and How of Gender-Sensitive Indicators: A Project Level Handbook

Carol, J. D.V and Cory. F. (2001). Building Capacity in Nonprofit Organizations. The Urban Institute-Washington DC-USA.

CIDA Working Paper (2009), Women's Economic Empowerment: CIDA Canada Clark, J. (1999), *The role of non-profit organizations in development*. The experience of the World bank. NGO Unit, World Bank, USA.

Clements, A. S. (1995). *Employment growth and housing shortage:* A case study of Wongan Hills. B.A. (Hons) Thesis, Perth: Curtin Univ. of Technology.

Catherine. M Beryl .H, Jane C and Lucy G, (2007); The role of community-based organizations in household ability to pay for health care in Kilifi District, Kenya

Cohen, M. D. & March, J. G. (1986), Leadership and Ambiguity. Boston university

Darry.B, francis.H, Marylin. T, Pete. W and Mandy. W (2004); *Making Community Participation meaningful.* University of the West of England

District Strategic Plan (2005 – 2010), For Implementation of the National Population Policy for Sustainable Development-Government printer.

Doug, R. (2007). A Three-fold Theory of Social Change and Implications for Practice,

Planning, Monitoring and Evaluation: Community Development Resource Association.

Ekblom, P (2012). International Perspectives of Crime Prevention Contributions from the 4th and the 5th Annual International. Forum 2010 and 2011 within the German Congress on Crime Prevention

Greenfield. M. P, (2009). *Linking Social Change and Developmental Change: Shifting Pathways* of Human Development-University of California, Los Angeles - American Psychological Association-USA

Jacob K. B & Tomas M (2007). *Applying a rights-based approach:* An inspirational guide for civil society. The Danish Institute for Human Rights, 2007

Kenya, Central Bureau of Statistics (1994), Economic Survey 1994 (Chapter 3: Welfare Perspectives), Government Printer, Nairobi

Kothari, C. R (2004), *Research Methodology, Methods and Techniques*, New Deldhi; India. Kumar,N (2003), Community driven development. Lesson from sahel an analytical review –the world bank Washington DC

Lewa,K.K,. Ndungu J. and Njunie (2008); *Mobilizing Group Action Through Community Based Monitoring And Evaluation Systems:* The Case Of Galana Farmers' Field School Mendes, P. P. (2008). *Teaching community development to social work students*: A critical reflection. *Community Development Journal*, 2008.

Middlemiss, Lucie Kate (2009). *The role of community-based organizations in stimulating sustainability practices among participants*. Submitted in accordance with the requirements for the degree of Doctor of Philosophy, The University of Leeds, School of Earth and Environment, May 2009 (accessed April 2010)

Ministry of national planning and national development (2008); Kenya vision 2030:

Mugenda O. M., Mugenda O. G. (1999), Research Methods: Quantitative and Qualitative Approaches, Nairobi.

Mullen, J. (1991), *Mobility Haiti project*. Institute. for Transport. And Development. Policy. Summer Report.

Mukui .J. T (2008); Poverty analysis in Kenya: ten years on

Neupane K.P. (2004). *Community management of natural resources*. Uganda Journal of Agricultural Sciences.

ODPM (2003). *Capacity building in local government - research on capacity-building needs:* Final report - June 2003, London: ODPM

Ogundipe AO (2003), "The Challenge of Community Development in Ijebu, Ogun State, Nigeria".

Oyaya CO, Rifkin SB (2003). Health sector reforms in Kenya: an examination of district level planning. Health Policy

Safaricom Foundation (2011); *Economic Empowerment of Small Partners*. Best practice guidelines.

Shaffer, R., Deller, S., and Marcouiller, D (2004), *Community Economics: Linking Theory and Practice*. Ames, IA: Blackwell Publishing.

SIDA Working paper (2009); Women's Economic Empowerment: SIDA Sweden.

Simon, C. (2006): *Literature Review on Capacity Building for the Voluntary and Community Sector-New Zealand:* http://www.communityresearch.org.nz

Skinner, S. (1997). *Building Community Strengths:* A Resource Book on Capacity Building. CDF- London-UK

Strategy for Revitalising Agriculture (2004). Ministries of Agriculture and Livestock and Fisheries Development, Kenya.

Thomas, P (2002); Development project design; toward better practice paper for devnet conference 2002; contesting development, pathway to better practice-new Zealand.

Uphoff N. (1986), Local institutional development: an analytical sourcebook with cases. West Hartford, CT: Kumarian Press.

United Nations Center for Human Settlements (HABITAT) (1986). Transport for urban and rural areas, OP-HS-86. Nairobi, Kenya.

Wahab .B. (2000), "Sustainable Community Development Project Approach in Osun State,
World Bank/Republic of Kenya (1996). Social dimensions of development – revised approach to human-centred development and targeted poverty interventions. Nairobi: Government Press.
World Bank, (2002), Gender chapter in "A sourcebook for Poverty Reduction Strategies",
World Bank, Washington DC.

World Bank (2004), The Republic of Kenya: Country Assistance Evaluation, Report No. 28812, Washington, D.C.

72

World Bank (1995), Kenya: Poverty Assessment, Report No. 13152-KE, Population and Human Resources Division, Eastern Africa Department, Africa Region

World Bank, 1995, Kenya: Poverty Assessment, Report No. 13152-KE, Population and Human World Bank (2001), World Development Report 2000/2001: Attacking Poverty

World Bank Report 1998; Environmental Economics & Policies; Health Monitoring &

Evaluation; Health Economics & Finance; Agricultural Knowledge & Information Systems; ICT Policy and Strategies

Zimmerman, M. A. (2000). *Empowerment theory: Psychological, organizational, and community level of analysis. In* (eds.) J. Rappaport, E. Seidman. *Handbook of Community Psychology*. New York: Kluwer/Plenum.

# **Appendix I: Letter of Transmittal**

SUZAN N. NJUGUNA UNIVERSITY OF NAIROBI, P.O. BOX 29162 -00100, NAIROBI DATE...06 Nov. 2012.....

Dear Sir/Madam,

I am a postgraduate student undertaking Masters of Arts Degree in Project Planning and Management from the University of Nairobi, School of Continuing Education and External Studies, Department of Extra- Mural Studies.

I am carrying out a survey seeking to assess influence of CBOs activities on economic empowerment of Bahati community of Nakuru County in Kenya.

In my schedule, I would be visiting sampled participants to administer questionnaires, which will consist of two sections. Kindly provide answers to all the items. Your responses will only be used for the purpose of this study and confidentiality will highly be held. Thanking you in advance for your cooperation.

Yours Faithfully,

Njuguna Suzan N.

# **Appendix II: Questionnaire**

# **Background Information**

- 1. Gender
  - 1. Male
  - 2. Female
- 2. Age
- 1. 18-25 years
- 2. 25-35 years
- 3. 35-45 years
- 4. Over 45 years
- 3. Education level
  - 1. Below primary
  - 2. Primary
  - 3. Secondary
  - 4. College
  - 5. University
- 4. Are you a member of any CBO in your community?
  - 1. Yes
  - 2. No
- 5. Give the name of CBO you belong
- 6. How long have you been a member of your CBO?
  - 1. 0-2 years
  - 2. 2-5 years
  - 3. 5 10 years
  - 4. Over 10 years

Economic activities carried out by CBOs

- 1. How long does your CBO has been operating in your community?
  - 1. 0-2 years
  - 2. 2-5 years
  - 3. 5 10 years
  - 4. Over 10 years
- 2. Name activities carried out by your CBO where you belong.
  - 1. Farming & Farming Systems (e.g. Irrigation)
  - 2. Educational Projects
  - 3. Infrustructure (e.g road rehabilitation, e,t,c,)
  - 4. Value addition activities
  - 5. Other (state the activities)

- 3. Do you know the development priority of your CBO?
  - 1. Yes
  - 2. No
- 4. Do you know the development priority of the CBO you are involved with?
  - 1. Yes
  - 2. No
  - 3. Not sure
- 5. Give the development priority of your CBO
  - 1. Education for members
  - 2. Investments
  - 3. Food security
  - 4. Other communal welfare
- 6. What is the name of the sector where your CBO belongs?
  - 1. Agriculture
  - 2. Trade & industry
  - 3. Environment
  - 4. Culture
  - 5. Any other (specify)
- 7. Where does your CBO get money from?
  - 1. Member's contribution
  - 2. Donors
  - 3. Government
  - 4. Harambee
  - 5. Income generating activities
  - 6. All the above
  - 7. Other sources
- 8. How do rate the management of the CBO you are involved?
  - 1. Not well managed
  - 2. Fairly managed
  - 3. Well managed
  - 4. Not sure

# Approaches used by CBOs in community empowerment

- 9. How are the projects/activities in the CBO you are involved identified?
  - 1. Suggestion by the community elites
  - 2. Suggestion by the donors/sponsors
  - 3. Suggestion by the government officers
  - 4. Suggestion by the CBO members
  - 5. Suggestion by local leaders
  - 6. Not sure

- 10. In your view, how do you rate the level of community participation in all stages of projects undertaken by your CBO?
  - 1. Poor
  - 2. Fair
  - 3. Good
  - 4. Excellent
  - 5. Not sure
- 11. In your view how do you rate the level of CBO in building your capacity as a member of community?
  - 1. Low
  - 2. Fair
  - 3. High
  - 4. Very high
- 12. How do you rate the extent of your CBO projects communication to the stakeholders?
  - 1. Not good
  - 2. Fairly good
  - 3. Good
  - 4. Very good
- 13. In you view, how do you rate the government support to your CBO?
  - 1. Poor
  - 2. Fair
  - 3. Good
  - 4. Very good

Level of CBO partnership with other development agencies in community development

- 14. Name other organization partnering with your CBO in community development.
- 15. How do you rate the relationship of the CBOs in your community with other development agencies?
  - 1. Not very strong
  - 2. Fairly strong
  - 3. Strong
  - 4. Very strong
- 16. In your view, do you feel partnership is important for CBOs and community development?
  - 1. Yes
  - 2. No
  - 3. Not sure
- 17. If yes above, Please give

reasons.....

Level of community participation in CBO facilitated projects

- 18. Name the contribution the CBO has made to you as a member.
- 19. How do you rate the level of community participation in planning and development of projects facilitated by CBO in you community?
  - 1. Low
  - 2. Fair
  - 3. High
  - 4. Not sure
- 20. In your view, how do you rate the level of external support to the CBO you are involved?
  - 1. Low
  - 2. Fair
  - 3. High
  - 4. Not sure
- 21. How do you rate the level of local stakeholders involvement in the projects facilitated by the CBO you are involved?
  - 1. Low
  - 2. Fair
  - 3. High
  - 4. Not sure
- 22. Have you benefited economically by getting involved with the CBO?
  - 1. Yes
  - 2. No
  - 3. Not sure

# Economic Empowerment of the Community

- 23. Indicate your employment status
  - 1. Self employed
  - 2. Not employed
  - 3. Government employed
  - 4. Private organization employed
  - 5. Individual /family work employee
- 24. What is your wage per month in kshs?
  - 1. 1000-3000
  - 2. 3000-6000
  - 3. 6000-10000
  - 4. 10000-20000
  - 5. Over 20000
- 25. Do you access the business development information?
  - 1. Yes

- 2. No
- 3. Not sure

26.	If yes	where do	you	get that	informatio	n?	 •••••	
				$\sim$				

- 1. Government
- 2. Members of group
- 3. Churches
- 4. NGOs
- 5. Any other (specify)

.....

- 27. Please indicate you average spending per month in KSHS
  - 1. 1000-3000
  - 2. 3000-6000
  - 3. 6000-10000
  - 4. 10000-20000
  - 5. Over 20000
- 28. What would indicate as your average income per year from all you economic activities?
  - 1. 1000-10000
  - 2. 10000-30000
  - 3. 30000-60000
  - 4. 60000-100000
  - 5. 100000-200000
  - 6. Over 2000000

29. Kindly give the asset you have acquired since you started getting involved with the CBO.

- 1. Farm machinery e.g tractor, wheelbarrow, chaffcutter, e.t.c.
  - 2. Personal e.g vehicle, bicycle, motorbike, etc
  - 3. Farming inputs e.g. sprinklers, irrigation systems, e.t.c
  - 4. Other (please state)

.....

- 30. Do you have any debt that you are servicing?
  - 1. Yes
  - 2. No
- 31. Indicate the average debt that you are servicing
  - 1. 1000-5000
  - 2. 5000-10000
  - 3. 10000-20000
  - 4. Over 20000
- 32. Have you made any savings you would attribute to the involvement with CBO?
  - 1. Yes
  - 2. No
- 33. What is your average saving per annum?
  - 1. 1000-3000

- 2. 3000-6000
- 3. 6000-10000
- 4. 10000-20000
- 5. Over 20000
- 34. Please indicate the estimated value of investment you have made since you started getting involved with CBO.
  - 1. 1000-10000
  - 2. 10000-30000
  - 3. 30000-60000
  - 4. 60000-100000
  - 5. 100000-200000
  - 6. Over 2000000

# Appendix iii: Analysis Grid Sheet (Find attached)