

**CONTRIBUTION OF JAMII IMARA PROJECT TO IMPROVEMENT OF  
LIVELIHOODS IN KIAWARA SLUMS OF NYERI COUNTY, KENYA.**

**BY**

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**A Research Project Report Submitted In Partial Fulfilment Of The Requirements For The  
Award Of Master Of Arts Degree In Project Planning And Management Of The University  
Of Nairobi.**

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**DECLARATION**

This research project report is my original work and has not been submitted for a degree or any other award in any other institution.

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

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## **DEDICATION**

This research project report is dedicated to my mother Esther Waweru and my wife Ruth Njoroge.

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## **ABBREVIATIONS AND ACRONYMS**

<b>ABCD</b>	:	Asset-Based Community Development
<b>KENSUP</b>	:	Kenya Slum Upgrading Program
<b>KPMG</b>	:	Klynveld Peat Marwick Goerdeler
<b>NCCK</b>	:	National Council of Churches of Kenya
<b>SPSS</b>	:	Statistical Package for Social Sciences
<b>UNDP</b>	:	United Nations Development Programme

## ABSTRACT

Improvement of livelihoods is critical in tackling the distressful living conditions habitants of slums encounter. This study intended to investigate the contribution of Jamii Imara (Resilient Community) Project to improvement of livelihoods in Kiawara Slums of Nyeri County, Kenya. The four objectives of the study were: to establish the influence of beneficiaries grouping to improvement of livelihoods in Kiawara Slums; to assess the influence of capacity building to improvement of livelihoods in Kiawara Slums; to establish the influence of promotion of saving culture to improvement of livelihoods in Kiawara Slums and; to assess the influence of microcredit advancement to improvement of livelihoods in Kiawara Slums. Research questions, research hypotheses, significance, limitations, delimitation, basic assumptions of the study, definitions of significant terms and organization of the study were outlined. The literature was reviewed to establish the findings by other studies on the independent variables namely beneficiaries grouping, capacity building, promotion of saving culture and microcredit advancement. A theory related to livelihoods improvement was discussed. A conceptual framework showing the relationship between the four independent variables and dependent variable and knowledge gaps were outlined. The study used a survey research design with questionnaire being the main research instrument. A sample of 75 respondents consisting of the project beneficiaries was selected using proportionate stratified random sampling. Content validity was ensured by clearly operationalizing the purpose and objectives of the study and consultation with the supervisor while external validity was ensured by selecting adequate sample that was representative of the population. Split-half method was used to calculate reliability using questionnaires from a pilot study consisting of 8 respondents. Spearman-Brown prophecy formula was applied to calculate reliability correlation coefficient whereby the results was 0.87 which was acceptable. Descriptive statistics were applied in analysis of quantitative and quantified qualitative data while hypotheses were tested using bivariate (Pearson) correlation to measure the relationship between the independent and dependent variables. Data presentation was done using frequencies and percentages. SPSS Version 20 was used to compute statistics. The study concluded that beneficiaries grouping, capacity building, promotion of saving culture and microcredit advancement have influence on improvement of livelihoods.

## CHAPTER ONE

### INTRODUCTION

#### 1.1 Background of the Study

Improvement of livelihoods is critical in tackling the distressful living conditions habitants of slums encounter. A report by the *State of the World's Cities Report in 2006/2007* defined a slum household as a group of individuals who live under one roof in urban area and lack access to improved water, sanitation, durable housing, sufficient living area, and secure tenure. The Sustainable Development Goals (SDGs) recognizes that urbanization is a challenge that requires to be addressed as envisaged in goal 11. The goal focuses on making cities and human settlements sustainable.' It targets to ensure that all have access to adequate, safe and affordable housing and basic services, and upgrade slums (UN, 2015).

It has observed that about a third of the populations in the world urban areas live in slums and this could triple in about 40 years (UN DESA, 2013). Africa has approximately 60% of people in urban areas living in slums (UN-Habitat, 2013). Projections show that in the coming two decades, the urban population of South Asia and sub-Saharan Africa which the poorest regions in the world could double (UN-Habitat, 2014). For the SDG that aims at ensuring there is access to adequate housing and services to be achieved especially in Sub-Saharan Africa, the growth of slums need to reversed (Nicolai, Hoy, Berliner and Aedy, 2015). The most recent World Bank study found that, despite a worldwide decline of poverty, Sub-Saharan Africa still account for half of the world's extreme poor (Obebo, 2016).

The kind of labour that is available in slums is usually informal whose wage is low and insecure (Ryan, 2010). Studying the livelihoods of slum dwellers in Bangladesh, Alamgir, Jabbar and Islam (2009) most of the population that migrate to urban areas engage in informal labour and live in slums. The small business that those who dwell in slums engage in usually provide low profits. This conditions leads to prevalence of poverty and reduced resilience among the slum dwellers. Women living in slums are usually the most affected given that, in comparison to men, theirs is mostly meagre income, they have higher illiteracy levels and the family responsibilities are almost always shouldered by them (Rockefeller Foundation, 2013).

For programs implemented in slums to succeed, then they should be tailored to address these slum dwellers top concerns and to create self-sufficiency (Lucci, Bhatkal, Khan and Berliner, 2015; Ruwa, 2015 and World Bank, 2016). Livelihoods improvement has been discovered to consist of comprehensive efforts which bear the potential of ensuring food security for all, resilience among the communities and building the capacity of women to productively contribute in the betterment of their families (WFP Annual Report, 2015).

World Bank report indicate that close to half of Kenyans live below the poverty line, that is, they survive on less than one dollar a day (Ferreira, Jolliffe and Prydz, 2015). The country has also been put at number six out of ten countries in Sub-Saharan Africa where majority of the people whose level of poverty is extreme live (Ciliers, Turner and Hughes, 2015). Estimations show that slum dwellers form an average of 70% of Kenyans living in urban areas (Amendah, Buigut & Mohamed, 2014). Kenya has been found to be having the highest growth of informal settlements at a rate of 5% and unless measures to address this challenge are mounted, the rate has potential to double in the next three decades (UNDP, 2007). Like in other countries, people living in Kenyan slums are poor and live in congested slum settlements that cannot provide adequate amenities to sustain decent living (Muraguri, 2011).

The Government of Kenya has made attempts to reverse the trend in slum areas by initiating two programmes: the Kenya Slum Upgrading Programme (KENSUP) in 2004 and the Kenya Informal Settlement Improvement Project (KISIP) in June 2011. Their aim is to improve the livelihoods of people living and working in slums and informal settlements. The programmes entail promoting, facilitating, and where necessary, providing security of tenure, housing improvement, income generation and physical and social infrastructure (Muraguri, 2012). Also, the Constitution of Kenya 2010 provides for human rights that include highest attainable standard of health, accessible and adequate housing freedom from hunger, clean and safe water in adequate quantities, social security and education. Their achievement would go a long way in transforming poor people's livelihoods.

Slums in Nyeri include Witemere, Kiawara, Ngangarithi, Kangemi and Majengo slums. Kiawara is the largest slum in Nyeri town whose majority populations are single women and their



children, Persons Living with HIV (PLWHIVs) who are poor and the vulnerable elderly persons. Most of them make their living through the informal sector like selling second hand clothes and groceries and hawking diverse items. However, some of the slum dwellers are involved in illegal activities such as sale of illicit brews and drugs and commercial sex (NCCCK, 2014).

The work of improving livelihoods is a multi-stakeholders responsibility who include the citizens, state and non-state actors, profit and non-for-profit organizations, paid professionals and volunteers (Phillips and Pittman, 2009). National Council of Churches of Kenya (NCCCK) is one such stakeholder whose mission is to transform lives through ecumenism, capacity building, advocacy and service delivery. Jamii Imara (Resilient Community) is a project by NCCCK implemented in Kiawara Slums of Nyeri County. The objectives of the project are to economically empower vulnerable women and their households to increase their income levels to a sustainable level and improve their living standard through increased access to affordable credits and better business management practices (NCCCK, 2014). By implementing this project, NCCCK hopes to contribute to quality life of people by facilitating them to overcome poverty.

## **1.2 Statement of the Problem**

Bonnie (2015) and Frese and Sauter (2003) reveal that projects' objectives succeed to varied extents depending on different aspects of project management practices. These extents are determined through project evaluation (Evaluation Toolbox, 2010). However, many organizations fail to measure benefits of the projects they implement so that they cannot tell the real benefits their interventions have created to their target group (KPMG, 2005). Some studies show that a number of implementing partners just concern themselves with their financial performance and do not objectively assess the impact of the work they do to their clients (Wrenn, 2007).

The Survey of Project Management Practices in New Zealand showed that about seventy percent of organizations experienced failure of at least one project failure in the prior 12 months (KPMG, 2010). KPMG (2013) also reported that only 35% organizations consistently deliver stated deliverables. Further, Programme Management Institute (2014) discovered that slightly above half of objectives and overall goals of initiatives are achieved. Such findings through evaluation

can inform actions for improvement of project management practices and even determination of practices to duplicate in future interventions (Westat et al., 2010). This study, therefore, sought to establish the contribution of Jamii Imara Project to improvement of livelihoods in Kiawara Slums of Nyeri County, Kenya.

### **1.3 Purpose of the Study**

The purpose of this study was to investigate the contribution of Jamii Imara Project to improvement of livelihoods in Kiawara Slums of Nyeri County, Kenya.

### **1.4 Research Objectives**

The study had four specific objectives:

- i) To establish the influence of beneficiaries grouping to improvement of livelihoods in Kiawara Slums.
- ii) To investigate the influence of capacity building to improvement of livelihoods in Kiawara Slums.
- iii) To establish the influence of promotion of saving culture to improvement of livelihoods in Kiawara Slums.
- iv) To investigate the influence of microcredit advancement to improvement of livelihoods in Kiawara Slums.

### **1.5 Research Questions**

Research questions for the study were:

- i) What is the influence of beneficiaries grouping to improvement of livelihoods in Kiawara Slums?
- ii) What is the influence of capacity building to improvement of livelihoods in Kiawara Slums?
- iii) What is the influence of saving culture to improvement of livelihoods in Kiawara Slums?

- iv) What is the influence of microcredit advancement to improvement of livelihoods in Kiawara Slums?

## **1.6 Research Hypotheses**

The study sought to test the following hypotheses for which correlation was done:

- i)  $H_0$  – There is no influence of beneficiaries grouping to improvement of livelihoods in Kiawara Slums.

$H_1$  – There is influence of beneficiaries grouping to improvement of livelihoods in Kiawara Slums.

- ii)  $H_0$  – There is no influence of capacity building to improvement of livelihoods in Kiawara Slums.

$H_1$  – There is influence of capacity building to improvement of livelihoods in Kiawara Slums.

- iii)  $H_0$  – There is no influence of promotion of saving culture to improvement of livelihoods in Kiawara Slums.

$H_1$  – There is influence of promotion of saving culture to improvement of livelihoods in Kiawara Slums.

- iv)  $H_0$  – There is no influence of microcredit advancement to improvement of livelihoods in Kiawara Slums.

$H_1$  – There is influence of microcredit advancement to improvement of livelihoods in Kiawara Slums.

## **1.7 Significance of the Study**

This study was important given that its findings were useful in determining the extent of achievement of NCKK's objective of improving livelihoods of its Jamii Imara Project beneficiaries. The findings could be beneficial to county and national governments, NCKK and other development agencies who intend to engage in projects aimed at improving livelihoods since they can understand the best approaches to consider to ensure achievement of their objectives.

## **1.8 Limitations of the Study**

The main challenge of this study was that the results could not be generalized to a large population given that the population of focus was small.

## **1.9 Delimitations of the Study**

The research focused on Kiawara Slums which is one of the slums in Nyeri Town. Majority populations here are single women and their children, Persons Living with HIV (PLWHIVs) and the vulnerable elderly persons (NCKK, 2014).

## **1.10 Basic assumptions of the study**

The study made an assumption that the respondents would be available, cooperative to provide responses and do so honestly so that credible conclusions would be made.

## **1.11 Definition of significant terms used in the study**

**Beneficiaries grouping:** This is the dividing of the project target beneficiaries into smaller units consisting of equal or unequal number of members through which project activities are implemented. The groups may have existed before project entry or may be created by the project.

**Capacity building:** This refers to the strengthening of the ability of people in terms of knowledge, skills and active participation so that their confidence in running their lives without always depending on external prompting is built. Such people are able to put in place structures and systems in their community to address issues that concern them with no or minimal external aid.

**Livelihoods Improvement:** Refers to increasing the capacity of the sources through which people earn their basic life necessities by making them more productive, changing them or diversifying them. This is done with an aim to make the running of people's day to day lives more manageable.

**Microcredit advancement:** It is the provision of small loans without surrender of collateral to individuals who are poor, after being co-guaranteed by the members of a group he or she belongs to and the group is recognized by the lender.

**Promotion of saving culture:** This has been used to refer to the motivation of individuals to embrace a habit of consistently putting aside a portion of their income to accumulate funds for a targeted investment and to cushion one from disposing assets during unforeseen occurrences or emergencies. This can be encouraged through providing incentives such as an interest on the savings made, access to a loan that is several times the amount saved among others.

### **1.12 Organization of the Study**

This research project report was organized in five chapters. Chapter One consists of the introduction which entails background of the study, statement of the problem, purpose of the study, research objectives, research questions, research hypotheses, significance of the study, limitations of the study, scope of the study, basic assumptions of the study, definition of significant terms in the study and organization of the study. In Chapter Two, literature review on beneficiaries grouping, capacity building, promotion of saving culture and microcredit advancement have been presented. Also discussed in this chapter are theoretical framework, conceptual framework and knowledge gaps. Chapter Three entails the research methodology, that is, research design, target population, sampling procedure, method of data collection, data collection procedure, pilot study, validity of research instrument, reliability of research instrument and method of data analysis. Also contained are the ethical issues and operationalization table. Chapter Four consist of analysis of findings as per the research objectives, data presentation and interpretation. In Chapter Five, summary of findings, discussions, conclusions and recommendations are provided. After these chapters, references and appendices which include letter of transmittal; permit from National Commission for Science, Technology and Innovation; research questionnaire; work plan and budget are provided.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

In this chapter, literature review has been provided on the concept of improvement of livelihoods, independent variables which are beneficiaries grouping, capacity building, promotion of saving culture and microcredit advancement. Theoretical framework, conceptual framework and knowledge gaps have also been discussed.

#### **2.2 Concept of improvement of livelihoods**

According to Unitus Labs (2011), most initiatives within the economic systems that continue to be currently in place are not tailored in a way that they can enhance the income of the poor people. This presides over sustained difficult living among the vulnerable so that they fail to reach their potential to earn, and relegating them to the potentiality of living in poverty all their lives. On the other hand, the approach that focus on improving livelihoods of the poor consist of putting interventions in place that prioritize the goals that the target group consider most important to them. The people are empowered to actively participate in changing the unpleasant situations they are in (Jaspars, 2006).

Japan International Cooperation Agency (JICA) underscores that the uniqueness of livelihoods improvement approach is in its emphasis of utilization of locally available resources and partnerships to solve people's problems (<http://www.jica.go.jp/english>). Targeted livelihoods strategies have been found to ensure that people are resilient by making them food secure and increasing their income (Allinovi, D'Errico, Mane and Romano, 2010; Flournoy and Treuhaft, 2005) which are key in ensuring quality healthy living (Larrimore, 2011). Schmit, Matthews and Golden (2014) undertook that improved livelihoods are very critical for parents to boost their ability to meet the needs of their families and thus ensure proper children development. The work of improving livelihoods is a multi-stakeholders responsibility who include the citizens, state and non-state actors, profit and non-for-profit organizations, paid professionals and volunteers (Phillips and Pittman, 2009).

### **2.3 Beneficiaries grouping and improvement of livelihoods**

Project implementation can be done through focusing on individual beneficiary directly or grouping beneficiaries so that individuals belong to different units. Some universal studies have shown different results of various ways of focusing on project beneficiaries. Heck (2003) observed that development agencies and government can achieve the objective of effectively reaching the large numbers of marginalized people using groups. Grouped beneficiaries are able to produce greatly valuable insights that are uniquely grounded in their day-to-day experiences enabling enhanced implementation (Twersky, Buchanan and Threlfall, 2013). Scottish Qualification Authority (2007) undertook that people organized into groups learn through sharing of knowledge, ideas and experiences. With a focus on students, Carnegie Mellon University (2008) found out that properly structured project groups develop skills specific to collaborative efforts.

Due to the difficult conditions that slum dwellers experience, Ballesteros (2011) noted that their social relations are usually weakened and trust reduced. Therefore, development initiatives that focus on bringing people together are key to strengthen the social ties (Maria, 2009). Such initiatives include the approaches where beneficiaries who lack security are organized into groups and small loans are advanced to them to engage in activities that can generate income for them (Schurmann and Johnson, 2009). This approach has been reported to have succeeded in various parts of the world resulting in expanded reach of microcredit initiatives among the poor. (Armendariz and Morduch, 2007). Given that the members co-guarantee each other to qualify for the loan, this group approach ensures trustworthy members form its membership and thus securing the money advanced as default level can be low (WMI, 2008).

It is only until recently that comparisons have been made between approaches where lending is done to a group and where the focus is to individuals (Maria, 2009). Gine and Karlan (2006) study in Philippines found that the two approaches bear little difference especially on the rate of repayment by clients. Although dividing resources across groups may be beneficial in many situations, allowing decision makers to spread risk or reduce unwanted inequities, decision makers over apply such heuristics, dividing resources across groups led to the undesirable

outcome of reduced efficiency. However, there are other situations in which creating groups may lead to more desirable outcomes in scarce-resource allocation (Colby, Jeff and Chapman, 2015).

It has been argued that, for the types of projects aimed at improving lives of poor people, group approaches are normally the more cost-effective (Heck, 2003). Individual members benefit from the competencies of each other when they work as a group enhancing benefits achievement (Ofori, 2013). Also, Kodongo and Kendi (2013) reveal that group lending helps in mitigating delinquency among members than individual lending as members monitor each other

Studies have also been conducted in Africa in relation to grouping phenomenon. Hermes, Lensink, and Mehrteab (2005) investigations of 102 groups in Eritrea show that the monitoring and the social ties of group leaders, and not the other group members reduce the moral hazard behaviour within groups. Therefore, cooperation within solidarity groups is fundamental for effective management of businesses since it encourages group cohesion and might expose individuals to group dynamism which are critical ingredients for development (Siakwa, 2010). Other advancement include the necessity for the community development worker to work through the groups felt needs in order to bring the action group to identify their real need (Matiwane and Terblanche, 2012).

Beneficiaries of Kenya Slum Upgrading Program (KENSUP) in the slums in some Kenyan urban areas involve pooling of savings to come up with an income generating activity as a group. This has ensured easy building of capital making it easier to invest than if individuals worked singly (Makato, 2015). Microfinance groups have been found important in seeking financial intermediation services which include savings and loans services (Mbola, 2015). However, microfinance institutions in Kenya have been seen to concentrate more on lending to individuals, yet this approach experiences more defaulters in comparison to lending to grouped members. This is because poor borrowers are highly risky due to their low net-worth with little or no collateral that can be acquired in the event of default. Habitat for Humanity has been working in informal setting in Kenyan urban areas to build sustainable groups that can access micro-loans services and manage their own mobilized savings towards improving their homes (<http://www.habitatforhumanity.org.uk>).



## **2.4 Capacity building and improvement of livelihoods**

Capacity has been defined to reflect ways and means through which things get done. These include values, abilities and relationships that enable individuals and groups to perform better and achieve their development objectives (Department of Social Development, 2008; UNEP, 2006). Building people's capacity emanates from the principle that the best way to empower people targeted for interventions is to ensure they are the ones that generate means through which their development is to take place since this ensures sustainability. (Pitchford, Archer and Rainsberry, 2010; UNDP, 2009; Atkinson and Willis, 2006). The capacity building approach has been found to be a fundamental contributor in ensuring holistic development among communities by different organizations (Wallace, Myers and Holleys, 2004).

Worldwide, there is no single recipe that has been prescribed to ensure empowerment has taken place. However, interventions that have reported great success have featured strategies such as working together, leadership training, group dialogues, advocacy and transferring of power to participants (Wallerstein, 2006.) It has been discovered that the problems that communities experience are as a result of social exclusion and lack of power among the disadvantaged groups. Therefore, strengthening individuals and communities presents as fundamental approach of tackling social inequalities and building social cohesion and mutual support. Interventions here seek to address perceived deficits among individuals such as skills, knowledge, self-esteem, competence and powerlessness (Whitehead, 2007).

In their *'Reducing risk of disaster in our communities'* that evaluated on a method used in various countries Asia, Africa and Caribbean, Venton and Hansford (2006) noted that empowering people to meet their needs is an important element to livelihoods initiatives by perceiving beneficiaries not as victims only, but rather as people who are able to actively contribute in solving problems that confront them. The principle of capacity building affirms a person's God-given dignity. By leveraging on the commitment and abilities of the community members, long-term development that transform people's lives is ensured (Gordon, 2011; Vogt, 2014). It is always important that people forming an action group should feel the identified need to be their own to prompt them to action (Swanepoel and de Beer 2006).

Approach that an intervening institution enlists in addressing problems facing the intended beneficiaries determines whether capacity of target group is or is not built. Groningen (2011) proposes an asset-based community development (ABCD) which involves local individuals uncovering their capacity to address their problems and bring about sustainable change. He noted that the mostly used method is needs-based approach which is risky given its potential to create unhealthy reliance to aid from external sources by community which eventually disempowers them. It is, therefore, paramount that the organization seeking to facilitate livelihood improvement redefines its mandate in accordance with physical needs of the intended beneficiary communities (Verhaeghe, 2009).

Global Urban Magazine (GUM), Volume 2 Issue 1 provided that putting in place mechanisms that boost ability to make decisions in the urban areas empowers slum dwellers to improve their lives (Serageldin, Solloso and Valanzuela, 2006). Mainstreaming community participation in the whole process of intervention from design, implementation, monitoring and evaluation is a key empowering aspect. This promotes ownership of a project, something that is paramount to project success and likelihood of its sustainability (NGO Management School, 2014; UNDP, 2014). Flint, Atkinson and Kearns (2002) reveals existence of slim chances of holistic and sustainable improvement of people's standards of living if development processes are not collaboratively implemented.

Lewis (2008) further highlights that valuable contributions to enhancing livelihoods should focus on equipping beneficiaries with information and skills to directly engage in generating solutions to their problems. This profoundly contributes to achievement of intended objectives in an intervention and ensures existence of local resource persons who will still be useful to their people long after the project is over. Training is key in responding to the realities facing communities (Smith, 2013; Karlan and Valdivia, 2010). An important lesson picked during a project aimed at building resilience of urban Slums in Dhaka, Bangladesh, was that training should aim to include as much content as possible which have direct and practical applications. More time should be provided in the training to understand and practise using tools and techniques that can be directly utilised in the context of a project (Ahmed, 2016).

Building and Social Housing Foundation (BSHF) implementation of capacity building project among communities in rural and urban areas in Malawi was reported to have led to decent housing, improved sanitation, increased income, improved food security among other benefits (BSHF, 2015). Through training of new farming techniques that suit in Western Soils of Zambia, Concern World Wide gives reports of peoples whose livelihoods were significantly transformed as they got enough food and some more to sell for an income (Concern Worldwide, 2014). Empowered people are more likely than not to consciously analyze their situations, willingly desire to change them and actually join hands to change them (Bulmer, 2006). By building people's capacity, they are helped to become the change they wish to see (Canadian Feed the Children, 2016).

Kenyan government initiatives in slum upgrading have been applauded as having empowered beneficiaries from Nairobi, Kisumu, Kakamega and Mombasa through communities' involvement from the time of identifying the projects until they are commissioned (Muraguri, 2011). Other initiatives that reveal the importance of capacity building of beneficiaries are also reported. Anglican Development Services-Eastern (ADSE) works with the poor communities in Machakos and Makueni Counties in Kenya to address the causes of poverty through training in improved farming and livelihood methods. These skills have seen transformation of people's lives (Anglican Board of Missions, 2015). National Council of Churches of Kenya (NCCCK) emphasized that training on the latest technology in the market has a great capacity of bringing change to people (NCCCK Communications, 2014).

## **2.5 Promotion of saving culture and improvement of livelihoods**

Mobilizing of savings has been considered to be important in catering for the welfare of individuals and of the larger society. They have been found to promote access to food and better performance of investments at the individual level while increasing potential for strong future economic growth (Karlán, Ratan and Zinman, 2014). In '*Perceptions of the Impact of Microfinance on Livelihood Security*' in Ireland, Wrenn, (2007) argued that accumulated savings can be useful in securing loans, as capital for investments, ensure meeting of household consumption needs and secure people from emergencies and shocks.

Globally, studies have shown that ability to access formal methods of savings can result to more greatly transforming impacts than what has been manifested by microcredit (Banerjee, 2013). Such services have proved to provide security to savings and thus boost confidence of the poor to save in a more systematic manner (Diop et al. 2007). Some global financial institutions such as Bank Rakyat Indonesia (BRI) have led the park by instituting mechanisms that ensure open access to voluntary savings accounts (Armendáriz and Morduch, 2005) which has seen it serve more poor people who are saving than borrowing thus significantly contributing to reduce their vulnerability (Morduch, 2007; Diop, Hillenkamp and Servet, 2007). Committed savings accounts have been found to empower women to make more of the economic decisions in the household in different parts of the world (Kendall, 2010).

Despite these arguments, world's poor still experience obstacles in attempts to save. Some reasons that have been cited for failure of people to save include lack of saving culture (Garon, 2004), lack of surplus after subsistence needs (Banerjee and Duflo, 2007) and temptations interference (Gugerty, 2007). Karlan, Ratan and Zinman (2014) advanced that access to savings products can be hindered by such factors as cost of transacting, prohibitive regulations and lack of trust. Worldwide, statistics advanced by Demirguc-Kunt and Klapper (2012) showed that only twenty two percent of adults made formal savings in the past one year, and three quarters of adults who lived on less than two dollar had not opened accounts in formal financial institutions

Universally, the costs that accompany the use of formal financial services usually hinder poor people from accessing these services given that these costs consist of a large proportion of what has been saved. Therefore, increased up-take of such services can be witnessed if account opening and maintenance costs can be subsidized (Dupas and Robinson, 2013). This fact has been shown to hold true by some studies such as an experiment in Nepal which revealed strong correlation between elimination of savings accounts opening costs and increased uptake among poor households. Significant accumulation of wealth occurs among those who have access to free savings accounts (Prina, 2013).

Further, evidence has been cited that lack of knowledge in more-developed countries resulted in low level of saving (Hastings et al., 2012). Glisovic, EL-Zogbhi and Forster (2010) and

(Chikoko, 2015) observed that for people to embrace a culture of saving, there is need to influence their view of the same especially through financial education. However, Fernandes et al. (2013) undertook that the conventional approaches applied in providing financial education has little potential to cause a change in saving behaviour of the poor. It was also found that training on financial literacy that was provided to women working in informal sector in Western India did not impact on their saving behaviour (Field et al., 2010). Despite existence of the outlined obstacles, it has been shown that the poor people's demand for savings is substantial (Tsegaye, 2003). Studies reveal that they usually have some extra amounts they spend on non-basic items (Banerjee and Duflo, 2007).

Various studies from Africa have revealed varied facts in relation to saving. Saving culture promotion is crucial because increased savings lead to increased capital accumulation and increased investment that also leads to employment and ultimately generates income for economic development (Ahimbisibwe, 2007). From its projects implemented in Northern Uganda, ACTED (2009) observed that building saving culture ensures that once a project is over, beneficiaries still have the opportunity to access credit through their savings which can be treated as a revolving fund. A study on impact of savings and loan in Zanzibar found that establishing the program around members' savings rather than injections of donor capital helps to create a sense of program ownership for the members, hence building self-confidence and a sense of community among members. It may also facilitate loan repayment by increasing members' sense of liability and responsibility within the group (Brannen, 2010). Further, a study conducted in Malawi revealed that savings make lending to the poor and the self-employed sustainable and it is such credit that raise their capacity to sustain economic activities since this is essential for survival (Mwalughali, 2013).

An evaluation on Malawi Social Action Fund presented saving as an important approach to mobilization of capital for income generating activities especially for the poor (Barnett, 2008). For projects that involve advancing credit to poor beneficiaries, they usually have a prerequisite that clients should first accumulate some savings before they qualify for a loan. This helps enhance consistency that eventually instils a savings culture in clients as was observed in Rwanda (Tumwine, Mbambazi and Shukla, 2015). Since the amount saved translate to the

amount one qualifies to be loaned, most clients are motivated to save more to increase their chances to get bigger loans and as such the hope for future loans acts as an incentive for the faithful repayment by clients (Wright, 2000; Sivachithappa, 2013).

Savings and investments have been shown to have significant relationship with the economy performance of Sub-Saharan Africa and other regions in the last three decades. The slow growth that African economy has experienced is associated with the poor accumulation of capital. Above and beyond the microcredit facet, microfinance could contribute to poverty reduction by offering adequate savings services (<http://www.un.org/esa/africa>). In Tanzania, TechnoServe (2015) observed that saving is one of the ways that unlocked opportunities for the economically challenged to transform their lives given its potential to improve cash management as well as savings knowledge and behavior. Programmes that focus on savings and credit have potential of improving the resilience of households (Carney, 2016).

Kenya's savings rates have been found to be relatively lower at about fourteen percent. This is approximately half the average that all countries with low income had which stood at twenty six percent of Gross Domestic Product. On the other hand, Uganda and Tanzania which have lower per income than Kenya have reached saving rates of over twenty percent (Fengler, 2013). However, where the saving habit has been embraced, positive impact has been reported. A number of beneficiaries of the Kenya Slums Upgrading Programme (KENSUP) in Nairobi which had savings as one of its aspects confessed of using the accumulated savings to come up with income generating activities that have increased their ability to meet their basic needs (Makato, 2015).

## **2.6 Microcredit advancement and improvement of livelihoods**

Ramakumar (2012) defines microcredit as providing small loans to poor people without requiring them to give any physical collateral. This approach which is aimed at reducing poverty involves providing the small loans to people formed into groups so that they can be self-employed through engaging in investments that would lead them to generate income (Weber, 2006). Some of the roles that microcredit plays globally include cushioning the poor from risks and enabling them to meet their basic needs and promoting gender equity through empowering

women so that they can actively participate in economic growth (ACTED, 2009; Musopole, Chirwa, & Masanjala, 2007; UNCDF, 2004).

Different approaches of microcredit programmes have been applied worldwide in both developing and developed countries where over ninety million clients have benefitted in developing world (Moore and Manchester, 2007). The historical objective of microfinance was to raise productivity and boost incomes of the poor communities (Obina, 2009). United Nations Human Development Report (2008) observed that over several decades, microcredit has proved to be a critical strategy in the efforts aimed at eradicating poverty. The approach has in a big way enhanced access to formal financial services where more than one hundred and fifty million poor clients have benefitted.

Charity alone cannot address the crisis of the world's chronic poor. Thus, through provision of credit to start small businesses, the poor are empowered to raise themselves out of the cycle of poverty (WMI, 2008). It is reported that, receiving and utilizing microcredit led to transformation of slum dwellers in Dhaka City, Bangladesh since their income increased while their socio-economic status and access to food were improved to some extent (Alamgir et al., 2009). It is however notable that, while a number of non-governmental organizations have embraced microcredit as a strategy of improving livelihoods slum dwellers, banks and other financial institutions that are for-profit have, to a great extent, not put in place products that are affordable by the poor and the micro entrepreneurs (UN, 2006).

Recent studies have, however, revealed the insufficiency of microcredit to tackle poverty given its failure to reach the poorest of the poor (<http://aboutmicrofinance.com>). It was found to have failed in reducing overall levels of poverty in Bangladesh (Amin, Rai and Topa, 2003; Bhuiyan, Siwar, Ismail and Islam, 2012). Kochar (2011) found that an intervention mounted by government in India through availing microcredit to the poor to improve their capital manifested benefits to the non-poor rather than the targeted poor. Such were the same results that Dean and Zinman (2009) acquired when they compared access to microcredit and its potentiality of removing beneficiaries' from below the poverty line whereby no discernible effects were found. This points to the fact that the approach should be combined with other strategies for impact to

be achieved (Sam Daley-Harris, 2007; Mahajan, 2005; Banerjee, Duflo, Glennerster & Kinnan, 2009; Yunus, 2003).

In Africa, various studies reveal positive outcome among beneficiaries. A study in Zanzibar in Tanzania showed that microcredit avails capital to people who are poor and those with low-income who would otherwise be unable to access the financial services. These findings also revealed that the approach is believed to be a cost – effective humanitarian intervention (Brannen, 2010). Accessibility to microcredit services has been found to boost the quality of clients' life, enhance self-esteem and encourage diversification of their livelihoods (Mwalughali, 2013). Taha (2012) noted the importance of microcredit in alleviating poverty and empowering women in Cairo, Egypt. In Ghana, Siakwa (2010) portrayed it as having potential to help some borrowers to insure themselves against critical moments by building up household assets and diversification of income source.

In the final report on *'Incorporating Community Savings and Investment Promotion in The Malawi Social Action Fund Program Design'*, (Tsegaye, 2003) noted that low rates of access to credit witnessed have been as a result of inadequate microfinance services providers and underdeveloped infrastructure leading to high cost of credit service delivery. A study in Uganda also observed that prohibitive interest rates on loans can hinder intentions of clients to be financially sustainable repayment would take a toll on them and eventually lead to negligible growth (Nabulya, 2007). In addition, since the investments that poor borrowers engage in result in profit margins that are low, the high interest rates then relegate them to unproductive endeavors as they are unable to make profits (Ramakumar, 2012). Therefore, it is reasonably priced credits provided at favourable terms which have potential to deal with perpetuity of poverty by raising people's production potential (Tumwine et al., 2015).

In Kenya, a research at Kibera Slums revealed that access to microcredit and other financial services by the poor results in higher per capita income which relates to ability of households to meet their basic needs and contributes to poverty alleviation (Mutisya and Yarime, 2014). Okibo (2014) also argued that if credit is effectively utilized, the economic activities of the recipients gets boosted and leads to reduction of poverty levels in the society. Criticism has also been



directed to significant numbers of microfinance models which have failed to appreciate the complex relationship that exists between men and women within the households when it comes to advancing microcredit among slum beneficiaries. This has led to power and financial conflicts within households thus jeopardizing the well-intended goals of microfinance (Mbola, 2015).

## **2.7 Theoretical Framework**

In this section, general systems theory which is relevant to this study is described.

### **General Systems Theory**

This was proposed by Bertalanffy (1968) who advanced that for a system to be effective, such factors as needs of an individual, rewards, their expectations and attributes of the people living in the system. The theory recognizes that there is direct involvement of people in resolving their problems (Staff, 2014). It provides a framework of analysis that is useful in describing various key concerns in livelihoods improvement, such as power and influence assessment, understanding the dynamics of inter-group relationships and considering the changes involved in planning development activities.

The theory relates to this study in that the project of focus reflects some features the theory envisages. One of these features is connectivity where the parts of a system ought to have frequent interactions which is significant if the system has to work. By organizing the beneficiaries into sub-groups that meet frequently, Jamii Imara Project applies this principle. The project also applies the principle of self-control whereby members of each sub-group are accountable for the loan advanced to each of their members. Therefore, they ought to conduct due diligence on the kind of members they recruit and follow-up each other to ensure compliance with repayment conditions lest they shoulder the liability. Further, the theory's systems development feature provides that parts of a system ought to be empowered for their appropriate involvement in the growth of the system. The project's focus on capacity building, promoting saving culture and microcredit advancement resonates with this feature as they are aimed at enhancing beneficiaries' ability in a bid to ensure their livelihoods are improved.

## 2.8 Conceptual Framework

### Independent Variables

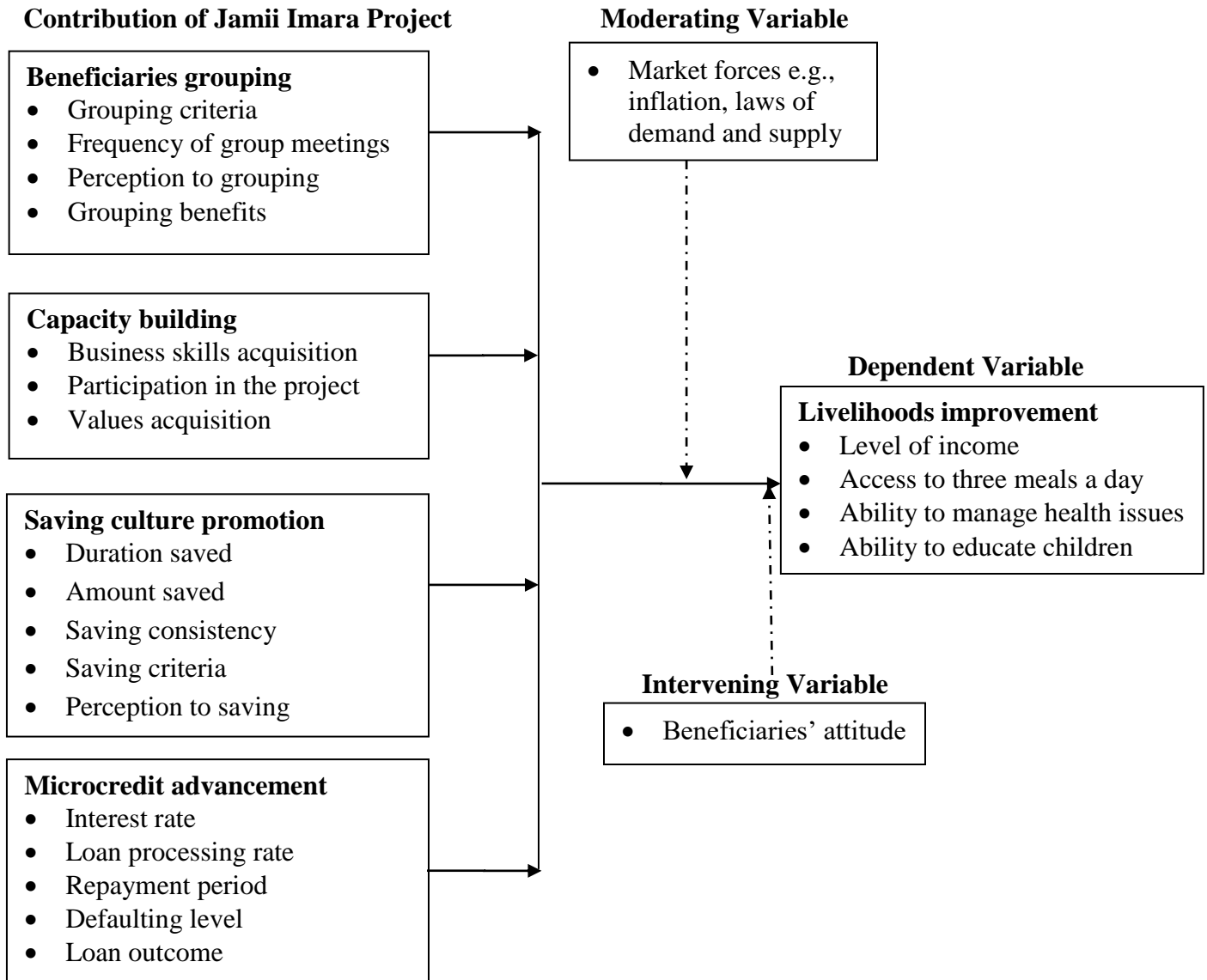


Figure 1: Conceptual Framework

## 2.9 Knowledge gaps

This part consists of summary of the gaps in knowledge as found out by various studies that informed this research.

**Table 2.1: Knowledge Gaps**

<b>SOURCE</b>	<b>SPECIFIC VARIABLE</b>	<b>FINDINGS OF THE STUDY</b>	<b>KNOWLEDGE GAPS</b>
Heck, (2003)	Guidelines on Beneficiary Participation in Agricultural and Rural Development	Individualistic approaches largely applied by conventional development agencies bring benefits mostly to the better-off-people and not the vulnerable ones	Lack of evidence of how beneficiaries grouping can benefit vulnerable people.
Gervais, (2004)	Local Capacity Building in Title II Food Security Projects: A Framework	Although projects have always included capacity building activities, there is not enough monitoring, evaluation, and documentation of these activities to generate lessons learned and best practices.	The study did not reveal the influence of capacity building to improving lives of the project beneficiaries.
Xavier and Karlan, (2014).	Group versus Individual Liability in the Philippines	There is little evidence on the relative impacts of individual lending versus group lending on household consumption, income, and enterprise creation	The research only revealed the limitation of evidence but did not show how beneficiaries grouping can benefit vulnerable people.
Kendall (2010)	A penny saved: How do savings accounts help the poor?	There has been limited research on the impact of savings on the lives of the poor.	The study only indicated that evidence on the impact of promotion of saving culture to lives of the poor is limited but did not contribute to the evidence.
Brannen, (2010)	An Impact Study of the Village Savings and Loan Association (VSLA) Program in Zanzibar, Tanzania.	The empirical evidence to confirm that microcredit as having an overall positive impact is limited.	Limited evidence on the overall positive impact of microcredit advancement

## **2.10 Summary of Chapter Two**

It is apparent that improvement of livelihoods of vulnerable communities such as slum dwellers is of great importance to ensure increased income, access to food, improved health and increased literacy levels. For initiatives aimed at improvement of livelihoods to achieve this objective, appropriate approaches should be applied. Review of literature confirmed that grouping of project beneficiaries provides greater benefits to them than if engaged individually given the learning they gain through sharing of experiences as they interact. Researchers also noted that capacity building through skills impartation and active involvement ensures that beneficiaries are empowered to take central role in changing their situations which is a key aspect in sustainability of an initiative. Additionally, promotion of saving culture was presented as a key approach in attempts to address poverty given its ability to promote access to food and to better the performance of investments. Its potentiality to increase strong future economic growth was also revealed. Further, microcredit advancement is a key source of capital for the vulnerable persons to facilitate income generating activities. The literature review however indicated gaps in knowledge ranging from limited evidence on how beneficiary grouping, capacity building, promotion of saving culture to microcredit advancement contribute to the lives of the poor which call for further studies.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Introduction**

In this section, the researcher discusses the methodology that was employed in carrying out the study in terms of the procedures and techniques used in the collection, processing and analysis of data. The subsections included are research design, target population, sample selection, method of data collection, data collection procedure, pilot study, validity of research instruments, reliability of research instruments, method of data analysis, operationalization of variables and ethical issues.

#### **3.2 Research Design**

The research design applied in this study was descriptive survey method. The choice of this design was due to its usefulness in describing the characteristics of a population like the one under this study by ensuring use of an accurate sample in gathering data from which to draw conclusions. Thus, statistically significant results would be provided in determination of the contribution of Jamii Imara Project to improvement of livelihoods. Its appropriateness is also in its ability to allow collection of a broad range of data at a manageable cost thus preferable. Further, the method allows for anonymity which provides the respondents with an avenue to give more candid and valid responses which will give data more accuracy.

#### **3.3 Target Population**

This study focused on 92 beneficiaries of Jamii Imara Project implemented by National Council of Churches of Kenya in Kiawara Slums, Nyeri County (Jamii Imara Project Monthly Report, June 2016).

#### **3.4 Sample Size and Sampling Procedure**

##### **3.4.1 Sample size**

The sample used in the study consisted of beneficiaries of Jamii Imara Project. The population of focus consisted of eight project sub-groups, each of which was treated as a stratum. Composition of each sub-group is as shown in table 3.1.

**Table 3.1: Sub-Groups Membership**

Serial No.	Sub-Group	No. of Members
1.	Tiger	12
2.	Leopard	13
3.	Cheetah	13
4.	Ostrich	9
5.	Buffalo	12
6.	Elephant	15
7.	Lion	9
8.	Giraffe	9
<b>Total</b>		<b>92</b>

Source: NCKK, Jamii Imara Project Monthly Report, June 2016.

A representative sample size from the population size was obtained by employing the sampling formula below as advanced by Yamane (1967):

$$n = \frac{N}{1 + N(e)^2}$$

Where: n – Sample Size

N – Population Size

e – Level of Precision at 95% Confidence level.

In this study, N is 92 and e is 0.05

$$n = \frac{92}{1 + 92(0.05)^2} = 75$$

The sampling frame therefore had 75 respondents selected from the target population of 92.

To obtain a proportionate sample size for each stratum, the study used the following proportionate stratification formula provided by Stat Trek (2015):

$$n_h = (N_h/N)n$$

Where;  $n_h$  – Sample size for stratum h

$N_h$  – Population size for stratum h

$N$  –Total population size

$n$  –Total Sample size

Calculation of the sample size:

$N_h$  is 12, 13, 9 and 15;  $N$  is 92 and  $n$  is 75

$$n_h = \left(\frac{12}{92}\right) 75 = 10$$

$$n_h = \left(\frac{13}{92}\right) 75 = 11$$

$$n_h = \left(\frac{9}{92}\right) 75 = 7$$

$$n_h = \left(\frac{15}{92}\right) 75 = 12$$

Therefore, respondents selected from each group to sum up to 75 are as shown in table 3.2.

**Table 3.2: Sample size**

Serial No.	Sub-Group	No. of Members ( $N_h$ )	Sample Size ( $n_h$ )
1.	Tiger	12	10
2.	Leopard	13	11
3.	Cheetah	13	11
4.	Ostrich	9	7
5.	Buffalo	12	10
6.	Elephant	15	12
7.	Lion	9	7
8.	Giraffe	9	7
	<b>Total</b>	<b>92</b>	<b>75</b>

### **3.4.2 Sampling Procedure**

The study employed probability sampling design to ensure each of the units in the population had an equal chance of selection. The type of probability sampling used was stratified random sampling to ensure the various strata were represented. Since the various project sub-groups were varied in membership, proportionate stratified random sampling was applied to come up with the sampling frame. Proportionate sampling ensured that each stratum had the same sampling fraction meaning that the sample size of each stratum was proportionate to the population size of the stratum. The sampling process involved calculation of number of respondents to be selected from each sub-group using a proportionate stratification formula. The respondents were then randomly selected from their sub-groups to participate in the study.

### **3.5 Data Collection Method**

Survey data collection method was employed in this study. The choice of this method was due to its attribute of high representativeness such that data collected from a sample has characteristics that are near to exact characteristics of the population and thus providing statistically significant results. Also, its anonymity prompted more candid and reliable answers from respondents.

#### **3.5.1 Data Collection instrument**

Questionnaire was the instrument of choice given its ability to be used by several people without affecting its validity and reliability and also, ease of quantifying and analyzing results. The questionnaire was structured into questions on demographic information and questions relating to the variables. Closed ended questions were used to limit the respondents to only the provided options for ease of coding, analysis and interpretation of data. A combination of dichotomous and rating questions were used so that the researcher would gather specific data required for the different indicators of focus in the research. Likert questions which fall under rating scale were used to measure how strong respondents agreed with certain aspects of the study.

#### **3.5.2 Pilot Study**

Prior to the main study, a pilot study was undertaken by the researcher by administering the questionnaires to 8 pilot respondents from Witemere Slums. The formula that was used to come



up with this pilot sample size was 10% of the study sample (Connelly, 2008). The conditions in Witemere Slums are similar to Kiawara Slums in that vulnerability of the residents therein is the same given that they are poor, landless and live in deplorable houses. Intervention similar to Jamii Imara project have been previously implemented in Witemere.

### **3.5.3 Validity of Research Instrument**

The researcher ensured validity of the instrument so that its content and format were sufficient to measure what it was intended to. To ensure content validity, the purpose and objectives of the study were clearly operationalized. Further, consultations with the supervisors were undertaken to establish potential gaps that informed appropriate adjustments. External validity was ensured by selecting adequate sample that was representative of the population under study to ensure adequate conclusions were drawn.

### **3.5.4 Reliability of Research Instrument**

Split-half method was enlisted in this study to estimate reliability. This involved splitting the test administered to the pilot group into odd items and even items and scoring each half separately for each person. Reliability correlation coefficient was then calculated using Spearman-Brown prophecy formula using Statistical Package for Social Sciences (SPSS). Reliability correlation coefficient of 0.87 resulted and this was accepted since in Social Sciences, reliability of 0.7 and above is considered adequate as it indicates a higher degree of internal consistency of the test (Zaiontz, 2013).

## **3.6 Data Analysis Technique**

Collected data was organized by editing to eliminate common mistakes, cleaned to ensure consistency in data and coding process, coded, tabulated and classified to maintain cohesion of objects. The researcher categorized the qualitative data collected during the study quantitatively and used descriptive statistics to analyse this data.

Hypotheses was tested using bivariate (Pearson) correlation to measure the relationship between the independent and dependent variables. Application of bivariate correlation was due to its usefulness in testing linearity of relationship between two variables, that is, increase in one

variable leads to increase or decrease of the other. The method is also able to determine the strength of a relationship. Computation of the statistics was done using Statistical Package for Social Sciences (SPSS) software. The data was presented in form of frequency tables and percentages.

### **3.7 Ethical Issues**

The researcher observed ethics governing research work. This included seeking of approval from National Commission for Science, Technology and Innovation (NACOSTI) by completing and submitting clearance application form before conducting the research. The research observed confidentiality by not requiring the respondents to provide their names in the questionnaire and also commitment was made to use the research findings purely for the research purpose and no other reasons. Plagiarism was avoided through proper acknowledgement of sources of information used in the research. Further, the researcher maintained high level of carefulness through careful examination of the research work to avoid careless errors and keeping good record of research activities.

### 3.8 Operationalization of Variables

The operationalization of dependent and independent variables was done and summarized as shown in Table 3.3.

**Table 3.3: Operationalization of Variables**

<b>Variables</b>	<b>Type of Variable</b>	<b>Measurement</b>	<b>Scale</b>	<b>Data collection</b>	<b>Data analysis</b>
Improvement of livelihoods	Dependent	-Income levels	Ordinal	Survey	Descriptive
		-Access to three meals a day			
		-Ability to manage health issues			Inferential
		-Ability to educate children			
Beneficiaries grouping	Independent	-Grouping criteria	Nominal	Survey	Descriptive
		-Frequency of group meetings			
		-Perception to grouping	Ordinal		Inferential
		-Grouping benefits			
Capacity building	Independent	-Business skills acquisition	Ordinal	Survey	Descriptive
		-Participation in the project			
		-Values acquisition			Inferential
Saving culture promotion	Independent	-Duration saved	Nominal		Descriptive
		-Amount saved			

		-Saving consistency		Survey	
		-Saving criteria	Ordinal		Inferential
		-Perception to saving			
Microcredit advancement	Independent	-Interest rate			
		-Loan processing rate	Nominal		Descriptive
		-Repayment period		Survey	
		-Defaulting level	Ordinal		Inferential
		-Loan outcome			

## CHAPTER FOUR

### DATA ANALYSIS, PRESENTATION, INTERPRETATION AND DISCUSSION OF FINDINGS

#### 4.1 Introduction

In this chapter, data analysis, presentation, interpretation and discussion of findings have been done in line with study objectives. Hypothesis testing has also been presented.

#### 4.2 Response return rate

Out of the 75 respondents sampled to participate in the study, 69 returned duly completed questionnaires which represented 92% of the respondents. According to Nulty (2008), a response rate of at least 70% is desirable for survey data analysis. Therefore, a 92% response rate was considered excellent, valid and reliable representation of the target population and thus sufficient to conduct data analysis. The response from each sub-group was proportionately representative which contributed to the validity of the data for analysis. Table 4.1 summarizes the response rate per sub-group.

**Table 4.1: Response return rate**

<b>Sub-Group</b>	<b>Frequency</b>	<b>Percent</b>
Tiger	08	11.6
Leopard	11	15.9
Cheetah	09	13.2
Ostrich	07	10.1
Buffalo	10	14.5
Elephant	10	14.5
Lion	07	10.1
Giraffe	07	10.1
<b>Total</b>	<b>69</b>	<b>100</b>

### 4.3 Demographic characteristics of the respondents

Demographic details entailed the age, level of education and occupation of the respondents.

#### 4.3.1 Age group

This part sought to establish the age of the respondents. The participants were asked to indicate the age groups within which they fell. Results are as shown in Table 4.2

**Table 4.2: Age group**

<b>Age of the respondent</b>	<b>Frequency</b>	<b>Percent</b>
15 – 25 years	1	1.4
26 - 35 years	20	29.0
36 - 45 years	16	23.2
45 Years and Above	32	46.4
<b>Total</b>	<b>69</b>	<b>100.0</b>

The findings reveal that majority of respondents (88.6%) were more than 25 years. The needs for improved livelihoods are high at this ages when parenting usually takes place as there is increased needs in the families such as feeding and educating children and also managing health issues. Schmit, Matthews and Golden (2014) noted that poor livelihoods lead to difficult in parenting and poor children development. Targeting beneficiaries of these ages when family responsibilities are high for livelihoods improvement is critical to contribute in improving living standards of their families.

#### 4.3.2 Level of education

The study also sought to establish the education level of the respondents and Table 4.3 presents the findings.

**Table 4.3: Level of education**

<b>Level of education</b>	<b>Frequency</b>	<b>Percent</b>
Primary	38	55.1
Secondary	28	40.6
College	3	4.3
<b>Total</b>	<b>69</b>	<b>100.0</b>

The findings show that all the respondents had at least primary school education which reflects that the respondents had achieved the basic education. Therefore, they were in a position to adequately understand content covered during trainings undertaken during the project which were aimed to build their capacity to improve their livelihoods. Further, Glisovic, EL-Zogbhi and Forster (2010) and (Chikoko, 2015) observed that transactions involved in saving and microcredit become easier to manage for literate people than for those with no basic education. Low level of education was also shown to have strong correlations with low levels of saving among the poor. Saving and microcredit advancement are important approaches to livelihoods improvement and thus dealing with literate beneficiaries improves their effectiveness.

### 4.3.3 Occupation

Findings on the occupation of the respondents were also established by the study as shown in Table 4.4.

**Table 4.4: Occupation**

<b>Occupation</b>	<b>Frequency</b>	<b>Percent</b>
Farmer	5	7.2
Employed	1	1.4
Business	63	91.3
<b>Total</b>	<b>69</b>	<b>100.0</b>

The results from the table indicates that the respondents engage in income generating activities which form sources of their livelihoods. Provision of small loans to vulnerable individuals has been observed to be a strategy to provide capital that is useful in developing income generating activities by the clients (Weber, 2006). Concern Worldwide (2014) also observed that enhancing people’s means through which they earn their income is key to make them more productive and thus improve their lives. The project was therefore aimed at ensuring these livelihoods perform better to ensure beneficiaries are able to meet their needs more easily. The focus of development initiatives should be on sources of income that the target beneficiaries are already engaging in or that are locally tenable with an aim to enhance their capacity to meet their needs.

#### 4.4 Improvement of livelihoods

The study sought to establish whether respondents had experienced improvement of their livelihoods. This information was useful since the researcher would then be able to correlate this with the independent variables and thus assess their influence to the improvement of beneficiaries' livelihoods. The variable was studied using the following themes and the findings are summarized in Tables 4.5 to 4.8.

##### 4.4.1 Increased levels of income

The researcher assessed increase in income of the respondents and summarized the findings in Table 4.5.

**Table 4.5: Increased income**

	<b>Frequency</b>	<b>Percent</b>
Strongly agree	24	34.9
Agree	43	62.3
Undecided	4	1.4
Strongly disagree	1	1.4
<b>Total</b>	<b>69</b>	<b>100.0</b>

These results indicate that majority of the respondents (97%) have experienced increase in their income as a result of Jamii Imara Project. Increased income was presented as one of indicators of resilience among the people that results from targeted livelihoods strategies (Allinovi, D'Errico, Mane and Romano, 2010). Further, increase of income as a result of better performance of investments at individual level is considered to increase potential for strong future societal economic growth (Karlan, Ratan and Zinman, 2014). It is therefore an important contribution for development initiative such as Jamii Imara Project to make since it indicates better living standards of the targeted beneficiaries.

##### 4.4.2 Access to three meals a day by respondents

In this part, the study tested whether the respondents were able to access food. Findings are presented in Table 4.6.



**Table 4.6: Access to three meals a day**

	<b>Frequency</b>	<b>Percent</b>
Strongly agree	24	34.9
Agree	39	56.5
Undecided	3	4.3
Strongly disagree	3	4.3
<b>Total</b>	<b>69</b>	<b>100.0</b>

From the table, majority of the respondents (91.4%) confirmed that they could access food which means they were in a position to provide different meals to their families. This confirms findings by Allinovi, D’Errico, Mane and Romano (2010) who advanced that targeted livelihoods strategies such as Jamii Imara Project have been found to ensure that people are resilient by making them food secure and increasing their income. Also, that the beneficiaries’ income had increased may have resulted to their ability to buy food for their families.

#### **4.4.3 Ability to manage health issues by respondents**

The respondents’ ability to manage health issues was also measured to determine their ability to manage health issues and diseases occurrence in their families. Table 4.7 presents a summary of findings from this measurement.

**Table 4.7: Ability to manage health issues**

	<b>Frequency</b>	<b>Percent</b>
Strongly agree	21	30.4
Agree	40	58
Undecided	1	1.4
Strongly disagree	7	10.1
<b>Total</b>	<b>69</b>	<b>100.0</b>

The results indicate that most of the respondents (88.4%) had access to health in their families. With improved income, the respondents could be able to manage health issues through ability to access medical attention when required as observed by Larrimore (2011). Also, with access to food, it is possible that they were able to handle nutrition-related health issues in their families leading to reduction of their occurrence (Flournoy and Treuhaft, 2005). Being able to manage

health matters in a family is important given that disease occurrence is reduced so that the family providers remain strong to keep working for the family and in the long term, spending on treatment can be reduced and thus give the family an opportunity to invest their income on other important family needs.

#### 4.4.4 Ability to educate children by respondents

Here, the study sought to determine whether the respondents' were able to educate their children. Results are as shown on Table 4.8.

**Table 4.8: Ability to educate children**

	<b>Frequency</b>	<b>Percent</b>
Strongly agree	21	30.4
Agree	45	65.2
Undecided	1	1.4
Disagree	1	1.4
Strongly disagree	1	1.4
<b>Total</b>	<b>69</b>	<b>100.0</b>

Majority of the respondents (97%) confirmed that their ability to educate their children had increased. As a result of increased income, beneficiaries could be able to pay for school fees, buy uniform and provide other necessities for their children's education. The fact that their families had access to food meant that their children were well catered-for nutritionally and thus were comfortable while learning. Further, that their families had access to health indicated that the children did not have to miss school due to illnesses and were in a position to learn.

The findings from Tables 4.5 to 4.8 are clear indications that participants perceived their livelihoods as having improved.

#### 4.5 Beneficiaries grouping and improvement of livelihoods

This section sought to measure the objective that was aimed at establishing the influence of beneficiaries grouping on improvement of livelihoods in Kiawara Slums. The themes that were studied were meant to determine existence and operations of grouping arrangements among the

project beneficiaries and perception of respondents to this arrangement in terms of the benefits they perceived to have gained in comparison to if they were individually engaged.

#### 4.5.1 Existence of sub-groups before the project

Here, the researcher aimed at establishing if the sub-groups were already in existence before the project set in or came with project.

**Table 4.9: Sub-group existence before the project**

	<b>Frequency</b>	<b>Percent</b>
Yes	11	15.9
No	58	84.1
<b>Total</b>	<b>69</b>	<b>100.0</b>

Majority (84.1%) of the respondents confirmed that their sub-groups were not in existence before set in of Jamii Imara Project indicating that joining of majority of the beneficiaries was as a result of the project. As Heck (2003) observed, for the types of projects aimed at improving lives of poor people, group approaches are normally the more cost-effective and that individualistic approaches mainly benefit the well-off people. Further, Maria (2009) noted that development initiatives that focus on bringing people together are key to strengthen the social ties. Creation of the sub-groups in Jamii Imara Project formed the basis of engagement of the beneficiaries and can be considered critical in ensuring the project success from two perspectives. One, it ensured close relations between the beneficiaries and thus promoted working together for a common goal. Two, the grouping made it easy for NCKK to deal with the beneficiaries since any engagement could be conveniently done during the group meetings and communication done to group leaders making it cost-effective and fast to reach the members.

#### 4.5.2 Sub-group formation criteria

The respondents were required to say how their sub-groups had been formed. Table 4.10 shows the findings.

**Table 4.10: Sub-group formation criteria**

	<b>Frequency</b>	<b>Percent</b>
Members	67	97.1
NCCK	1	2.9
Area Chief/Assistant Chief	0	0
<b>Total</b>	<b>69</b>	<b>100.0</b>

Of the total respondents, majority (97%) said that it was the sub-group members who formed it. Therefore, members had the prerogative to decide the people who were known to them and they would be comfortable to work with and also determine their own leadership. As advanced by Swanepoel and de Beer (2006), it is always important that people take central role in forming an action group and feel the identified need is their own. This central contribution by the group members in coming up with the platform through which the project would be implemented is key in ensuring ownership of a project by beneficiaries and hence their willingness to actively participate in all aspects of the project.

#### **4.5.3 Frequency of sub-group meetings**

The findings on how frequently sub-groups met are as presented in Table 4.11.

**Table 4.11: Frequency of sub-group meetings**

	<b>Frequency</b>	<b>Percent</b>
Weekly	57	82.6
On need basis	12	17.4
<b>Total</b>	<b>69</b>	<b>100.0</b>

Majority respondents (83%) indicated that their meetings occur weekly. There is, therefore, frequent interaction among sub-group members. Frequent meetings are key for regular interaction among members to develop and learn from each other through sharing of knowledge, ideas and experiences and addressing issues that hinder progress as Scottish Qualification Authority (2007) advanced. Through constant interaction, social ties between the members are firmed up making them more willing to work with each other to promote each other's welfare. This is even more enhanced when the beneficiaries have a stake in the formation of the group since they recruit people known to them. Therefore, any problem in the working of the group

cannot be blamed on the outside force prompting members to try and make the group work to cover their shortcomings during the formation.

#### 4.5.4 Perception to benefits of being involved in the project as a group

In this part, respondents’ perception on benefits of being organized as group compared to being involved individually was assessed. Study findings are summarized in Table 4.11.

**Table: 4.12: Perception to grouping benefits**

	Frequency	Percent
Strongly agree	29	42
Agree	37	53.6
Strongly disagree	3	4.3
<b>Total</b>	<b>69</b>	<b>100.0</b>

Most (96%) of the respondents were of the opinion that being organized into sub-groups resulted in more benefits to them unlike if they were engaged individually. These findings align with Ofori’s (2013) observation that individual members benefit from the competencies of each other when they work as a group enhancing benefits achievement. Grouping of beneficiaries of Kenya Slum Upgrading Program (KENSUP) in the slums in some Kenyan urban areas to pool savings and come up with common income generating activities is reported to have ensured easy building of capital, making it easier to invest than if individuals worked singly (Makato, 2015). Beneficiaries’ perception towards grouping is key in determining how they participate in project activities and eventually the benefits they gain from the group. Positive perception would prompt the beneficiaries to actively contribute in the activities of the group which will result in every member sharing in the outcome thereof. Negative perception would, on the other hand, lead to coldness and lack of active contribution whose result is loss that will definitely be felt by all members. Therefore, efforts to boost group members’ perception should be put in place to ensure they are prompted to active involvement.

#### 4.5.5 Willingness to continue being in sub-group after the project

The study required the respondents to indicate their willingness to continue being members of the sub-group after the project. The results are summarized in Table 4.13.

**Table 4.13: Willingness to continue being group member after the project**

	<b>Frequency</b>	<b>Percent</b>
Yes	61	88.4
No	8	11.6
<b>Total</b>	<b>69</b>	<b>100.0</b>

The results show that majority (88%) of the respondents expressed willingness to continue operating in the group once the project was over against 12% who expressed unwillingness. This means that majority of the respondents were happy with the gains that came with working in groups. These findings manifest cooperation within the groups which is fundamental for effective management of businesses since it encourages group cohesion and might expose individuals to group dynamism which are critical ingredients for development (Siakwa, 2010). The confirmation on the willingness to continue being group members beyond project period is indicative of potential of the initiative sustainability and thus continued gains to the beneficiaries.

#### **4.5.6 Testing of hypothesis 1**

The first hypothesis to be tested was:

$H_0$  – There is no influence of beneficiaries grouping to improvement of livelihoods in Kiawara Slums.

$H_1$  – There is influence of beneficiaries grouping to improvement of livelihoods in Kiawara Slums.

In this case, the degree of correlation between beneficiaries grouping and improvement of livelihoods in Kiawara Slums was tested. The bivariate correlation was significant at 0.01 and 0.05 levels (2-tailed). Statistically significant relationship was observed between group benefits and improvement of livelihoods at both 0.01 and 0.05 level. Results revealed moderate positive correlation between beneficiaries grouping and improvement of livelihoods. The researcher rejected the null hypothesis since most  $r$  values were less than the significance levels set and thus adopted alternative hypothesis. The conclusion was that beneficiaries grouping has positive influence on improvement of livelihoods in Kiawara Slums.

## 4.6 Capacity building and improvement of livelihoods

The second objective of the study was to assess the influence of capacity building to improvement of livelihoods in Kiawara Slums. Capacity building is key in ensuring skills necessary for execution of project activities and active participation by the beneficiaries. Findings on this would therefore be key in establishing if Jamii Imara Project had imparted these skills to its beneficiaries and whether they have been taking central role in the project implementation. Findings are as presented in Tables 4.15 to 4.20.

### 4.6.1 Keeping of proper business records

This part consists of summary of findings on the perception of respondents to the acquisition of business record keeping skills.

**Table 4.14: Keeping of proper business records**

	Frequency	Percent
Strongly agree	20	29
Agree	39	56.5
Undecided	5	7.2
Strongly disagree	5	7.2
<b>Total</b>	<b>69</b>	<b>100.0</b>

The findings show that most of the respondents (96%) were keeping proper records for their businesses. This indicates that the project had instilled record keeping skills to the beneficiaries and thus could keep track of their progress to inform appropriate actions on time, such as restocking, whether profit is being made, debt and credit management.

### 4.6.2 Customer relation skills

Table 4.15 shows the summary of findings on the respondents' perception to acquisition of customer relation skills.

**Table 4.15: Customer relation skills**

	<b>Frequency</b>	<b>Percent</b>
Strongly agree	27	39.1
Agree	42	60.9
<b>Total</b>	<b>69</b>	<b>100.0</b>

All the respondents confirmed having developed customer relation skills which are crucial in managing customers to ensure retention of the existing customers and attracting more for increased business and more profit.

In this study, record keeping and customer relation skills were found to have been developed. As Lewis (2008) and Anglican Board of Missions (2015) noted, equipping of beneficiaries with relevant skills and knowledge is key for their active involvement in solving their problems such as improving their livelihoods. Training on skills is key in responding to the realities facing communities (Smith, 2013; Karlan and Valdivia, 2010). Skills profoundly contribute to achievement of intended objectives since the beneficiaries are empowered to do their work more effectively on their own and thus their ownership of the transformation process is ensured. Possession of skills also provides a foundation that ensures sustainability of an initiative beyond its implementation period. Therefore, for a project to achieve its objective and have the beneficiaries enjoy its benefits long term, it should empower them with skills to tackle problems they face without necessarily requiring external intervention.

#### **4.6.3 Improvement of the yield of beneficiaries' work by the skills**

The research also sought to assess the perception of respondents' to improvement of the yield of their work as a result of the acquired skills.

**Table 4.16: Improvement of the yield of beneficiaries' work by the skill**

	<b>Frequency</b>	<b>Percent</b>
Strongly agree	24	34.8
Agree	44	63.8
Undecided	1	1.4
<b>Total</b>	<b>69</b>	<b>100.0</b>



Majority of the respondents (98%) were of the opinion that the skills they had gained through the project had resulted in improved yields of their businesses which is a factor in improvement of livelihoods. This displays the importance of developing skills of an initiative’s beneficiaries. The finding supports results of UNEP (2006) which showed that abilities developed through capacity building of groups and individuals improve their performance and lead to achievement of their development objectives. This means that through these skills, beneficiaries of Jamii Imara Project were able to manage their income generating activities in a more professional way that led to greater returns.

#### **4.6.4 Participation of respondents in the implementation and monitoring of the project**

Further, participation of the respondents in the implementation and monitoring of the project was established and findings for this assessment were summarized in Table 4.17.

**Table 4.17: Participation in the implementation and monitoring of the project**

	<b>Frequency</b>	<b>Percent</b>
Strongly agree	24	34.8
Agree	45	65.2
<b>Total</b>	<b>69</b>	<b>100.0</b>

Table 4.17 show that all the respondents confirmed of having participated in the implementation and monitoring of the project. Involvement in the project processes such as implementation and monitoring is a key empowering aspect as observed by NGO Management School (2014) as it promotes ownership of a project, something that is paramount to project success and likelihood of its sustainability (UNDP, 2014). Development agencies should not do everything for the beneficiaries but should actively involve them in the undertaking of project activities. This boosts their self-esteem as they consider themselves valued and as having something to offer, not as helpless dependents. This empowers them and helps to uncover their capacity to address their problems and bring about sustainable change.

#### **4.6.5 Contribution of participation to project success**

The contribution of the participation in project implementation and monitoring to the success of Jamii Imara Project was determined in this section.

**Table 4.18: Contribution of participation to project success**

	Frequency	Percent
Strongly agree	26	37.7
Agree	43	62.3
<b>Total</b>	<b>69</b>	<b>100.0</b>

All the respondents were in agreement that their participation in the implementation and monitoring of the project led to its success. As indicated earlier, active involvement of project beneficiaries in the project processes such as implementation and monitoring increases chances of a project to succeed (UNDP, 2014). The findings confirm that the aim of the Jamii Imara Project which is to contribute to quality life of people by facilitating them to overcome poverty had been achieved.

#### 4.6.6 Inculcation of values among the respondents

A summary of findings on respondents' perception to inculcation of values is provided on Table 4.19.

**Table 4.19: Values inculcation**

	Frequency	Percent
Strongly agree	28	40.6
Agree	41	50.4
<b>Total</b>	<b>69</b>	<b>100.0</b>

All the respondents confirmed that these values such as honesty, hard work and teamwork were inculcated among the sub-groups members which is a basic components as people get empowered to improve their livelihoods. Values together with relationships have been advanced as being part of the constituents that enable individuals and groups to perform better and achieve their development objectives (UNEP, 2006). Such values are fundamental especially when people are working together like in this project where participants were in sub-groups to ensure smooth relationships and creating synergy for eventual achievement of the common purpose the team has of improved livelihoods.

#### **4.6.7 Testing of hypothesis 2**

The second hypothesis that was tested was:

$H_0$  – There is no influence of capacity building to improvement of livelihoods in Kiawara Slums.

$H_1$  – There is influence of capacity building to improvement of livelihoods in Kiawara Slums.

The bivariate correlation was significant at 0.01 level (2-tailed). Statistically significant relationship was notable between capacity building and improvement of livelihoods. There was strong positive relationship between business skills, customer relation skills, knowledge and skills contribution to project success, participation in implementation and monitoring of the project and values inculcation to improvement of livelihoods as reflected by  $r$  values ranging from 0.426 to 0.683. Record keeping had moderate positive relationship with access to food and access to health aspects of improvement of livelihoods shown by  $r$  values ranging from 3.10 to 3.55. This revealed that an increase in these variables led to increase in improvement of livelihoods. Since  $r$  values in all the cases are less than the pre-set value of 0.01, null hypothesis was rejected and alternative hypothesis adopted. It was therefore concluded that capacity building has positive influence on improvement of livelihoods.

#### **4.7 Promotion of saving culture and improvement of livelihoods**

This section focused on measuring the objective aimed to establish the influence of promotion of saving culture to improvement of livelihoods in Kiawara Slums. Given that this was one of the approach the project was using to achieve its objectives, findings would be useful to assess how saving was structured and the perception of the respondents to the benefits of approach. Essentially, the influence of the variable to improvement of livelihoods would be easily established using the findings.

##### **4.7.1 Length of saving by respondents**

Table 4.20 summarizes findings on the length of time within which the respondents had been saving.

**Table 4.20: Length of saving by the beneficiaries**

	<b>Frequency</b>	<b>Percent</b>
Two (2) years	16	23.2
Over two (2) years	53	76.8
<b>Total</b>	<b>69</b>	<b>100.0</b>

The findings revealed that most (76.8%) of the respondents had saved for more than two years while 23.2% had saved for up to two years. There was therefore varied length of time the different respondents had saved. Building a saving culture is a process that requires consistent systematic saving as implied by Diop, Hillenkamp and Servet (2007). Providing incentives such as interest on savings or access to loans at a lower but competitive interest rates helps build the culture of saving as the clients seek to build savings to benefit more from the incentives (Tumwine, Mbambazi and Shukla, 2015). Given limitation of income especially among the poor and the competing demands that always exceed available income, embracing a habit to save cannot be a spontaneous exercise, but requires discipline which can only be achieved over time of practice.

#### **4.7.2 Cumulative amount saved by the respondents**

The respondents were asked to indicate the amount of savings they had accumulated during the period they had been saving. Table 4.21 consists of the summary of the findings.

**Table 4.21: Cumulative amount saved**

	<b>Frequency</b>	<b>Percent</b>
Between Kshs1,000 – 5,000	13	18.8
Between Kshs5,000 – 10,000	39	56.5
Between Kshs10,000 – 15,000	9	13.0
Between Kshs15,000 – 20,000	2	2.9
Over Kshs20,000	6	8.7
<b>Total</b>	<b>69</b>	<b>100.0</b>

Findings reveal that beneficiaries have cumulatively saved varied amounts ranging from Kshs1,000 to over Kshs20,000 with majority (56.5%) having saved between Kshs5,000 and Kshs10,000. This can be explained by the fact that they have saved for different lengths of time

and also save different amounts each time. The building-up of savings has been presented as one of the strategies that bear great potential to contribute to reduction of the poor people’s vulnerability (Diop et al., 2007; Armendáriz and Morduch, 2005). Also, increased savings lead to increased capital accumulation and increased investment that also leads to employment and ultimately generates income for economic development (Ahimbisibwe, 2007). Encouraging beneficiaries to focus on accumulating savings so that they can meet certain objectives over time is useful in systematically addressing their needs. This can be by directly utilizing the savings after accumulating for a given period of time or accessing loans that will only require saving up to a given threshold.

#### 4.7.3 Frequency of saving by the beneficiaries

Here, respondents were required to say how frequent they save. Results are as in Table 4.22.

**Table 4.22: Frequency of saving**

	<b>Frequency</b>	<b>Percent</b>
Weekly	67	97.1
Monthly	2	2.9
<b>Total</b>	<b>69</b>	<b>100.0</b>

Results showed that most (97.1%) of the respondents save on a weekly basis. This reveals consistency of saving which is key when it comes to nurturing a saving culture as the discipline to save is instilled in beneficiaries (Tumwine, Mbambazi and Shukla, 2015). Through constant saving of affordable amounts within given intervals, the habit of saving becomes entrenched in an individual so that, even when a formal initiative that requires beneficiaries to save as a condition is over, the likelihood of continuing with the habit is high. A project that intends to inculcate saving behaviour among its beneficiaries ought to ensure consistency of the habit through frequent saving if the beneficiaries are to embrace it and continue saving after the project comes to an end.

#### 4.7.4 Amount that beneficiaries saved each time

The study also sought to establish the amount that the beneficiaries saved each period of saving. Table 4.23 summarizes the findings.

**Table 4.23: Amount saved each time**

	<b>Frequency</b>	<b>Percent</b>
Less than Kshs100	50	72.5
Between Kshs100 and 200	16	23.2
Between Kshs200 and 400	1	1.4
Over Kshs400	2	2.9
<b>Total</b>	<b>69</b>	<b>100.0</b>

The greater majority of the respondents (72.5%) save less than Kshs100, while the least (2.9%) save over Kshs400. This confirms that saving is determined by ones capability and not a flat rate condition and thus no pressure to save more or less than one can afford. By eliminating this limitation, ones confidence is boosted and saving consistency can be enhanced.

#### **4.7.5 Where savings are kept**

In this question, respondents were asked to say where they kept their savings. All the respondents (100%) said that they kept their savings in a bank account. As Prina (2013) observed, formal saving account are useful in inculcating a saving habit since the savings are not easily accessible as when they are kept in the house under mattress and are more secure. Further, committed savings accounts have been found to empower women to make more of the economic decisions in the household in different parts of the world (Kendall, 2010). Therefore, the beneficiaries are cushioned from their friends and relatives who find them as easy sources of finances, and given the need to maintain relationships, it becomes hard to withhold the money they have saved in their houses. Also, the process of withdrawing the savings is more involving than when savings are kept in the house preventing them from utilizing them to meet needs that arise other than the intended ones.

#### **4.7.6 Perception to benefits of savings by respondents**

The perception of the participants on the benefits of savings to them was measured and results for this are shown in Table 4.24.

**Table 4.24: Perception to benefits of saving**

	<b>Frequency</b>	<b>Percent</b>
Strongly agree	26	37.7
Agree	42	60.9
Disagree	1	1.4
<b>Total</b>	<b>69</b>	<b>100.0</b>

Results from Table 4.24 show that majority of respondents (98.6%) were in agreement that savings had been beneficial to them. This indicates that the respondents perceived savings as having been beneficial in the improvement of their livelihoods. The findings confirm results from various studies. As Banerjee (2013) noted, there exists transformative outcome in saving culture which has been found by various evaluations to exceed that of microcredit. In Tanzania, TechnoServe (2015) observed that saving is one of the ways that unlocked opportunities for the economically challenged to transform their lives given its potential to improve cash management as well as savings knowledge and behavior. A number of beneficiaries of the Kenya Slums Upgrading Programme (KENSUP) in Nairobi which had savings as one of its aspects confessed of using the accumulated savings to come up with income generating activities that increased their ability to meet their basic needs (Makato, 2015). It is therefore evident that savings consist of a strategic approach that has immense potential to contribute to addressing needs of the vulnerable people by improving their potential. Projects should seek to develop the culture of saving among its beneficiaries.

#### **4.7.7 Willingness of respondents to continue saving after the project**

Here, the willingness of the participants to continue saving once the project is over was established. All the participants affirmed that they would continue saving. This was indicative of appreciation of the importance of saving by the project beneficiaries pointing to the sustainability of this aspect that the project harnessed to meet its objective.

#### **4.7.8 Testing of hypothesis 3**

The third hypothesis tested was:

H<sub>0</sub> – There is no influence of promotion of saving culture to improvement of livelihoods in Kiawara Slums.

H<sub>1</sub> – There is no influence of promotion of saving culture to improvement of livelihoods in Kiawara Slums.

The correlation was considered significant at 0.01 (2-tailed). Statistically significant relationship was observed between benefits of savings to improvement of livelihoods. Moderate positive correlation revealed that promotion of saving culture leads to improvement of livelihoods. Since *r* values fell below 0.01 significant level, the researcher rejected null hypothesis and adopted alternative hypothesis that promotion of saving culture has influence on improvement of livelihoods in Kiawara Slums.

#### **4.8 Microcredit advancement and improvement of livelihoods**

The research further sought to assess the influence of microcredit advancement to improvement of livelihoods. Information resulting from studying this would be useful in determining perception of respondents to benefits of microcredit advancement and essentially its influence to improvement of livelihoods in Kiawara Slums. To achieve this, several indicators were measured including loan interest rating, length of loan application processing, satisfaction level on loan application processing, percentage defaulters, perception to loan benefits and willingness to continue saving after the project.

##### **4.8.1 Rating of loan interest by respondents**

This question sought to assess how the respondents rate the loan interest. Table 4.25 summarizes the findings.

**Table 4.25: Rating of loan interest**

	<b>Frequency</b>	<b>Percent</b>
Fair	14	20.3
Average	17	24.6
High	38	55.1
<b>Total</b>	<b>69</b>	<b>100.0</b>



The findings revealed that majority (55.1%) considered the interest rate charged on the loans advanced to them as high. High interest rates are likely to affect the client borrowing due to fear of the large installments repayments that would in the long run result into slow growth, something that Nabulya (2007) found out. Tsegaye (2003) also noted that low rates of access to credit are as a result of high cost of credit service delivery. In addition, since the investments that poor borrowers engage in result in profit margins that are low, the high interest rates then relegate them to unproductive endeavors as they are unable to make profits (Ramakumar, 2012). With this high number of beneficiaries perceiving loan interest as high, it would be expected that the borrowing rate would be low. However, since the beneficiaries' borrowing in this project was not been affected, then it showed that high interest rates are not the only hindrance to borrowing by the poor. There are other factors that seem to have been addressed by this project which has encouraged continued application for the loans by beneficiaries.

#### **4.8.2 Length of time for processing loan application**

Respondents were required to say how long it took for a loan to be processed. Table 4.26 summarizes findings for the same.

**Table 4.26: Length of loan application processing**

	<b>Frequency</b>	<b>Percent</b>
One week	16	23.2
Two weeks	47	68.1
Three weeks	6	8.7
<b>Total</b>	<b>69</b>	<b>100.0</b>

Findings show that the maximum time it takes to process a loan is three weeks which is an experience of the least (8.7%) of respondents. For most beneficiaries (68.1%), it was two weeks. The respondents' view to the processing rate can reveal their level of satisfaction and this was measured in 4.8.3 to ascertain how well they were facilitated to meet their needs on time.

#### **4.8.3 Level of satisfaction with loan application processing rate**

The research measured the level of satisfaction of the respondents on the loan processing rate and summarized findings as Table 4.27.

**Table 4.27: Level of satisfaction with loan processing rate**

	Frequency	Percent
Strongly satisfied	24	34.8
Satisfied	30	43.5
Undecided	1	1.4
Dissatisfied	12	17.4
Strongly dissatisfied	2	2.9
<b>Total</b>	<b>69</b>	<b>100.0</b>

Majority of respondents (78.3%) were satisfied with the processing rate which is good as it indicates that beneficiaries' are able to meet the needs they apply the loans for on time. Tsegaye (2003) indicated that low access to credit is contributed by inadequate service provision to borrowers by the lenders which include processing of credits. Satisfaction of beneficiaries is important as it works to motivate them in their work. The time it takes for processing of the loan is key to ensure beneficiaries meet their business needs on timely basis, thus maximize returns and avoid losing customers.

#### 4.8.4 Loan repayment defaulting levels among beneficiaries

Respondents were asked to say the percentage of defaulters that they witnessed in their sub-groups. Findings are summarized in Table 4.28.

**Table 4.28: Percentage of borrowers who default**

	Frequency	Percent
0%	34	49.3
Less than 10%	22	31.9
Between 10 – 25%	13	18.8
<b>Total</b>	<b>69</b>	<b>100.0</b>

Low level of defaulters is witnessed with majority (81%) of respondents' confessing of encountering less than 10% of defaulters in their sub-groups. As revealed by Kodongo and Kendi (2013), group lending helps in mitigating delinquency among members than individual lending as members monitor each other. Minimal default level is good in ensuring good relationship

among sub-group members who co-guarantee a loan beneficiary. This could also be the result of the values developed by beneficiaries that made them more accountable and responsible in their obligations. Low default can indicate that beneficiaries uphold accountability and can further show that their investments are performing well.

#### 4.8.5 Perception of respondents to loan benefits

Here, respondents' perception on loan benefits was measured. Study findings are summarized in Table 4.29.

**Table 4.29: Perception of respondents to loan benefits**

	Frequency	Percent
Strongly agree	27	39.1
Agree	42	60.9
<b>Total</b>	<b>69</b>	<b>100.0</b>

All the respondents confirmed that the loan they had received had been beneficial to them. This is an indication that the respondents considered the loan as having contributed to the progress they had experienced in their investments and thus led to improvement of their livelihoods. This aligns with findings that receiving and utilizing microcredit led to some extent of improvement in the levels of income, food access and socio-economic status of the slum dwellers in Dhaka City, Bangladesh (Alamgir, Jabbar and Islam, 2009). Okibo (2014) also argued that if credit is effectively utilized, the economic activities of the recipients gets boosted and leads to reduction of poverty levels in the society. Gaining from loans is a combination of factors such as access and proper utilization of loans. Therefore, as loans are made affordable for the project beneficiaries to access, empowerment should also be done to ensure they properly invest for achievement of greater benefits of changing their situations for better living.

#### 4.8.6 Testing of hypothesis 4

The fourth hypothesis tested was:

$H_0$  – Microcredit advancement has no influence on improvement of livelihoods in Kiawara Slums.

$H_1$  – Microcredit advancement has influence on improvement of livelihoods in Kiawara Slums.

Correlation was considered significant at both 0.01 and 0.05 (2-tailed). Statistically significant relationship was observed between length of loan processing and benefits of loan and improvement of livelihoods at 0.01 and 0.05 significance levels. Relationship on the indicators of livelihoods improvement measured ranged from weak positive at 0.268 to strong positive at 0.583. Satisfaction with loan processing rate had moderate positive relationship with income and meals per day at  $r$  value of more than 0.3, but weak positive relationship with ability to manage health issues, diseases occurrence and ability to educate children at  $r$  value of less than 0.3. Since  $r$  values in all the cases are less than the pre-set value of 0.01 and 0.05, null hypothesis was rejected and alternative hypothesis adopted.

## **CHAPTER FIVE**

### **SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS**

#### **5.1 Introduction**

This chapter includes summary of the findings, conclusions, recommendations and suggestions for further studies.

#### **5.2 Summary of the findings**

The findings of the studies as per the independent variable are summarized in this sub-section.

##### **5.2.1 Beneficiaries grouping and improvement of livelihoods**

The study revealed that majority (94.1%) of the sub-groups were formed as a result of the project with the mandate of their formation being left to beneficiaries as confirmed by most (97.1%) of the respondents. Majority (82.6%) of the sub-groups conduct weekly meetings. All the respondents were in agreement that being organized in groups in the project resulted to more benefits than if the focus was on individuals and majority (88.4%) of them expressed willingness to continue operating in the group once the project ended. Hypothesis testing revealed existence of influence of beneficiaries grouping to improvement of livelihoods in Kiawara Slums.

##### **5.2.2 Capacity building and improvement of livelihoods**

The results manifested acquisition of business skills by the respondents as majority (86%) of them confirmed that they keep proper records for their businesses and all of them had gained customer relation skills. On whether these skills had led to improvement of respondents' yield in their work, all the respondents perceived that there was improvement. All the respondents confirmed having participated in the implementation and monitoring of the project which contributed to the success of the project. It was further found that that all the respondents were in agreement that the project had inculcated positive values such as hardworking, honesty and teamwork among the members of their sub-groups. Testing of hypothesis that capacity building has influence on improvement of livelihoods in Kiawara Slums was adopted.

### **5.2.3 Promotion of saving culture and improvement of livelihoods**

The findings revealed varied lengths of time the different respondents have saved with most having saved for more than two years thus accumulating varied amounts. Majority (56.5%) of the respondents had saved between Kshs5, 000 and Kshs10, 000 which occurs on a weekly basis with majority (72.5%) saving less than Kshs100 each week. All the respondents said that they kept their savings in a bank account and not in their homes. In regard to perception on benefits of saving, most respondents perceived savings as having been beneficial to them and they all affirmed that they would continue saving once the project is over. Existence of influence of promotion of saving culture to improvement of livelihoods in Kiawara Slums was revealed.

### **5.2.4 Microcredit advancement and improvement of livelihoods**

The findings revealed that slightly over half of the respondents considered the interest rate charged on the loans as high and the loan processing rate was two weeks for most beneficiaries (68.1%). This rate was satisfactory to most of them. Defaulting level was rated at less than 10% by most (81%) of respondents. All the respondents perceived the loan they had received as having been beneficial to them. Testing of hypothesis revealed existence of influence of microcredit advancement to improvement of livelihoods in Kiawara Slums.

## **5.3 Conclusions of the study**

The study showed that grouped beneficiaries receive more gains than when the focus is on individual beneficiaries. Through frequent interaction, group members share experiences and learn from each other making them get exposed to new, better ways of working which bear greater returns if appropriately applied. Grouping further enhances social ties which improve relationships that are key for better living as people are able to work together for the common good.

Building the capacity of beneficiaries empowers them to take a central role in improving their livelihoods. Skills empower beneficiaries to do their work more effectively on their own and thus enhance their ownership of the transformation process. Adequate involvement of beneficiaries in project processes such as implementation and monitoring is key to promote their self-esteem as they perceive themselves as people of value who have something to offer and not just useless

dependents. Possession of skills and active involvement of beneficiaries consists of the foundation that ensures sustainability of an initiative beyond its implementation period.

Further, promotion of saving culture is an approach that bears great potential to address livelihoods challenges and thus should be given attention. To promote this culture, consistency of saving habit needs to be encouraged with each individual allowed to save the amount they can afford to ensure no pressure is applied on anyone to save more or less than they can.

Microcredit advancement is key in facilitating income generating activities for improving livelihoods among the vulnerable people. To ensure the beneficiaries reap maximum benefits from the loan, the shortest possible processing period and affordable interest rate are important consideration by lenders to ensure they meet the needs they apply for on time and they maximize profit margins.

#### **5.4 Recommendations**

Based on the findings of the study, the researcher recommends that:

1. Development agencies, county and national governments should consider grouping of beneficiaries in their intervention for greater impact in their interventions related to improvement of livelihoods.
2. To ensure achievement objectives of projects aimed at improving livelihoods, development partners should harness appropriate approaches that ensure people are empowered so that they occupy central position in solving their own problems.
3. Development agencies, government, microfinance institutions and banks should improve incentives on savings to encourage saving culture among the vulnerable groups.
4. Microfinance institutions and banks should seriously and objectively develop saving and microcredit products that are affordable and accessible to the vulnerable groups in the community such as the slum dwellers for meaningful contribution to their livelihoods improvement.

#### **5.5 Suggestions for further studies**

The researcher suggests the following as areas for further studies:

1. Determinants of success in grouped-beneficiaries projects.
2. Factors hindering capacity building of livelihoods improvement project beneficiaries.
3. Factors that hinder saving among the vulnerable communities.
4. Factors that influence microcredit access among the vulnerable communities.



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## APPENDICES

### Appendix I: Letter of Transmittal

Isaac Njoroge Waweru,  
P.O. BOX 637 - 10100,  
Nyeri.

Dear Respondent,

#### RE: COLLECT OF RESEARCH DATA

I am a student at the University of Nairobi, College of Education and External Studies, School of Continuing and Distance Education, Department of Extra-Mural Studies pursuing a course leading to the award of a Master of Arts Degree in Project Planning and Management. I have successfully completed my class work and I am required to undertake and submit a research project as part of my assessment. In connection to that, I have written a research proposal entitled “Contribution of Jamii Imara Project to improvement of livelihoods in Kiawara Slums of Nyeri County, Kenya”. You have been selected to be part of this study. I, therefore, request that you assist in filling the accompanying questionnaire by answering the questions honestly and completely. I assure you that the information you provide will be treated with confidentiality and will be used for the research purposes only.

Thank you in advance for your support.

Yours Faithfully,

Isaac Njoroge Waweru.

Reg. No. L50/73116/2014

Mobile Phone No. 0723633664

## Appendix II: Research Permit



### NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY AND INNOVATION

Telephone: +254-20-2213471,  
2241349, 3310571, 2219420  
Fax: +254-20-318245, 318249  
Email: dg@nacosti.go.ke  
Website: www.nacosti.go.ke  
when replying please quote

9<sup>th</sup> Floor, Utalii House  
Uhuru Highway  
P.O. Box 30623-00100  
NAIROBI-KENYA

Ref. No.

Date:

**NACOSTI/P/16/88340/14277**

**27<sup>th</sup> October, 2016**

Isaac Njoroge Waweru  
University of Nairobi  
P.O. Box 30197-00100  
**NAIROBI.**

#### **RE: RESEARCH AUTHORIZATION**

Following your application for authority to carry out research on "*Contribution of Jamii Imara Project to improvement of livelihoods in Kiawara Slums of Nyeri County, Kenya,*" I am pleased to inform you that you have been authorized to undertake research in **Nyeri County** for the period ending **24<sup>th</sup> October, 2017.**

You are advised to report to **the County Commissioner and the County Director of Education, Nyeri County** before embarking on the research project.

On completion of the research, you are expected to submit **two hard copies and one soft copy in pdf** of the research report/thesis to our office.

  
**BONIFACE WANYAMA**  
**FOR: DIRECTOR-GENERAL/CEO**

Copy to:

The County Commissioner  
Nyeri County.

The County Director of Education  
Nyeri County.

*National Commission for Science, Technology and Innovation is ISO 9001:2008 Certified*

### Appendix III: Research Questionnaire

I am a student at the University of Nairobi, College of Education and External Studies, School of Continuing and Distance Education, Department of Extra-Mural Studies pursuing a course leading to the award of a Master of Arts Degree in Project Planning and Management. I'm undertaking a research on "Contribution of Jamii Imara Project to improvement of livelihoods in Kiawara Slums of Nyeri County, Kenya" as partial fulfilment of the requirements for the course. I, therefore, request for your contribution by answering the questions provided in this questionnaire. Your participation is highly valued and the answers you provide will be treated with high confidentiality and used only for the purpose of the project. Where boxes have been provided against an option, kindly tick (✓) where you consider appropriate.

#### Section A: General Information

##### 1. Age

15 – 25 years

26 – 35 years

36 – 45 years

45 years and above

##### 2. Level of education:

None

Primary

Secondary

College

University

##### 3. Project group:

Tiger

Leopard

Cheetah

Ostrich

Buffalo

Elephant

Lion

Giraffe

None

##### 4. Occupation

Farmer

Employed

Business

Other (specify) \_\_\_\_\_

**Section B: Improvement of livelihoods**

Tick against each of the following statements the level to which you agree.

	STATEMENT	Strongly disagree (1)	Disagree (2)	Undecided (3)	Agree (4)	Strongly agree (5)
5.	My income has increased as a result of the project					
6.	My family can afford three meals a day					
7.	My ability to manage health issues has improved.					
8.	My ability to educate my children has increased					

**Section C: Beneficiaries grouping and improvement of livelihoods**

9. Did your group exist before this project?

- a) Yes
- b) No

10. How was your group formed?

- a) Members who are known to each other formed it
- b) NCKK formed it
- c) Area Chief/Assistant Chief formed it
- d) I don't know

11. How frequent does your group meet?

- a) Quarterly (after every 3 months)
- b) Monthly
- c) Two times in a month
- d) Weekly
- e) On need basis

12. To what level would you agree that being organized as a group in this project is more beneficial to you than being involved as an individual?

Strongly disagree (1)	Disagree (2)	Undecided (3)	Agree (4)	Strongly agree (5)

13. Would you be willing to continue being part of this group once the project is over?

- a) Yes
- b) No

#### Section D: Capacity building and improvement of livelihoods

In the following statements, tick against each the level to which you agree with the statement.

	STATEMENT	Strongly disagree (1)	Disagree (2)	Undecided (3)	Agree (4)	Strongly agree (5)
14.	I keep proper records for my business					
15.	I have gained skills to relate better with my customers					
16.	These skills have improved the yield of my work					
17.	I participated in the implementation and monitoring of the project					
18.	My participation in the implementation and monitoring of the project has contributed to the success of the project					
19.	The project has inculcated positive values such as hardworking, honesty					



	and teamwork among the members of our group					
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**Section E: Promotion of saving culture and improvement of livelihoods**

20. For how long have you been saving now?

- a) Six (6) months
- b) One (1) year
- c) Two (2) years
- d) Over two (2) years

21. How much have you saved?

- a) Between Ksh1,000 – 5,000
- b) Between Ksh5,000 – 10,000
- c) Between Ksh10,000 – 15,000
- d) Between Ksh15,000 – 20,000
- e) Over Ksh20,000

22. How frequent do you save?

- a) Daily
- b) Weekly
- c) Monthly
- d) Quarterly

23. How much money do you save each time?

- a) Below Ksh100
- b) Between Ksh100 – 200
- c) Between Ksh200 – 400
- d) Over Ksh400

24. Where do you keep your savings?

- a) Bank account

- b) Group leaders keep it for members
- c) In my house
- d) Other (Specify) \_\_\_\_\_

25. To what level would you agree that savings have been beneficial to you?

Strongly disagree (1)	Disagree (2)	Undecided (3)	Agree (4)	Strongly agree (5)

26. Will you continue to save after this project?

- a) Yes
- b) No

**Section F: Microcredit advancement and improvement of livelihoods**

27. How would you rate the interest charged for the loan?

- a) High
- b) Average
- c) Fair

28. How long does it take to process a loan application?

- a) One week
- b) Two weeks
- c) Three weeks
- d) Four weeks

29. To what extent are you satisfied with the loan processing rate?

Highly dissatisfied (1)	Dissatisfied (2)	Undecided (3)	Satisfied (4)	Highly satisfied (5)

30. What percentage of your group membership fail to pay their loans?

- a) 0%
- b) Less than 10%
- c) Between 10% – 25%
- d) Over 25%

31. Indicate the level to which you agree that the loan you have received has been beneficial to you.

Strongly disagree (1)	Disagree (2)	Undecided (3)	Agree (4)	Strongly agree (5)

*(End of questionnaire)*

*Thank you very much for taking time to fill this questionnaire*