

**INFLUENCE OF 2JIAJIRI PROJECT ON NYERI TOWN SUB-COUNTY  
RESIDENTS LIVELIHOOD.**

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**A RESEARCH PROJECT REPORT SUBMITTED IN PARTIAL FULFILMENT  
OF THE REQUIREMENT FOR THE AWARD OF MASTERS OF ARTS DEGREE  
IN PROJECT PLANNING AND MANAGEMENT OF THE UNIVERSITY OF  
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## DECLARATION

This research study is my original work and has not been presented to any other university or institution of higher learning for an award of a degree.

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L50/76615/2014

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

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## **DEDICATION**

This research project is dedicated to my wife Rhoda my daughter prudence and my parents.

## **ACKNOWLEDGEMENT**

I acknowledge God, for helping me to come up with this topic. The successful completion of this study was made possible by the cooperation, assistance and material support by a number of individuals. My sincere thanks to my supervisor Prof. Christopher Mwangi Gakuu for his advice, suggestions and constructive criticism which made the production of this work possible. I also appreciate the support and assistance received from fellow KCB bank staffs, not forgetting to appreciate my family, relatives and friends for their contributions and support. God bless you.

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## **ABBREVIATIONS AND ACRONYMS.**

<b>CDF</b>	Constituency Development Fund
<b>CRB</b>	Credit Reference Bureau
<b>KCB</b>	Kenya Commercial Bank
<b>KPMG</b>	Klynveld Peat Marwick Goerdeler
<b>UNDP</b>	United Nations Development Programme

## **ABSTRACT**

This study sought to analyze these benefits and provide some insights into the actual contribution of 2jiajiri project with regard to livelihood improvement. The study was guided by various objectives including; to establish how beneficiaries grouping, courses offered, cash advanced to the beneficiaries and the mode of study undertaken influence beneficiary's livelihood. The study adopted descriptive survey as it portrayed an accurate profile of persons, events and situations.it also allowed collection of large amount of data in an economical way. The study was conducted among 100 2jiajiri project beneficiaries in Nyeri town Sub County. Structured questionnaires was used to collect data. Quantitative data was be analyzed by use of SPSS software version 22.0. The study is incorporated descriptive data analysis tools to determine the weight of the factors. The findings of the study was presented in form of tables, frequencies and percentages.

## CHAPTER ONE: INTRODUCTION

### 1.1 Background to the Study.

The KCB Bank Group established the KCB Foundation in 2007 as the corporate hand that lifts the aspirations of communities in places where the group conducts business. There exists an inexhaustible appetite among the youth for accessing the foundation of technical skills and financial resources that is needed to sustain a viable enterprise or function effectively in the labor market. Concerns are apparent and new problems have emerged which bring into question the continued sustainability of the existing pattern of educational provision, there view that, significant relationship between form and stage of a nation development on the one hand and the nature of its educational system on the other hand. (David Court and Dharam Ghai 1974).With the high level of unemployment in Kenya it shows that the educational system has failed to address the objective of education which is development of its population. Employment is the acid test of the success of the education system, these means that education should enable students to create jobs for themselves or else fill up all vacancies for which their skills and education are in demand. Arthur, M. K. Bagunywa (1980).In effect it means that the education system should be sensitive to the needs of the employment world. What a sound education system needs is to give educational and vocational guidance to its student so as to enable them to use all opportunities available to them and even create more for themselves. According to David Court and Dharam Ghai, development stress on such consideration as employment, income distribution and self-reliance. There is wider objective of development which include the maintenance of high level of employment, equitable distribution of goods and services and alleviation of cultural and economic dependence. The success of the system of education

in Kenya must be considered in terms of these broader objectives. The training system into which the institution of technical and technology provision will fit is formally shaped by the dependency of the Kenya economy.(E.M.Geoffrey and G.C.M Mutiso.1979).Vocation and technical training are thus best suited to address that kind of system where training offered is directly related to the skill required in the labor market. This KCB project is seeking to help local youth to materialize their micro-entrepreneurship projects and transform them into small and medium scale employers in their own right. The result is a win-win situation where all stakeholders will benefit from the increased rate of wealth creation.

There is also increasingly compelling evidence that start-up enterprises particularly among the youth face two main impediments; One, is resource limitations specifically access to start-up and working capital. Two, is knowledge limitations with regard to the technical and managerial skills required to run an enterprise such as the practical proficiency in the selected occupation, drafting responses to tenders, financial management and growth planning. It has been recorded in the financial sector that most youth lack the basic technical qualifications and necessary track record that would inspire the confidence of lending institutions to advance them resources needed for them to catapult the growth of start-up enterprises and actively participate in public procurement. The problem of youth unemployment does not lie so much in the number of leavers but it lies in the whole philosophy of education which mentally prepare pupils for formal non-rural employment in the context of an economy which has failed to generate enough opportunities of this suit (David Court and Dharam Ghai 1974). These issues point to the intervention areas and form the entry points through which the KCB Foundation endeavor to complement the

efforts of the Government of Kenya in catalyzing employment and wealth creation among the youth. To date, the KCB Foundation has invested an estimated 1 billion Kenya shillings in community programs across Kenya, South Sudan, Rwanda, Tanzania, Uganda and Burundi. As a good corporate citizen, the KCB Bank Group is committed to sustainable development, prosperity and poverty reduction to address the hardship, high poverty levels and interconnected challenges that affect many Eastern African communities.

The KCB Foundation programs are designed to address issues of relevance specifically within themes and core programs. To ensure they are addressing and solving for relevant development priorities, they customize their programs for each country where KCB has a footprint. This is normally achieved through different projects one of which is the Jiajiri project which specifically addresses the youth unemployment problem causes and thus develop a solution to it.

## **1.2 JIAJIRI (SKILLS DEVELOPMENT FOR SELF-EMPLOYMENT)**

Jiajiri is one of the many projects KCB Foundation is currently running across all the country where it is operating.

Jiajiri is a skills development and job creation program that seeks to catalyze employment and wealth creation among existing 'jua kali' entrepreneurs and the youth. The program seeks to reach 50,000 youth and informal sector entrepreneurs in the next 5 years. The project objective is to empower and equip unemployed and out-of-school youth to grow micro enterprises by providing them with technical skill training opportunities as well as up-skilling and certifying existing micro-entrepreneurs who wish to move their business from the informal to the formal sector. The project also aims to offer Vocational skills

training for out of school youth and existing micro business owners in the fields of Building and Construction, Hair and Beauty, Automotive Engineering, Domestic Services and Agriculture, Business Advisory Services: Business incubation /development services and mentorship for existing businesses and qualifying startups will also be an integral part of the project. The project has employed different strategies to help it achieve its objectives which also help in identifying and differentiating itself from other similar project.2jjajiri project divide its beneficiary into group to help instil relevant skill to specific groups with specific needs. There is business owner, killers and apprentice. The project beneficiaries undergo training in technical institution where different technical courses are offered to them including masonry, carpentry hairdressing among others. Beneficiaries of the project also undertake their study under different mode of study, but mostly part time study is commonly preferred. After completion of the studies beneficiaries will be provided with access to Finance: Asset and working capital financing for certified and incubated businesses as well as market linkage with partners and markets for business sustainability.

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

Many organizations fail to measure benefits of the projects they implement thus they cannot reveal the real benefits their interventions have created to the targeted 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.) According to KPMG (2013), only 35% organizations consistently deliver stated deliverables. Moreover Program me management institute (2014) discovered that slightly above half of objectives and overall goals of

projects initiatives are achieved. 2jiajiri project started back in the year 2016 with 2000 beneficiaries across the country. The beneficiaries consisted of skillers, business owners and the entrepreneur. While starting the project KCB foundation had objective to be met by the project mainly being assisting the beneficiaries acquire skill to help them create and secure employment more easily which in turn result in improving their livelihoods, But it is yet to be studied whether the project actually help in livelihood improvement This study therefore sought to establish the contribution of 2jiajiri project to the improvement of livelihoods in Nyeri town sub county of Nyeri county.

#### **1.4 Purpose of the Study.**

The purpose of this study was to establish the influence of 2jiajiri project on livelihood improvement of the beneficiaries in Nyeri town sub county, Kenya.

#### **1.5 Objectives of the Study**

The study was guided by the following objectives

1. To establish how beneficiary grouping influence livelihood in Nyeri town sub county,
2. To asses' influence of cash advanced to beneficiary on their livelihood in Nyeri Sub County.
3. To determine influence of course undertaken to the livelihood in Nyeri town sub county residents
4. To determine the contribution of mode of study to the livelihood in Nyeri sub county residents.



## **1.6 Research Questions**

The research sought to answer the following questions through this study:

1. How does beneficiary grouping influence livelihood of 2jiajiri beneficiary in Nyeri Sub County?
2. In what ways does cash advanced to 2jiajiri beneficiary influence livelihood in Nyeri town Sub County?
3. To what extent does course undertaken under 2jiajiri project influence livelihood in Nyeri town Sub County?
4. In what ways does mode of study under 2jiajiri project influences livelihood in Nyeri town Sub County?

## **1.7 Significance of the Study.**

The study is important since its finding shall be useful in determining achievement of KCB foundation objectives of improving livelihoods of its 2jiajiri project beneficiaries. Findings will also be beneficial to the county and national government and other development agencies to understand the best approaches to consider to ensure achievements of their objectives.

## **1.8 Delimitations of the Study.**

The study's main focus was beneficiary grouping, cash advanced to beneficiary, courses offered under the project and the mode of study undertaken by the beneficiary. The study sought to find out how these factors contribute to beneficiaries livelihood in Nyeri Sub County in Kenya. The study however was limited to Nyeri town sub-county as the study area.

### **1.9 Limitation of the Study.**

The study was limited by a range of factors including, time constraint since the researcher is engaged in full time employment and the study had to be done within a stipulated time. Also resource constraint especially reference materials which was limited in supply.

### **1.10 Assumptions of the Study.**

The study was based on the following assumptions;

- I. Participant shall be available and ready to respond to the questionnaire.
- II. Participant shall give correct and honesty response.

### **1.11 Definitions of Significant Terms.**

#### **2jiajiri**

This is a Kenya Commercial Bank social investment project that trains youth on entrepreneur development setting them up for creation of job opportunities. 2jiajiri is a connotation from a Kiswahili name 2jiajiri meaning to be self-employed.

#### **Livelihood improvements.**

This refers to the increasing the capacity of the ways through which individuals earn their living, through making them more productive, thus changing and diversifying them. This is aimed at simplifying running of their daily lives.

#### **Beneficiaries grouping.**

This is the dividing of the projects target beneficiaries into smaller units consisting of equal or unequal number of members through which project activities are implemented.

#### **Cash advancement.**

This the provision of small loans by the bank after completion of courses being undertaken by the beneficiaries to help them set up small businesses or improve their already existing businesses

**Mode of study.**

This is the way courses undertaken by the beneficiaries will be delivered to them, it's how the skills required will be acquired, through which means and ways.

**1.12 Organization of the Study.**

This research project is 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, significance of the study, limitations of the study scope of the study, assumptions of the study definitions of significant terms in the study and organization of the study. In chapter two literature review on beneficiary grouping, cash advanced, courses undertaken and mode of study have been presented. Also discussed in this chapter are theoretical framework and conceptual framework. Chapter three entails the research methodology that is, research design, target population sampling procedure, method of data collection, pilot study, validity and reliability of research instruments and data analysis. Chapter four entail the analysis of data collected from the respondents. Chapter five include the interpretation of data, recommendations and conclusions.

## **CHAPTER TWO: LITERATURE REVIEW.**

### **2.1 Introduction.**

In this chapter literature of relevance to the study was reviewed. Key areas of literature that took center stage in this section include the literature on the factors that influence livelihood improvement through the 2jiajiri project in Nyeri town Sub County, as well as assessing literature about the past research or works, which have been carried out in the field with a view of addressing the problem at hand. The study further put in context the conceptual and theoretical frame work of the study. Literatures of immense value to the objectives of the study were equally reviewed.

### **2.2 Concept of Livelihood Improvement Project In Kenya.**

A person livelihood refers to their means of securing the basic necessities, it's a set of activities involving securing basic needs and the capacity to acquire the necessities working either individually or as a group by using endowment, both human and material for meeting the requirement of the self and his/her household on a sustainable basis with dignity. ([https://en.m.wikipedia.org/wiki/livelihood.](https://en.m.wikipedia.org/wiki/livelihood))

An important characteristic of livelihood improvement approach is its way of solving issues by skillfully using limited resources available to improve people's life. The approach focus on improving livelihoods of the poor and consist of putting intervention in place that prioritize the goals that target group consider most important to them. People are empowered to actively participate in changing the unpleasant situations they are in (Jaspars, 2006.).

Majority of Kenyan population rarely meets their basic needs, where most of them live with less than a dollar per day. The government and also non-governmental organizations have thus been coming up with different project to help address these problem. Everyone needs a constant and a regular supply of food to survive and so it is one of the most important considerations of any developing country to ensure the demand is properly met. (O.D.Obgoma 1991).In most instances education is considered a vital aspect to addresses the problem of development which is thought to translate to provision of employment and thus constant income to the population for smooth survival. Expansion of education in Kenya occurred so rapidly and massively that it quickly reached and surpassed the capacity of the economy to provide the kind of occupations which school leavers had been led to expect.(David Court and Dharam Ghai 1974).In most cases education is widely equated with classroom instruction leading to mastery of an abstract body of knowledge which can be tested by formal examination, under the same both the student and the teacher treat each stage of the education ladder as a preparation for the next stage rather than a terminal training for adult life. These therefore means that majority of student only have skills which can only be employed in formal jobs but not in the informal careers. The formal and the white-collar jobs are very minimal in comparison with the number of school leavers expecting to be absorbed in that areas. Over ninety percent of individual working in informal sector are college graduates who could not find jobs due to unemployment that worsened in 1990s when the government started implementing the World Bank structural adjustment program and companies started downsizing. (Murori Kiunga 2007.) These therefore translate into high level of unemployment who also cannot fit in the informal employment due to lack of skill. These means their income is limited and so is their live

improvement. According to. (David Court and Dharam Ghai 1974). Redirecting educational expenditure towards the lower and technical stages of educational system would yield higher social benefits. Apart from the informal vocational training emphasis there are other different ways the government and nongovernmental organization put in place to help individuals in improving their livelihood.

### **2.2.1 Constituency Development Fund**

The Kenyan government for instance introduced a constituency development fund (CDF) kitty fund back in 2003 whose aim is to help in funding development project specific to each constituency thus assist in achieving equitable distribution of resources across regions. The National government –CDF Act set aside 2.5 percent of the total revenue raise nationally to be shared among constituencies toward implementation of community projects. (<https://www.capitalfm.co.ke/news/>).The fund thus are normally directed to project which peoples living in the constituency consider important thus giving them priority.

Another fund also introduced and run by the government is the youth fund. The fund is one of the flagship projects of vision 2030 under the social pillar. The fund seek to create employment opportunities for young people through entrepreneurship and encouraging them to be creators and not job seekers.it does this by providing easy and affordable financial and business development support services to youth who are keen on starting or expanding business.

### **2.2.2 Youth fund.**

The government have set aside a kitty to enable youth to borrow from it so as to establish income earning project so as to support their daily lives.

These funds are normally advanced to youth in group but also to individual persons. The aim of these funds is to support youth by offering them ready cash at a low percentage of 6% for an individual and 0% for youth groups.

The one major difference between youth fund and 2jiajiri cash advance is the beneficiary of the funds, the 2jiajiri funds are only advanced to the beneficiary of the 2jiajiri program who have already completed their course, whereas youth fund is given to all the youth in the country who are between the age of 18 and 34 years.

### **2.2.3 Scholarships**

A number of institution have employed scholarship as their community social responsibility activities. In most cases student joining secondary school from primary school are the highest beneficiary to those program. Equity bank wing to fly program and KCB scholarship are the two main program established by the two bank.

The major objectives of these programs is to sponsor bright but needy student to easily pursue their secondary education. These kind of program differ from 2jiajiri program because it targets individual interested in pursuing technical courses whereas scholarship focuses on student joining secondary school.

The main aim of 2jiajiri program is job creation for its beneficiary through entrepreneurship enabled by skills gained from the technical courses undertaken, scholarship program aim at enabling beneficiary to access secondary school education with secondary school.

### **2.3. Beneficiary grouping and improvement of livelihoods.**

Project implementation can be done through focusing on individual beneficiary directly or grouping beneficiaries so that individual 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 & Threfall, 2013). 2jijiri project is thus capitalizing on grouping it beneficiaries to maximize the benefit of learning from experiences of each other. Grouping will thus help individual to produce greatly through sharing knowledge and different ways of resolving specific and similar challenges. Scottish Qualification Authority (2007) undertook that people organized into groups learn through sharing of knowledge, ideas and experiences.

Maria, (2009) also noted that development initiatives that focus on bringing people together are key to strengthen the social ties. Normally project run by group of people with similar objectives are more sustainable.

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.).It's for the above reasoning that 2jijiri project considered grouping the beneficiaries so as to get individuals who are in need of skills and at the same time are ready to employ the acquired skill to start new businesses or improve on their existing businesses. This normally go a long way in helping the sponsoring institution achieve its objective of enabling beneficiaries to employ themselves and also create more employment opportunities for other individuals. These eventually translate to an increased



level of income, increase self-reliance and thus contribute greatly to improvement of their livelihood.

#### **2.4 Mode of study and livelihood improvement.**

Mode of study refer to the study load of the student whether full time or part time.

Mode of study will include whether you are full time or part time student as well as whether you are studying on campus, online or via external study normally referred to as open and distance learning. The term open and distance learning represent approaches that focus on opening access to education and training provision, freeing learners from constraints of time and place and offering flexible learning opportunities to individual and group of learners. (Hemlata Talesra, 2004.)

The main aim of mode of study is to open opportunity for learners to study regardless of geographical, socioeconomic or other constraints. The 2jiajiri beneficiary especially business owner are individual whose business require most of their time for the whole day. These means that they have to sacrifice time allocated to their business for them to attend training. It therefore call for a balance of work and study every day since both of them are beneficial to the individual. It's for that reason the mode of study to be undertaken by the beneficiary need to be wisely considered, to ensure that none of them is ignored and can result to a negative impact to the concerned individual livelihood.

The 2jiajiri project offer the study to the beneficiaries in part time basis. These is usually done on daily basis but during the morning hours only. This is the case because majority of the beneficiary are the breadwinner in their families therefore need time to attend to their daily chores.

Full time means you spend the full amount of hours per week on your program study.

Part time means you spend fewer hours per week on your program me of study. Sometime part time hours maybe during nights or weekends

Advantages of full time study is that student can immerse themselves in their studies.

Advantages of part time study is that student get to apply some of what they are learning immediately. And also life and work pressures make full time impossible. It thus through considering that the target group need to apply whatever they learn into to their real life 2jiajiri project opted to part time mode of study to majority of its beneficiaries especially the working class.

## **2.5 Courses offered and livelihood improvement.**

The focus in capacity building should be on building on strengths rather than highlighting what people lack or need which is a departure from the deficit model of training which focuses on weaknesses rather than what people are capable of doing. Individuals must be given the opportunity to learn from one another and, in the process, increase each other's' capacity (Moore, M. &Sewart, S.1998).

It's better to do it to protect yourself from shoddy workmanship of 'cow boy builders'.

With the right tools and the right guidance and information it is within the reach of many.

(Mike Edward 2008).

Education is both an end in itself and a mean of attaining other ends. In an ideal sense it is an ultimate value and hence through provision as a social service it is an aspect or object of development. Kenya education system is expected to fulfil two basic objectives. These are the technical objective of furnishing future manpower with requisite skills and knowledge and the social objective of inculcation of those actual values which not only

contribute to the environment of people's lives but which are essential to the maintenance of a cohesive and productive society. The education system however have failed to accomplish these and relied much on formal education. So pervasive is formal education in the contemporary world that non formal education has been defined as that education which exists outside it realm. Val D.Rust (1977).The 2jiajiri project concentrate much on what is referred to as non-formal education. According to Coombs and Anmad (1974), non-formal education is any organized systematic education activity carried on outside framework of the formal system to provide selected types of learning to particular subgroup in the population.

The objective of the program me is to create and support new and existing enterprises in the informal sector through vocational training, business development services and market linkages. The intention of the program me is that the increasing expansion and formalization of enterprises will create employment opportunities. The program me focuses on the following sectors; Building and Construction, Automotive Engineering, Beauty and Personal Care, Domestic Services and Agribusiness.

These courses being offered are in line with the objective of the 2jiajiri project to ensure that the beneficiary can employ themselves instead of relying on formal employment, through starting small business and also empowering the existing business. This will eventually translate to more job creation by the beneficiaries by employing themselves and others in those businesses. These training is also designed to improve proficiency of technical skill to the beneficiaries through provision of hand on training, where there is more practicality than theory in order to gain practical experience.

## **2.6 Cash advanced and livelihood improvement.**

Economic stabilization would be enhanced and the competition among the various financial institution would be strengthened by the informed use of credit. The informed use of credit results from an awareness of the cost thereof by consumers. It is the purpose of this title to assure a meaningful disclosure of credit terms so that the consumer will be able to compare more readily the various credit terms available to him or her and avoid the non-informed use of credit. (Ira U. Cobleigh 1975.).Loans advanced to customers are what assist them with working capital and thus increasing the volume of sales in their business. Most businesses have objectives of expansion but this is normally limited by the amount of capital a business have. While managed well a bigger business will usually translate in to higher profits.

Money exerts incredible power over our lives.it determine what we eat, wear, where we live, how we spend our leisure time and almost every other aspect of our lives. Money makes possible the enjoyment of the best the world has to offer, and gives us freedom to travel, shop and live extravagantly.(Leah Karimi2008).Its therefore clear that money help in raising an individual living standards. Access to basic needs including food, shelter, clothing, health living is largely determined by an individual net income. When loans and advance are used well it helps expand and attain a balanced growth of the businesses.it depend on how the facility is used. (Murori Kiunga 2007).

When we plan wisely money gives us a sense of accomplishment.

Due to poor saving and investing culture there are very few people who live to enjoy the fruits of many years of schooling and long services at work place. Many energetic and

potential people end up miserably because of bad spending habits and poor planning. (Murori Kiunga 2007).

Financial stability comes when people set aside current income to finance future expenditure. The way one views and balances the two determines whether one will be poor or rich.

In most cases financial institution don't give loan to individual in startup business, however these what makes 2jiajiri project unique since it also finance startup.

The truth is banks and other money lenders will rarely give people start-up capital or people without money loans. They give people who already have money and are doing well. (Murori Kiunga 2007).

2 jiajiri fund loan has been set aside by KCB foundation to guarantee loans for the customer who acquire vocational skill through 2jiajiri project.

Target customers who have undergone vocational skill training financed by KCB foundation, eventually get finance by the same institution through loans even if they have other loan they are financing with KCB. These loans are also advanced to those customer who are in startup business or any other business. The business financed does not need to be in the field of the vocational training undertaken.

The amount which can be advanced to each business depend on individual business plan and repayment ability. These means that a business whose monthly returns are high will afford higher amount of loans compared to a business whose monthly average return are low. Amounts to be advanced to start up business largely depends with the type of business supported by the business plan.

The repayment period of the advanced loan depend with the agreement reached between the bank and the customer. A three months grace period is given to all customers but have to be justified by business type.

The cost of the loans is uniform to all the customers and the interest rate is zero, negotiation fee is five percent whereas risk margin is zero percent. These is a friendly rates to the beneficiaries having in mind that the current loan interest rates for all the banks stand at 13.5 percent. It thus encourage the beneficiary to get the advance and start up their own business or boost their existing businesses. These eventually translate to more job creation and employment opportunities to other people.

Requirement for the application of these loans include a certified business plan which help to outline the activities undertaken by the business, capital required and the return expected and enable the financier to weigh feasibility of the business, a clear CRB (credit reference Bureau) report is required to confirm whether the customer is a defaulter and of course the customer need to have an account with KCB to enable transaction between bank through the account.

## **2.7 Theoretical framework.**

Kasomo (2006) estimates that theoretical as well as conceptual framework are meant to describe the independent and the dependent variables as well as the relationship between them. Sekaran (2003) thinks that the theoretical framework is the foundation on which the entire research project is based. It's logically developed, described and elaborated network of association among the variables deemed relevant to the problem situation and identified through such processes as interviews, observation and literature

### **2.7.1 Livelihood sustainable theory.**

A livelihood comprises the capabilities, assets (stores, resources, claims and access) and activities required for a means of living. Department for international development-DFID (1997)

A livelihood is sustainable when it can cope with and recover from stresses and shocks and maintain or enhance its capabilities and assets both now and in the future, while not undermining the natural resources base (Carney 1998).It's the ability of a social unit to enhance its assets and capabilities in the face of shocks and stresses.

It can also be said to be a practical framework for evidence-based intervention and has much logic resting behind it especially in a world undergoing rapid change and when resources to support development intervention are inevitably limited.

Human development is a process of enlarging people's choices. In principle these choices can be infinite and change overtime but at all levels of developments the essential one are for people to lead a long and healthy life, to acquire knowledge and to have access to resources needed for a decent standard of living. If these essential choices are not available many other opportunities remain inaccessible (UNDP HDR 1990)

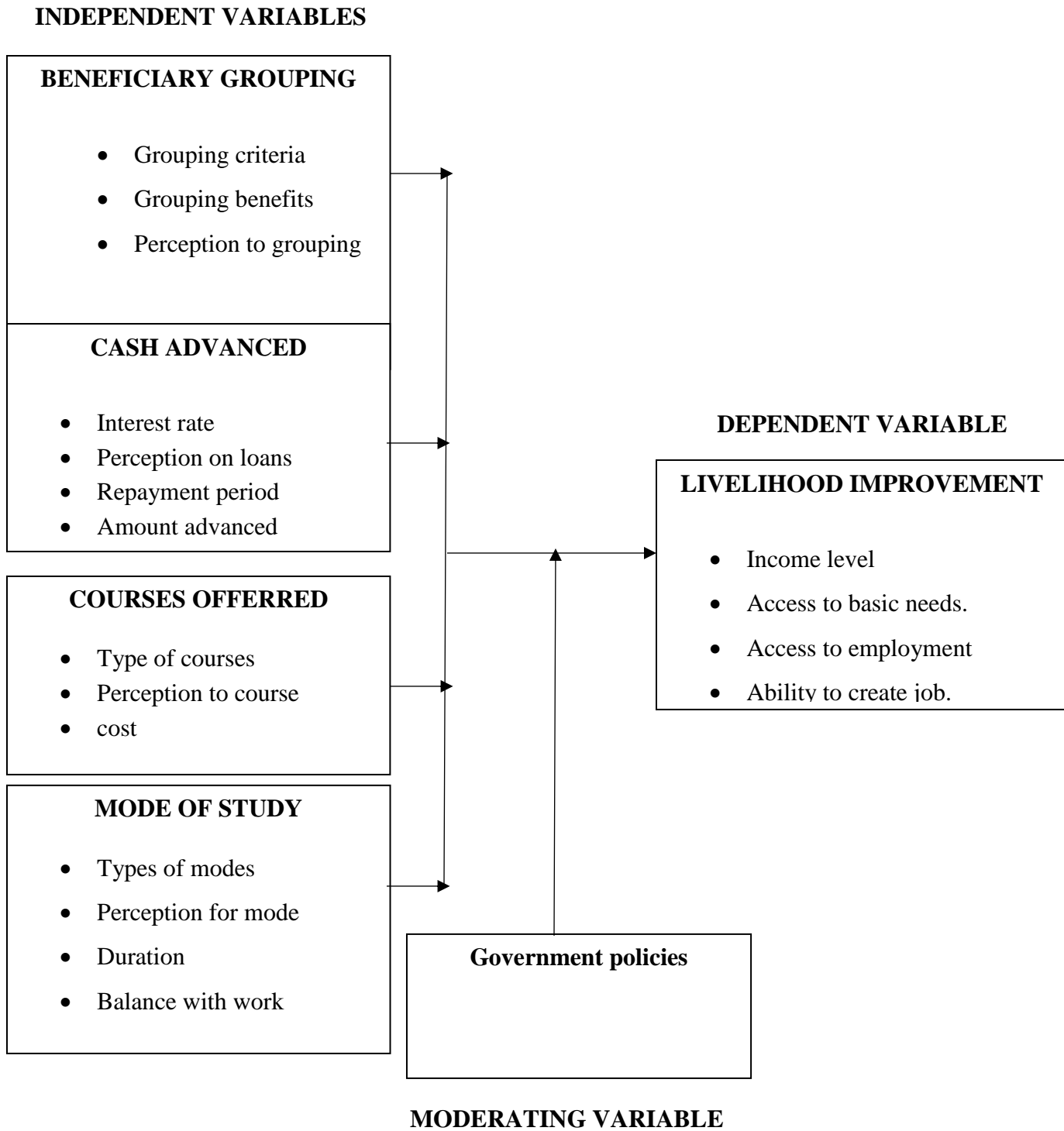
The sustainable livelihood approach also goes hand in hand with sustainable development theory which implies that development process should meet the needs of the present generation without compromising the options of future generations, However the concept of sustainable development is much broader than the protection of natural resources and the physical environment it includes the protection of human lives in the future. After all it is people not trees which future need to be protected. (UNDP HDR 1990.)

Livelihood approach put people at the center of development, people rather than the resources they use or the government that serve them are the priority concern. It is the underlying motivation of supporting people livelihood that should determine the shape of the support and provide the basis of its success, ([www.nssd.net/references/SustLiveli/DFIDApproach.htm](http://www.nssd.net/references/SustLiveli/DFIDApproach.htm)). However while it starts with people it does not compromise on the environment. Indeed one of the potential strengths of the livelihood approaches that it mainstreams the environment within a holistic framework. Carney (1998).

## **2.8 Conceptual Framework.**

The study sought to determine the contributions of 2jiajiri project to improvement of livelihood. Beneficiary grouping, cash advanced, courses offered and mode of study formed the independent variables market forces formed the moderating variable while livelihood improvement formed the dependent variable. Figure 2.1 summarizes the interactions among the variables of study.





**Fig 2.1 Conceptual Framework**

## **CHAPTER THREE: RESEARCH METHODOLOGY**

### **3.1 Introduction**

This chapter outlines the research design, target population, variables, sampling techniques and sample size, data collection methods and instruments, validity and reliability, data analysis and presentation techniques and operationalization of variables.

### **3.2 Research Design**

According to Chandaran, (2004), research design defines the techniques that are to be used in collecting data, sampling strategies and tools appropriate for a study. It's the arrangement of conditions for collection and analysis of data in a manner that aims to instill relevance to the research purpose. The research design adopted for this study was descriptive survey. This design is appropriate because it portrays an accurate profile of persons, events or situations and allows the collection of large amounts of data from a sizeable population in a highly economical way. This design is therefore effective for this research work. Babbie, (2001) argued that it allows for the collection of data that can be analyzed quantitatively. According to Saunders and Thornhill (2003), a descriptive design involves planning, organizing, collecting and analyzing of data so as to provide the information being sought. It refers to the way the study is designed; the method used to carry out a research.

### **3.3 Target Population**

Population refers to an entire group of individuals who are the concern for the study within the area of the study (Mugenda and Mugenda, 1999). According to Ngechu (2004), a population is a well-defined set of people, services, elements and events, group of things

or households that are being investigated. It's a complete group that fits the researcher's specification from which the researcher wants to generate the result of the study. (Mugenda and Mugenda, 1999). The target population considered in this study is 250. The target population in the study is finite since it contains a countable number of sampling units. The sampling units under these study are similar in almost all aspect relating to the study since they are all beneficiaries of 2jiajiri project.

### **3.4 Sample size and sampling procedures.**

#### **3.4.1 Sample Size**

According to Mugenda and Mugenda (2003) a sample is a subset of a particular population selected for the purpose of study to make conclusion about a population. Mugenda (2003) however stresses that if the population size is small, then it's advisable that the researchers does a complete census of the population. This position is also supported by Gupta (2007) who says that if the researcher has enough resources and time he can choose to do a complete census of the study if the population size is small. On this study the target population according to our sample frame was 100 which represent all the three different groups in different ratio. Due to the limited time and availability of resources the research was limited to 75 sample, in accordance to cochrane's formula of calculating sample size. These ensured that data was collected more quickly and analyzed quickly. The following represents cochrane's sample size formula. The study adopted purposive sampling by sampling skillers, apprentice and business owner of Nyeri sub county. An important benefit of simple random sampling is that it allows researchers to use statistical methods to analyze sample results.

Simple random sampling refers to a sampling method that has the following properties.

- The population consists of  $N$  objects.
- The sample consists of  $no$  objects.
- All possible samples of  $n$  objects are equally likely to occur.

$$n = \frac{no}{1 + \left(\frac{no - 1}{N}\right)}$$

Table 3.1 Sample size.

<b>CATEGORY</b>	<b>TARGET POPULATION</b>	<b>SAMPLE SIZE</b>
<b>SKILLERS</b>	<b>40</b>	<b>29</b>
<b>APPRENTICE</b>	<b>32</b>	<b>24</b>
<b>BUSINESS OWNER</b>	<b>28</b>	<b>22</b>
<b>TOTAL</b>	<b>100</b>	<b>75</b>

### 3.4.2 Sampling Procedure.

After getting the sample size, the systematic random sampling technique was employed to pick the required sample from each group.

The sample size that was used include: 29 for skillers, 24 for apprentice and 22 for business owners, which will was chosen through simple random sampling. The study adopted purposive sampling by sampling skillers, apprentice and business owners of Nyeri sub county. An important benefit of simple random sampling is that it allows researchers to use statistical methods to analyze sample results. Then random sampling was done from each group to get the required samples.

### **3.5 Research Instruments**

The study employed both questionnaires, and document search as methods of data collection. These tools were selected basing on the nature of the study, time and objectives of the study. Feverman(1997) states that questionnaires shall be used because it gives respondents adequate time to provide well thought out responses in the questionnaire items and enables large samples to be covered within a short time. Additionally, this tool is suitable as it fits the quantitative approach which this study adopts.

The study was concerned with views, opinions, perceptions, feelings and attitudes of beneficiaries regarding influence of 2jijiri project on their livelihood. This information is best collected through questionnaires Bell (1998). The questionnaire shall consist of two section; first section of the questionnaire will deal with demographic statistics such as name, age, education level of the beneficiary. This information shall provide data to be used in analyzing the demographic statistics based on gender, and education level of the beneficiary. The subsequent sections shall seek information based on various variables under study.

#### **3.5.1 Pilot Testing**

Pilot testing shall be done to check for the validity of the questionnaire and also to check for theoretical appropriateness. The instrument shall be pilot-tested to six beneficiaries, two from each group in Nyeri town Sub County.

### **3.6 Validity**

Validity and reliability of research instruments ensure scientific usefulness of the findings arising from the study .Validity refers to the degree of success of an instrument in

measuring what it is set out to measure so that differences in individual scores can be taken as representing true references in the characteristics under study, Nachimias and Nachimias, (1996) also noted that validity is the extent to which instruments capture what they purport to measure. Oso and Onen (2005), noted that validity of instrument is critical in all forms of reserves and the acceptance level largely depends on logical reasoning experience and professionalism of the researcher who should have a good understanding of the various quality control techniques. The content validity will be used in determining the validity of the instruments. In subjecting the content validity shall established through pilot testing where the responses of the subjects shall be checked against the objectives. A coefficient of at least 0.5 will imply that the instrument is valid.

### **3.7 Reliability.**

Reliability is the ability of research instruments to consistently yield the same results when repeated measurements are taken under the same conditions Sharma (1989).The questionnaire shall be pre-tested through pilot study to ascertain reliability of instrument in collecting required information for the study. Reliability of the data collection instrument will be established through test re-test method.

After first administration of the questionnaire to the sample of 5 agents who will be part of the sample before data was collected, the same questionnaire shall be administered to the same sample after two weeks. Each recording enough for the instrument to be used for the study Kerlinger (1986)

### **3.8 Data Analysis Techniques**

The process of data analysis starts immediately after data collection and ends at the point of interpretation of the process results (Obure 2002). Descriptive statistical analysis was used to analyze collected data. Quantitative data collected was analyzed by use of SPSS software version 22.0. The output result was then presented in form of graphical and numerical technique for summarizing data. The technique enabled to reduce the large mass of data to simpler more understandable terms.

### 3.9 Operationalization of the variables

This section explains how independent variables are related to the parameters that determines the level of relationship. It is the description of the operation that was used in measuring the variable (Mugenda and Mugenda, 2003). The study proposes that the improvement of livelihood is determined by grouping of beneficiary, courses offered, cash advanced and mode of study undertaken through 2jiajiri project. The framework in fig 3.1 shows the measurable parameters.

<b>OBJECTIVES</b>	<b>VARIABLE</b>	<b>INDICATORS</b>	<b>MEASUREMENT</b>	<b>MEASUREMENT SCALE</b>	<b>TOOLS OF ANALYSIS</b>
<b>To establish the contribution of beneficiary grouping to improvement of livelihood</b>	<b>Independent variable</b> Beneficiary grouping	Grouping criteria	Ratio	Quantitative	Descriptive
		Perception to grouping.	Nominal	Qualitative	Descriptive
<b>To investigate the influence of courses undertaken to improvement of livelihood</b>	<b>Independent variable.</b> Courses undertaken	Type of courses	Nominal	Qualitative	Descriptive
		Perception to courses offered	Nominal	Qualitative	Descriptive
		Cost	Ratio	Quantitative	Descriptive
<b>To determine the influence of cash advanced to improvement of livelihood</b>	<b>Independent variable</b> Cash advanced	Interest	Ratio	Quantitative	Descriptive
		Amount	Ratio	Quantitative	Descriptive
		Perception to cash advancement	Nominal	Qualitative	Descriptive
<b>To determine the influence of mode of study to improvement of livelihood</b>	<b>Independent variable</b> Mode of study	Perception on mode of study	Nominal	Quantitative	Descriptive
			Nominal	Qualitative	Descriptive



	Coverage to targeted areas. Balance of work and study	Nominal	Qualitative	Descriptive
<b>Dependent variable</b> Livelihood improvement	Income level	Ratio	Quantitative	Descriptive
	Access to basic needs.	Ratio	Quantitative	Descriptive
	Ability to secure employment.	Nominal	Qualitative	Descriptive
	Ability to create employment		Nominal	Descriptive

### **3.10 Ethical Issues**

The researcher will ensure that there is no invasion of privacy by allowing only well informed and voluntary participation of the target group. Also respect participant privacy and guaranteed confidentiality by adhering to standards of anonymity throughout the study.

## **CHAPTER FOUR**

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

#### **4.1 Introduction**

This chapter presents the results of both descriptive and inferential analysis that were carried out on the data that was collected. Analytical tools (multiple Spearman's partial correlation) have been used to either accept or reject the null hypothesis that the socio-economic factor under consideration has no influence on how the 2jiajiri project contribute to the improvement of beneficiaries' livelihood. The presentation is guided by the specific objectives of the study. The chapter presents descriptive of the sampled respondents in relation to the various pre-identified socio-economic factors that were investigated and also the results of how the socio-economic factors relate to the rate at which the respondents participate in 2jiari projects in terms of livelihood improvements.

#### **4.2 Response return rate**

The study targeted a sample size of 75 respondents from which 69 filled in and returned the questionnaires making a response rate of 92% which is excellent and thus acceptable. According to the Gallup Europe Journal (2007) which cites that a response of more than 70% is very good for survey data analysis.

The total number of respondents that were sampled and interviewed was 75. Out of that, responses from 6 respondents were rejected based on:

Incomplete responses - Respondents who did not provide more than three thirds of total responses were treated as invalid responses and thus were not considered for analysis.

Responses that contained grievous contradictions that indicated either their total lack of understanding of the purpose of the study or their lack of interest to provide truthful information were not used in the final analysis

The 69 responses whose responses were deemed suitable for analysis were entered in SPSS version 22 and analyzed. The ratio of the analyzed respondents by group of beneficiaries with respect to total respondents that were analyzed is in the figure 4.1 below.

**Table 4.1 Response return rate**

	Frequency	Percent	Valid Percent	Cumulative Percent
	16	23.2	23.2	23.2
	37	53.6	53.6	76.8
	16	23.2	23.2	100
<b>TOTAL</b>	69	100	100	

From the table above it is clear that majority of the respondents in the project were the skillers with a frequency of 37 representing 57% of all the respondents.

### **4.3 Demographic characteristics**

The demographic characteristics of the respondents was also considered and the results were as summarized on the table 4.2 below.

**Table 4.2 Demographic characteristic of the respondent.**

		<b>Frequency</b>	<b>Percentage</b>
<b>Group</b>	Expertise	16	53.60%
	Skillers	37	23.20%
	Business owner	16	23.20%
	<b>Total</b>	69	100%
<b>Gender</b>	Female	29	42%
	Male	40	58%
	<b>Total</b>	69	100%
<b>Level of education</b>	Primary	20	28.90%
	Secondary	31	44.90%
	Tertiary	18	26.20%
	<b>Total</b>	69	100%
<b>Age</b>	18-24	17	24.60%
	25-30	31	44.90%
	31-35	21	30.50%
	<b>Total</b>	69	100%

The social demographic characteristic indicated that majority of respondent were male with 58%, followed by female with 42%. This clearly shows the male dominance in the participation of 2jiajiri project compared to female. According to the data collection, most individual who participated in this exercise were between age group 25-30 accounting to 44.9%. It was followed by age group 31-35 who accounted for 28.6% and age group 18-24 who accounted for 24.6% of the total respondents. The study also sought the highest academic qualification attained by the respondent. Based on the level of education, majority had attained secondary as their highest level of education with 44.9%. While the

primary and tertiary had 28.9% and 26.2% respectively. This indicated that respondents who didn't meet tertiary level of education had higher probability in engaging in 2jiajiri project compared to other levels of education. From the study, it is quite clear that respondents who attained secondary education had clear knowledge of entrepreneurship skills regardless of their level of education.

According to group of beneficiaries in terms of livelihood improvement, expertise and business owners accounted for 23.2% while the skillers lead with 53.6% of the total respondents.

#### **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 be able to correlate this with the independent variables and thus assess their influence to the improvement of beneficiary's livelihood. The study sought respondents views on whether the project have contributed to their income and the table 4.3 below summarizes the results

**Table 4.3 Increased income.**

	Frequency	Percent	Valid Percent	Cumulative Percent
1 SD	12	17.3	17.3	17.3
2 D	10	14.4	14.4	31.7
3 N	1	2.8	2.8	34.5
4A	38	55.1	55.1	89.6
5 SA	7	10.1	10.4	100
Total	69	100	100	

On the question of whether income has increased as a result of the project, 56% agreed , 18% strongly disagreed, 14% disagreed, 10% strongly agreed and 2% were undecided (neutral).

The study also enquired on the impact of the project to access to the basics needs. The below table 4.4 displays the findings.

**Table 4.4 Access to basic needs**

	Frequency	Percent	Valid Percent	Cumulative Percent
1 SD	3	4.1	4.1	4.1
2 D	16	24.6	24.6	28.7
3 U	3	3.7	3.7	32.4
4 A	33	47.5	47.5	79.9
5 SA	14	20.1	20.1	100
<b>Total</b>	<b>69</b>	<b>100</b>	<b>100</b>	

On the question of whether the respondents had access to basic needs as a result of the 2jijiri project, majority agreed (48%).and only 4.1 % felt strongly that the project never increased access to basic needs.

The study also sought to find out whether access to employment opportunities have improved as a result of the project, the findings as shown on table 4.5 below

**Table 4.5 Access to employment**

	Frequency	Percent	Valid Percent	Cumulative Percent
1 SD	3	4.6	4.6	4.6
2 D	7	10.6	10.6	15.2
3 U	6	10.4	10.4	25.6
4:00 AM	39	55.6	55.6	81.2
5 SA	14	19.8	19.8	100
<b>Total</b>	<b>69</b>	<b>100</b>	<b>100</b>	

From the above table majority of the respondents 56% agree that the project has helped to increase access to employment whereas only 15 % of the total respondents have a conflicting view.

The study sought from the respondents whether the ability to create employment have been affected by the 2jiajiri project. Table 4.6 below displays the findings.

**Table 4.6 Ability to create employment**

	Frequency	Percent	Valid Percent	Cumulative Percent
1 SD	0	0	0	0
2 D	3	3.8	3.8	3.8
3 U	3	3.8	3.8	7.6
4 A	36	53.2	53.2	60.8
5 SA	27	39.2	39.2	100
<b>Total</b>	<b>69</b>	<b>100</b>	<b>100</b>	

According to ability to create employment, 52% agreed that the project have increased ability to create more employment.

#### **4.5 Beneficiaries grouping and improvement of livelihood.**

This section sought to measure the objective that was aimed at establishing the influence of beneficiaries grouping on improvement of livelihoods in Nyeri town sub-county. The researcher therefore sought to establish the perceptions of respondents to this grouping and the benefits they have gained.

The researcher therefore sought advantage of the beneficiaries being in a group. The below table 4.7 portrays the results.

**Table 4.7 Group grouping and improvement of livelihood.**

	Frequency	Percent	Valid Percent	Cumulative Percent
1 SD	3	4.1	4.1	4.1
2 D	16	24.3	24.3	28.4
3 U	3	4.1	4.1	32.5
4:00 AM	33	47.4	47.4	79.9
5 SA	14	20.1	20.1	100
<b>Total</b>	<b>69</b>	<b>100</b>	<b>100</b>	



When the respondents were asked to indicate whether being organized as a group in the 2jijiri project was more beneficial to them than being involved as an individual, majority of the respondents 48% agreed with that opinion.

On whether the grouping criteria used was the most appropriate the respondents views were as summarized on the table 4.8 below.

**Table 4.8 grouping criteria.**

	Frequency	Percent	Valid Percent	Cumulative Percent
1 SD	10	13.8	13.8	13.8
2 D	39	56.2	56.2	70
3 U	1	2.3	2.3	72.3
4: A	12	17.4	17.4	89.7
5 SA	7	10.3	10.3	100
<b>Total</b>	<b>69</b>	<b>100</b>	<b>100</b>	

From the data above majority of the respondents 56% felt that the criteria used to group them was not transparent with only 18% of the respondent agreed with the criteria of grouping.

In summary, almost every individual believed that being in a group is more beneficial than acting as an individual in the project of improving livelihood.

#### **4.6 Courses offered and the improvement of livelihood**

In this part of study, the researcher wanted to find out from the respondents about their views on the types of courses offered to them under the project, their perceptions on those courses in relation to their expectations and also the cost of those courses.

On whether the courses offered had any impact on the beneficiaries' livelihood the results were as summarized on table 4.9 below

**Table 4.9 Type of Courses offered and improvement of livelihood.**

	Frequency	Percent	Valid Percent	Cumulative Percent
1 SD	0	0	0	0
2 D	3	3.8	3.8	3.8
3 U	3	3.8	3.8	7.6
4:00 AM	36	52.3	52.3	59.9
5 SA	27	40.1	40.1	100
<b>Total</b>	<b>69</b>	<b>100</b>	<b>100</b>	

Majority of the beneficiaries agree (56%) that the types of courses offered fit well with their daily jobs and also with their expectations from the project.

While asked their views on the cost and expense they incur to acquire the course whether its friendly, their responses is as shown on table 4.10 below.

**Table 4.10 Cost of course offered.**

	Frequency	Percent	Valid Percent	Cumulative Percent
1 SD	12	18.2	18.2	18.2
2 D	39	56.4	56.4	74.6
3 U	1	2.1	2.1	76.7
4:A	10	14.1	14.1	90.8
5 SA	7	9.2	9.2	100
<b>Total</b>	<b>69</b>	<b>100</b>	<b>100</b>	

When asked whether the cost of courses was appropriate and manageable, majority disagreed (56%). With only 23% agreeing.

The researcher also sought whether the type of courses offered fit well with what they intend to achieve in their work, and the results are summarized on the table 4.11 below.

**Table 4.11 Perceptions of courses offered in relation to work**

	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
1 SD	0	0	0	0
2 D	10	14.2	14.2	14.2
3 U	7	9.5	9.5	23.7
4 A	38	56.1	56.1	79.8
5 SA	14	20.2	20.2	100
<b>Total</b>	<b>69</b>	<b>100</b>	<b>100</b>	

Almost all the beneficiary agreed (56%) that the courses offered relate well with their job.

#### **4.7 Mode of study and improvement of livelihood.**

The researcher sought to know the types of mode undertaken by the respondents, specific requirement for the type of mode of study chosen and the duration it take to complete the course under such mode of study. The result is as summarized on table 4.12 below.

**Table 4.12 Mode of study undertaken**

	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
1 full time	29	42.9	42.9	42.9
2 part time	40	57.1	57.1	100
<b>Total</b>	<b>69</b>	<b>100</b>	<b>100</b>	

According to the case study, majority of the beneficiary (57%) undertake part time studies while the rest undertake full time studies.

#### 4.8 To determine contribution of mode of study to improvement of livelihood.

The researcher sought to establish the contribution of the mode of study to the improvement of the beneficiary's livelihood. These was achieved through seeking response on whether the mode of study undertaken was the best, whether the mode of study undertaken helped cover the targeted areas and whether the mode of study undertaken helped to balance work and study.

On whether mode of study undertaken was the best the beneficiaries' response were as summarized below on table4.14

**Table 4.13 whether mode of study undertaken is the best.**

	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
1 SD	3	4.8	4.8	4.8
2 D	3	4.8	4.8	9.6
3 U	7	10.3	10.3	19.9
4:A	14	20.4	20.4	40.3
5 SA	42	60.7	60.7	100
<b>Total</b>	<b>69</b>	<b>100</b>	<b>100</b>	

Majority of the beneficiaries 60% agreed that the mode of study they undertake was the best with only 5% disagreed and 5% strongly disagreed.

Respondents were asked whether the mode of study helped to cover target areas of study on time and their response was as shown on table 4.15 below.

**Table 4.14 Mode of study help cover targeted areas.**

	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
1 SD	7	10.4	10.4	10.4
2 D	10	15.5	15.5	25.9
3 U	14	20.1	20.1	46
4:A	17	25.2	25.2	71.2
5 SA	21	29.8	29.8	100
<b>Total</b>	<b>69</b>	<b>100</b>	<b>100</b>	

30% strongly agreed, 25% agreed, 20% neutral, 15% disagreed while the remaining 10% strongly disagreed. Also, respondents were asked if their mode of study helped balance work and life and the results were summarized on table 4.16 below

**Table 4.16 Mode of study help balance work and study.**

	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
1 SD	0	0	0	0
2 D	3	3.8	3.8	3.8
3 U	3	3.8	3.8	7.6
4:A	36	52.1	52.1	59.7
5 SA	27	40.3	40.3	100
<b>Total</b>	<b>69</b>	<b>100</b>	<b>100</b>	

Majority agreed (52%) while 4% disagreed with the mode of study when it came to balance of work.

#### **4.8 Cash advancement**

On this part the researcher sought to understand what the respondent feels about the loan advanced to them after completion of the course, especially on the area of interest accrued by the loan, repayment period and amount advanced.

The researcher first sought to know how many of the respondents have benefited from the loans from the sponsoring institution. The findings were shown in table 4.17.

**Table 4.16 Loan advance to beneficiaries.**

	FREQUENCY	PERCENT
YES	30	43%
NO	49	57%
<b>TOTAL</b>	<b>69</b>	<b>100%</b>

It was clear that most of the respondents hardly access loans due to different reasons set by the corresponding banks. Majority (57%) of the beneficiaries had not benefited from loan by the financial institution. Those who did not seek loans confessed out that they did not have a running business or an idea of a business to start. From the study, only 43% of the respondent have benefited from loans given by the sponsoring financial institution.

#### **4.8.1 Cash advancement on improvement of livelihood.**

The researcher sought to know the impact of cash advanced to the beneficiaries on their livelihood.

On whether the cash advanced to beneficiaries helped on the improvement of livelihood.

The beneficiaries' response was as summarized on the table 4.18 below.

**Table 4.17 Cash advance and improvement of livelihood**

	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
1 SD	9	13.4	13.4	13.4
2 D	20	29.1	29.1	42.5
3 U	10	14.2	14.2	56.7
4:A	10	14.2	14.2	70.9
5 SA	20	29.1	29.1	100
<b>Total</b>	<b>69</b>	<b>100</b>	<b>100</b>	

From the 30 beneficiary who had access to loan strongly agreed (29%) that the cash advanced helped in livelihood improvement while those who did not access loan from sponsoring banks disagreed (29%), 14% neutral, 14% agreed and 14% strongly disagreed. The respondents were also asked their views on the interest rate charged on the advanced loans and their answers was summarized on table 4.19 below.

**Table 4.18 Loan interest.**

	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
1 SD	10	14.2	14.2	14.2
2 D	20	29.1	29.1	43.3
3 U	9	13.4	13.4	56.7
4:00 AM	20	29.1	29.1	85.8
5 SA	10	14.2	14.2	100
<b>Total</b>	<b>69</b>	<b>100</b>	<b>100</b>	

When it came to interest rate on loans, 30 beneficiaries who had access to loans agreed (29%) while those who did not access disagreed (29%) that the interest rate loan is not reasonable which shun them away from accessing the loans. Half of the respondents were not in agreement (29%) that the interest rate attached to the loan was favorable and

reasonable. Majority of the respondent who disagreed were mainly skillers compared to other groups of beneficiaries.

The researcher sought to establish the views of the respondent on the amount advanced to them as loans and table 4.20 below summarize the findings.

**Table 4.19 Amount advanced.**

	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
1 SD	10	14.2	14.2	14.2
2 D	29	43.1	43.1	57.3
3 U	9	13.5	13.5	70.8
4:A	11	15	15	85.8
5 SA	10	14.2	14.2	100
<b>Total</b>	<b>140</b>	<b>100</b>	<b>100</b>	

From the data above it is clear that majority of the respondent 43% feels that the amount advanced is not enough for their livelihood improvement, only 14% percent of the respondent believe that the amount given had a positive impact to their livelihood with the rest 14% percent being undecided.



## **CHAPTER FIVE**

### **SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS.**

#### **5.1 Introduction**

This chapter includes summary of findings, conclusions, recommendations and suggestion for further readings.

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

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

##### **5.2.1 Beneficiaries grouping and improvement of livelihood.**

The study found that majority of the beneficiary (68%) agree that being organized in groups in the project resulted to more benefit than being engaged as an individual, and only 28% of the respondents having a different opinion. People may under estimate the importance of society and group membership on their lives, whilst people sometime undertake solo journey yet by and large much of our experiences of life involves being engaged with others and group. It thus indicated that undertaking a project and approaching the project under groups was more beneficial and also assist in achieving the set goals more easily and to the satisfaction of the target group than when a project where the participant and the target individual operate solely. Moreover group are normally created to accomplish specific goals usually formed in respect to the common interest and shared values of individual.

Member's knowledge, abilities, skills and personality characteristics are the resources group members bring in with them. The success depends upon these resources as useful to the task.

### **5.2.2 Courses offered and improvement of livelihood.**

The study found that a good number of the participant 76.3 % were of the opinion that the course they undertake help in improving their livelihood. Majority of them 92.4% believe that the courses they are enrolled for relates well with their jobs therefore contribute greatly to performance in their jobs. Moreover majority of the respondent are of the opinion that the courses being undertaken help in the job market in securing and creation of jobs.

Majority of individual are turning to vocational education and training (VET) in their search for learning pathways conducive to a smooth transition between school and working life.

According to Lankard (1997) Curriculum that could fulfil the criteria as required in the job market could assist and make it easier for students to face challenges and secure a place for themselves in employment.

### **5.2.3 Mode of study and improvement of livelihood.**

Majority of the participant 57.1% were enrolled on part time mode of study under the 2jiajiri project most of them 81.1 % feels that the mode of study put in place for the project was the best, Majority 92.5% agreed that the mode of study in place help them to balance their work and study. It is therefore clear that part time mode of study was the most favorite among the beneficiaries.

Part time study involves spreading a fulltime programme over a long period of time normally tailored for those who want to continue working while studying. As per the findings from the research project majority of the respondents 81.1% feels that part time

was the most appropriate mode of study. These could be the reason since most of the participant are working and won't be able to attend full time class.

Part time study becomes even more popular as people try to juggle earning with learning, and part time offer alternative to those who cannot commit to fulltime.

According to James Autress (2017) Part time study is a very efficient way of raising and updating the skills of the existing workforce. It is essential to continue to invest in developing employee to benefit the economy.

Part time study also helps in improvement to personal development and self-confidence as well as greater level of happiness.

#### **5.2.4 Cash advanced and improvement of livelihood.**

Almost half of the respondent 43.3% agreed that cash advanced helped in improvement of their livelihood these meant that more than half of the respondent were either neutral but didn't agree. On the amount of cash advanced to the participant only 22.2% were of their opinion that the amount advanced helped in improvement of their livelihood.

#### **5.3 Conclusions of the study**

The study results provide evidence that 2jiajiri project contributed to improvements of livelihood among the beneficiary in Nyeri town Sub County. By grouping the beneficiaries the results indicated that target group gained more when in groups than when the focus is on individual beneficiary as confirmed by the respondents' affirmation of the approach. Through frequent interaction with other group members, learning and sharing experiences respondent indicated of having gotten more benefits in their individual work which resulted in improved livelihoods.

Courses offered under the project contribute a lot to livelihood of the respondent where most of the courses fit well with what beneficiary are involved in their daily jobs. The courses offered help to addresses participant problems of job creation and also securing of jobs. These help them to find something of economic value to engage in which translate to income earning and therefore improvement of their livelihood.

The mode of study offered was the most appropriate one, these was the reason because the participant admit that the mode of study help them to balance both work and study. These means that as the participant does their daily chores which help them earn income they are at the same time attend classes which help in sharpening their skills in their area of work and these help them to be able to address and fix issues in their jobs.

As the beneficiary complete their courses the sponsoring institution offer them cash inform of loan to help in improving their existing business or even setting up new business. The cash go a long way in helping them to increase their business working capital therefore more stock and thus translate to more sales resulting to higher income. The higher the income the more they improve their livelihood.

#### **5.4 Recommendations**

Based on the findings of the study the researcher recommended hat:

1. Any groups involved in a project targeting livelihood improvement of a particular group should consider grouping their beneficiaries so as to have a greater impact in their intervention.
2. Put into consideration the individual being targeted day to day chores and ensure a balance with the project timing and intervention.

3. Institutions undertaking project and the industry should create a compact joint venture for the students and the target group needs in order to produce high quality workers.

### **5.5 Suggestion for further studies**

The researcher suggests the following as the areas for further studies:

1. Contributions of cash advancement to beneficiaries' group in a livelihood improvement project vis a vis funding of the project and allocating target groups responsibility of maintaining and running the project.
2. Factor that influence the success of livelihood improvement project especially in grouped beneficiaries' project in comparison to focusing on individual beneficiary directly in a project.
3. Contributions of the types of training offered to target group and the achievement of the main objective of the project.

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Date: **21<sup>st</sup> February, 2018**

Timothy Ndungu Maina  
University of Nairobi  
P.O. Box 30197-00100  
**NAIROBI.**

**RE: RESEARCH AUTHORIZATION**

Following your application for authority to carry out research on *“The contribution of Zjjajiri project to improvement of livelihood in Nyeri Town Sub-County,”* I am pleased to inform you that you have been authorized to undertake research in **Nyeri County** for the period ending **20<sup>th</sup> February, 2019.**

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

Kindly note that, as an applicant who has been licensed under the Science, Technology and Innovation Act, 2013 to conduct research in Kenya, you shall deposit a **copy** of the final research report to the Commission within **one year** of completion. The soft copy of the same should be submitted through the Online Research Information System.

*G.P. Kalerwa*

**GODFREY P. KALERWA MSc., MBA, MKIM  
FOR: DIRECTOR-GENERAL/CEO**

Copy to:

The County Commissioner  
Nyeri County.

The County Director of Education  
Nyeri County.

**APPENDIX I: LETTER OF INTRODUCTION**

**THE INFLUENCE OF 2JIAJIRI PROJECT IMPLEMENTATION TO THE IMPROVEMENT OF LIVELIHOOD.**

My name is Timothy Ndungu Maina, a Masters student at University of Nairobi. I am conducting a survey on the above topic. I would like to get response from you on the above topic under survey. The information being sought is purely for academic purposes and all will be treated in total confidentiality. Under no circumstance will your name be mentioned in the final report.

.....

Thank you

## APPENDIX II: RESEARCH QUESTIONNAIRE

### CONTRIBUTION OF 2JIAJIRI PROJECT TO THE IMPROVEMENT OF LIVELIHOOD.

Please answer the following questions to the best of your knowledge. Do not write your name on the questionnaire.

#### SECTION A: General information (Tick where appropriate)

1. Gender

a) Female [     ]

b) Male [     ]

2. Your age bracket

a) 20-30 [     ]

b) 31-40 [     ]

c) 41-50 [     ]

d) 51 and above [     ]

3. What is your highest level of education?

a) Primary level [     ]

b) Secondary level [     ]

c) Above secondary level [     ]

**Section Improvement of livelihoods.**

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

	STATEMENT	Strongly disagree	Disagree	Undecided	Agree	Strongly agree
	My income has increased as a result of the project					
	My access to basic needs					
	My access to employment					
	My ability to secure create employment					

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

4. Which group of beneficiary do you belong to?

- a) Expertise [      ]
- b) Skillers [      ]
- c) Business owner

5. To what extent would you agree with the statement below?

	STATEMENT	Strongly agree	Agree	Undecided	Disagree	Strongly disagree
	The criteria used in grouping the beneficiaries was appropriate.					

Being organized as a group in this project is more beneficial to you than being involved as an individual?					
--	--	--	--	--	--

Section D: Courses offered and improvement of livelihood

How many courses are you undertaking in this programme?

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

	STATEMENT	Strongly disagree	Disagree	Undecided	Agree	Strongly agree
	I have gained skills to relate better with my customers					
	The cost of the courses was appropriate and manageable.					
	The type of courses offered relate well with my job					

Section E: Mode of study and improvement of livelihood

Which mode of study do you undertake in this project?

- a) Full time [    ]
- b) Part time [    ]

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

	STATEMENT	Strongly agree	Agree	Undecided	Disagree	Strongly disagree
	Mode of study I undertake is the best for the project					
	Mode of study help to cover target areas of study on time					
	Mode of study help balance work and life					

**Section F: Cash advanced and improvement of livelihood**

Have you ever been offered loan from the sponsoring bank?

Yes [  ]

No [  ]

If yes, how much?

If no, Why?

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

	STATEMENT	Strongly agree	Agree	Undecided	Disagree	Strongly disagree
	The cash advanced help in livelihood improvement					
	Interest rate on the loans is reasonable					
	The amount offered is enough					

*Thank you very much for your assistance*