

**Life Long Learning for Farmers (L3F) Initiative Implemented in Kenya and Uganda,
Results of a Survey**

By
Rosemary Atieno
Institute for Development Studies
University of Nairobi
ratieno@uonbi.ac.ke

Paper
**Presented at the Dissemination Workshop on Lifelong Learning for Farmers in Kenya and
Uganda, at the Nairobi Safari Club, 31st July, 2013.**

1. Introduction

1.1 Background

The Commonwealth of Learning (COL), has been facilitating the implementation of the Lifelong Learning for Farmers (L3F) initiative, which involves an attempt to reach a large number of small farmers and marginalised sections of rural communities in South Asia, Africa and the Small Islands of Caribbean and Pacific. Through Open and Distance Learning (ODL) and ICTs, the project aims at building capacity among farmers, landless labourers and extension officials to help them in developing value-added farming, encourage more sustainable use of natural resources, strengthen their ability to face globalisation, and ensure food and livelihood security. The concept envisages a global and local partnership between research institutions, extension agencies and farming communities. COL visualises the L3F as a concept for self-sustaining, self-replicating programmes in Commonwealth countries. Through L3F programme, COL partners with communities and organisations, and makes effective use of ICTs to facilitate learning for development. COL's L3F Farmers programme helps people in rural communities to find appropriate technology-based open and distance education to improve their livelihoods (COL 2013).

The L3F programme is a response to a critical need arising from the fact that the wealth of information resulting from agricultural research and development often fail to travel the last mile to the villages of the developing world where it is most needed. While governments face challenges in funding adequate agricultural extension, globalisation is creating increasing competition for poor rural farmers. L3F addresses these issues by empowering vulnerable rural women and their families to among other things gain knowledge, create their own self-directed learning process, organise themselves to solve problems of marketing their products and food security, improve their living conditions, and increase their freedoms and independence from government support.

According to Balasubramanian et, al. (2011), the L3F programme is based on the assumptions; that farmers need to learn constantly as their physical environment is affected by climate change and economic environment consists of rapidly evolving markets, yet conventional agricultural extension systems are not coping with the demand. It is also argued that despite the high levels of agricultural research, few of the useful results reach the small scale farmers. In addition there are weak linkages between the different players in the rural value chains, making it difficult for farmers to take a holistic perspective in developing their livelihoods. At the same time globalisation is impacting on the rural economy affecting the same farmers. One way of addressing this is by enhancing the scope of the personal strategic learning through modern information and communication technology (ICT) and Open and Distance Learning (ODL). The L3F approach is based on the realisation that farming communities through its own community knowledge system and different forms of social capital, have evolved a learning process through self directed personal strategic learning. The approach also engages stakeholders like financial

and marketing systems as well as communication providers, thus allowing them to adopt strategies which promote their business while improving the livelihoods of the farming community.

1.2: COL and its Activities in Kenya and Uganda

In Kenya, L3F was initiated in the Western Kenyan region in 2009. The initiative aims at building the capacity of farmers in lifelong learning for sustainable livelihoods through the use of technologically-mediated open & distance learning. The focus is to facilitate farmers adopting appropriate technologies selected after conducting a community driven value chain analysis. The network has brought together both public and private service providers, learning institutions, banks and research institutions to help farmers in strengthening their livelihood strategies. The use of community Radio, FM stations & mobile phones to disseminate multimedia ODL packages is one of the important dimensions of L3F in Kenya. Five radio stations are used to disseminate multimedia packages on technologies preferred by the farmers to enhance their livelihoods.

In this context, the approach towards the L3F initiative is to define a new pathway in project and programme management. The vision of the initiative is to evolve a self-replicating and self-sustaining programme in Lifelong Long Learning among rural communities using modern ICTs. The initiative thus becomes a testing ground for an innovative idea, in which various stakeholders in order to meet their agenda, come together and participate in the initiative. One of the important partners in such an initiative is the banking sector, which in the developing world is looking for strengthening the rural credit.

COL has been working with Kenya Aid Intervention & Prevention Project Group (KAIPPG) and Ugunja Community Resource Centre (UCRC) in Kenya. KAIPPG has been addressing the issues emerging from AIDS among the poorer rural communities of Western Kenya. It has formed groups among the women who have been declared as HIV Positive. These self-help groups in addition to counselling act as a support system for HIV AIDS affected population. L3F has been integrated in the context of these counselling groups. Among the 20 counselling groups, 12 counselling groups with around 500 members are involved in L3F. The learning takes place through radio, learning materials in audio format during the counselling meetings and through some face-to-face training. The focus is on ensuring the household food security and enables the households to face the challenges of HIV/AIDS.

UCRC in Ugunja of Siaya district operates L3F through Seed SACCO, a cooperative with around 1000 members. Substantial number of members and their families are affected by HIV/AIDS. The learning process is similar to that of KAIPPG. Through the concept of Table-Bank, UCRC and the SEED SACCO have enabled microenterprises and household economic

activities among its members. Improvement in income and household food security are the essential focus.

In Uganda, Makerere University has been working in Kabale district. Through the L3F project, the aim was to link farmers to different stakeholders using ICT, Open Education Resources (OERs) as major tools for knowledge transfer. The Makerere university works with key stakeholders and enabler like banks, service providers and end users.

In 2012, COL commissioned a survey on the outcome of the L3F Initiative implemented by KAIPPG in Mumias and Busia regions of Kenya, UCRC in Siaya district, Kenya as well as Makerere University in Kabale district of Uganda. This paper presents the key highlights of the results of the evaluation survey of the L3F initiative implemented in Kenya and Uganda.

2: Methodology

2.1: Sampling and data sources

The survey had two control groups and one participating group. A stratified sampling strategy was used to get a representative sample for the three categories of groups covered by the partners. These were those participating in L3F covered by each partner, and two control groups for each partner. The control groups consisted of members participating in self help groups (SHG) but not in L3F, and those participating in neither L3F nor self help group. For each group proportionate sampling was used to get the sample size. For UCRC and Makerere University, a sample size of 10% of the participants of L3F was taken, while for KAIPPG a sample size of 15% was taken. This gave a total sample of 825 for the survey (table 1).

Table 1: The Survey Sample

L3F Partner	L3F members	Sample size			Total sample
		Group I	Group II	Group III	
KAIPPG	500	75	75	75	225
UCRC	1,000	100	100	100	300
Makerere University	1,000	100	100	100	300
Total		275	275	275	825

For UCRC and Makerere University groups, the sample size is 10%, while for KAIPPG, the sample size is 15%.

The participants in L3F are categorised as group I, those in SHGs but not in L3F are Group II, while respondents who are neither in SHG, nor in L3F are Group III. Groups II and III are the control groups. A systematic random sampling procedure was used to identify respondents in

each group. It is taken that a cross-sectional analysis among these three groups will reflect the role of L3F in outcomes such as income and empowerment. The inclusion of Group II is to isolate the role of social capital (such as SHG, networks and access to services and thereby assess the efficacy of L3F).

In order to get a sample from each group, the population for each group was obtained from the respective partners. This formed the sampling frame from which the sample was drawn. The sampling was a consultative process involving all the partners. A systematic random sampling procedure was then used to get the respondents from each category.

2.2: The Field Survey

The training of research assistants and pre-test of the questionnaire was the first activity after the finalisation of the questionnaire in preparation for the actual field work. After the training and pretest of the questionnaire, final adjustments on the questionnaire were made based on observations made during the training and pre test. This is the version of the questionnaire that was used in the survey in both Kenya and Uganda. The survey was conducted during the month of June 2012 in both Kenya and Uganda.

3. Results and Discussion

3.1 Describing the Sample

As indicated in the methodology, the sample was proportionately distributed across the three partners depending on their membership coverage (fig.1)

Fig. 1: Distribution of respondents by organisation and group membership

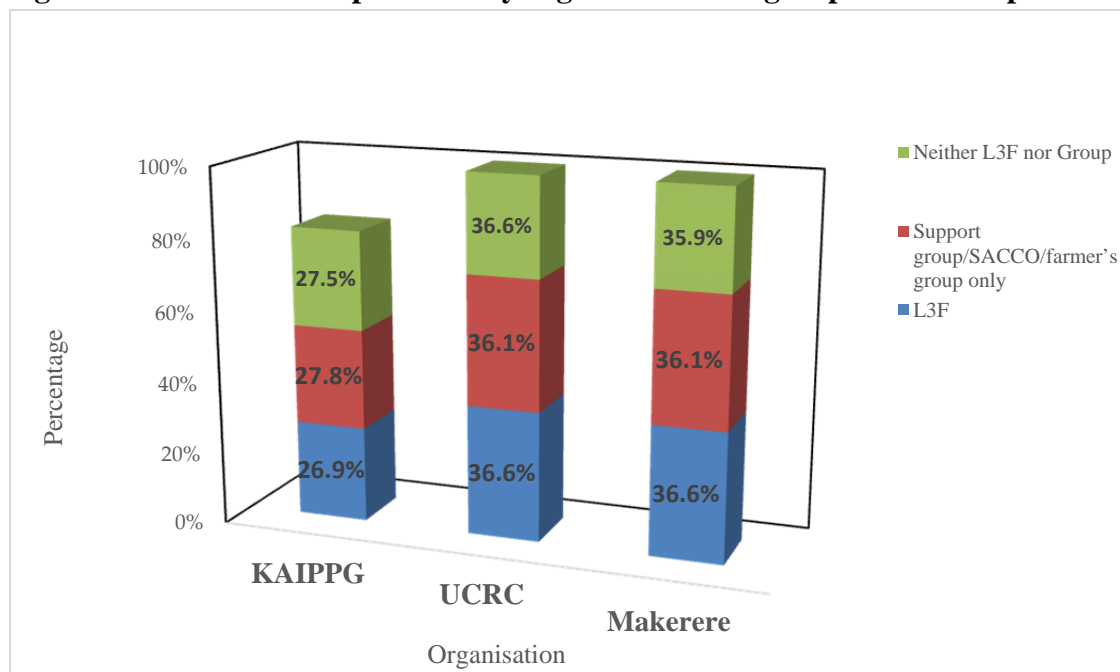


Table 2 shows the distribution of the sample by gender and the groups. We see that majority of those in the sample were females. Among those in the L3F programme, women were more than double the males while for the whole sample, 64 percent are females compared to 36 percent males. Since the sample was randomly selected from the participants, this may be seen as a reflection of the composition of the membership from which the sample was drawn.

Table 2: Distribution of the Sample by Gender and Groups

Gender of respondent	Membership Type			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Male	80 (9.7)	109 (13.1)	108 (13)	297 (35.8)
Female	199 (24)	168 (20.3)	165 (19.9)	532 (64.2)
Total	279 (33.7)	277 (33.4)	273 (32.9)	829 (100)

Figures in parentheses are percentages

Marital status especially among the rural farming communities is important since it is closely related to vulnerability. The widowed for example are especially more likely to fall into poverty due to shocks. The distribution of the sample by marital status shows that a majority of the respondents (72 %) were married, followed by the widowed (19%), while about six percent were single.

The mean age of respondents (table 3) seems to range between 40 and 44 years, while most respondents had below seven years of education (table 4). We however note that the members of support groups, self help groups and SACCOs who are not participants in the L3F programme had higher mean level of education attainment at seven years compared to the L3F members whose mean level of education attainment was six years. While the age category shows that most participants are those within the active working age group, the level of education also shows that most of these participants are those with mainly primary levels of education.

Table 3: Mean Age of respondent in years by groups

	Mean	N	Std. Deviation
L3F	44.00	279	12.096
Support group/SACCO/farmer's group only	42.28	276	11.983
Neither L3F nor Group	40.56	270	15.767
Total	42.30	825	13.432

Table 4: Mean Level of Respondents' education: years spent in school by groups

	Mean	N	Std. Deviation
L3F	6.68	274	3.673
Support group/SACCO/farmer's group only	7.62	270	4.170
Neither L3F nor Group	6.89	260	3.929
Total	7.06	804	3.944

We look at the distribution of the respondents by occupation. Majority of the respondents (54%) were farmers, earning their living from farming activities only. This was followed by those doubling as both farmer and entrepreneur (26%). A small number were small scale entrepreneurs. Other categories included farm labourers and *bodaboda* operators.

3.2 Involvement with L3F

The study sought to establish the participants' involvement with the L3F programme especially in terms of the services they received through the programme. The members' response indicated that they receive a variety of services from the programme. Table 5 shows that the main services received through the L3F programme were training (87%) and networking (84%). Another 70 percent said they received loans. Other forms of services received include information on how to form community bank, how to eradicate poverty, and information on savings.

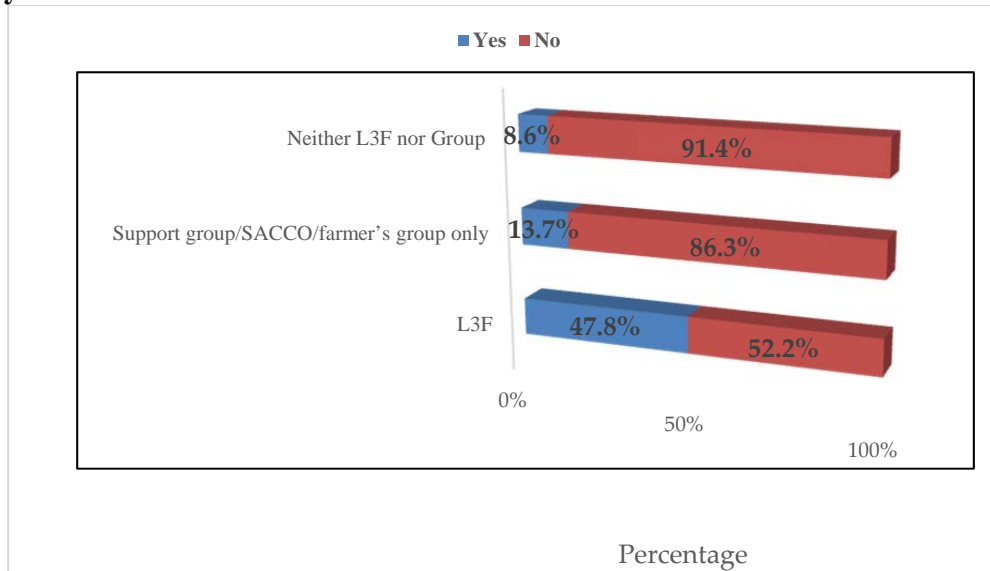
Table 5: Services Received from L3F by groups

Service Received	L3F Participants
Training	243(87.1)
Networking	235(84.2)
Loans	194(69.5)
How to form a community bank	1(0.4)
How to eradicate poverty	1(0.4)
Farming and Savings	1(0.4)

Figures in parentheses are percentages

Listening to L3F materials through radio, CD or any other audio message is a central component of the L3F programme since it facilitates empowerment among the farmers or traders through dissemination of information. From the survey we find that only 23 percent of the total respondents listened to information from these sources compared to 76 % who did not. The majority of those who listen to the audio and video materials from the programmes were however those in the L3F programme, where 48 percent listened to the materials while 52 percent did not. This compares to those in groups but not in L3F where only 14 percent listened while 86 percent did not. Among those who were neither L3F nor group members, only 9 percent listened while 91 percent did not listen (fig 2). The fact that some of those who are not in the L3F are also listening to the audio and video materials may be interpreted to mean that the L3F programme may have an effect beyond its members.

Fig 2: Listening to radio, CD or any audio messages from L3Fprogramme in the last two years



Listening to Agricultural Programmes on Radio or TV

Apart from listening the L3F materials, the survey sought to establish whether the respondents listened to agricultural or any other development programmes from other media like radio or television, telephoned with friends to exchange such information or learned new information through mobile phones. The results show that while most respondents (over 50%) from all the categories listened to radio and TV regularly (fig 3), it is only among those in the L3F programme where 56.9 percent listened to agricultural programmes on radio or TV (fig 4). Among the L3F members, 57 percent listened to agricultural programmes on TV and radio while among those in groups only, only 31 percent listed to agricultural programmes on TV or radio.

Fig 3 Listening to news from radio regularly

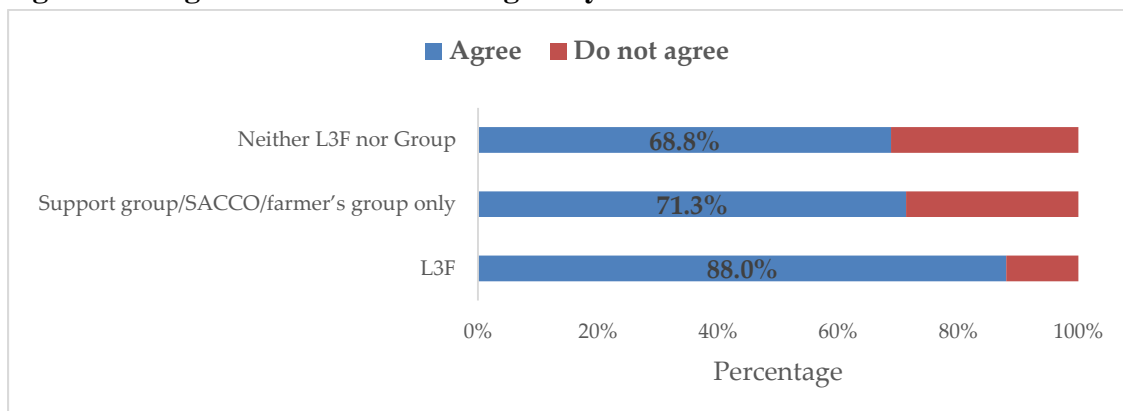
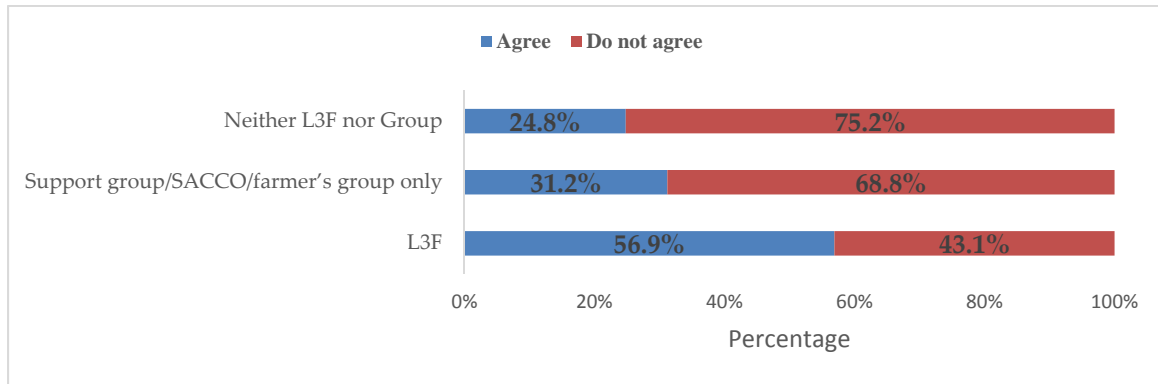
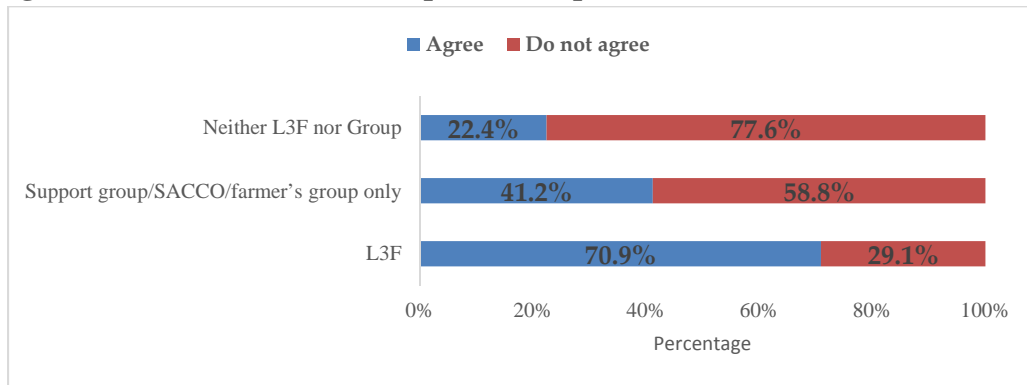


Fig 4: Listening to Agricultural Programmes on Radio or TV Regularly



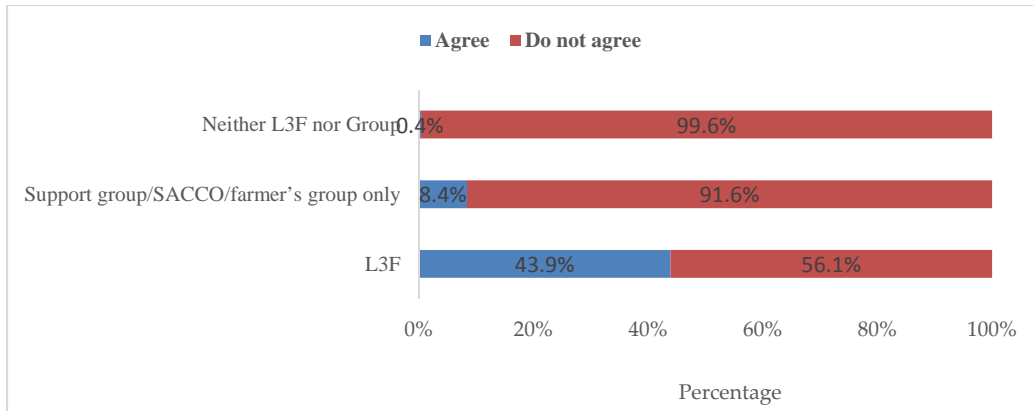
Among the L3F farmers, about 71 percent telephoned with friends about agriculture, or entrepreneurship compared to group members who are not in L3F where only 41 percent did the same. For those not in any group, only 22 percent telephoned with friends about agriculture or entrepreneurship (fig. 5).

Fig.5: Speaking to friends at least once weekly through the phone about agriculture/livestock and entrepreneurship



The survey also established that more farmers in the L3F programme learnt about agriculture through phone compared to those not in the programme (fig 6).

Fig 6: Learning about agriculture, livestock and entrepreneurship regularly through mobile phone



3.3 Empowerment

Social Capital and Networks

The strengthening of social capital is one of the expected contributions of the L3F programme. The survey therefore sought to establish the extent to which the L3F programme has contributed to the building of social capital among the participants. The indicators of social capital investigated include membership to microfinance groups, membership to community based organisations, religious groups, political associations, education groups, cooperative groups and welfare and cultural groups. The results show that among those in L3F and those in groups only, their participation in group activities was almost equal.

Social Mobility

Through social mobility, the study sought to find out the social awareness and participation of individuals in the social issues of the community. The focus was on the change in awareness and participation in the last two years. The indicators considered for this included whether there was increased awareness and understanding of social problems, increased sense of social responsibility and increased social contacts in the last two years. The results show that among the L3F participants and those in groups alone, 98 percent and 89 percent respectively indicated that their awareness and understanding of social problems had increased. This is in comparison to those who did not belong to any groups where less than ten percent responded that their awareness had increased. The same pattern was revealed for increased sense of social responsibility and social contacts as well as collective action like working with others to solve community problems and helping other members in problems. It is noteworthy that both those in L3F programmes and those in groups but not in L3F were more involved in social mobility and collective action than those who were in neither L3F programme or groups only. This may indicate the importance of groups for mobilisation as they form the basis of the L3F participation,

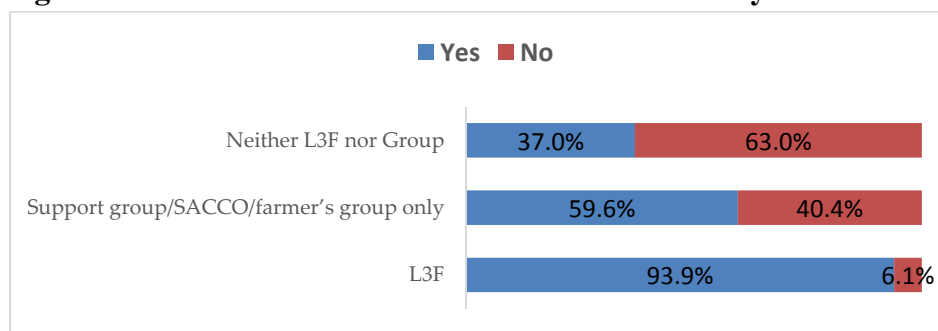
Economic Empowerment

In terms of economic empowerment, the survey looked at increase in participants' knowledge about agricultural activities and agricultural markets, ability to negotiate better prices for produce, ability to decide on crops to grow, and ability to store, process or package produce before selling in order to fetch better prices. Diversification of activities was also investigated as a way of minimising risks related to activities.

The results show that among the L3F participants, 96 percent said that their knowledge of agricultural activities had increased. This is compared to the non L3F group members where 68 percent said their knowledge had increased. With respect to knowledge about agricultural markets, again more L3F participants (93 %) responded that their knowledge had increased compared to 54 percent among the group members who did not belong to the L3F programme. More L3F participants (94 percent) also responded that they were able to negotiate for better prices for their produce compared to 60 percent by other group members. More L3F members (83%) also stored, processed or packaged their produce compared to other group members (59%).

The level of diversification was also investigated due to its importance in improving livelihoods. Changes in the main sources of income and increase in crops grown were considered important as means of diversification against risks by the farmers and traders. Again, most L3F members indicated that their sources of income had increased in the last two years and they had also increased their level of diversification (fig 7).

Fig 7: Increase in the sources of income in the last two years



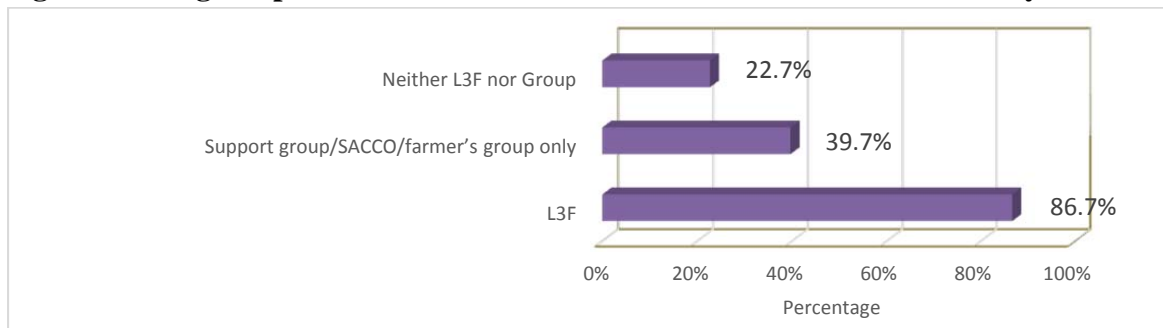
Regarding the changes in the number of crops or crop varieties grown, 91 percent of the L3F members said they had increased while for other group members, only 43 percent said they had increased. For those who were neither L3F nor group members, only 27 percent said that they had increased the crops or crop varieties they grow in the last two years (fig 8).

Fig 8: Increase in the number of crops/crop varieties grown in last two Years



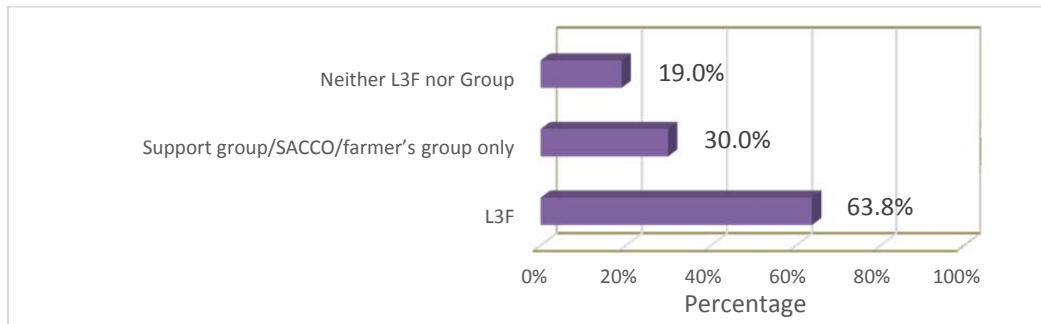
Most L3F (87 percent) participants also reported growing crops to sell in addition to subsistence, compared to 40 percent for non L3F group members and 23 percent for those who are neither in L3F or groups (fig 9).

Fig 9: Growing Crops to Sell in Addition to Subsistence Use in the last two years



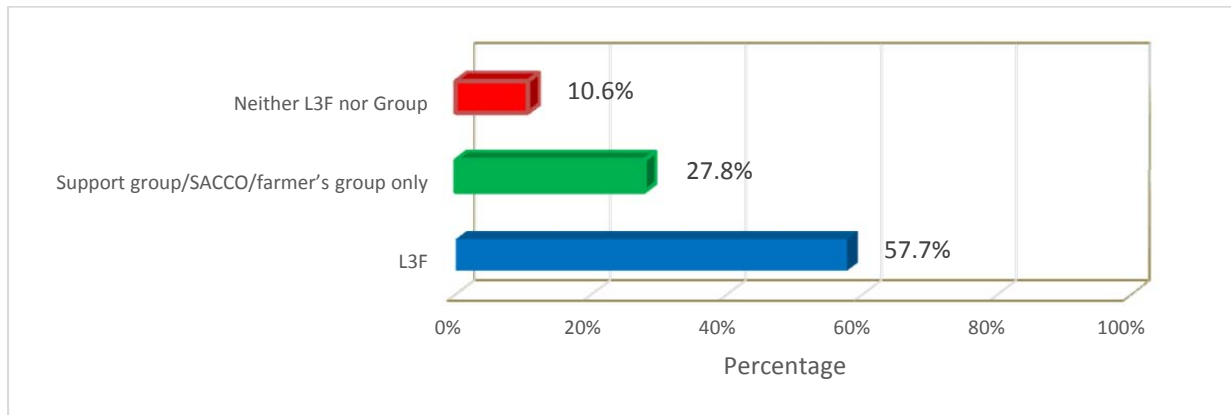
It was also observed that while 64 percent of the L3F participants had introduced livestock in their farming in the last two years, only 30 percent of the non L3F group members and 19 percent of the non group members had introduced livestock in their farming (fig 10).

Fig. 10: Introduction of Livestock in Farming



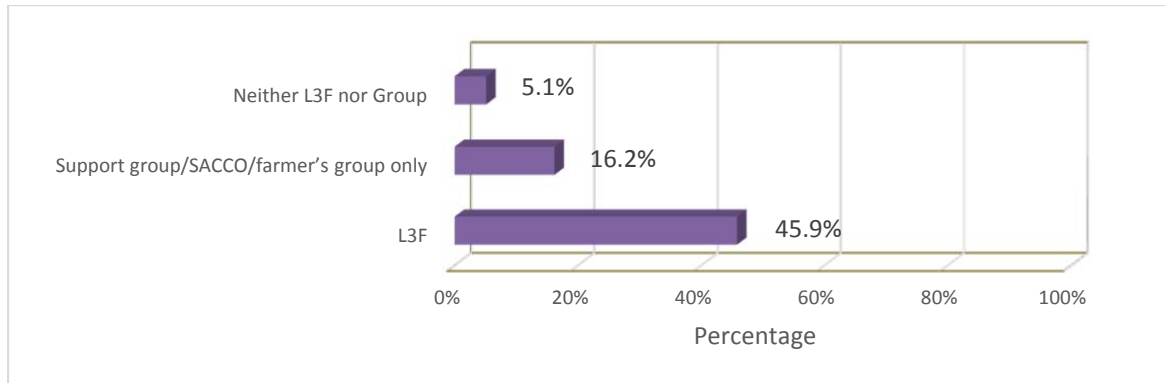
As a form of diversification, some members had also started trading in addition to farming. Among the L3F members, 58 percent had started trading in addition to farming, while among the non L3F group members, 28 percent had started and for non participants, 11 percent had started trading in addition to farming (fig 11). Participants in the L3F programme have therefore been able to diversify more than those not in the programme.

Fig. 11: Started Trading in Addition to Farming



More L3F programme participants also indicated having increased the stock of what they trade in the past two years (fig 12).

Fig. 12: Increase in the stock of what is Traded in the Past two Years



3.4 Changes in Household Nutrition and Food Security

Changes in household nutrition and food security among the three categories of the respondents in the last two years were investigated. Changes in nutrition was considered in terms of number of meals taken by the household in a day, eating of more food varieties, increased intake of nutrients in the form of dairy products, vegetables, meat products and poultry products. The results show that for all these indicators, more respondents in the L3F programme indicated that

their households had experienced increases in the number of meals taken in a day, the number of food varieties taken, their daily intake of dairy, vegetable, meat and poultry products (fig. 13-18)

Fig. 13: Household now takes more meals in a day

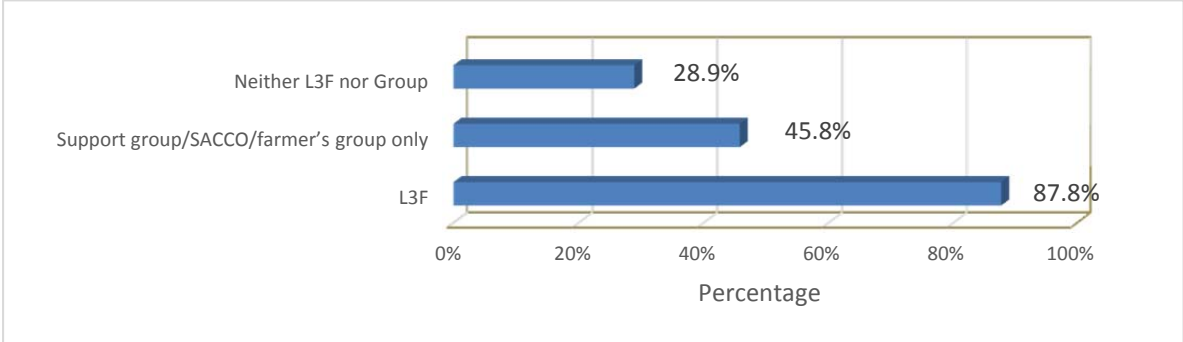


Fig. 14: Household now eats more food varieties in a day

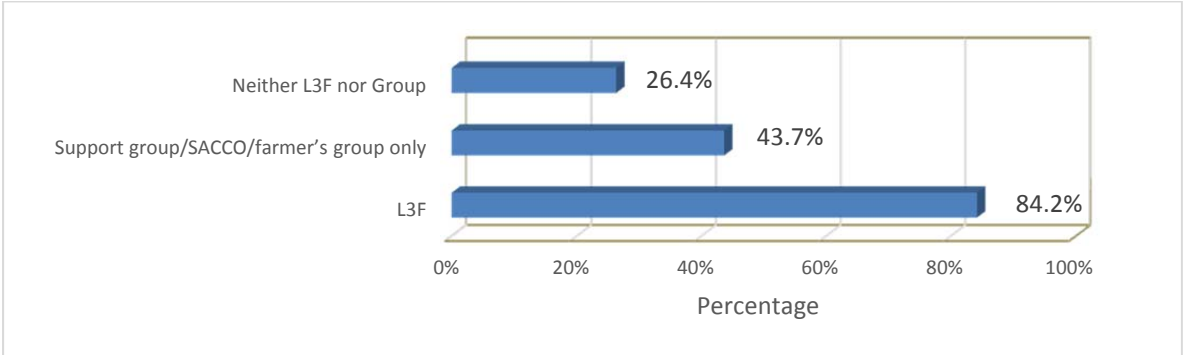


Fig. 15: Household daily intake of dairy products has Increased

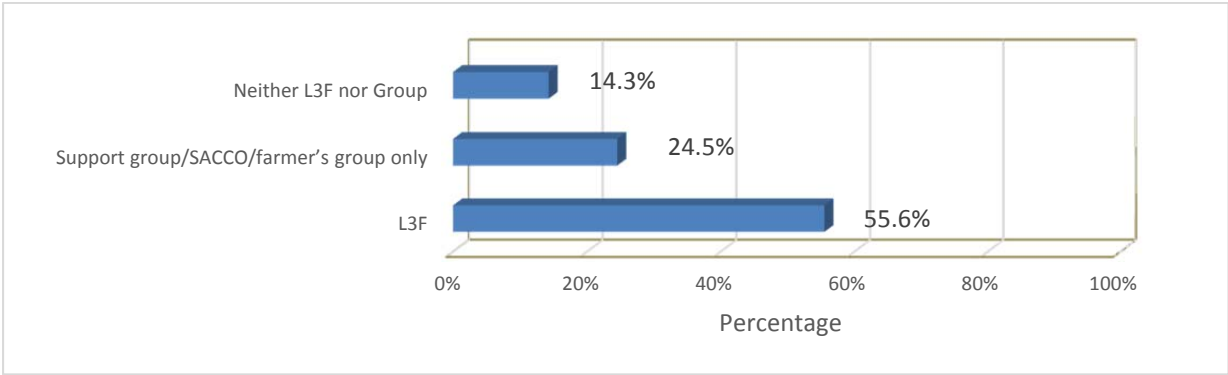


Fig.16: Household daily intake of vegetables Increased

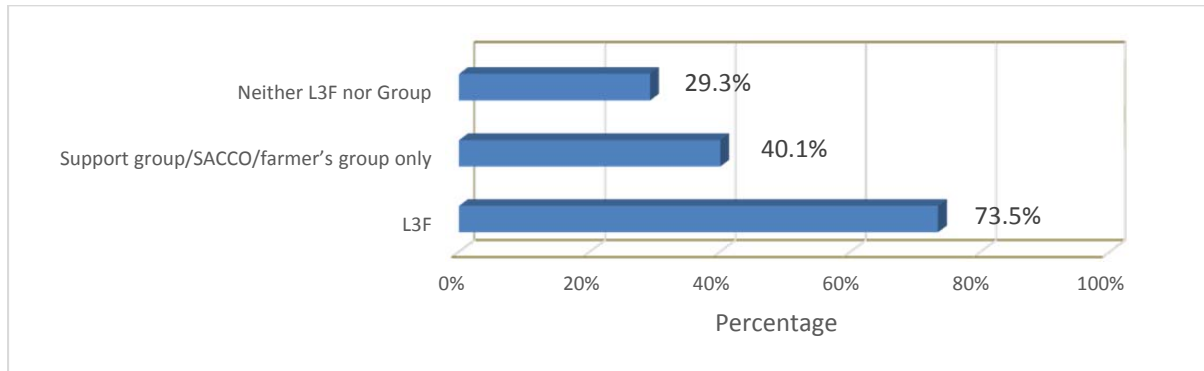


Fig. 17: Household Daily Intake of Poultry Products has Increased

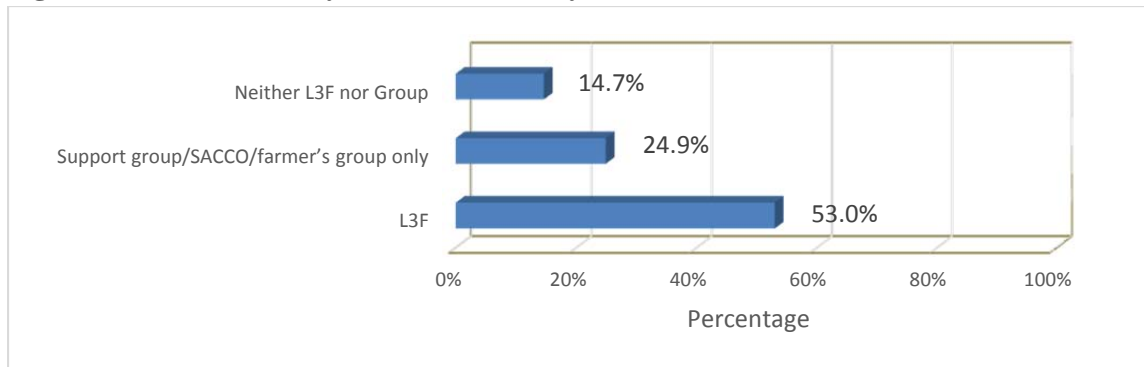
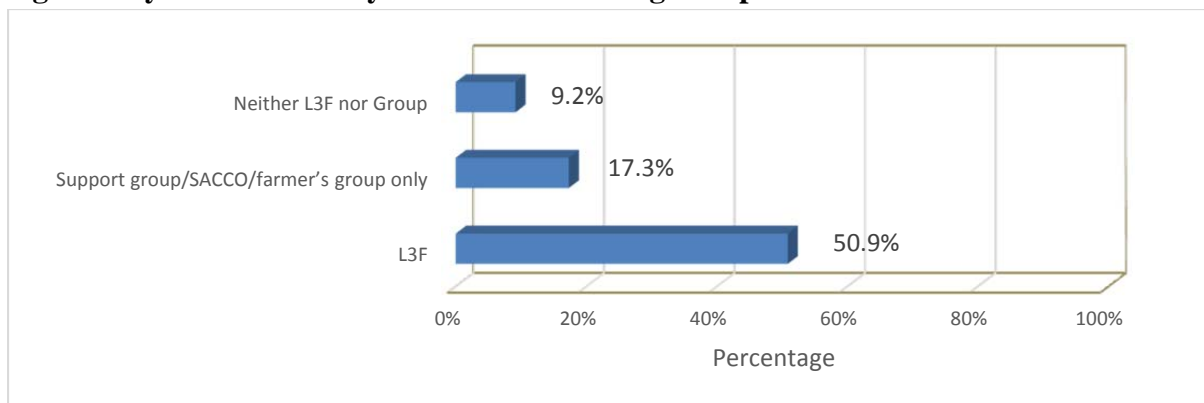


Fig. 18: My household daily intake of meat has gone up



The changes in food security situation were considered in terms of producing enough food for household consumption throughout the year, ability to buy from the market when stocks get finished, growing different food varieties that can be stored throughout the year and the number of meals eaten by households in a day. From the results, in all cases, more L3F farmers compared to the other categories indicated that in the last two years, they produced enough food

for their household consumption throughout the year, they had enough money to buy food in case their stocks get finished, grow different varieties that can be stored throughout the year, and their household now ate more meals in a day (figs 19-22).

Fig. 19: Producing Enough Food for Household Consumption throughout the Year

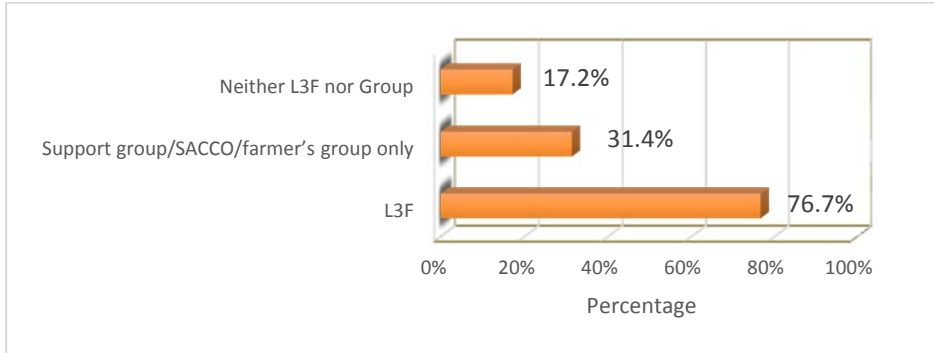


Fig. 20: Have Enough Money to Buy from the Market When Food Stocks Get Finished

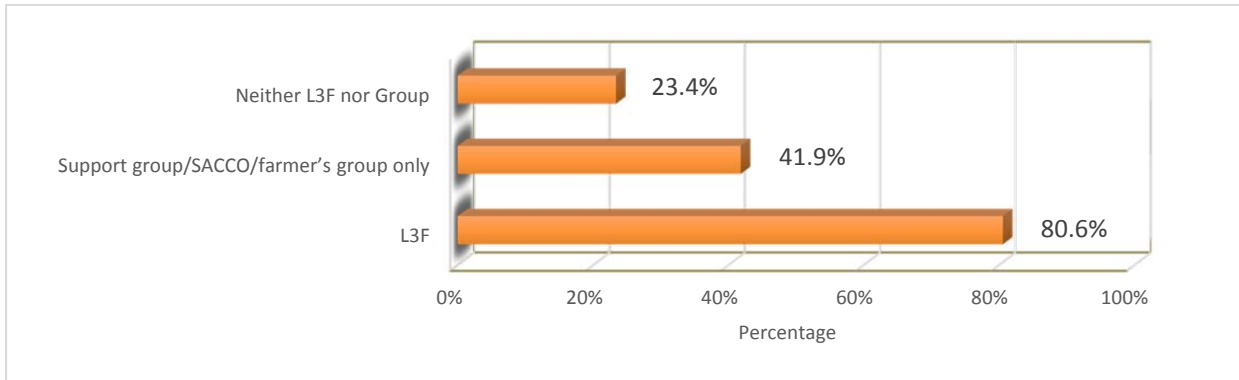


Fig 21: Growing Different Food Varieties which can be Stored Throughout the Year

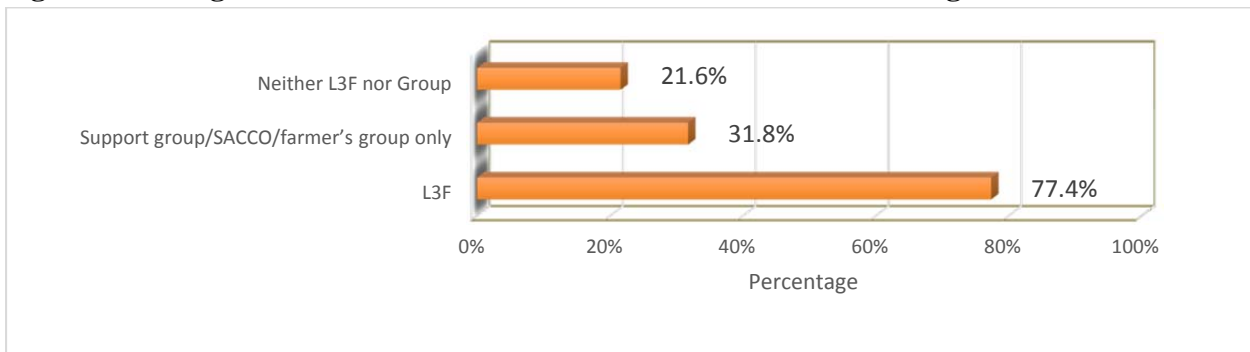
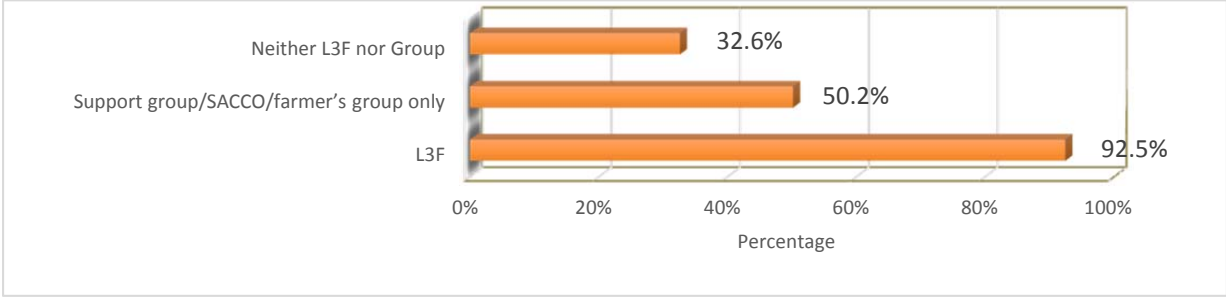


Fig. 22: Household now Eats at least Two Meals a day



4. Emerging Conclusions

The survey was aimed at identifying the effect of L3F initiative implemented in Western Kenya and Kabale district in Uganda. The survey considered the role of the initiative in empowering communities and improving their livelihoods through economic diversification, nutrition and food security.

The results from the survey show that more L3F participants use ICT to learn about agricultural and other development information. The level of social empowerment in the form of social capital, networking and social mobility is higher among the L3F participants compared to the non participants. Economic empowerment is also higher among the participants, demonstrated in the forms livelihood diversification as a way of minimising risks, and increased access to information on markets and value addition. Participants in the L3F programme also show higher nutrition indicators, reflected in increased intake of nutrients and household food security.

L3F offers opportunities in areas such as agricultural extension and cooperative development in reaching large number of people with effective outcomes and impacts. Financial institutions such as commercial banks, cooperative banks, microfinance institutions, agri-industries and ICT companies such as Mobile phone service providers can use L3F as a sound business strategy which can result in strengthening the livelihood security of rural communities. The L3F approach offers a cheap and accessible alternative to conventional extension by enabling farmers to pass on the knowledge to other. The approach used to involve participants in the L3F programme is also important. Since it uses groups that are already in existence, it ensures that there is already social capital and cohesion, which can be built on to facilitate self learning among the farmers.

References

Balasubramanian K., Lesperance J., Richardson A. M. and Daniel J. (2011). Lifelong Learning in the Commonwealth: Issues and Challenges.

www.col.org/resources/speeches/2011/presentation

KAIPPG (2011). Kenya Aids Intervention Prevention Project Group. An end of project monitoring and evaluation report.

KAIPPG (2012). KAIPPG L3F Final Project Report

**Survey of L3F Initiative Implemented in Kenya and Uganda
Summary Tables**

By
Rosemary Atieno
ratieno@uonbi.ac.ke

**Kenya Institute of Development Studies
University of Nairobi
Kenya**

November 2012

Survey at Glance

L3 FARMERS INITIATIVE IMPACTS HOUSEHOLD FOOD SECURITY IN KENYA AND UGANDA

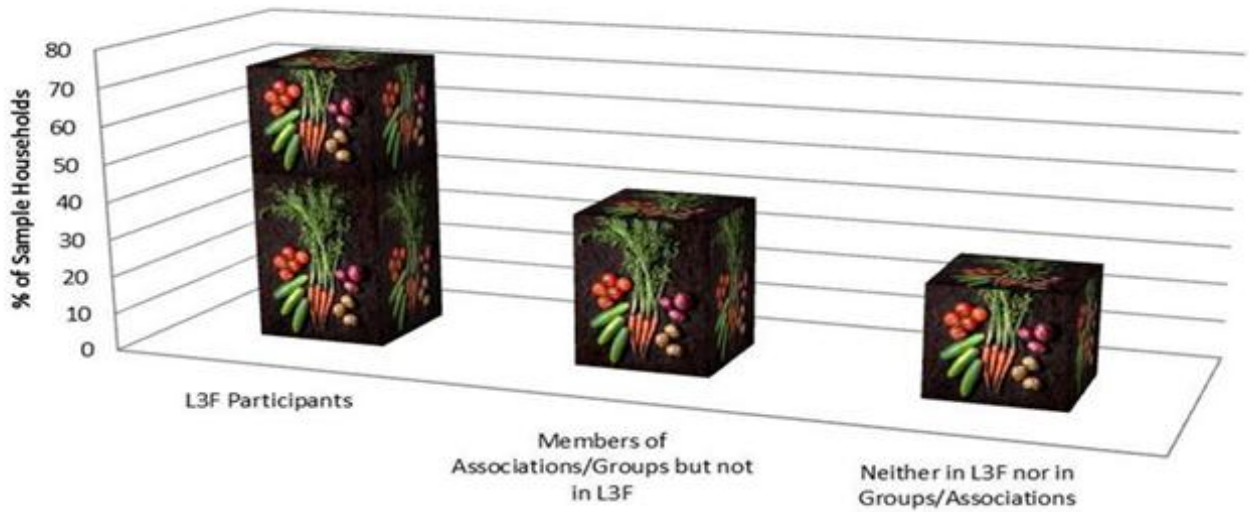
COL's Lifelong Learning for Farmers (L3 Farmers) initiative is making a significant contribution to livelihoods and health in Kenya and Uganda, according to a recent research. A survey by Dr. Rosemary Atieno of the Institute of Development Studies, University of Nairobi found that L3 Farmers participants increased their consumption of dairy, meat, poultry and vegetables compared to others in the community who are not taking part in the initiative .

The survey of randomly selected 829 respondents in the western part of Kenya and the Kabale district of Uganda studied three groups of people with a similar socio-economic background:

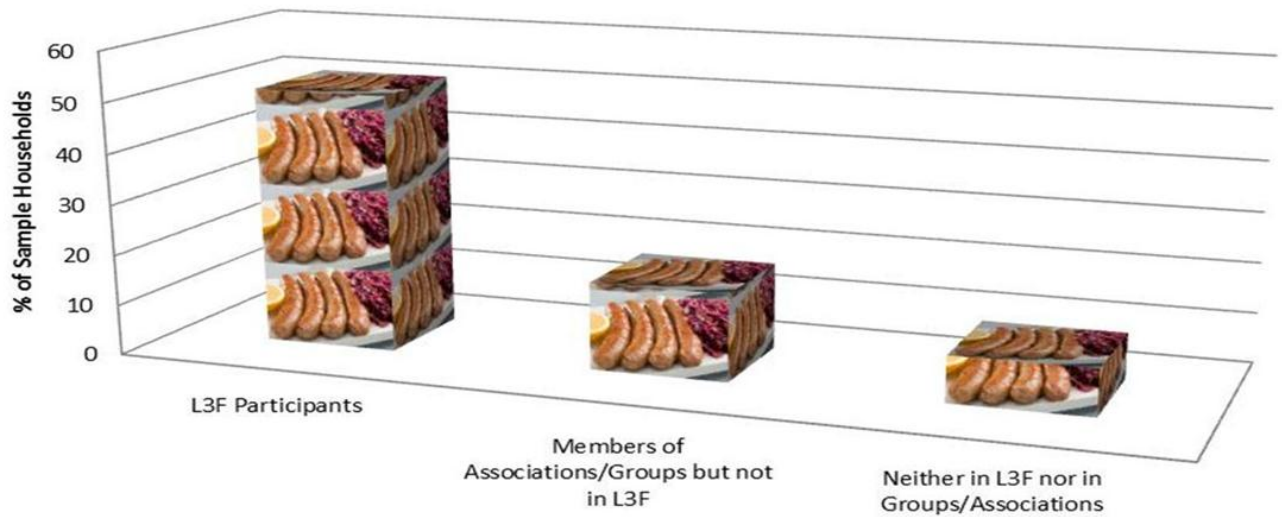
- L3 Farmers initiative participants from various groups/associations, who are involved in semi-structured open and distance learning. This group represents social capital with semi-structured learning,
- Members in groups or associations such as Self-Help Groups, women's associations, farmers associations and co-operative societies, which represents social capital without semi-structured learning, and
- People who are neither in L3 Farmers initiative nor in groups/associations. They are not involved in social capital as well as in semi-structured learning.

More than 60% of the participants in the survey were women.

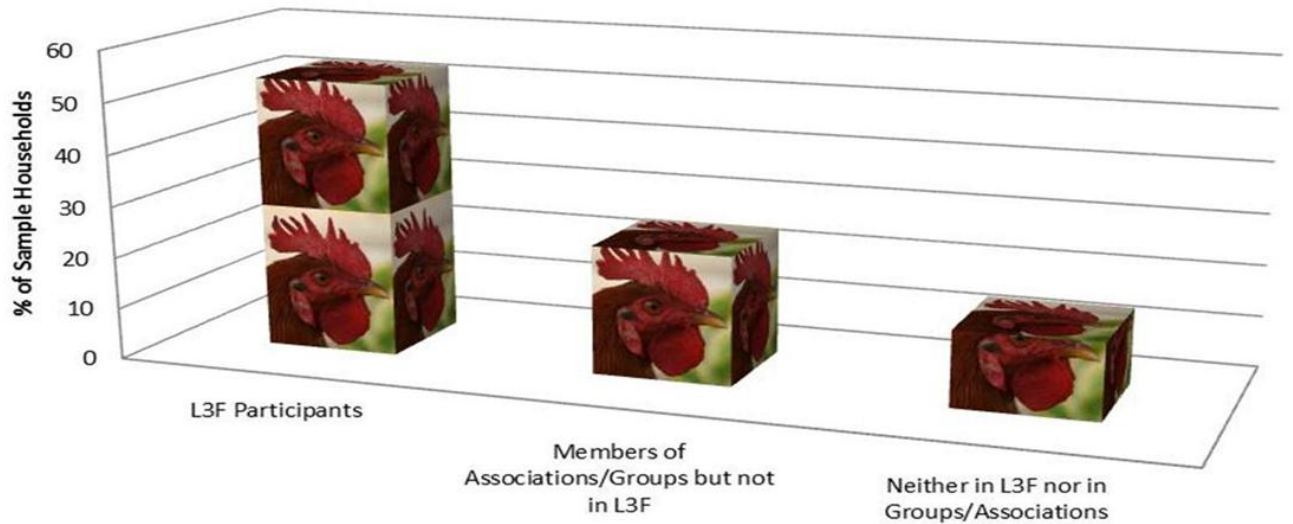
Percentage of Households with increased vegetable consumption during last two years



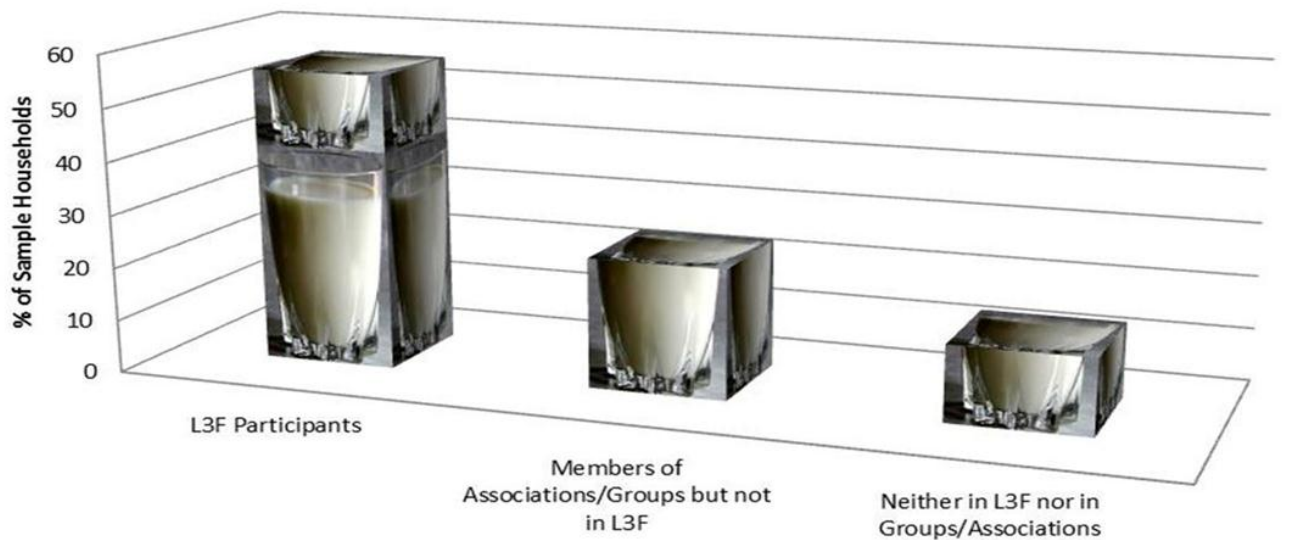
Percentage of Households with increased meat products consumption during last two years



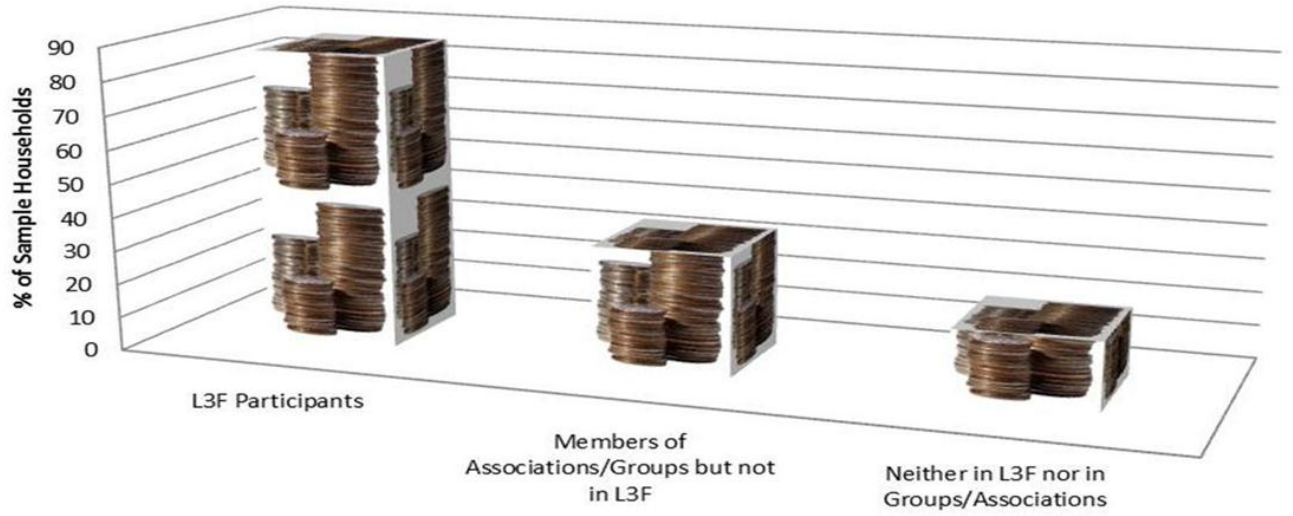
Percentage of Households with increased poultry products consumption during last two years



Percentage of Households with increased dairy products consumption during last two years



Percentage of Households with increased income during last two years



Survey of Lifelong Learning for Farmers (L3F) Initiative in Kenya and Uganda

Data & Summary Tables –Draft Report

By
Rosemary Atieno
ratieno@uonbi.ac.ke

Submitted
to
Commonwealth of Learning

Under Consultancy Ref:C12-384

November 2012

1. Introduction

This report presents statistical tables presenting results of the evaluation of the L3F initiative implemented in Kenya and Uganda. The partners implementing the initiative are Kenya Aid Intervention and Prevention Project Group (KAIPPG) and the Ugunja Community Resource Centre (UCRC) in Kenya and Makerere University in Uganda. The tables are descriptive statistics for the variables generated from the questionnaire. As an introduction, the methodology used in the study, especially in sampling and the implementation of the field survey is presented as a background to the data.

1.1 Methodology

Sampling and data sources

The study used a stratified sampling strategy to get a representative sample from three categories of groups covered by the partners. These were those participating in L3F covered by each partner, and two control groups for each partner. The control groups consisted of participants participating in self help groups but not in L3F, and those participating in neither L3F nor self help group. For each group proportionate sampling was used to get the sample size. For Ugunja Community Resource Centre (UCRC) and Makerere University, a sample size of 10% of the participants of L3F was taken, while for Kenya Aid Intervention and Prevention Project Group (KAIPPG) a sample size of 15% was taken. This gave a total sample size of 825 as indicated in table one below.

Table 1: The Sample Size

L3F Partner	L3F members	Sample size			Total sample
		Group I	Group II	Group III	
KAIPPG	500	75	75	75	225
UCRC	1,000	100	100	100	300
Makerere University	1,000	100	100	100	300
Total		275	275	275	825

For UCRC and Makerere University groups, the sample size is 10%, while for KAIPPG, the sample size is 15%.

The participants in L3F are categorised as group I, those in SHGs but not in L3F are Group II, while respondents who are neither in SHG, nor in L3F are Group III. Groups II and III are the control groups. A random sampling procedure was used to identify respondents in each group. It is taken that a cross-sectional analysis among these three groups will reflect the role of L3F in outcomes such as income and empowerment. The inclusion of Group II is to isolate the role of

social capital (such as SHG, networks and access to services and thereby assess the efficacy of L3F).

In order to get a sample from each group, the population for each group was obtained from the respective partners. This formed the sampling frame from which the sample was drawn.

The sampling was a consultative process involving all the partners and the consultant. The partners provided the list of their groups which formed the sample frame. Once the sample was agreed the survey was commenced. The survey was conducted by six research assistants and one supervisor from KAIPPG and five research assistants and one supervisor from UCRC who had previously undergone training. It should be noted that although six research assistants had been trained from UCRC, one was not able to turn up for the field survey after training.

The field survey in Kenya started on Wednesday 30th May 2012. In Uganda, the survey started on 18th June 2012 due to logistical challenges, which made it difficult to start as scheduled. The total sample covered is 227 questionnaires from KAIPPG, 302 from UCRC and 300 from Makerere. This brings the total questionnaires covered in the survey to 829.

The Field Survey

The training of research assistants and pre-test of the questionnaire for the Kenyan component of the study was the first activity after the finalization of the questionnaire in preparation for the actual field work.

A total of 12 research assistants and two supervisors were trained, comprising six research assistants and one supervisor from KIPPG and the same number from UCRC. These are the ones who eventually administered the questionnaires to the sampled respondents. The training started on 23rd May 2012 and ended on 25th May 2012. After the training and pretest of the questionnaire, final adjustments on the questionnaire were made based on observations made during the training and pre test. This is the version of the questionnaire that was used in the survey in both Kenya and Uganda.

2. Describing the Sample

Table 2.1: Distribution of the Sample by Organisation

Membership category	Organisation (Sample size)			Total
	KAIPPG	UCRC	Makerere	
L3F	75	102	102	279
Support group/SACCO/farmer's group only	77	100	100	277
L3F nor Group	75	100	98	273
Total	227	302	300	829

Table 2.2: Distribution of the Sample by Gender and Groups

Gender of respondent	Membership Type			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Male	80 (9.7)	109 (13.1)	108 (13)	297 (35.8)
Female	199 (24)	168 (20.3)	165 (19.9)	532 (64.2)
Total	279 (33.7)	277 (33.4)	273 (32.9)	829 (100)

Figures in parentheses are percentages

Table 2.3: Distribution of the Marital Status of Respondents by Organisation

Marital Status	Organisation			Total
	KAIPPG	UCRC	Makerere	
Single	18	13	17	48
Married	140	226	231	597
Divorced	13	0	5	18
Widowed	55	63	42	160
Non Response	1	0	5	6
Total	227	302	300	829

Table 2.4: Distribution of the Marital Status of Respondents by Groups

Marital status	Membership Type			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Single	6	17	25	48
Married	206	203	188	597
Divorced	5	3	10	18
Widowed	62	50	48	160
Non Response	0	4	2	6
Total	279	277	273	829

Table 2.5: Mean Age of respondent in years by groups

	Mean	N	Std. Deviation
L3F	44.00	279	12.096
Support group/SACCO/farmer's group only	42.28	276	11.983
Neither L3F nor Group	40.56	270	15.767
Total	42.30	825	13.432

Table 2.6: Mean Level of Respondents' education: years spent in school by groups

	Mean	N	Std. Deviation
L3F	6.68	274	3.673
Support group/SACCO/farmer's group only	7.62	270	4.170
Neither L3F nor Group	6.89	260	3.929
Total	7.06	804	3.944

Table 2.7: Distribution of Level of Education by Organisation

Level of Education (years spent in school)	Number of respondents by Organisation			Total
	KAIPPG	UCRC	Makerere	
0	10	33	24	67
1	2	2	7	11
2	8	6	10	24
3	13	15	23	51

4	4	14	20	38
5	12	17	14	43
6	12	32	30	74
7	31	60	62	153
8	54	68	9	131
9	5	4	6	15
10	15	14	17	46
11	7	6	17	30
12	31	28	8	67
13	1	1	14	16
14	6	0	9	15
15	5	0	5	10
16	6	1	3	10
18	0	0	1	1
Total	222	301	279	802

Table 2.8: Distribution of Occupation of the Respondents by Groups

Occupation of the respondent	Membership Type			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Farmer	139	141	169	449
Farmer and entrepreneur	105	80	29	214
Farmer and agricultural labourer	6	16	13	35
Landless agricultural labourer	1	3	4	8
Small scale entrepreneur	16	22	24	62
Employment	2	2	11	15
Teacher	4	4	1	9
Boda boda	1	0	5	6
Unemployed	0	0	1	1
Casual labourer	0	1	6	7
Volunteer	0	1	0	1
Student	1	0	2	3
Non Response	4	7	8	19
Total	279	277	273	829

Table 2.9: Number of Household Members by Membership Type

Household Size	Are you a member of			Total
	L3F	Support group/SACC O/farmer's group only	Neither L3F nor Group	
0	6	11	10	27
1	8	15	40	63
2	36	36	46	118
3	56	47	57	160
4	56	57	52	165
5	48	44	27	119
6	28	34	19	81
7	21	20	16	57
8	15	7	1	23
9	5	1	3	9
10	0	5	2	7
Total	279	277	273	829

Table 2.10: Summary of Respondents' Household Income and Assets (Kshs)

		Household members' total income	Sum of the value of household assets
N	Valid	750	828
	Missing	79	1
Mean		70,418.05	474,178.27
Median		24,000.00	224,850.00
Mode		0	0
Minimum		0	0
Maximum		9,396,610	26,578,000

Table 2.11: Sum of all household assets values

	Mean	N	Std. Deviation
L3F	682439.73	279	2190434.402
Support group/SACCO/farmer's group only	401186.31	276	729898.869
Neither L3F nor Group	335133.70	273	595210.375
Total	474178.27	828	1389006.813

Table 2.12: Comparison of Mean Income Between L3F Members and Non L3F Group members

Group Category	Mean Income	Std deviation	Mean difference	T-value
L3F members	105,940.18	594,942.131	60,197.736	1.602**
Support group/SACCO/farmer's group only	45,742.44	70,110.148		

** Significant at 5%

2.13: Comparison of Mean Asset value Between L3F Members and Non L3F Group members

Group Category	Mean Asset value	Std deviation	Mean difference	T-value
L3F members	682,439.7	2,190,434.402	281,253.418	2.025***
Support group/SACCO/farmer's group only	40,1186.31	729,898.869		

*** Significant at 1%

3. Involvement with L3F

Table 3.1: Motivation for Joining L3F by Organisation

Motivation for joining L3F	Organisation			Total
	KAIPPG	UCRC	Makerere	
Introduced by members	42	61	60	163
Wanted to get a loan	3	1	6	10
Introduced by officials	29	40	15	84

	Knowledge sharing	0	0	10	10
	Entrepreneurship training	1	0	2	3
	Development	0	0	1	1
	Non response	0	0	8	8
	Not Applicable	152	200	198	550
Total		227	302	300	829

Table 3.2: Motivation for Joining L3F by Groups

	Membership Type			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
If member of L3F, what motivated you to join				
Introduced by members	163	0	0	163
Wanted to get a loan	10	0	0	10
Introduced by officials	84	0	0	84
Knowledge sharing	10	0	0	10
Entrepreneurship training	3	0	0	3
Development	1	0	0	1
Non response	8	0	0	8
Not Applicable	0	277	273	550
Total	279	277	273	829

Table 3.3: Services Received from L3F by groups

	Number of respondents by group membership			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Training	243(87.1)	0	0	243(29.3)
Networking	235(84.2)	0	0	235(28.3)
Loans	194(69.5)	0	0	194(23.4)
How to form a community bank	1(0.4)	0	0	1(0.1)
How to eradicate poverty	1(0.4)	0	0	1(0.1)
Farming and Savings	1(0.4)	0	0	1(0.1)
Non Response	138(49.5)	3(1.1)	0	141(17)
Not applicable	24(8.6)	828	819	1671
Total	279(100)	277(100)	273	829(100)

Figures in parentheses are percentages

4. Listening to L3F Materials

Table 4.1: Listening to Radio, CD or any Audio Messages from the Programme in the Last Two Years by Membership Type

Listening to Radio or Any Audio Visual	Membership Type			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Yes	132	38	23	193
	47.3%	13.7%	8.4%	23.3%
No	144	239	243	626
	51.6%	86.3%	89.0%	75.5%
Non Response	3	0	7	10
	1.1%	.0%	2.6%	1.2%
Total	279	277	273	829
	100.0%	100.0%	100.0%	100.0%

Figures in parentheses are percentages

Table 4.2: Frequency for listening to Radio by groups

Frequency for listening to Radio	Number of respondents by group membership			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
	81(29)	31(11.2)	14(5.1)	126(15.2)
	2(0.7)	5(1.8)	9(3.3)	16(1.9)
	9(3.2)	0	0	9(1.1)
	6(2.2)	0	0	6(0.7)
	2(0.7)	0	0	2(0.2)
	179(64.2)	241(87)	250(91.6)	670(80.8)
Total	279(100)	277(100)	273(100)	829(100)

Figures in parentheses are percentages

Table 4.3: Frequency for Listening to CDs by groups

Frequency for listening to CDs	Number of respondents by group membership			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Daily	23(8.2)	3(1.1)	0	26(3.1)
Weekly	10(3.6)	0	0	10(1.2)
Monthly	32(11.5)	4(1.4)	0	36(4.3)
Every two months	4(1.4)	0	0	4(0.5)
Yearly	0	0	1(0.4)	1(0.1)
Not Applicable	210(75.3)	270(97.5)	272(99.6)	752(90.7)
Total	279(100)	277(100)	273(100)	829(100)

4.4: Frequency of Listening to Message by Mobile Phone by Groups

	Number of respondents by group membership			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Daily	39(14)	5(1.8)	2(0.7)	46(5.5)
Weekly	32(11.5)	1(0.4)	0	33(4)
Monthly	13(4.7)	2(0.7)	1(0.4)	16(1.9)
Every two months	16(5.7)	1(0.4)	0	17(2.1)
Yearly	1(0.4)	0	0	1(0.1)
Not Applicable	178(63.8)	268(96.8)	270(98.9)	716(86.4)
Total	279(100)	277(100)	273(100)	829(100)

5. Social Capital and Networks

5.1: Microfinance Membership by Groups

	Number of respondents by group membership			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Ordinary member	109(39.1)	60(21.7)	14(5.1)	183(22.1)
Official	12(4.3)	4(1.4)	2(0.7)	18(2.2)
Other	4(1.4)	5(1.8)	1(0.4)	10(1.2)
Not Applicable	154(55.2)	208(75.1)	256(93.8)	618(74.5)
Total	279(100)	277(100)	273(100)	829(100)

5.2: Frequency of Attending Microfinance Meetings by Organisation

	Number of respondents by group membership			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Weekly	25(9)	18(6.5)	3(1.1)	46(5.5)
Once a month	55(19.7)	27(9.7)	5(1.8)	87(10.5)
Quarterly	15(5.4)	4(1.4)	0	19(2.3)
Once in six months	6(2.2)	0	0	6(0.7)
Once a year	14(5)	10(3.6)	1(0.4)	25(3)
Never attends	4(1.4)	6(2.2)	6(2.2)	16(1.9)
Non Response	6(2.2)	4(1.4)	2(0.7)	12(1.4)
Not applicable	154(55.2)	208(75.1)	256(93.8)	618(74.8)
Total	279(100)	277(100)	273(100)	829(100)

5.3: Membership to Community Based Organisation / Support group / Farmers group by Groups

	Number of respondents by group membership			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Ordinary member	215(77.1)	229(82.7)	17(6.2)	461(55.6)
Official	56(20.1)	30(10.8)	3(1.1)	89(10.7)
Other	2(0.7)	1(0.4)	0	3(0.4)
Non Response	0	1(0.4)	0	1(0.1)
Not Applicable	6(2.2)	16(5.8)	253(92.7)	275(33.2)
Total	279(100)	277(100)	273(100)	829(100)

5.4: Attendance of Community based Organisation / Support group / Farmers group Meetings by Groups

	Number of respondents by group membership			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Weekly	97(34.8)	120(43.3)	6(2.2)	223(26.9)
Once a month	170(60.9)	132(47.7)	13(4.8)	315(39)
Quarterly	2(0.7)	7(2.5)	0	9(1.1)
Once in six	1(0.4)	1(0.4)	0	2(0.2)

months				
Once a year	1(0.4)	0	0	1(0.1)
Non Response	2(0.7)	1(0.4)	1(0.4)	4(0.5)
Not applicable	6(2.2)	16(5.8)	253(92.7)	275(33.2)
Total	279(100)	277(100)	273(100)	829(100)

5.5: Membership to Religious Groups by Groups

	Number of respondents by group membership			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Ordinary member	143(51.3)	119(43)	104(38.1)	366(44.1)
Official	60(21.5)	34(12.3)	15(5.5)	109(13.1)
Other	1(0.4)	2(0.7)	0	3(0.4)
Not Applicable	75(26.9)	122(44)	154(56.4)	351(42.3)
Total	279(100)	277(100)	273(100)	829(100)

5.6: Attendance of Religious Group Meeting by Groups

	Number of respondents by group membership			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Weekly	148(53)	111(40.1)	98(35.9)	357(43.1)
Once a month	40(14.3)	34(12.3)	14(5.1)	88(10.6)
Quarterly	11(3.9)	2(0.7)	1(0.4)	14(1.7)
Once in six months	1(0.4)	2(0.7)	3(1.1)	6(0.7)
Once a year	0	1(0.4)	0	1(0.1)
Never attends	1(0.4)	1(0.4)	0	2(0.2)
Non Response	3(1.1)	4(1.4)	3(1.1)	10(1.2)
Not applicable	75(26.9)	122(44)	154(56.4)	351(42.3)
Total	279(100)	277(100)	273(100)	829

5.7: Membership to Political Association by Groups

	Number of respondents by group membership			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Ordinary member	35(12.5)	16(5.8)	19(7)	70(8.4)
Official	13(4.7)	6(2.2)	7(2.6)	26(3.1)
Other	5(1.8)	3(1.1)	1(0.4)	9(1.1)
Not Applicable	226(81)	252(91)	246(90.1)	724(87.3)
Total	279(100)	277(100)	273(100)	829(100)

5.8: Attendance of Political Association Meetings by Groups

	Number of respondents by group membership			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Weekly	5(1.8)	2(0.7)	0	7(0.8)
Once a month	18(6.5)	10(3.6)	10(3.6)	38(4.6)
Quarterly	9(3.2)	1(0.4)	6(2.2)	16(1.9)
Once in six months	5(1.8)	2(0.7)	1(0.4)	8(1)
Once a year	1(0.4)	1(0.4)	0	2(0.2)
Never attends	10(3.6)	6(2.2)	9(3.3)	25(3)
Non Response	5(1.8)	3(1.1)	1(0.4)	9(1.1)
Not applicable	226(81.0)	252(91)	246(90.1)	724(87.3)
Total	279(100)	277(100)	273(100)	829(100)

5.9: Membership to Education (PTA) by Group

	Number of respondents by group membership			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Ordinary member	56(20.1)	41(14.8)	27(9.9)	124(15)
Official	14(5)	19(6.9)	5(1.8)	38(4.6)
Other	2(0.7)	0	0	2(0.2)
Not Applicable	207(74.2)	217(78.3)	241(88.3)	665(80.2)
Total	279(100)	277(100)	273(100)	829(100)

5.10: Attendance of Education (PTA) Meetings by Groups

	Number of respondents by group membership			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Weekly	1(0.4)	3(1.1)	0	4(0.5)
Quarterly	50(17.9)	42(15.2)	26(9.5)	118(14.2)
Once a year	3(1.1)	0	0	3(0.4)
Non Response	1(0.4)	1(0.4)	0	2(0.2)
Total	279(100)	277(100)	273(100)	829(100)

5.11: Membership to Cooperative by Groups

	Number of respondents by group membership			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Ordinary member	23(8.2)	17(6.1)	7(2.6)	47(5.7)
Official	1(0.4)	1(0.4)	1(0.4)	3(0.4)
Other	5(1.8)	0	0	5(0.6)
Not Applicable	250(89.6)	259(93.5)	265(97.1)	774(93.4)
Total	279(100)	277(100)	273(100)	829(100)

5.12: Attendance of Cooperative Meetings by Groups

	Number of respondents by group membership			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Weekly	1(0.4)	2(0.7)	1(0.4)	4(0.5)
Once a month	11(3.9)	8(2.9)	2(0.7)	21(2.5)
Quarterly	2(0.7)	4(1.4)	3(1.1)	9(1.1)
Once in six months	1(0.4)	0	0	1(0.1)
Once a year	9(3.2)	2(0.7)	0	11(1.3)
Never attends	2(0.7)	2(0.7)	2(0.7)	6(0.7)
Non Response	3(1.1)	0	0	3(0.4)
Not applicable	250(89.6)	259(93.5)	265(97.1)	774(93.4)
Total	279(100)	277(100)	273(100)	829(100)

5.13: Membership to Welfare/Cultural Association by Groups

	Number of respondents by group membership			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Ordinary member	136(48.7)	113(40.8)	131(48)	380(45.8)
Official	24(8.6)	28(10.1)	9(3.3)	61(7.4)
Other	2(0.7)	1(0.4)	0	3(0.4)
Not Applicable	117(41.9)	135(48.7)	133(48.7)	385(46.4)
Total	279(100)	277(100)	273(100)	829(100)

5.14: Attendance of Welfare/Cultural Meetings by Groups

	Number of respondents by group membership			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Weekly	19(6.8)	28(10.1)	23(8.4)	70(8.4)
Once a month	100(35.8)	69(24.9)	68(24.9)	237(28.6)
Quarterly	23(8.2)	23(8.3)	30(11)	76(9.2)
Once in six months	5(1.8)	9(3.2)	4(1.5)	18(2.2)
Once a year	12(4.3)	12(4.3)	11(4)	35(4.2)
Never attends	2(0.7)	1(0.4)	2(0.7)	5(0.6)
Non Response	1(0.4)	2(0.7)	2(0.7)	5(0.6)
Not applicable	117(41.9)	133(48)	133(48.7)	383(46.2)
Total	279(100)	277(100)	273(100)	829(100)

5.15: First Place Approached when in need of Financial Assistance by L3F Membership

First Place Approached when in need of Financial Assistance	Response by membership Type			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Neighbour/friend/relative	101 (36.2)	126 (45.5)	214 (78.4)	441 (53.2)
Group	91 (32.6)	84 (30.3)	13 (4.8)	188 (22.7)
MFI	30 (10.8)	12 (4.3)	4 (1.5)	46 (5.5)
Banks	8 (2.9)	11(4.0)	10 (3.7)	29 (3.5)
Trader / Supplier	4 (1.4)	3 (1.1)	4 (1.5)	11 (1.3)
Table banks	38 (13.6)	20 (7.2)	2 (.7)	60 (7.2)
Cultural group	0	2 (.7)	5 (1.8)	7(8)
Do casual work / Work for money	1 (.4)	10 (3.6)	6 (2.2)	17 (2.1)
Non Response	6 (2.2)	9 (3.2)	15 (5.5)	30 (3.6)
Total	279 (100)	277 (100)	273 (100)	829 (100)

Figures in parentheses are percentages

5.16: Second Place Approached When in Need of Financial Assistance by L3F Membership

Second Place Approached	Response by membership type			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Neighbour/friend/relative	5	5	0	10
Group	42	54	4	100
MFI	21	4	4	29
Banks	16	8	4	28
Trader / Supplier	2	1	3	6
Table banks	63	22	6	91
Not Applicable	130	183	252	565
Total	279	277	273	829

6. Empowerment

6.1 Self Help Group Index

Attendance of Group Meetings by L3F Membership

I attend the group meetings regularly	Response by Membership Type			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Agree	271 97.1%	257 92.8%	18 6.6%	546 65.9%
Do not agree	6 2.2%	17 6.1%	70 25.6%	93 11.2%
Not Applicable	2 .7%	3 1.1%	185 67.8%	190 22.9%
Total	279 100.0%	277 100.0%	273 100.0%	829 100.0%

Chi- square =652.142
 1% significance = 000
 Pearson's R = .652

6.2: Strong Sense of Group Belonging by L3F Membership

I have strong sense of belonging to my group	Response by Membership Type			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Agree	277 99.3%	263 94.9%	23 8.4%	563 67.9%
Do not agree	0 .0%	10 3.6%	65 23.8%	75 9.0%
Non Response	0 .0%	1 .4%	0 .0%	1 .1%
Not Applicable	2 .7%	3 1.1%	185 67.8%	190 22.9%
Total	279 100.0%	277 100.0%	273 100.0%	829 100.0%

Chi- square = 671.734

1% significance = 000

Pearson's R = .651

6.3: SHG Decisions Taken in Consultation With Members by L3F Membership

SHG decisions are taken in consultation with members in my group	Response by membership Type			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Agree	274 98.2%	249 89.9%	5 1.8%	528 63.7%
Do not agree	2 .7%	24 8.7%	83 30.4%	109 13.1%
Non Response	1 .4%	1 .4%	0 .0%	2 .2%
Not Applicable	2 .7%	3 1.1%	185 67.8%	190 22.9%
Total	279 100.0%	277 100.0%	273 100.0%	829 100.0%

Chi- square = 703.089
 1% significance = 000
 Pearson's R = .648

6.4: Membership to the Group has Given Status in Community/neighbourhood by L3F membership

Membership to the group has given status in the community/neighbourhood	Response by Membership Type			Total
	L3F	Support group/SACCO/ farmer's group only	Neither L3F nor Group	
Agree	274 98.2%	239 86.3%	12 4.4%	525 63.3%
Do not agree	3 1.1%	35 12.6%	76 27.8%	114 13.8%
Not Applicable	2 .7%	3 1.1%	185 67.8%	190 22.9%
Total	279 100.0%	277 100.0%	273 100.0%	829 100.0%

Chi- square = 655.805
 1% significance = 000
 Pearson's R = .652

6.5: SHG has helped to Strengthen Livelihood

The SHG has helped me strengthen my livelihood	Response by Membership Type			Total
	L3F	Support group/SACCO/ farmer's group only	Neither L3F nor Group	
Agree	273 97.8%	236 85.2%	5 1.8%	514 62.0%
Do not agree	2 .7%	38 13.7%	82 30.0%	122 14.7%
Non Response	2 .7%	0 .0%	1 .4%	3 .4%
Not Applicable	2 .7%	3 1.1%	185 67.8%	190 22.9%
Total	279	277	273	829

	100.0%	100.0%	100.0%	100.0%
--	--------	--------	--------	--------

Chi- square = 681.330
 1% significance = 000
 Pearson's R = . 647

6.6 Social Mobility

Increased Awareness and Understanding of Social Problems Since Joining the Group by L3F Membership

My awareness and understanding of social problems have increased since joining the group	Response by Membership Type			Total
	L3F	Support group/SACCO/ farmer's group only	Neither L3F nor Group	
Agree	274 98.2%	246 88.8%	19 7.0%	539 65.0%
Do not agree	3 1.1%	25 9.0%	67 24.5%	95 11.5%
Not Applicable	2 .7%	6 2.2%	187 68.5%	195 23.5%
Total	279 100.0%	277 100.0%	273 100.0%	829 100.0%

Chi- square = 631.542
 1% significance = 000
 Pearson's R = . 653

6.7: Increased Sense of Social Responsibility Since Joining the SHG by L3F Membership

My sense of social responsibility has increased since joining the SHG	Response by Membership Type			Total
	L3F	Support group/SACCO/ farmer's group only	Neither L3F nor Group	
Agree	271 97.1%	233 84.1%	5 1.8%	509 61.4%
Do not agree	6 2.2%	38 13.7%	79 28.9%	123 14.8%
Not Applicable	2 .7%	6 2.2%	189 69.2%	197 23.8%

Total	279	277	273	829
	100.0%	100.0%	100.0%	100.0%

Chi- square = 660.377

1% significance = 000

Pearson's R = . 658

6.8: Increased Social Contacts Since Joining the SHG by L3F Membership

My social contacts have increased since joining the SHG	Response by Membership Type			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Agree	273	254	4	531
	97.8%	91.7%	1.5%	64.1%
Do not agree	4	17	79	100
	1.4%	6.1%	28.9%	12.1%
Not Applicable	2	6	190	198
	.7%	2.2%	69.6%	23.9%
Total	279	277	273	829
	100.0%	100.0%	100.0%	100.0%

Chi- square = 704.648

1% significance = 000

Pearson's R = . 661

7: Collective Action and Cooperation

7.1: Working with Others to do something beneficial to the community Since Joining the Group

Since joining the group, have worked with others in the village to do something beneficial to the community	Membership Type			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Agree	267	226	17	510
	95.7%	81.6%	6.2%	61.5%
Do not agree	10	43	62	115
	3.6%	15.5%	22.7%	13.9%
Not Applicable	2	8	194	204
	.7%	2.9%	71.1%	24.6%
Total	279	277	273	829

	100.0%	100.0%	100.0%	100.0%
--	--------	--------	--------	--------

Chi- square = 601.214
 1% significance = 000
 Pearson's R = . 667

7.2: Coming together to help When a Member of the SHG has a Serious Financial Problem

When a member of the SHG has a serious financial problem, others come together and help him/her	Membership Type			Total
	L3F	Support group/SACCO/ farmer's group only	Neither L3F nor Group	
Agree	271 97.1%	235 84.8%	4 1.5%	510 61.5%
Do not agree	5 1.8%	35 12.6%	75 27.5%	115 13.9%
Not Applicable	3 1.1%	7 2.5%	194 71.1%	204 24.6%
Total	279 100.0%	277 100.0%	273 100.0%	829 100.0%

Chi- square = 665.178
 1% significance = 000
 Pearson's R = . 664

Table 7.3: Helping When a Group Member has a Health or Social Problem

When a member of our group has a health or social problem, our members help them.	Response by Membership Type			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Agree	273 97.8%	245 88.4%	15 5.5%	533 64.3%
Do not agree	4 1.4%	24 8.7%	64 23.4%	92 11.1%
Not Applicable	2 .7%	8 2.9%	194 71.1%	204 24.6%
Total	279	277	273	829

	100.0%	100.0%	100.0%	100.0%
--	--------	--------	--------	--------

Chi- square = 640.745
 1% significance = 000
 Pearson's R = . 667

8: Information and Communication

Table 8.1: Listening to News from Radio Regularly by groups

	Number of respondents by group membership			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Agree	243(87.1)	196(70.8)	179(65.6)	618(74.5)
Do not agree	33(11.8)	79(28.5)	81(29.7)	193(23.3)
Not Applicable	3(1.1)	2(0.7)	13(4.8)	18(2.2)
	279(100)	277(100)	273(100)	829(100)

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	45.814 ^a	4	0
Likelihood Ratio	47.669	4	0
Linear-by-Linear Association	9.673	1	0.002
N of Valid Cases	829		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 5.93.

Table 8.2: Listening to Radio at Least one Hour a Day by Groups

	Number of respondents by group membership			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Agree	252(90.3)	206(74.4)	183(67)	641(77.3)
Do not agree	25(9)	69(24.9)	77(28.2)	171(20.6)
Not Applicable	2(0.7)	2(0.7)	13(4.8)	17(2.1)
	279(100)	277(100)	273(100)	829(100)

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	53.213 ^a	4	0
Likelihood Ratio	56.069	4	0
Linear-by-Linear Association	12.304	1	0
N of Valid Cases	829		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 5.60.

Table 8.4: Watching Television at Least one Hour Daily

	Number of respondents by group membership			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Agree	57(20.4)	33(11.9)	26(9.5)	116(14)
Do not agree	218(78.1)	235(84.8)	228(83.5)	681(82.1)
Not Applicable	4(1.4)	9(3.2)	19(7)	32(3.9)
	279(100)	277(100)	273(100)	829(100)

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	25.186 ^a	4	0
Likelihood Ratio	24.754	4	0
Linear-by-Linear Association	11.74	1	0.001
N of Valid Cases	829		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 10.54.

Table 8.5: Listening to Agricultural Programmes on Radio or TV Regularly

	Number of respondents by group membership			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Agree	157(56.3)	85(30.7)	63(23.1)	305(36.8)
Do not agree	119(42.7)	187(67.5)	191(70)	497(60)
Not Applicable	3(1.1)	5(1.8)	19(7)	27(3.3)
	279(100)	277(100)	273(100)	829(100)

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	84.035 ^a	4	0
Likelihood Ratio	82.484	4	0
Linear-by-Linear Association	16.731	1	0
N of Valid Cases	829		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 8.89.

Table 8.6: Writing to or Calling Television/Radio Stations to Provide Feedback

	Number of respondents by group membership			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Agree	54(19.4)	31(11.2)	21(7.7)	106(12.8)
Do not agree	221(79.2)	240(86.6)	233(85.3)	694(83.7)
Not Applicable	4(1.4)	6(2.2)	19(7)	29(3.5)

	279(100)	277(100)	273(100)	829(100)
--	----------	----------	----------	----------

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	30.708 ^a	4	0
Likelihood Ratio	29.474	4	0
Linear-by-Linear Association	12.909	1	0
N of Valid Cases	829		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 9.55.

Table 8.7: Telephone with my friends weekly

	Number of respondents by group membership			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Agree	238(85.3)	208(75.1)	163(59.7)	609(73.5)
Do not agree	41(14.7)	66(23.8)	94(34.4)	201(24.2)
Not Applicable	0	3(1.1)	16(5.9)	19(2.3)
	279(100)	277(100)	273(100)	829(100)

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	57.989 ^a	4	0
Likelihood Ratio	60.8	4	0
Linear-by-Linear Association	22.613	1	0
N of Valid Cases	829		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 6.26.

Table 8.8: Speaking to Friends at Least Once a Week through the Phone About Agriculture/livestock and Entrepreneurship

	Number of respondents by group membership			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Agree	197(70.6)	113(40.8)	57(20.9)	367(44.3)
Do not agree	81(29)	161(58.1)	197(72.2)	439(53)
Not Applicable	1(0.4)	3(1.1)	19(7)	23(2.8)
	279(100)	277(100)	273(100)	829(100)

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
--	-------	----	-----------------------

Pearson Chi-Square	154.746 ^a	4	0
Likelihood Ratio	159.528	4	0
Linear-by-Linear Association	25.461	1	0
N of Valid Cases	829		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 7.57.

Table 8.9: In the last one year, I have contacted at least one agricultural officer, veterinary doctor, trader or financial institution to discuss about agriculture.

	Number of respondents by group membership			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Agree	180(64.5)	88(31.8)	36(13.2)	304(36.7)
Do not agree	99(35.5)	187(31.8)	220(80.6)	506(61)
Not Applicable	0	2(0.7)	17(6.2)	19(2.3)
	279(100)	277(100)	273(100)	829(100)

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	178.523 ^a	4	0
Likelihood Ratio	186.39	4	0
Linear-by-Linear Association	27.709	1	0
N of Valid Cases	829		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 6.26.

Table 8.10 I learn about agriculture, livestock and entrepreneurship regularly through mobile phone

	Number of respondents by group membership			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Agree	122(43.7)	23(8.3)	1(0.4)	146(17.6)
Do not agree	156(55.9)	252(91)	253(92.7)	661(79.7)
Not Applicable	1(0.4)	2(0.7)	19(7)	22(2.7)
	279(100)	277(100)	273(100)	829(100)

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	226.261 ^a	4	0
Likelihood Ratio	238.828	4	0
Linear-by-Linear Association	26.237	1	0
N of Valid Cases	829		

Table 8.11: Learning through mobile phone is convenient to me

	Number of respondents by group membership			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Agree	106(38)	42(15.2)	7(2.6)	155(18.7)
Do not agree	172(61.6)	232(83.8)	247(90.5)	651(78.5)
Not Applicable	1(0.4)	3(1.1)	19(7)	23(2.8)
	279(100)	277(100)	273(100)	829(100)

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	137.423 ^a	4	0
Likelihood Ratio	146.716	4	0
Linear-by-Linear Association	24.555	1	0
N of Valid Cases	829		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 7.57.

9: Social Empowerment

Table 9.1: Since joining the group I am able to decide on what my household consumes without relying on someone

		Gender of respondent		Total
		Male	Female	
L3F	Agree	80(100)	196(98.5)	276(98.9)
	Do not agree	0	2(1)	2(0.7)
	Not Applicable	0	1(0.5)	1(0.7)
	Total	80(100)	199(100)	279(100)
Support group/SACCO/farmer's group only	Agree	98(89.9)	145(86.3)	243(87.7)
	Do not agree	9(8.3)	17(10.1)	26(9.4)
	Not Applicable	2(1.8)	6(3.6)	8(2.9)
	Total	109(100)	168(100)	277(100)
Neither L3F nor Group	Agree	9(8.3)	15(9.1)	24(8.8)
	Do not agree	38(35.2)	48(9.1)	86(31.5)
	Not Applicable	61(56.5)	102(61.8)	163(59.7)
	Total	108(100)	165(100)	273(100)

Chi-Square Tests

Are you a member of		Value	df	Asymp. Sig. (2-sided)
L3F	Pearson Chi-Square	1.219 ^a	2	0.544
	Likelihood Ratio	2.041	2	0.361
	Linear-by-Linear Association	0.419	1	0.518
	N of Valid Cases	279		
Support group/SACCO/farmer's group only	Pearson Chi-Square	1.032 ^b	2	0.597
	Likelihood Ratio	1.079	2	0.583
	Linear-by-Linear Association	0.725	1	0.394
	N of Valid Cases	277		
Neither L3F nor Group	Pearson Chi-Square	1.124 ^c	2	0.57
	Likelihood Ratio	1.117	2	0.572
	Linear-by-Linear Association	0.764	1	0.382
	N of Valid Cases	273		

a. 4 cells (66.7%) have expected count less than 5. The minimum expected count is .29.

b. 2 cells (33.3%) have expected count less than 5. The minimum expected count is 3.15.

c. 0 cells (.0%) have expected count less than 5. The minimum expected count is 9.49.

Table 9.2: I am able to make decisions on agricultural/livestock activities without relying on someone

		Gender of respondent		Total
		Male	Female	
L3F	Agree	76(95)	187(94)	263(94.3)
	Do not agree	4(5)	11(5.5)	15(5.4)
	Not Applicable	0	1(0.5)	1(0.4)
	Total	80(100)	199(100)	279(100)
Support group/SACCO/farmer's group only	Agree	85(78)	122(72.6)	207(74.7)
	Do not agree	22(20.2)	42(25)	64(23.1)
	Not Applicable	2(1.8)	4(2.4)	6(2.2)
	Total	109(100)	168(100)	277(100)
Neither L3F nor Group	Agree	41(38)	72(43.6)	113(41.4)
	Do not agree	47(43.5)	63(38.2)	110(40.3)
	Not Applicable	20(18.5)	30(18.2)	50(18.3)
	Total	108(100)	165(100)	273(100)

Chi-Square Tests

Are you a member of		Value	d f	Asymp. Sig. (2-sided)
L3F	Pearson Chi-Square	.438 ^a	2	0.803
	Likelihood Ratio	0.712	2	0.7

	Linear-by-Linear Association	0.411	1	0.522
	N of Valid Cases	279		
Support group/SACCO/farmer's group only	Pearson Chi-Square	1.009 ^b	2	0.604
	Likelihood Ratio	1.021	2	0.6
	Linear-by-Linear Association	0.111	1	0.74
	N of Valid Cases	277		
Neither L3F nor Group	Pearson Chi-Square	.973 ^c	2	0.615
	Likelihood Ratio	0.974	2	0.614
	Linear-by-Linear Association	0.007	1	0.935
	N of Valid Cases	273		

a. 3 cells (50.0%) have expected count less than 5. The minimum expected count is .29.

b. 2 cells (33.3%) have expected count less than 5. The minimum expected count is 2.36.

c. 0 cells (.0%) have expected count less than 5. The minimum expected count is 19.78.

Table 9.3: I am able to make decisions on the health of members of my households without relying on someone

		Gender of respondent		Total
		Male	Female	
L3F	Agree	71(88.8)	180(90.5)	251(90)
	Do not agree	9(11.2)	18(9)	27(9.7)
	Not Applicable	0	1(0.5)	1(0.4)
	Total	80(100)	199(100)	279(100)
Support group/SACCO/farmer's group only	Agree	95(87.2)	141(83.9)	236(85.2)
	Do not agree	11(10.1)	22(13.1)	33(11.9)
	Not Applicable	3(2.8)	5(3)	8(2.9)
	Total	109(100)	168(100)	277(100)
Neither L3F nor Group	Agree	53(49.1)	104(63)	157(57.5)
	Do not agree	38(35.2)	35(21.2)	73(26.7)
	Not Applicable	17(15.7)	26(15.8)	43(15.8)
	Total	108(100)	165(100)	273(100)

Chi-Square Tests

Are you a member of		Value	df	Asymp. Sig. (2-sided)
L3F	Pearson Chi-Square	.707 ^a	2	0.702
	Likelihood Ratio	0.972	2	0.615
	Linear-by-Linear Association	0.367	1	0.545
	N of Valid Cases	279		

Support group/SACCO/farmer's group only	Pearson Chi-Square	.593 ^b	2	0.743
	Likelihood Ratio	0.603	2	0.74
	Linear-by-Linear Association	0.015	1	0.902
	N of Valid Cases	277		
Neither L3F nor Group	Pearson Chi-Square	6.977 ^c	2	0.031
	Likelihood Ratio	6.903	2	0.032
	Linear-by-Linear Association	0.001	1	0.978
	N of Valid Cases	273		

a. 2 cells (33.3%) have expected count less than 5. The minimum expected count is .29.

b. 2 cells (33.3%) have expected count less than 5. The minimum expected count is 3.15.

c. 0 cells (.0%) have expected count less than 5. The minimum expected count is 17.01.

9.4: I am able to make decisions on my household expenditure without relying on someone

		Gender of respondent		Total
		Male	Female	
L3F	Agree	77(96.2)	188(94.5)	265(95)
	Do not agree	3(3.8)	10(5)	13(4.7)
	Not Applicable	0	1(0.5)	1(0.4)
	Total	80(100)	199(100)	279(100)
Support group/SACCO/farmer's group only	Agree	94(86.2)	149(88.7)	243(87.7)
	Do not agree	13(11.9)	15(8.9)	28(10.1)
	Not Applicable	2(1.8)	4(2.4)	6(2.2)
	Total	109(100)	168(100)	277(100)
Neither L3F nor Group	Agree	70(64.8)	107(64.8)	177(64.8)
	Do not agree	21(19.4)	34(20.6)	55(20.1)
	Not Applicable	17(15.7)	24(14.5)	41(15)
	Total	108(100)	165(100)	273(100)

Chi-Square Tests

Are you a member of		Value	df	Asymp. Sig. (2-sided)
L3F	Pearson Chi-Square	.620 ^a	2	0.733
	Likelihood Ratio	0.903	2	0.637
	Linear-by-Linear Association	0.423	1	0.515
	N of Valid Cases	279		
Support group/SACCO/farmer's group only	Pearson Chi-Square	.724 ^b	2	0.696
	Likelihood Ratio	0.716	2	0.699
	Linear-by-Linear Association	0.083	1	0.774
	N of Valid Cases	277		
Neither L3F nor Group	Pearson Chi-Square	.106 ^c	2	0.948

Likelihood Ratio	0.106	2	0.949
Linear-by-Linear Association	0.072	1	0.789
N of Valid Cases	273		

a. 3 cells (50.0%) have expected count less than 5. The minimum expected count is .29.

b. 2 cells (33.3%) have expected count less than 5. The minimum expected count is 2.36.

c. 0 cells (.0%) have expected count less than 5. The minimum expected count is 16.22.

9.5: I am able to decide on how to use my income without consulting someone

Are you a member of		Gender of respondent		Total
		Male	Female	
L3F	Agree	79(98.8)	192(96.5)	271(97.1)
	Do not agree	1(1.2)	6(3)	7(2.5)
	Not Applicable	0	1(0.5)	1(0.4)
	Total	80(100)	199(100)	279(100)
Support group/SACCO/farmer's group only	Agree	97(89)	153(91.1)	250(90.3)
	Do not agree	10(9.2)	12(7.1)	22(7.9)
	Not Applicable	2(1.8)	3(1.8)	5(1.8)
	Total	109(100)	168(100)	277(100)
Neither L3F nor Group	Agree	67(62)	101(61.2)	168(61.5)
	Do not agree	23(21.3)	36(21.8)	59(21.6)
	Not Applicable	18(16.7)	28(17)	46(16.8)
	Total	108(100)	165(100)	273(100)

Chi-Square Tests

Are you a member of		Value	df	Asymp. Sig. (2-sided)
L3F	Pearson Chi-Square	1.141 ^a	2	0.565
	Likelihood Ratio	1.518	2	0.468
	Linear-by-Linear Association	0.431	1	0.511
	N of Valid Cases	279		
Support group/SACCO/farmer's group only	Pearson Chi-Square	.376 ^b	2	0.829
	Likelihood Ratio	0.371	2	0.831
	Linear-by-Linear Association	0.002	1	0.966
	N of Valid Cases	277		
Neither L3F nor Group	Pearson Chi-Square	.019 ^c	2	0.991
	Likelihood Ratio	0.019	2	0.991
	Linear-by-Linear Association	0.004	1	0.947
	N of Valid Cases	273		

a. 4 cells (66.7%) have expected count less than 5. The minimum expected count is .29.

b. 2 cells (33.3%) have expected count less than 5. The minimum expected count is 1.97.

c. 0 cells (.0%) have expected count less than 5. The minimum expected count is 18.20.

9.6: I contribute in decisions on the use of family income/resources

		Gender of respondent		Total
		Male	Female	
L3F	Agree	80(100)	191(96)	271(97.1)
	Do not agree	0	7(3.5)	7(2.5)
	Not Applicable	0	1(0.5)	1(0.4)
	Total	80(100)	199(100)	279(100)
Support group/SACCO/farmer's group only	Agree	96(88.1)	149(88.7)	245(88.4)
	Do not agree	11(10.1)	16(9.5)	27(9.7)
	Not Applicable	2(1.8)	3(1.8)	5(1.8)
	Total	109(100)	168(100)	277(100)
Neither L3F nor Group	Agree	68(63)	111(67.3)	179(65.6)
	Do not agree	22(20.4)	28(17)	50(18.3)
	Not Applicable	18(16.7)	26(15.8)	44(16.1)
	Total	108(100)	165(100)	273(100)

Chi-Square Tests

Are you a member of		Value	df	Asymp. Sig. (2-sided)
L3F	Pearson Chi-Square	3.311 ^a	2	0.191
	Likelihood Ratio	5.501	2	0.064
	Linear-by-Linear Association	0.461	1	0.497
	N of Valid Cases	279		
Support group/SACCO/farmer's group only	Pearson Chi-Square	.026 ^b	2	0.987
	Likelihood Ratio	0.026	2	0.987
	Linear-by-Linear Association	0.001	1	0.973
	N of Valid Cases	277		
Neither L3F nor Group	Pearson Chi-Square	.631 ^c	2	0.73
	Likelihood Ratio	0.627	2	0.731
	Linear-by-Linear Association	0.043	1	0.836
	N of Valid Cases	273		

a. 4 cells (66.7%) have expected count less than 5. The minimum expected count is .29.

b. 2 cells (33.3%) have expected count less than 5. The minimum expected count is 1.97.

c. 0 cells (.0%) have expected count less than 5. The minimum expected count is 17.41.

10: Economic Empowerment

Table 10.1 My knowledge in agriculture and livestock activities has increased in the last two years

		Gender of respondent		Total
		Male	Female	
L3F	Agree	78(97.5)	191(96.0)	269(96.4)
	Do not agree	2(2.5)	8(4.0)	10(3.6)
		80(100.0)	199(100)	279(100)
Support group/SACCO/farmer's group only	Agree	75(68.8)	112(66.7)	187(67.5)
	Do not agree	33(30.3)	56(33.3)	89(32.1)
	Not Applicable	1(0.9)	0(0)	1(0.4)
		109(100.0)	168(100)	277(100)
Neither L3F nor Group	Agree	39(36.1)	56(33.9)	95(34.8)
	Do not agree	66(61.1)	100(60.6)	166(60.8)
	Not Applicable	3(2.8)	9(5.5)	12(4.4)
		108(100)	165(100)	273(100)

Chi-Square Tests

Are you a member of		Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
L3F	Pearson Chi-Square	.382 ^a	1	0.537	0.729	0.416
	Continuity Correction ^b	0.068	1	0.794		
	Likelihood Ratio	0.409	1	0.523		
	Fisher's Exact Test					
	Linear-by-Linear Association	0.38	1	0.538		
	N of Valid Cases ^b	279				
Support group/SACCO/farmer's group only	Pearson Chi-Square	1.779 ^c	2	0.411		
	Likelihood Ratio	2.104	2	0.349		
	Linear-by-Linear Association	1.439	1	0.23		
	N of Valid Cases ^b	277				
Neither L3F nor Group	Pearson Chi-Square	1.155 ^d	2	0.561		
	Likelihood Ratio	1.222	2	0.543		
	Linear-by-Linear Association	1.118	1	0.29		
	N of Valid Cases ^b	273				

Table 10.2: My knowledge about markets in agriculture and livestock has increased in the last two years

		Gender of respondent		Total
		Male	Female	
L3F	Agree	76(95)	184(92.5)	260(93.2)
	Do not agree	4(5)	15(7.5)	19(6.8)
		80(100)	199(100)	279(100)
Support group/SACCO/farmer's group only	Agree	69(63.3)	81(48.2)	150(54.2)
	Do not agree	39(35.8)	87(51.8)	126(45.5)
	Not Applicable	1(0.9)	0(0)	1(0.4)
		109(100)	168(100)	277(100)
Neither L3F nor Group	Agree	37(34.3)	32(19.4)	69(25.3)
	Do not agree	68(63)	124(75.2)	192(70.3)
	Not Applicable	3(2.8)	9(5.5)	12(4.4)
		108(100)	165(100)	273(100)

Chi-Square Tests

Are you a member of		Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
L3F	Pearson Chi-Square	.579 ^a	1	0.447	0.602	0.319
	Continuity Correction ^b	0.248	1	0.618		
	Likelihood Ratio	0.613	1	0.434		
	Fisher's Exact Test					
	Linear-by-Linear Association	0.577	1	0.448		
	N of Valid Cases ^b	279				
Support group/SACCO/farmer's group only	Pearson Chi-Square	8.044 ^c	2	0.018		
	Likelihood Ratio	8.44	2	0.015		
	Linear-by-Linear Association	1.044	1	0.307		
	N of Valid Cases ^b	277				
Neither L3F nor Group	Pearson Chi-Square	8.150 ^d	2	0.017		
	Likelihood Ratio	8.086	2	0.018		
	Linear-by-Linear Association	1.232	1	0.267		
	N of Valid Cases ^b	273				

Table 10.3: I am able to negotiate for better prices for my produce

		Gender of respondent		Total
		Male	Female	
L3F	Agree	78(97.5)	186(93.5)	264(94.6)
	Do not agree	2(2.5)	12(6)	14(5)
	Non Response	0(0)	1(0.5)	1(0.4)
		80(100)	199(100)	279(100)
Support group/SACCO/farmer's group only	Agree	76(69.7)	90(53.6)	166(59.9)
	Do not agree	31(28.4)	77(45.8)	108(39)
	Not Applicable	2(1.8)	1(0.6)	3(1.1)
		109(100)	168(100)	277(100)
Neither L3F nor Group	Agree	48(44.4)	62(37.6)	110(40.3)
	Do not agree	58(53.7)	94(57)	152(55.7)
	Non Response	0(0)	1(0.6)	1(0.4)
	Not Applicable	2(1.9)	8(4.8)	10(3.7)
		108(100)	165(100)	273(100)

Chi-Square Tests

Are you a member of		Value	df	Asymp. Sig. (2-sided)
L3F	Pearson Chi-Square	1.917 ^a	2	0.383
	Likelihood Ratio	2.397	2	0.302
	Linear-by-Linear Association	0.469	1	0.493
	N of Valid Cases	279		
Support group/SACCO/farmer's group only	Pearson Chi-Square	8.946 ^b	2	0.011
	Likelihood Ratio	9.091	2	0.011
	Linear-by-Linear Association	0.698	1	0.404
	N of Valid Cases	277		
Neither L3F nor Group	Pearson Chi-Square	3.144 ^c	3	0.37
	Likelihood Ratio	3.647	3	0.302
	Linear-by-Linear Association	2.208	1	0.137
	N of Valid Cases	273		

Table 10.4:

I am able to negotiate with other stakeholders for services like loans, trade terms without relying on someone

		Gender of respondent		Total
		Male	Female	
L3F	Agree	68(85)	151(75.9)	219(78.5)
	Do not agree	12(15)	46(23.1)	58(20.8)
	Non Response	0(0)	1(0.5)	1(0.4)
	Not Applicable	0(0)	1(0.5)	1(0.4)
		80(100)	199(100)	279(100)
Support group/SACCO/farmer's group only	Agree	60(55)	66(39.3)	126(45.5)
	Do not agree	48(44)	102(60.7)	150(54.2)
	Not Applicable	1(0.9)	0(0)	1(0.4)
		109(100)	168(100)	277(100)
Neither L3F nor Group	Agree	22(20.4)	14(8.5)	36(13.2)
	Do not agree	79(73.1)	142(86.1)	221(81)
	Non Response	2(1.9)	1(0.6)	3(1.1)
	Not Applicable	5(4.6)	8(4.8)	13(4.8)
		108(100)	165(100)	273(100)

Chi-Square Tests

Are you a member of		Value	df	Asymp. Sig. (2-sided)
L3F	Pearson Chi-Square	3.217 ^a	3	0.359
	Likelihood Ratio	3.876	3	0.275
	Linear-by-Linear Association	0.952	1	0.329
	N of Valid Cases	279		
Support group/SACCO/farmer's group only	Pearson Chi-Square	8.547 ^b	2	0.014
	Likelihood Ratio	8.892	2	0.012
	Linear-by-Linear Association	1.027	1	0.311
	N of Valid Cases	277		
Neither L3F nor Group	Pearson Chi-Square	9.266 ^c	3	0.026
	Likelihood Ratio	9.053	3	0.029
	Linear-by-Linear Association	0.071	1	0.789
	N of Valid Cases	273		

Table 10.5: I am able to make decisions on the use of family assets like land without relying in on someone

		Gender of respondent		Total
		Male	Female	
L3F	Agree	79(98.8)	182(91.5)	261(93.5)
	Do not agree	1(1.2)	16(8)	17(6.1)
	Non Response	0(0)	1(0.5)	1(0.4)
		80(100)	199(100)	279(100)
Support group/SACCO/farmer's group only	Agree	88(80.7)	122(72.6)	210(75.8)
	Do not agree	20(18.3)	45(26.8)	65(23.5)
	Non Response	0(0)	1(0.6)	1(0.4)
	Not Applicable	1(0.9)	0(0)	1(0.4)
		109(100)	168(100)	277(100)
Neither L3F nor Group	Agree	66(61.1)	75(45.5)	141(51.6)
	Do not agree	40(37)	82(49.7)	122(44.7)
	Not Applicable	2(1.9)	8(4.8)	10(3.7)
		108(100)	165(100)	273(100)

Chi-Square Tests

Are you a member of		Value	df	Asymp. Sig. (2-sided)
L3F	Pearson Chi-Square	5.044 ^a	2	0.08
	Likelihood Ratio	6.702	2	0.035
	Linear-by-Linear Association	0.536	1	0.464
	N of Valid Cases	279		
Support group/SACCO/farmer's group only	Pearson Chi-Square	4.770 ^b	3	0.189
	Likelihood Ratio	5.506	3	0.138
	Linear-by-Linear Association	0.095	1	0.759
	N of Valid Cases	277		
Neither L3F nor Group	Pearson Chi-Square	7.039 ^c	2	0.03
	Likelihood Ratio	7.2	2	0.027
	Linear-by-Linear Association	1.817	1	0.178
	N of Valid Cases	273		

Table 10.6: I am able to make decisions on crops to be grown on my firm

		Gender of respondent		Total
		Male	Female	
L3F	Agree	79(98.8)	191(96)	270(96.8)
	Do not agree	1(1.2)	7(3.5)	8(2.9)
	Non Response	0(0)	1(0.5)	1(0.4)
		80(100)	199(100)	279(100)
Support group/SACCO/farmer's group only	Agree	90(82.6)	147(87.5)	237(85.6)
	Do not agree	18(16.5)	19(11.3)	37(13.4)
	Non Response	0(0)	1(0.6)	1(0.4)
	Not Applicable	1(0.9)	1(0.6)	2(0.7)
		109(100)	168(100)	277(100)
Neither L3F nor Group	Agree	72(66.7)	100(60.6)	172(63)
	Do not agree	32(29.6)	56(33.9)	88(32.2)
	Non Response	2(1.9)	1(0.6)	3(1.1)
	Not Applicable	2(1.9)	8(4.8)	10(3.7)
		108(100)	165(100)	273(100)

Chi-Square Tests

Are you a member of		Value	df	Asymp. Sig. (2-sided)
L3F	Pearson Chi-Square	1.471 ^a	2	0.479
	Likelihood Ratio	1.922	2	0.383
	Linear-by-Linear Association	0.445	1	0.505
	N of Valid Cases	279		
Support group/SACCO/farmer's group only	Pearson Chi-Square	2.272 ^b	3	0.518
	Likelihood Ratio	2.594	3	0.459
	Linear-by-Linear Association	0.016	1	0.901
	N of Valid Cases	277		
Neither L3F nor Group	Pearson Chi-Square	3.279 ^c	3	0.351
	Likelihood Ratio	3.413	3	0.332
	Linear-by-Linear Association	0.568	1	0.451
	N of Valid Cases	273		

Table 10.7: I store, process or package my produce before selling

		Gender of respondent		Total
		Male	Female	
L3F	Agree	72(90)	160(80.4)	232(83.2)
	Do not agree	8(10)	38(19.1)	46(16.5)
	Non Response	0(0)	1(0.5)	1(0.4)
		80(100)	199(100)	279(100)
Support group/SACCO/farmer's group only	Agree	69(63.3)	95(56.5)	164(59.2)
	Do not agree	39(35.8)	70(41.7)	109(39.4)
	Non Response	0(0)	3(1.8)	3(1.1)
	Not Applicable	1(0.9)	0(0)	1(0.4)
		109(100)	168(100)	277(100)
Neither L3F nor Group	Agree	36(33.3)	63(38.2)	99(36.3)
	Do not agree	68(63)	90(54.5)	158(57.9)
	Non Response	2(1.9)	4(2.4)	6(2.2)
	Not Applicable	2(1.9)	8(4.8)	10(3.7)
		108(100)	165(100)	273(100)

Chi-Square Tests

Are you a member of		Value	df	Asymp. Sig. (2-sided)
L3F	Pearson Chi-Square	3.897 ^a	2	0.142
	Likelihood Ratio	4.459	2	0.108
	Linear-by-Linear Association	0.586	1	0.444
	N of Valid Cases	279		
Support group/SACCO/farmer's group only	Pearson Chi-Square	4.579 ^b	3	0.205
	Likelihood Ratio	5.96	3	0.114
	Linear-by-Linear Association	0.294	1	0.588
	N of Valid Cases	277		
Neither L3F nor Group	Pearson Chi-Square	2.920 ^c	3	0.404
	Likelihood Ratio	3.076	3	0.38
	Linear-by-Linear Association	1.515	1	0.218
	N of Valid Cases	273		

11. Learning and Training Received

Table 11.1: Attendance of Direct Training on Agriculture, Livestock or Entrepreneurship in the Last One Year

In the last one year, I have attended at least one direct training on agriculture, livestock or entrepreneurship	Membership Type			Total
	L3F	Support group/SACCO/ farmer's group only	Neither L3F nor Group	
Agree	276	246	167	689
Do not agree	3	30	81	114
Non Response	0	0	3	3
Not Applicable	0	1	22	23
Total	279	277	273	829

Table 11.2: Perception on Attendance of Face to Face Training in Terms of Costs and Drudgery

Attending face to face training involves costs and drudgery for me	Membership Type			Total
	L3F	Support group/SACCO/ farmer's group only	Neither L3F nor Group	
Agree	216	210	181	607
Do not agree	63	66	67	196
Non Response	0	0	5	5
Not Applicable	0	1	20	21
Total	279	277	273	829

Table 11.3: Command of Attention when Talking About Agriculture, Livestock and/or Entrepreneurship

In my neighbourhood, people will listen to me if I talk about agriculture, livestock and/or entrepreneurship	Membership Type			Total
	L3F	Support group/SACCO/ farmer's group only	Neither L3F nor Group	
Agree	276	253	176	705
Do not agree	3	23	73	99
Non Response	0	0	2	2
Not Applicable	0	1	22	23
Total	279	277	273	829

Table 11.4: The Training in the last Two Years has Helped to Enhance Assets and Income

The training in the last two years has helped to enhance my assets and income	Membership Type			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Agree	278	243	151	672
Do not agree	0	30	88	118
Non Response	1	0	5	6
Not Applicable	0	4	29	33
Total	279	277	273	829

Table 11.5: Training has Helped in Understanding of Rights

Training has helped me to understand my rights	Membership Type			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Agree	272	245	163	680
Do not agree	6	30	75	111
Non Response	1	0	3	4
Not Applicable	0	2	32	34
Total	279	277	273	829

12: Self Confidence and Psychological Empowerment

Table 12.1: Increase in self confidence in the last two years

		Gender of respondent		Total
		Male	Female	
L3F	Agree	79(98.8)	197(99)	276(98.9)
	Do not agree	1(1.2)	2(1)	3(1.1)
		80(100)	199(100)	279(100)
Support group/SACCO/farmer's group only	Agree	104(95.4)	154(91.7)	258(93.1)
	Do not agree	5(4.6)	14(8.3)	19(6.9)
		109(100)	168(100)	277(100)
Neither L3F nor Group	Agree	43(39.8)	78(47.3)	121(44.3)
	Do not agree	63(58.3)	81(49.1)	144(52.7)
	Not Applicable	2(1.9)	6(3.6)	8(2.9)

		108(100)	165(100)	273(100)
--	--	----------	----------	----------

Chi-Square Tests

		Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
L3F	Pearson Chi-Square	.032 ^a	1	0.858		
	Continuity Correction ^b	0	1	1		
	Likelihood Ratio	0.031	1	0.86		
	Fisher's Exact Test				1	0.639
	Linear-by-Linear Association	0.032	1	0.858		
	N of Valid Cases ^b	279				
Support group/SACCO/farmer's group only	Pearson Chi-Square	1.452 ^c	1	0.228		
	Continuity Correction ^b	0.925	1	0.336		
	Likelihood Ratio	1.527	1	0.217		
	Fisher's Exact Test				0.331	0.169
	Linear-by-Linear Association	1.447	1	0.229		
	N of Valid Cases ^b	277				
Neither L3F nor Group	Pearson Chi-Square	2.586 ^d	2	0.275		
	Likelihood Ratio	2.63	2	0.268		
	Linear-by-Linear Association	0.66	1	0.417		
	N of Valid Cases ^b	273				

Table 12.2: Members in the family listen to me

		Gender of respondent		Total
		Male	Female	
L3F	Agree	80(100)	198(99.5)	278(99.6)
	Do not agree	0(0)	1(0.5)	1(0.4)
		80(100)	199(100)	279(100)
Support group/SACCO/farmer's group only	Agree	103(94.5)	163(97)	266(96)
	Do not agree	6(5.5)	5(3)	11(4)
		109(100)	168(100)	277(100)
Neither L3F nor Group	Agree	91(84.3)	140(84.8)	231(84.6)
	Do not agree	15(13.9)	19(11.5)	34(12.5)
	Not Applicable	2(1.9)	6(3.6)	8(2.9)
		108(100)	165(100)	273(100)

Chi-Square Tests

		Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
L3F	Pearson Chi-Square	.403 ^a	1	0.525		
	Continuity Correction ^b	0	1	1		
	Likelihood Ratio	0.677	1	0.411		
	Fisher's Exact Test				1	0.713
	Linear-by-Linear Association	0.402	1	0.526		
	N of Valid Cases ^b	279				
Support group/SACCO/ farmer's group only	Pearson Chi-Square	1.108 ^c	1	0.292		
	Continuity Correction ^b	0.544	1	0.461		
	Likelihood Ratio	1.078	1	0.299		
	Fisher's Exact Test				0.351	0.228
	Linear-by-Linear Association	1.104	1	0.293		
	N of Valid Cases ^b	277				
Neither L3F nor Group	Pearson Chi-Square	1.007 ^d	2	0.604		
	Likelihood Ratio	1.049	2	0.592		
	Linear-by-Linear Association	0.71	1	0.399		
	N of Valid Cases ^b	273				

Table 12.3: Members in the community listen to me

		Gender of respondent		Total
		Male	Female	
L3F	Agree	77(96.2)	190(95.5)	267(95.7)
	Do not agree	3(3.8)	9(4.5)	12(4.3)
		80(100)	199(100)	279(100)
Support group/SACCO/farmer's group only	Agree	90(82.6)	123(73.2)	213(76.9)
	Do not agree	19(17.4)	45(26.8)	64(23.1)
		109(100)	168(100)	277(100)
Neither L3F nor Group	Agree	58(53.7)	80(48.5)	138(50.5)
	Do not agree	47(43.5)	77(46.7)	124(45.4)
	Not Applicable	3(2.8)	8(4.8)	11(4)
		108(100)	165(100)	273(100)

Chi - square

		Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
L3F	Pearson Chi-Square	.083 ^a	1	0.774	1	0.533
	Continuity Correction ^b	0	1	1		
	Likelihood Ratio	0.085	1	0.771		
	Fisher's Exact Test					
	Linear-by-Linear Association	0.082	1	0.774		
	N of Valid Cases ^b	279				
Support group/SACCO/farmer's group only	Pearson Chi-Square	3.256 ^c	1	0.071	0.081	0.047
	Continuity Correction ^b	2.751	1	0.097		
	Likelihood Ratio	3.344	1	0.067		
	Fisher's Exact Test					
	Linear-by-Linear Association	3.244	1	0.072		
	N of Valid Cases ^b	277				
Neither L3F nor Group	Pearson Chi-Square	1.189 ^d	2	0.552		
	Likelihood Ratio	1.222	2	0.543		
	Linear-by-Linear Association	0.75	1	0.386		
	N of Valid Cases ^b	273				

Table 12.4: My family members do not interfere with my group activities

		Gender of respondent		Total
		Male	Female	
L3F	Agree	79(98.8)	192(96.5)	271(97.1)
	Do not agree	1(1.2)	6(3)	7(2.5)
	Not Applicable	0(0)	1(0.5)	1(0.4)
		80(100)	199(100)	279(100)
Support group/SACCO/farmer's group only	Agree	96(88.1)	151(89.9)	247(89.2)
	Do not agree	13(11.9)	16(9.5)	29(10.5)
	Not Applicable	0(0)	1(0.6)	1(0.4)
		109(100)	168(100)	277(100)
Neither L3F nor Group	Agree	24(22.2)	26(15.8)	50(18.3)
	Do not agree	52(48.1)	74(44.8)	126(46.2)
	Not Applicable	32(29.6)	65(39.4)	97(35.5)
		108(100)	165(100)	273(100)

Chi-Square Tests

Are you a member of		Value	df	Asymp. Sig. (2-sided)
L3F	Pearson Chi-Square	1.141 ^a	2	0.565
	Likelihood Ratio	1.518	2	0.468
	Linear-by-Linear Association	0.431	1	0.511
	N of Valid Cases	279		
Support group/SACCO/farmer's group only	Pearson Chi-Square	1.038 ^b	2	0.595
	Likelihood Ratio	1.384	2	0.501
	Linear-by-Linear Association	0.596	1	0.44
	N of Valid Cases	277		
Neither L3F nor Group	Pearson Chi-Square	3.395 ^c	2	0.183
	Likelihood Ratio	3.406	2	0.182
	Linear-by-Linear Association	2.728	1	0.099
	N of Valid Cases	273		

Table 12.5: I know the local level political situation

		Gender of respondent		Total
		Male	Female	
L3F	Agree	69(86.2)	136(68.3)	205(73.5)
	Do not agree	11(13.8)	61(30.7)	72(25.8)
	Not Applicable	0(0)	2(1)	2(0.7)
		80(100)	199(100)	279(100)
Support group/SACCO/farmer's group only	Agree	82(75.2)	97(57.7)	179(64.6)
	Do not agree	27(24.8)	71(42.3)	98(35.4)
		109(100)	168(100)	277(100)
Neither L3F nor Group	Agree	70(64.8)	83(50.3)	153(56)
	Do not agree	36(33.3)	76(46.1)	112(41)
	Not Applicable	2(1.9)	6(3.6)	8(2.9)
		108(100)	165(100)	273(100)

Chi-Square Tests

		Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
L3F	Pearson Chi-Square	9.612 ^a	2	0.008		
	Likelihood Ratio	10.912	2	0.004		
	Linear-by-Linear Association	1.11	1	0.292		
	N of Valid Cases	279				
Support group/SACCO/farmer's group only	Pearson Chi-Square	8.847 ^b	1	0.003		
	Continuity Correction ^c	8.098	1	0.004		
	Likelihood Ratio	9.074	1	0.003	0.003	0.002
	Fisher's Exact Test					
	Linear-by-Linear Association	8.815	1	0.003		
	N of Valid Cases	277				
Neither L3F nor Group	Pearson Chi-Square	5.739 ^d	2	0.057		
	Likelihood Ratio	5.816	2	0.055		
	Linear-by-Linear Association	0.844	1	0.358		
	N of Valid Cases	273				

Table 12.6: I know the national political situation

		Gender of respondent		Total
		Male	Female	
L3F	Agree	59(73.8)	114(57.3)	173(62)
	Do not agree	21(26.2)	83(41.7)	104(37.3)
	Not Applicable	0(0)	2(1)	2(0.7)
		80(100)	199(100)	279(100)
Support group/SACCO/farmer's group only	Agree	75(68.8)	82(48.8)	157(56.7)
	Do not agree	33(30.3)	86(51.2)	119(43)
	Not Applicable	1(0.9)	0(0)	1(0.4)
		109(100)	168(100)	277(100)
Neither L3F nor Group	Agree	53(49.1)	62(37.6)	115(42.1)
	Do not agree	53(49.1)	96(58.2)	149(54.6)
	Not Applicable	2(1.9)	7(4.2)	9(3.3)
		108(100)	165(100)	273(100)

Chi-Square Tests

		Value	df	Asymp. Sig. (2-sided)
L3F	Pearson Chi-Square	6.956 ^a	2	0.031
	Likelihood Ratio	7.685	2	0.021
	Linear-by-Linear Association	1.085	1	0.298
	N of Valid Cases	279		
Support group/SACCO/farmer's group only	Pearson Chi-Square	12.937 ^b	2	0.002
	Likelihood Ratio	13.49	2	0.001
	Linear-by-Linear Association	0.909	1	0.34
	N of Valid Cases	277		
Neither L3F nor Group	Pearson Chi-Square	4.172 ^c	2	0.124
	Likelihood Ratio	4.246	2	0.12
	Linear-by-Linear Association	1.272	1	0.259
	N of Valid Cases	273		

Table 12.6: In the last two years I have been able to ask for services from the government offices

		Gender of respondent		Total
		Male	Female	
L3F	Agree	63(78.8)	134(67.3)	197(70.6)
	Do not agree	17(21.2)	65(32.7)	82(29.4)
		80(100)	199(100)	279(100)
Support group/SACCO/farmer's group only	Agree	62(56.9)	87(51.8)	149(53.8)
	Do not agree	47(43.1)	81(48.2)	128(46.2)
		109(100)	168(100)	277(100)
Neither L3F nor Group	Agree	36(33.3)	39(23.6)	75(27.5)
	Do not agree	70(64.8)	120(72.7)	190(69.6)
	Not Applicable	2(1.9)	6(3.6)	8(2.9)
		108(100)	165(100)	273(100)

Chi-Square Tests

Are you a member of		Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
L3F	Pearson Chi-Square	3.582 ^a	1	0.058	0.061	0.038
	Continuity Correction ^b	3.053	1	0.081		
	Likelihood Ratio	3.728	1	0.054		
	Fisher's Exact Test					
	Linear-by-Linear Association	3.569	1	0.059		
	N of Valid Cases ^b	279				
Support group/SACCO/farmer's group only	Pearson Chi-Square	.690 ^c	1	0.406	0.46	0.24
	Continuity Correction ^b	0.501	1	0.479		
	Likelihood Ratio	0.692	1	0.406		
	Fisher's Exact Test					
	Linear-by-Linear Association	0.688	1	0.407		
	N of Valid Cases ^b	277				
Neither L3F nor Group	Pearson Chi-Square	3.531 ^d	2	0.171		
	Likelihood Ratio	3.538	2	0.17		
	Linear-by-Linear Association	0.807	1	0.369		
	N of Valid Cases ^b	273				

Table 12.7: I know my fundamental rights

		Gender of respondent		Total
		Male	Female	
L3F	Agree	62(77.5)	155(77.9)	217(77.8)
	Do not agree	18(22.5)	43(21.6)	61(21.9)
	Not Applicable	0(0)	1(0.5)	1(0.4)
		80(100)	199(100)	279(100)
Support group/SACCO/farmer's group only	Agree	61(56)	97(57.7)	158(57)
	Do not agree	48(44)	71(42.3)	119(43)
		109(100)	168(100)	277(100)
Neither L3F nor Group	Agree	46(42.6)	69(41.8)	115(42.1)
	Do not agree	60(55.6)	90(54.5)	150(54.9)
	Not Applicable	2(1.9)	6(3.6)	8(2.9)
		108(100)	165(100)	273(100)

Chi-Square Tests

Are you a member of		Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
L3F	Pearson Chi-Square	.424 ^a	2	0.809		
	Likelihood Ratio	0.698	2	0.706		
	Linear-by-Linear Association	0.387	1	0.534		
	N of Valid Cases	279				
Support group/SACCO/farmer's group only	Pearson Chi-Square	.085 ^b	1	0.771	0.804	0.433
	Continuity Correction ^c	0.028	1	0.867		
	Likelihood Ratio	0.085	1	0.771		
	Fisher's Exact Test					
	Linear-by-Linear Association	0.085	1	0.771		
N of Valid Cases	277					
Neither L3F nor Group	Pearson Chi-Square	.731 ^d	2	0.694		
	Likelihood Ratio	0.776	2	0.679		
	Linear-by-Linear Association	0.727	1	0.394		
	N of Valid Cases	273				

13. Entrepreneurial Index

Table 13.1. I wait for directions from others before taking action in my farming or business activities

Are you a member of		Gender of respondent		Total
		Male	Female	
L3F	Agree	15(18.8)	32(16.1)	47(16.8)
	Do not agree	65(81.2)	167(83.9)	232(83.2)
		80(100)	199(100)	279(100)
Support group/SACCO/farmer's group only	Agree	23(21.1)	32(19)	55(19.9)
	Do not agree	86(78.9)	136(81)	222(80.1)
		109(100)	168(100)	277(100)
Neither L3F nor Group	Agree	16(14.8)	31(18.8)	47(17.2)
	Do not agree	90(83.3)	126(76.4)	216(79.1)
	Not Applicable	2(1.9)	8(4.8)	10(3.7)
		108(100)	165(100)	273(100)

Chi-Square Tests

Are you a member of		Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
L3F	Pearson Chi-Square	.290 ^a	1	0.59	0.599	0.353
	Continuity Correction ^b	0.131	1	0.717		
	Likelihood Ratio	0.285	1	0.593		
	Fisher's Exact Test					
	Linear-by-Linear Association	0.289	1	0.591		
	N of Valid Cases ^b	279				
Support group/SACCO/farmer's group only	Pearson Chi-Square	.175 ^c	1	0.676	0.758	0.393
	Continuity Correction ^b	0.07	1	0.792		
	Likelihood Ratio	0.174	1	0.676		
	Fisher's Exact Test					
	Linear-by-Linear Association	0.175	1	0.676		
	N of Valid Cases ^b	277				
Neither L3F nor Group	Pearson Chi-Square	2.599 ^d	2	0.273		
	Likelihood Ratio	2.766	2	0.251		
	Linear-by-Linear Association	1.603	1	0.205		
	N of Valid Cases ^b	273				

Table 13.2: I like challenges and new opportunities since the last two years

		Gender of respondent		Total
		Male	Female	
L3F	Agree	77(96.2)	181(91)	258(92.5)
	Do not agree	3(3.8)	18(9)	21(7.5)
		80(100)	199(100)	279(100)
Support group/SACCO/farmer's group only	Agree	82(75.2)	105(62.5)	187(67.5)
	Do not agree	27(24.8)	63(37.5)	90(32.5)
		109(100)	168(100)	277(100)
Neither L3F nor Group	Agree	50(46.3)	85(51.5)	135(49.5)
	Do not agree	56(51.9)	74(44.8)	130(47.6)
	Not Applicable	2(1.9)	6(3.6)	8(2.9)
		108(100)	165(100)	273(100)

Chi-Square Tests

Are you a member of		Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
L3F	Pearson Chi-Square	2.299 ^a	1	0.129	0.207	0.098
	Continuity Correction ^b	1.601	1	0.206		
	Likelihood Ratio	2.607	1	0.106		
	Fisher's Exact Test					
	Linear-by-Linear Association	2.29	1	0.13		
	N of Valid Cases ^b	279				
Support group/SACCO/farmer's group only	Pearson Chi-Square	4.884 ^c	1	0.027	0.035	0.018
	Continuity Correction ^b	4.321	1	0.038		
	Likelihood Ratio	4.983	1	0.026		
	Fisher's Exact Test					
	Linear-by-Linear Association	4.866	1	0.027		
	N of Valid Cases ^b	277				
Neither L3F nor Group	Pearson Chi-Square	1.741 ^d	2	0.419		
	Likelihood Ratio	1.783	2	0.41		
	Linear-by-Linear Association	0.677	1	0.411		
	N of Valid Cases ^b	273				

Table 13.3: I have liked challenges and new opportunities for a long time

		Gender of respondent		Total
		Male	Female	
L3F	Agree	57(71.2)	137(68.8)	194(69.5)
	Do not agree	23(28.8)	62(31.2)	85(30.5)
		80(100)	199(100)	279(100)
Support group/SACCO/farmer's group only	Agree	74(67.9)	86(51.2)	160(57.8)
	Do not agree	34(31.2)	82(48.8)	116(41.9)
	Not Applicable	1(0.9)	0(0)	1(0.4)
		109(100)	168(100)	277(100)
Neither L3F nor Group	Agree	60(55.6)	96(58.2)	156(57.1)
	Do not agree	46(42.6)	63(38.2)	109(39.9)
	Not Applicable	2(1.9)	6(3.6)	8(2.9)
		108(100)	165(100)	273(100)

Chi-Square Tests

Are you a member of		Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
L3F	Pearson Chi-Square	.156 ^a	1	0.693	0.774	0.404
	Continuity Correction ^b	0.063	1	0.802		
	Likelihood Ratio	0.157	1	0.692		
	Fisher's Exact Test					
	Linear-by-Linear Association	0.155	1	0.693		
	N of Valid Cases ^b	279				
Support group/SACCO/farmer's group only	Pearson Chi-Square	9.632 ^c	2	0.008		
	Likelihood Ratio	10.095	2	0.006		
	Linear-by-Linear Association	0.998	1	0.318		
	N of Valid Cases ^b	277				
Neither L3F nor Group	Pearson Chi-Square	1.106 ^d	2	0.575		
	Likelihood Ratio	1.149	2	0.563		
	Linear-by-Linear Association	0.697	1	0.404		
	N of Valid Cases ^b	273				

Table 13.4: I try things that are very new and different from what I have always done

		Gender of respondent		Total
		Male	Female	
L3F	Agree	78(97.5)	192(96.5)	270(96.8)
	Do not agree	2(2.5)	7(3.5)	9(3.2)
		80(100)	199(100)	279(100)
Support group/SACCO/farmer's group only	Agree	92(84.4)	140(83.3)	232(83.8)
	Do not agree	17(15.6)	28(16.7)	45(16.2)
		109(100)	168(100)	277(100)
Neither L3F nor Group	Agree	68(63)	94(57)	162(59.3)
	Do not agree	38(35.2)	64(38.8)	102(37.4)
	Not Applicable	2(1.9)	7(4.2)	9(3.3)
		108(100)	165(100)	273(100)

Chi-Square Tests

Are you a member of		Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
L3F	Pearson Chi-Square	.189 ^a	1	0.664	1	0.497
	Continuity Correction ^b	0.004	1	0.952		
	Likelihood Ratio	0.199	1	0.656		
	Fisher's Exact Test					
	Linear-by-Linear Association	0.189	1	0.664		
	N of Valid Cases ^b	279				
Support group/SACCO/farmer's group only	Pearson Chi-Square	.056 ^c	1	0.813	0.869	0.476
	Continuity Correction ^b	0.005	1	0.945		
	Likelihood Ratio	0.056	1	0.813		
	Fisher's Exact Test					
	Linear-by-Linear Association	0.055	1	0.814		
	N of Valid Cases ^b	277				
Neither L3F nor Group	Pearson Chi-Square	1.753 ^d	2	0.416		
	Likelihood Ratio	1.845	2	0.398		
	Linear-by-Linear Association	1.211	1	0.271		
	N of Valid Cases ^b	273				

Table 13.5: When starting a new task, I gather a lot of relevant information

		Gender of respondent		Total
		Male	Female	
L3F	Agree	76(95)	193(97)	269(96.4)
	Do not agree	4(4)	5(2.5)	9(3.2)
	Not Applicable	0(0)	1(0.5)	1(0.4)
		80(100)	199(100)	279(100)
Support group/SACCO/farmer's group only	Agree	86(78.9)	125(74.4)	211(76.2)
	Do not agree	23(21.1)	43(25.6)	66(23.8)
		109(100)	168(100)	277(100)
Neither L3F nor Group	Agree	66(61.1)	95(57.6)	161(59)
	Do not agree	39(36.1)	64(38.8)	103(37.7)
	Not Applicable	3(2.8)	6(3.6)	9(3.3)
		108(100)	165(100)	273(100)

Chi-Square Tests

Are you a member of		Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
L3F	Pearson Chi-Square	1.520 ^a	2	0.468		
	Likelihood Ratio	1.706	2	0.426		
	Linear-by-Linear Association	0.362	1	0.547		
	N of Valid Cases	279				
Support group/SACCO/farmer's group only	Pearson Chi-Square	.736 ^b	1	0.391	0.471	0.239
	Continuity Correction ^c	0.509	1	0.476		
	Likelihood Ratio	0.744	1	0.389		
	Fisher's Exact Test					
	Linear-by-Linear Association	0.733	1	0.392		
	N of Valid Cases	277				
Neither L3F nor Group	Pearson Chi-Square	.408 ^d	2	0.815		
	Likelihood Ratio	0.411	2	0.814		
	Linear-by-Linear Association	0.161	1	0.688		
	N of Valid Cases	273				

Table 13.6: My farm/enterprise is better than for those in my neighbourhood

		Gender of respondent		Total
		Male	Female	
L3F	Agree	72(90)	178(89.4)	250(89.6)
	Do not agree	8(10)	20(10.1)	28(10)
	Not Applicable	0(0)	1(0.5)	1(0.4)
		80(100)	199(100)	279(100)
Support group/SACCO/farmer's group only	Agree	71(65.1)	87(51.8)	158(57)
	Do not agree	38(34.9)	80(47.6)	118(42.6)
	Not Applicable	0(0)	1(0.6)	1(0.4)
		109(100)	168(100)	277(100)
Neither L3F nor Group	Agree	30(27.8)	46(27.9)	76(27.8)
	Do not agree	75(69.4)	112(67.9)	187(68.5)
	Not Applicable	3(2.8)	7(4.2)	10(3.7)
		108(100)	165(100)	273(100)

Chi-Square Tests

Are you a member of		Value	df	Asymp. Sig. (2-sided)
L3F	Pearson Chi-Square	.404 ^a	2	0.817
	Likelihood Ratio	0.678	2	0.713
	Linear-by-Linear Association	0.403	1	0.526
	N of Valid Cases	279		
Support group/SACCO/farmer's group only	Pearson Chi-Square	5.240 ^b	2	0.073
	Likelihood Ratio	5.628	2	0.06
	Linear-by-Linear Association	0.965	1	0.326
	N of Valid Cases	277		
Neither L3F nor Group	Pearson Chi-Square	.406 ^c	2	0.816
	Likelihood Ratio	0.42	2	0.811
	Linear-by-Linear Association	0.392	1	0.531
	N of Valid Cases	273		

Table 13.7: I get bothered when I waste time

		Gender of respondent		Total
		Male	Female	
L3F	Agree	75(93.8)	188(94.5)	263(94.3)
	Do not agree	5(6.2)	11(5.5)	16(5.7)
		80(100)	199(100)	279(100)
Support group/SACCO/farmer's group only	Agree	92(84.4)	150(89.3)	242(87.4)
	Do not agree	16(14.7)	18(10.7)	34(12.3)
	Not Applicable	1(0.9)	0(0)	1(0.4)
		109(100)	168(100)	277(100)
Neither L3F nor Group	Agree	77(71.3)	124(75.2)	201(73.6)
	Do not agree	29(26.9)	35(21.2)	64(23.4)
	Not Applicable	2(1.9)	6(3.6)	8(2.9)
		108(100)	165(100)	273(100)

Chi-Square Tests

Are you a member of		Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
L3F	Pearson Chi-Square	.055 ^a	1	0.814	0.782	0.505
	Continuity Correction ^b	0	1	1		
	Likelihood Ratio	0.054	1	0.816		
	Fisher's Exact Test					
	Linear-by-Linear Association	0.055	1	0.815		
	N of Valid Cases ^b	279				
Support group/SACCO/farmer's group only	Pearson Chi-Square	2.568 ^c	2	0.277		
	Likelihood Ratio	2.877	2	0.237		
	Linear-by-Linear Association	1.679	1	0.195		
	N of Valid Cases ^b	277				
Neither L3F nor Group	Pearson Chi-Square	1.727 ^d	2	0.422		
	Likelihood Ratio	1.76	2	0.415		
	Linear-by-Linear Association	0.685	1	0.408		
	N of Valid Cases ^b	273				

Table 13.8: When starting a new enterprise, I systematically plan

		Gender of respondent		Total
		Male	Female	
L3F	Agree	80(100)	193(97)	273(97.8)
	Do not agree	0(0)	5(2.5)	5(1.8)
	Not Applicable	0(0)	1(0.5)	1(0.4)
		80(100)	199(100)	279(100)
Support group/SACCO/farmer's group only	Agree	86(78.9)	123(73.2)	209(75.5)
	Do not agree	23(21.1)	44(26.2)	67(24.2)
	Not Applicable	0(0)	1(0.6)	1(0.4)
		109(100)	168(100)	277(100)
Neither L3F nor Group	Agree	65(60.2)	96(58.2)	161(59)
	Do not agree	40(37)	58(35.2)	98(35.9)
	Not Applicable	3(2.8)	11(6.7)	14(5.1)
		108(100)	165(100)	273(100)

Chi-Square Tests

Are you a member of		Value	df	Asymp. Sig. (2-sided)
L3F	Pearson Chi-Square	2.465 ^a	2	0.292
	Likelihood Ratio	4.108	2	0.128
	Linear-by-Linear Association	0.444	1	0.505
	N of Valid Cases	279		
Support group/SACCO/farmer's group only	Pearson Chi-Square	1.640 ^b	2	0.44
	Likelihood Ratio	2.002	2	0.368
	Linear-by-Linear Association	0.767	1	0.381
	N of Valid Cases	277		
Neither L3F nor Group	Pearson Chi-Square	2.034 ^c	2	0.362
	Likelihood Ratio	2.202	2	0.333
	Linear-by-Linear Association	2.016	1	0.156
	N of Valid Cases	273		

Table 13.9: When trying something difficult or challenging, I feel confident that I will succeed.

		Gender of respondent		Total
		Male	Female	
L3F	Agree	79(98.8)	193(97)	272(97.5)
	Do not agree	1(1.2)	6(3)	7(2.5)
		80(100)	199(100)	279(100)
Support group/SACCO/farmer's group only	Agree	88(80.7)	129(76.8)	217(78.3)
	Do not agree	21(19.3)	38(22.6)	59(21.3)
	Not Applicable	0(0)	1(0.6)	1(0.4)
		109(100)	168(100)	277(100)
Neither L3F nor Group	Agree	70(64.8)	98(59.4)	168(61.5)
	Do not agree	35(32.4)	61(37)	96(35.2)
	Not Applicable	3(2.8)	6(3.6)	9(3.3)
		108(100)	165(100)	273(100)

Chi-Square Tests

Are you a member of		Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
L3F	Pearson Chi-Square	.727 ^a	1	0.394	0.677	0.355
	Continuity Correction ^b	0.184	1	0.668		
	Likelihood Ratio	0.83	1	0.362		
	Fisher's Exact Test					
	Linear-by-Linear Association	0.724	1	0.395		
	N of Valid Cases ^b	279				
Support group/SACCO/farmer's group only	Pearson Chi-Square	1.129 ^c	2	0.569		
	Likelihood Ratio	1.484	2	0.476		
	Linear-by-Linear Association	0.725	1	0.394		
	N of Valid Cases ^b	277				
Neither L3F nor Group	Pearson Chi-Square	.844 ^d	2	0.656		
	Likelihood Ratio	0.849	2	0.654		
	Linear-by-Linear Association	0.168	1	0.682		
	N of Valid Cases ^b	273				

13.10: I do not try anything new

		Gender of respondent		Total
		Male	Female	
L3F	Agree	5(6.2)	13(6.5)	18(6.5)
	Do not agree	75(93.8)	186(93.5)	261(93.5)
		80(100)	199(100)	279(100)
Support group/SACCO/farmer's group only	Agree	4(3.7)	14(8.3)	18(6.5)
	Do not agree	105(96.3)	154(91.7)	259(93.5)
		109(100)	168(100)	277(100)
Neither L3F nor Group	Agree	6(5.6)	19(11.5)	25(9.2)
	Do not agree	99(91.7)	139(84.2)	238(87.2)
	Not Applicable	3(2.8)	7(4.2)	10(3.7)
		108(100)	165(100)	273(100)

Chi-Square Tests

		Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
L3F	Pearson Chi-Square	.008 ^a	1	0.931	1	0.585
	Continuity Correction ^b	0	1	1		
	Likelihood Ratio	0.008	1	0.931		
	Fisher's Exact Test					
	Linear-by-Linear Association	0.008	1	0.931		
	N of Valid Cases ^b	279				
Support group/SACCO/farmer's group only	Pearson Chi-Square	2.366 ^c	1	0.124	0.142	0.096
	Continuity Correction ^b	1.661	1	0.197		
	Likelihood Ratio	2.547	1	0.111		
	Fisher's Exact Test					
	Linear-by-Linear Association	2.358	1	0.125		
	N of Valid Cases ^b	277				
Neither L3F nor Group	Pearson Chi-Square	3.327 ^d	2	0.19		
	Likelihood Ratio	3.515	2	0.173		
	Linear-by-Linear Association	0.362	1	0.547		
	N of Valid Cases ^b	273				

14. Face to Face Training and Services

Table 14.1: Training on agriculture / horticulture - Training provider

	Number of respondents by group membership			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
UCRC / KAIPPG / MU	205(73.5)	81(29.2)	16(5.9)	302(36.4)
Government agency	41(14.7)	82(29.6)	47(17.2)	170(20.5)
NGO	24(8.6)	49(17.7)	16(5.9)	89(10.7)
Others	4(1.4)	9(3.2)	14(5.1)	27(3.3)
Not Applicable	5(1.8)	56(20.2)	180(65.9)	241(29.1)
Total	279(100)	277(100)	273(100)	829(100)

Table 14.2: Training on financial literacy, credit and savings - Training provider

	Number of respondents by group membership			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
UCRC / KAIPPG / MU	81(29)	21(7.6)	1(0.4)	103(12.4)
Government agency	54(19.4)	47(17)	15(5.5)	116(14)
NGO	40(14.3)	34(12.3)	3(1.1)	77(9.3)
Others	8(2.9)	8(2.9)	7(2.6)	23(2.8)
Not Applicable	96(34.4)	167(60.3)	247(90.5)	510(61.5)
Total	279(100)	277(100)	273(100)	829(100)

Table 14.3: Training on financial literacy, credit and savings - Training provider

	Number of respondents by group membership			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
UCRC / KAIPPG / MU	202(72.4)	49(17.7)	6(2.2)	257(31)
Government agency	12(4.3)	31(11.2)	6(2.2)	49(5.9)
NGO	12(4.3)	36(13)	9(3.3)	57(6.9)
Others	24(8.6)	30(10.8)	12(4.4)	66(8)
Not Applicable	29(10.4)	131(47.3)	240(87.9)	400(48.3)
Total	279(100)	277(100)	273(100)	829(100)

Table 14.4: Training on governance issues and/or human rights - Training provider

	Number of respondents by group membership			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
UCRC / KAIPPG / MU	49(17.6)	17(6.1)	0(0)	66(8)
Government agency	43(15.4)	35(12.6)	25(9.2)	103(12.4)
NGO	27(9.7)	23(8.3)	6(2.2)	56(6.8)
Others	23(8.2)	6(2.2)	7(2.6)	36(4.3)
Not Applicable	137(49.1)	196(70.8)	235(86.1)	568(68.5)
Total	279(100)	277(100)	273(100)	829(100)

15. Economic Conditions**Table 15.1: Have your sources of income increased in the last two years?**

	Number of respondents by group membership			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Yes	262(93.9)	165(59.6)	101(37)	528(63.7)
No	17(6.1)	112(40.4)	172(63)	301(36.3)
Total	279(100)	277(100)	273(100)	829(100)

Table 15.2: Has your total income increased in the last two years?

	Number of respondents by group membership			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Yes	271(97.1)	191(69)	117(42.9)	579(69.8)
No	6(2.2)	86(31)	155(56.8)	247(29.8)
Non Response	2(0.7)	0	1(0.4)	3(0.4)
Total	279(100)	277(100)	273(100)	829(100)

16: Awareness and use of financial services

Table 16.1: Are you aware of any financial services in this region (Savings and credit)?

	Number of respondents by group membership			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Yes	265(95)	251(90.6)	206(75.5)	722(87.1)
No	12(4.3)	26(9.4)	67(24.5)	105(12.7)
Non Response	2(0.7)	0	0	2(0.2)
Total	279(100)	277(100)	273(100)	829(100)

Table 16.2: Have you ever applied for credit from any source?

	Number of respondents by group membership			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Yes	203(72.8)	135(48.7)	32(11.7)	370(44.6)
No	73(26.2)	142(51.3)	237(86.8)	452(54.5)
Non Response	3(1.1)	0	4(1.5)	7(0.8)
Total	279(100)	277(100)	273(100)	829(100)

Table 16.3: If you have never applied, do you intend to apply in the near future?

	Number of respondents by group membership			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Yes	58(20.8)	85(30.7)	100(36.6)	243(29.3)
No	14(5)	55(19.9)	132(48.4)	201(24.2)
Non response	4(1.4)	2(0.7)	9(3.3)	15(1.8)
Not Applicable	203(72.8)	135(48.7)	32(11.7)	370(44.6)
Total	279(100)	277(100)	273(100)	829(100)

Table 16.4: In the last two years, have you experienced any changes in your livelihood?

	Number of respondents by group membership			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Yes	268(96.1)	145(52.3)	100(36.6)	513(61.9)
No	10(3.6)	126(45.5)	172(63)	308(37.2)
Non Response	1(0.4)	6(2.2)	1(0.7)	8(1)
Total	279(100)	277(100)	273(100)	829(100)

17. Changes in Main Sources of Income

Table 17.1: Increase in Sources of Income in the Last Two Years

Have your sources of income increased in the last two years	Membership Type			Total
	L3F	Support group/SACCO/ farmer's group only	Neither L3F nor Group	
Yes	262	165	101	528
No	17	112	172	301
Total	279	277	273	829

Table 17.2: Increase in Total Income in the Last Two Years

Has your total income increased in the last two years?	Membership Type			Total
	L3F	Support group/SACCO/ farmer's group only	Neither L3F nor Group	
Yes	271	191	117	579
No	6	86	155	247
Non Response	2	0	1	3
Total	279	277	273	829

18. Awareness and Use of Financial Services in the Region

Table 18.1: Awareness of Any Financial Services in the Region (Savings and credit)

Are you aware of any financial services in this region (Savings and credit)?	Membership Type			Total
	L3F	Support group/SACCO/ farmer's group only	Neither L3F nor Group	
Yes	265	251	206	722

	No	12	26	67	105
	Non Response	2	0	0	2
Total		279	277	273	829

Table 18.2. Ever Applied for Credit from any Source

Have you ever applied for credit from any source?		Membership Type			Total
		L3F	Support group/SACCO/f armer's group only	Neither L3F nor Group	
	Yes	203	135	32	370
	No	73	142	237	452
	Non Response	3	0	4	7
Total		279	277	273	829

19. Ownership of land used

Table 19. Ownership of land used

Own the land you use for agriculture		Membership Type			Total
		L3F	Support group/SACCO/f armer's group only	Neither L3F nor Group	
	Yes	249	245	218	712
	No	29	31	52	112
	Non Response	1	1	3	5
Total		279	277	273	829

20. Changes Experienced in Livelihood Since the Introduction of L3F

Table 20.1: Changes Experienced in Livelihood in the Last Two Years

In the last two years, have you experienced any changes in your livelihood?		Membership Type			Total
		L3F	Support group/SACCO/f armer's group only	Neither L3F nor Group	

Yes	268 (96.1)	145 (52.3)	100 (36.6)	513 (61.9)
No	10 (3.6)	126 (45.5)	172 (63)	308 (37.2)
Non Response	1(1.2)	6 (2.2)	1 (.4)	8 (1)
Total	279 (100)	277 (100)	273 (100)	829 (100)

Figures in parentheses are percentages

Chi- square = 229.981

Degrees of freedom = 4

5% significance = .000

Table 20.2: Increase in the Number of Crops/Crop Varieties Grown in the last two years

Increase the number of crops/crop varieties I grow		Membership Type			Total
		L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Yes		255 (91.4)	120 (43.3)	73 (26.7)	448 (54.0)
No		14 (5.0)	27 (9.7)	34 (12.5)	75 (9.0)
Not Applicable		10 (3.6)	130 (46.9)	166 (60.8)	306 (36.9)
Total		279 (100.0)	277 (100.0)	273 (100.0)	829 (100.0)

Figures in parentheses are percentages

Chi- square = 457.964

Degrees of freedom = 4

5% significance = .000

Pearson's R = .486

Table 20.3: Reduction in the Number of Crops Grown

Reduced the number of crops I grow		Membership Type			Total
		L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Yes		28 (10.0)	11 (4.0)	17 (6.2)	56 (6.8)
No		239 (85.7)	135 (48.7)	88 (32.2)	462 (55.7)
Not Applicable		12	131	168	311

	(4.3)	(47.3)	(61.5)	(37.5)
Total	279	277	273	829
	(100.0)	(100.0)	(100.0)	(100.0)

Figures in parentheses are percentages

Chi- square = 213.165

Degrees of freedom = 4

5% significance = .000

Pearson's R = .486

Table 20.4: Growing Crops to Sell in Addition to Subsistence Use

I now grow crops to sell in addition to subsistence use	Membership Type			Total
	L3F	Support group/SACCO/ farmer's group only	Neither L3F nor Group	
Yes	242 (86.7)	110 (39.7)	62 (22.7)	414 (49.9)
No	26 (9.3)	37 (13.4)	45 (16.5)	108 (13.0)
Not Applicable	11 (3.9)	130 (46.9)	166 (60.8)	307 (37.0)
Total	279 (100.0)	277 (100.0)	273 (100.0)	829 (100.0)

Figures in parentheses are percentages

Chi- square = 258.942

Degrees of freedom = 4

5% significance = .000

Pearson's R = .483

Table 20.5: Introduction of Livestock in Farming

I have Introduced livestock in my farming	Membership Type			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Yes	178 (63.8)	83 (30.0)	52 (19.0)	313 (37.8)
No	90 (32.3)	64 (23.1)	55 (20.1)	209 (25.2)
Not Applicable	11 (3.9)	130 (46.9)	166 (60.8)	307 (37.0)
	279 (100.0)	277 (100.0)	273 (100.0)	829 (100.0)

Total Figures in parentheses are percentages

Chi- square = 220.127

Degrees of freedom = 4

5% significance = .000

Pearson's R = .482

Table 20.6: Keeping of Dairy Cows

I now keep dairy cows	Membership Type			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Yes	64 (22.9)	11 (4.0)	14 (5.1)	89 (10.7)
No	204 (73.1)	136 (49.1)	93 (34.1)	433 (52.2)
Not Applicable	11 (3.9)	130 (46.9)	166 (60.8)	307 (37.0)

Total	279 (100.0)	277 (100.0)	273 (100.0)	829 (100.0)
-------	----------------	----------------	----------------	----------------

Figures in parentheses are percentages

Chi- square = 231.061

Degrees of freedom = 4

5% significance =.000

Pearson's R =.482

Table 20.7: Started Trading in Addition to Farming

I have started trading in addition to farming	Membership Type			Total
	L3F	Support group/SACCO/ farmer's group only	Neither L3F nor Group	
Yes	161 (57.7)	77 (27.8)	29 (10.6)	267 (32.2)
No	107 (38.4)	70 (25.3)	78 (28.6)	255 (30.8)
Not Applicable	11 (3.9)	130 (46.9)	166 (60.8)	307 (37.0)
Total	279 (100.0)	277 (100.0)	273 (100.0)	829 (100.0)

Figures in parentheses are percentages

Chi- square = 237.337

Degrees of freedom = 4

5% significance =.000

Pearson's R =.483

Table 20.8: Increased Stock of What is Traded

I have increased the stock of what I trade in	Membership Type			Total
	L3F	Support group/SACCO/ farmer's group only	Neither L3F nor Group	
Yes	128	45	14	187

	(45.9)	(16.2)	(5.1)	(22.6)
No	138	102	93	333
	(49.5)	(36.8)	(34.1)	(40.2)
Not Applicable	13	130	166	309
	(4.7)	(46.9)	(60.8)	(37.3)
Total	279	277	273	829
	(100.0)	(100.0)	(100.0)	(100.0)

Figures in parentheses are percentages

Chi- square = 245.335

Degrees of freedom = 4

5% significance =.000

Pearson's R =.476

Table 20.9: Increased Acreage of Land Under Farming

have increased the acreage of my land under farming	Membership Type			Total
	L3F	Support group/SACCO/ farmer's group only	Neither L3F nor Group	
Yes	107	32	27	166
	38.4%	11.6%	9.9%	20.0%
No	160	116	80	356
	57.3%	41.9%	29.3%	42.9%
Not Applicable	12	129	166	307
	4.3%	46.6%	60.8%	37.0%
Total	279	277	273	829
	100.0%	100.0%	100.0%	100.0%

Chi- square = 225.292

Degrees of freedom = 4

5% significance =.000

Pearson's R =.479

Table 20.10: More Land Rented for Agricultural Use

I have rented more land for agricultural use	Membership Type			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Yes	60 21.5%	21 7.6%	14 5.1%	95 11.5%
No	204 73.1%	127 45.8%	90 33.0%	421 50.8%
Not Applicable	15 5.4%	129 46.6%	169 61.9%	313 37.8%
Total	279 100.0%	277 100.0%	273 100.0%	829 100.0%

Chi- square = 208.894

Degrees of freedom = 4

5% significance =.000

Pearson's R =.477

Table 20.11: Total Income Increased in the Last Two Years

My total income has increased in the last two years	Membership Type			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Yes	242 (86.7)	98 (35.4)	55 (20.1)	395 (47.6)
No	24 (8.6)	50 (18.1)	50 (18.3)	124 (15.0)
Not Applicable	13 (4.7)	129 (46.6)	168 (61.5)	310 (37.4)
Total	279	277	273	829

	(100.0)	(100.0)	(100.0)	(100.0)
--	---------	---------	---------	---------

Figures in parentheses are percentages

Chi- square = 281.668

Degrees of freedom = 4

5% significance =.000

Pearson's R = .482

21. Changes Experienced in Household Nutrition in the Last two Years

Table 21.1: Change Experienced in the last Two Years in the Nutrition of Household Members

In the last two years have you experienced any changes in the nutrition of your household members	Membership Type			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Yes	258 92.5%	164 59.2%	127 46.5%	549 66.2%
No	21 7.5%	113 40.8%	146 53.5%	280 33.8%
Total	279 100.0%	277 100.0%	273 100.0%	829 100.0%

Chi- square = 139.428

Degrees of freedom = 2

5% significance =.000

Pearson's R = .397

Table 21.2: Household Takes More Meals in a Day

My household now takes more meals in a day	Membership Type			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Yes	245 87.8%	127 45.8%	79 28.9%	451 54.4%
No	12 4.3%	37 13.4%	48 17.6%	97 11.7%
Not Applicable	22 7.9%	113 40.8%	146 53.5%	281 33.9%

Total	279	277	273	829
	100.0%	100.0%	100.0%	100.0%

Chi- square = 205.757

Degrees of freedom = 4

1% significance = .000

Pearson's R = .395

Table 21.3: Household Eats More Food Varieties in a Day

		Membership Type			Total
		L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
My household eats more food varieties in a day					
	Yes	235	121	72	428
		84.2%	43.7%	26.4%	51.6%
	No	22	43	55	120
		7.9%	15.5%	20.1%	14.5%
	Not Applicable	22	113	146	281
		7.9%	40.8%	53.5%	33.9%
Total		279	277	273	829
		100.0%	100.0%	100.0%	100.0%

Chi- square = 199.660

Degrees of freedom = 4

1% significance = .000

Pearson's R = .396

Table 21.4: Household Daily Intake of Dairy Products Increased

		Membership Type			Total
		L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
My household daily intake of dairy products has gone up					
	Yes	155	68	39	262
		55.6%	24.5%	14.3%	31.6%
	No	102	95	88	285
		36.6%	34.3%	32.2%	34.4%
	Not Applicable	22	114	146	282
		7.9%	41.2%	53.5%	34.0%
Total		279	277	273	829

	100.0%	100.0%	100.0%	100.0%
--	--------	--------	--------	--------

Chi- square = 172.222
 Degrees of freedom = 4
 1% significance = .000
 Pearson's R = .395

Table 21.5: Household Daily Intake of Dairy Products has Remained Constant

	Membership Type			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
My household daily intake of dairy products has remained constant				
Yes	66 23.7%	71 25.6%	53 19.4%	190 22.9%
No	192 68.8%	93 33.6%	74 27.1%	359 43.3%
Not Applicable	21 7.5%	113 40.8%	146 53.5%	280 33.8%
Total	279 100.0%	277 100.0%	273 100.0%	829 100.0%

Chi- square = 159.287
 Degrees of freedom = 4
 1% significance = .000
 Pearson's R = .396

Table 21.6: Household Daily Intake of Dairy Products has Declined

	Membership Type			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
My household daily intake of dairy products has declined				
Yes	40 14.3%	44 15.9%	42 15.4%	126 15.2%
No	218 78.1%	120 43.3%	85 31.1%	423 51.0%
Not Applicable	21 7.5%	113 40.8%	146 53.5%	280 33.8%
Total	279	277	273	829

	100.0%	100.0%	100.0%	100.0%
--	--------	--------	--------	--------

Chi- square = 157.141
 Degrees of freedom = 4
 1% significance =.000
 Pearson's R = .396

Table 21.7: Increased Household Daily Intake of Vegetables

My household daily intake of vegetables has gone up	Membership Type			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Yes	205 73.5%	111 40.1%	80 29.3%	396 47.8%
No	53 19.0%	53 19.1%	47 17.2%	153 18.5%
Not Applicable	21 7.5%	113 40.8%	146 53.5%	280 33.8%
Total	279 100.0%	277 100.0%	273 100.0%	829 100.0%

Chi- square = 154.197
 Degrees of freedom = 4
 1% significance =.000
 Pearson's R = .398

Table 21.8: Household Daily Intake of Vegetable has Remained Constant

My household daily intake of vegetable has remained constant	Membership Type			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Yes	22 7.9%	30 10.8%	32 11.7%	84 10.1%
No	235 84.2%	134 48.4%	95 34.8%	464 56.0%
Not Applicable	22 7.9%	113 40.8%	146 53.5%	281 33.9%
Total	279	277	273	829

	100.0%	100.0%	100.0%	100.0%
--	--------	--------	--------	--------

Chi- square = 157.194
 Degrees of freedom = 4
 1% significance = .000
 Pearson's R = .393

Table 21.9: Household Daily Intake of Vegetable has Declined

My household daily intake of vegetable has declined		Membership Type			Total
		L3F	Support group/SACCO /farmer's group only	Neither L3F nor Group	
Yes	22 7.9%	18 6.5%	16 5.9%	56 6.8%	
	234 83.9%	145 52.3%	111 40.7%	490 59.1%	
	23 8.2%	114 41.2%	146 53.5%	283 34.1%	
Total		279 100.0%	277 100.0%	273 100.0%	829 100.0%

Chi- square = 136.398
 Degrees of freedom = 4
 1% significance = .000
 Pearson's R = .390

Table 21.10: Increased Household Daily Intake of Poultry Products

My household daily intake of poultry products has gone up		Membership Type			Total
		L3F	Support group/SACCO /farmer's group only	Neither L3F nor Group	
Yes	148 53.0%	69 24.9%	40 14.7%	257 31.0%	
	109 39.1%	95 34.3%	87 31.9%	291 35.1%	
No	22 7.9%	113 40.8%	146 53.5%	281 33.9%	
	279 100.0%	277 100.0%	273 100.0%	829 100.0%	

	100.0%	100.0%	100.0%	100.0%
--	--------	--------	--------	--------

Chi- square = 163.172
 Degrees of freedom = 4
 1% significance = .000
 Pearson's R = .395

Table 21.11: Household Daily Intake of Poultry Products has Remained Constant

My household daily intake of poultry products has remained constant	Membership Type			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Yes	70 25.1%	67 24.2%	51 18.7%	188 22.7%
No	188 67.4%	97 35.0%	76 27.8%	361 43.5%
Not Applicable	21 7.5%	113 40.8%	146 53.5%	280 33.8%
Total	279 100.0%	277 100.0%	273 100.0%	829 100.0%

Chi- square = 151.752
 Degrees of freedom = 4
 1% significance = .000
 Pearson's R = .396

Table 21.12: Household Daily Intake of Poultry Products has Declined

My household daily intake of poultry products has declined	Membership Type			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Yes	35 12.5%	30 10.8%	40 14.7%	105 12.7%
No	223 79.9%	134 48.4%	87 31.9%	444 53.6%
Not Applicable	21 7.5%	113 40.8%	146 53.5%	280 33.8%
Total	279 100.0%	277 100.0%	273 100.0%	829 100.0%

Chi- square = 155.520
 Degrees of freedom = 4
 1% significance = .000
 Pearson's R = .396

Table 21.13: Increased Household Daily Intake of Meat

	Membership Type			Total
	L3F	Support group/SACCO/ farmer's group only	Neither L3F nor Group	
My household daily intake of meat has gone up				
Yes	142 50.9%	48 17.3%	25 9.2%	215 25.9%
No	116 41.6%	115 41.5%	102 37.4%	333 40.2%
Not Applicable	21 7.5%	114 41.2%	146 53.5%	281 33.9%
Total	279 100.0%	277 100.0%	273 100.0%	829 100.0%

Chi- square = 197.794
 Degrees of freedom = 4
 1% significance = .000
 Pearson's R = .399

Table 21.14: Household Daily Intake of Meat has Remained Constant

	Membership Type			Total
	L3F	Support group/SACCO/ farmer's group only	Neither L3F nor Group	
My household daily intake of meat has remained constant				
Yes	73 26.2%	78 28.2%	54 19.8%	205 24.7%
No	185 66.3%	86 31.0%	73 26.7%	344 41.5%
Not Applicable	21 7.5%	113 40.8%	146 53.5%	280 33.8%
Total	279 100.0%	277 100.0%	273 100.0%	829 100.0%

Chi- square = 159.597

Degrees of freedom = 4
 1% significance = .000
 Pearson's R = .396

Table 21.15: Household Daily Intake of meat has Declined

My household daily intake of meat has declined	Membership Type			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Yes	40	38	54	132
	14.3%	13.7%	19.8%	15.9%
No	218	124	73	415
	78.1%	44.8%	26.7%	50.1%
Not Applicable	21	115	146	282
	7.5%	41.5%	53.5%	34.0%
Total	279	277	273	829
	100.0%	100.0%	100.0%	100.0%

Chi- square = 171.512
 Degrees of freedom = 4
 1% significance = .000
 Pearson's R = .395

22. Changes Experienced In Household Food Security

Table 22.1: Changes Experienced in Household Food Security in the Last Two Years

In the last two years have you experienced any changes in your household food security	Membership Type			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Yes	266	167	122	555
	95.3%	60.3%	44.7%	66.9%
No	13	110	151	274
	4.7%	39.7%	55.3%	33.1%
Total	279	277	273	829
	100.0%	100.0%	100.0%	100.0%

Chi- square = 168.324
 Degrees of freedom = 4
 1% significance = .000
 Pearson's R = .440

Table 22.2: Production of Enough Food for Household Consumption Throughout the Year

I produce enough food for my household to consume throughout the year	Membership Type			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Yes	214 76.7%	87 31.4%	47 17.2%	348 42.0%
No	52 18.6%	80 28.9%	75 27.5%	207 25.0%
Not Applicable	13 4.7%	110 39.7%	151 55.3%	274 33.1%
Total	279 100.0%	277 100.0%	273 100.0%	829 100.0%

Chi- square = 246.939
 Degrees of freedom = 4
 1% significance = .000
 Pearson's R = .442

Table 22.3: Enough Money to Buy From the Market when Food Stocks get Finished

When my food stocks get finished, I have enough money to buy from the market	Membership Type			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Yes	225 80.6%	116 41.9%	64 23.4%	405 48.9%
No	41 14.7%	51 18.4%	57 20.9%	149 18.0%
Not Applicable	13 4.7%	110 39.7%	152 55.7%	275 33.2%
Total	279	277	273	829

	100.0%	100.0%	100.0%	100.0%
--	--------	--------	--------	--------

Chi- square = 213.171
 Degrees of freedom = 4
 1% significance = .000
 Pearson's R = .444

Table 22.4: Growing Different Food Varieties Which Can be Stored Throughout the Year

I grow different food varieties which can be stored throughout the year	Membership Type			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Yes	216 77.4%	88 31.8%	59 21.6%	363 43.8%
No	50 17.9%	79 28.5%	62 22.7%	191 23.0%
Not Applicable	13 4.7%	110 39.7%	152 55.7%	275 33.2%
Total	279 100.0%	277 100.0%	273 100.0%	829 100.0%

Chi- square = 232.293
 Degrees of freedom = 4
 1% significance = .000
 Pearson's R = .445

Table 22.5: Household Eats at Least Two Meals a Day

My household now eats at least two meals a day	Membership Type			Total
	L3F	Support group/SACCO/farmer's group only	Neither L3F nor Group	
Yes	258 92.5%	139 50.2%	89 32.6%	486 58.6%
No	8 2.9%	27 9.7%	33 12.1%	68 8.2%
Not Applicable	13 4.7%	111 40.1%	151 55.3%	275 33.2%

Total	279	277	273	829
	100.0%	100.0%	100.0%	100.0%

Chi- square = 217.632

Degrees of freedom = 4

1% significance = .000

Pearson's R = . 441

Table 22.6: Changes experienced in the Last Two Years in Access to Market Information for Agricultural Products

In the last two years, experienced any changes in access to market information for agricultural products or other commodities sold?	Membership Type			Total
	L3F	Support group/SACCO/ farmer's group only	Neither L3F nor Group	
Yes	238 85.3%	91 32.9%	52 19.0%	381 46.0%
No	41 14.7%	181 65.3%	215 78.8%	437 52.7%
Non Response	0 .0%	5 1.8%	6 2.2%	11 1.3%
Total	279 100.0%	277 100.0%	273 100.0%	829 100.0%

Chi- square = 273.093

Degrees of freedom = 4

1% significance = .000

Pearson's R = . 105

Table 22.7: Changes Experienced in the Last Two Years on Access to Financial Services Like Savings and Credit

Experienced any changes with respect to how you access financial services like savings and credit in the last two years	Membership Type			Total
	L3F	Support group/SACCO/ farmer's group only	Neither L3F nor Group	
Yes	235 84.2%	94 33.9%	25 9.2%	354 42.7%
No	44 15.8%	183 66.1%	248 90.8%	475 57.3%

Total	279	277	273	829
	100.0%	100.0%	100.0%	100.0%

Chi- square = 330.898

Degrees of freedom = 4

1% significance = .000

Pearson's R = . 620

Table 22.8: Changes Experienced in the Last Two Years in Participation in Groups and Networks

In the last two years, have you experienced any changes in participation in groups and networks?	Membership Type			Total
	L3F	Support group/SACCO/ farmer's group only	Neither L3F nor Group	
Yes	268	188	13	469
	96.1%	67.9%	4.8%	56.6%
No	11	89	260	360
	3.9%	32.1%	95.2%	43.4%
Total	279	277	273	829
	100.0%	100.0%	100.0%	100.0%

Chi- square = 489.728

Degrees of freedom = 4

1% significance = .000

Pearson's R = . 750

Note: In cases where there is not applicable, it means that the questions did not apply for the respondents and hence they were not asked.