BUILDING LIVELIHOODS:
Participant Journeys and Impacts

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Chapter 1
BACKGROUND

PROGRAMME BACKGROUND

The building livelihoods programme is a modified financial graduation project that emphasises market-based programme components to increase cost-effectiveness and potential for scale. The aim of the programme is to help those living in extreme poverty build sustainable livelihoods through business to enable them to live above the ‘survival threshold’, whereby households can meet basic food needs without external assistance (Fitzgibbon & Cabot Venton, 2014).

The programme builds on the Hunger Safety Net Programme (HSNP) bi-monthly cash transfer provided through the Government of Kenya’s National Drought Management Authority (NDMA), which aims to improve consumption stability and predictability. HSNP recipients are put into savings groups of up to 30 people in which they contribute every month to group savings, as well as learn how to take and repay loans from the group. The accumulated group savings are shared out amongst all contributing members at the end of a cycle (approximately a year) and a new cycle starts. The savings groups are facilitated by community-based facilitators (CBFs), who are more educated members of the community and who train participants on life skills (e.g. self-esteem, assertiveness, decision making) and basic financial and business skills (e.g. profit calculation, financial goal setting, savings, budgeting). The programme also includes facilitation of loans from Equity Bank and linkages to various market actors to increase access to information, enable group buying, and augment business opportunities.

PURPOSE OF THIS REPORT

The purpose of this report is to provide detail on participant journeys throughout the programme in order to demonstrate the mechanisms of change, including the impact of various programme components.

METHODOLOGY

The data in this report is based primarily on qualitative interviews with programme participants, which took place between May 2016 and November 2019. Following an initial background visit in May 2016, five additional field visits were conducted, which were aligned with the timing of various programme components. The field visits were conducted in November 2016 after the savings groups had been formed and improved, in May 2017 following life skills training, in March 2018 following financial and business training, in February 2019 following the introduction of Equity Bank loans, and in November 2019 following some implementation of the market linkages.
STUDY SAMPLE

The study was conducted across three programme locations of Logologo, Laisamis and Merille to provide diversity with respect to proximity to livestock markets and larger towns. Savings groups were identified in each location based on variation in terms of start date, group activity, and location, and approximately five participants were selected from each group to participate in the study. Emphasis was placed on participant diversity with respect to gender, age, business experience, and motivation and engagement. The sample is not meant to be statistically representative, but rather provide enough diversity to identify key differences and patterns. The total sample includes 51 participants in 10 savings groups across the three study locations.

It was not always possible to find all participants every visit as at times some were far away with their livestock or absent due to medical situations or other events. However, 29 (57%) sample participants were available for all five rounds of data collection (not including the background visit). Appendix A summarises participant availability for the interviews and Appendix B provides an overview of the participants included in the sample.

The participant sample includes:

- 42 (82%) women and 9 (18%) men
- All men in the sample are married, some with multiple wives; with respect to the women:
  - 43% are married
  - 43% are widowed
  - 14% are separated, divorced or do not have a spouse for another reason
- 22% are not the HSNP beneficiaries, they attend the savings group in place of the beneficiary
- 25% have some form of physical limitation (e.g. disability, chronic illness)
- 59% were in some kind of programme or group prior to this one
- 67% had been doing business prior to the Building Livelihoods programme
- 25% are completely new to these types of groups, programmes, and business

With respect to participant age, it is difficult to determine exact age as participants often do not know their ages. Age is therefore visually estimated based on three broad categories of young, middle-aged, and old/elder. Based on the visual estimates, the participant sample includes:

- Men: 12% Young, 44% Middle-Aged, 44% Old/Elder
- Women: 48% Young, 38% Middle-Aged, 14% Old/Elder
Chapter 2

REVIEW OF PROGRAMME COMPONENTS

HUNGER SAFETY NET PROGRAMME (HSNP)

Overview

The HSNP was being provided prior to commencement of the Building Livelihoods programme. The programme specifically targeted HSNP recipients with the aim of building on the bi-monthly cash transfer. Because data collection commenced early in the programme, various impacts of the HSNP can be identified, including changes over time and associated challenges.

Impact

Enabling identities and developing self-esteem

The impact of the HSNP varies depending on the starting point of different participants. Some participants who were previously involved in other programmes/groups and were already engaged with business experienced the HSNP as more of a ‘booster’ whereas for others it had a more significant impact on their lives. The impacts were found to extend beyond the aim of improving consumption stability and predictability. More specifically, the HSNP enabled people to develop more positive perceptions of themselves, as well as more valued identities in the community, which helped broaden their safety net, build self-esteem, and form the foundation for subsequent programme components. Table 1 outlines various impacts on self-perceptions and identities in the community, including descriptions and example quotes.

Changes Over Time

More productive use of HSNP over time

Many participants talked about how they used to just ‘consume’ the HSNP as soon as they received it and have nothing left to sustain themselves until they received the next HSNP payment. However, through the other programme components (discussed in subsequent sections), participants now use the HSNP more productively such as for business and saving for things like school fees.

For example, as Malimo explains:

“Before we were all getting this CARE money, but no one had knowledge on how to invest in it. We were taking it, consume it, and wait for the next two months to get it again. Or we get it, pay credits, and after that you cross your fingers till the next time.”

Another participant named Anne also explains:

“Everything has been different, before we just get money and spend it anyhowly and after some time you get problems, maybe your child needs school fees, so you have nothing to support your needs. Since we have started saving, you feel secured because in case you get problems you have money to support yourself and also the [savings group] contributions are helping a lot.”
Table 1: Identity Changes Enabled by the HSNP

<table>
<thead>
<tr>
<th>Change</th>
<th>Description</th>
<th>Example Quotes*</th>
</tr>
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<tbody>
<tr>
<td>Reduced identity as poor</td>
<td>Many participants talked about how the HSNP enabled them to afford not only necessities like food, but also nicer clothes (i.e. not torn) and beads. For some participants, the HSNP enabled them to own livestock for the first time, which is a symbol of status in pastoralist communities. HSNP beneficiaries therefore identified as being less poor and more equal to others in the community, thus increasing their self-esteem.</td>
<td>“When this project came in the community some people like me doesn’t have any animals like cows, goats, and other animals. But immediately when we became beneficiaries of CARE, that is the time we bought some as our main activity is livestock rearing. So actually, I am happy, the most happiest person. I thank the work of the project. I can also wear good clothes and even I can fit in the community.” (Dararo)</td>
</tr>
<tr>
<td>Removed identity as hard labourer</td>
<td>Many participants were doing hard labour work prior to receiving the HSNP, which includes fetching firewood and water, as well as burning charcoal. In addition to being physically taxing, these jobs are considered the work of the very poor. The HSNP reduced the need for this type of work, giving participants more time and energy for other things, as well making them feel better about themselves.</td>
<td>“It was hard because earlier we use to burn charcoal daily, you get sick and children go without food. We now live better... As we wait for the money in two months, one can get food on credit and use two thousand to pay the food expenses, the other three thousand of the five thousand can buy a uniform costing five hundred. I can now rest; I don't have to burn charcoal as I did earlier. I have rested since then, I can only go a few times.” (Naireta)</td>
</tr>
<tr>
<td>Ability to enact desired mother / father identity</td>
<td>Being a parent means ensuring children have food and clothing, as well as an education, which has become increasingly important for people in the area. However, many participants struggle to provide basic needs and are ashamed when their children are sent home from school because they cannot pay fees. The HSNP enabled many participants to more easily enact their role as a parent and feel better about themselves and the future they can provide.</td>
<td>“The money enables me to give good education to my children, something I had dreamt about, giving them all basic needs like clothing and shelter, enabling capital to start business.” (Malimo)</td>
</tr>
</tbody>
</table>

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“The money enables me to give good education to my children, something I had dreamt about, giving them all basic needs like clothing and shelter, enabling capital to start business.” (Malimo)

“It has changed my life in a situation that I have animals, I can now say I have them, my children can get all the basic needs they want, clothing, shelter, food, water, and any other thing. I can as well educate them. When they are sick, I am in a position to pay the hospital bills.” (Amanda)

“Life was not good before. I could hardly sleep; I had a lot of thinking and wake up every day with bad moods. My wife and children wondered why I am that stressed. One can’t get help to pay school fees, thank God we are doing well not as before. God brought us this thing [HSNP].” (Hirkena)
New identity as credit-worthy

Many participants were previously not able to get goods on credit from shops when they had starving children and no available cash. When they started receiving the HSNP, they became known as ‘beneficiaries’ who receive the money on a regular basis. This enabled them to not only receive credit from shops, but also provided more flexibility with schools and even enabled medical services on credit (beneficiaries leave their cards with the mission hospital until all fees are paid).

“The community supports me now. Like before no one even dared to talk to you about credit. Why? Because I am very poor and have no money, am jobless, that nobody can dare to give me credit. Despite telling them that I will try hard to work tomorrow so that I can pay them, they still don’t trust me. But as per now I am happy, I can take credit from everywhere I want and pay it back when my money comes…. even paying school fees from the school we can tell them to be patient and they trust us.” (Nasanten)

“I was very poor before because I have nothing, I am a widow. Nobody was helping me to provide good education to my children. I am now very happy because my first born has completed his secondary level… Before I was struggling collecting firewood and selling them. Sometimes we sleep without having food, at times we get very small. But now we are good. Our children get all the basic needs including the medical care. If I want medic for my children, I just deposit the ATM card as a security then I collect the medicine.” (Michelle)

“It has changed a lot, I have managed to pay school fees, I can borrow now and repay when I get them from CARE. It is different from the past.” (Amy)

New identity / ability to maintain identity as a savings group member

In order to be a member of a savings group, participants must make regular contributions to the group, which is challenging for a number of participants. In some cases, participants actively avoided savings groups or were excluded due to inability (or perceived inability) to contribute. The HSNP enabled some participants to join savings groups and others to maintain their participation in groups.

“[I joined the group] because now I have the money for contributions, but before I hated so much this issue of groups because I do not want anyone to ask me about contributions while I am just surviving to feed my children.” (Naramutu)

“I joined the group because I got some money to do contributions in the group.” (Ramaten)

“In case I didn’t contribute that month, I have to wait for the CARE money so I can pay my contribution, we depend mostly on these money.” (Talaso)

New identity / ability to further develop identity as a business person

Where participants were not previously engaged in business, the HSNP provided capital to start business, thus enabling people to adopt a new identity as a businessperson (often in combination with training from programme CBFs). Where participants were already engaged in business, the HSNP enabled them to maintain an identity as a businessperson (e.g. when run out of stock) or to further develop their identity as a businessperson (e.g. expand from selling beads to owning a shop)

“I got this money, so I decided to start it [business]. I used some and started a business with the rest... The money of CARE, I started using that for my first stock.” (Supadel)

“Since I got that money, I have started a small business, selling few items at my house... Items like sugar, soaps in small portions and also royco, lollipops and biscuits.” (Talaso)

“It has helped me in many ways, when there is no cash to buy stock, we use the money.” (Nachami)

“I am not as I used to be, since I got this money it has helped me, I have managed to open my shop and stock it, I am not as I used to be before, I am no longer poor.” (Haniya)

* Participants often refer to the HSNP as the CARE money and sometimes the computer money
The majority of participants still need the HSNP

During the latest round of data collection (November 2019), most participants say they still need the HSNP, particularly with the regularity of droughts and the challenges that come with it, as well as to help pay school fees. Of the 42 participants who were asked in November 2019, 93% said they still need the HSNP. While the other 7% said they can continue without it if they had to, they would still like to receive it.

While some participants use the HSNP to restock their business, 69% felt their business could continue if they no longer had the HSNP, which signals increased confidence and stability in business. However, it is important to note that many of these participants talk about how they use the HSNP to pay for school fees and/or basic needs and therefore do not have to use profit from the business. Therefore, without the HSNP, they would have to use more business capital and profits for these expenses, which may impact ability to maintain business in some cases.

![Figure 1: Ability to Maintain Business Without the HSNP](chart.png)

Challenges

The need to travel to collect the HSNP is challenging and costly

In the earlier rounds of data collection, a number of participants mentioned the difficulty and cost of travelling to collect the HSNP. Because no one else can collect it for them, older people and those with disabilities often struggle to collect the money. In addition, depending on the participant’s location, the cost of transportation to collect the HSNP can be almost 1000Ksh.
For example, as Anne from Laisamis explains: “What they do not understand is the transport they [beneficiaries] are using and sometimes when they go there, there are some delays, they are going to bring money from Marsabit. So, when they get money, they have used almost one thousand, and some old people who are not capable of walking they request this money to come here at Laisamis.”

Another participant from Laisamis named Sabdio also explains: “Sometimes this money delays even two months and mostly we do take them from Logologo or Merille and we do spend money to go for money.”

The challenges in Laisamis were reduced when beneficiaries were later able to collect money from a local agent. However, it is not known if these challenges persist in other locations that are far from towns and which are not included in this study.

Payment delays can erode positive impacts

One of the biggest challenges for participants is delayed payments, which can impact business sustainability, group contributions, and credit-worthiness, particularly where there is high dependency on the HSNP. For example, as Linda explains: “The money that I have is not enough for me to manage my business and my family, and this money from CARE is very little and sometimes it delays for almost two months, and sometimes what you’re doing may just go on losses until you lose hope of engaging in other business.”

Another participant, Galmalo, talks about how their savings group must reduce contribution amounts when the HSNP is delayed. As he explains: “When we get the money, we contribute one thousand each, when we don’t get it, at the end of the month we contribute two hundred.”

During the latest round of data collection (November 2019) the HSNP had been delayed for at least three to four months during a period of harsh drought. Some participants experienced high medical costs during this time because of the leshamaniasis disease caused by the sand fly. While participants were able to use profit saved from business to help them, many used everything they had to survive, leaving little to maintain their businesses. The following excerpt from the field notes (transcriptions not available for November 2019) describes the situation for one participant named Ramaten:

She said her business was good, but there were too many medical expenses lately with the sand fly disease. However, she did say the income from the business helped a lot because she used it to pay medical expenses. She said she is becoming poor again, almost to where she was before. I asked if she would be able to grow her business again and she said yes, she will use some of the CARE money to grow it. But she could not regrow her business without the CARE money because all her goats died, and she has nothing else to restart her business with.

Long delays in HSNP payments also erode trust that has been developed between beneficiaries and shops, medical facilities, and other organisations that are willing to provide goods or services on credit. Nasanten was provided as an earlier example of a participant who had developed a new identity as a credit-worthy member of the community. However, in November 2019 she was starting to experience problems taking credit from shops because of the HSNP delays. The following excerpt from the field notes (no transcripts for November 2019) explains her situation.

It was better when the HSNP was coming because she was more credit-worthy. Now she is taking a longer time to repay credit because of the HSNP delay and there are problems taking credit from some shops.
Potential challenge: beneficiary death

22% of participants in the study are not the HSNP beneficiaries. The beneficiary is someone else in their family such as an old or ill husband, older parent, or disabled or ill child. Often the participant receives a portion or all the HSNP money from the actual beneficiary and uses it to participate in the savings group and in many cases engage in business.

For example, as Marayon explains:

“My husband is the beneficiary of the group, but I am managing the money on his behalf, I am attending and doing the group contributions.”

Another participant named Nanyu also explains:

“I am very old, and I am not the beneficiary of the project, my son was the beneficiary. He was married with children, but his wife got rid of him because of some mental problem. He was taken to hospital and I am now taking care of his kids because they have divorced with his wife. I gave birth to four children, he is my only son, that’s why I am doing all this to make sure that they don’t starve.”

The question this raises, is what happens to non-beneficiary programme participants if the actual beneficiary passes away, particularly where the non-beneficiary participant is using the HSNP to sustain a family, pay school fees, and/or develop and maintain business.

Some participants experienced high medical costs during this time because of the leshamaniasis disease caused by the sand fly. While participants were able to use profit saved from business to help them, many used everything they had to survive, leaving little to maintain their businesses.
SAVINGS GROUPS

Overview

HSNP recipients are put into savings groups of up to 30 people in which they contribute every month to group savings, as well as learn how to take and repay loans from the group. The accumulated group savings are shared out amongst all contributing members at the end of a cycle (approximately a year) and a new cycle starts.

The savings groups have various rules related to attendance, contributions, repayments, and interruptions during meetings, which can include being fined a small amount. These rules, and their continued enforcement (with the help of the programme CBFs) help develop respect, cooperation, and trust within the group and keep it functioning effectively.

For example, as Susan explains:

“He [CBF] taught us the rules of the group among other guidelines to instil discipline on the group members. For the late comers, fifty shillings is paid as a fine and the absentees pay a hundred shillings. That helps the group to run the group affairs smoothly.”

Another participant names Nosilalie also explains:

“This group has discipline and rules. The fines work very well. The other group doesn’t observe punctuality and meetings. Whatever date we schedule for meetings with [CBF] is observed.”

She further explains:

“You stay with respect for one another, before we were very disorganised and now, we are more organised because we fine the people that come late and now everything is good.”

HSNP beneficiaries joined the savings groups for different reasons; some joined because they were told to (e.g. because they were beneficiaries), and others joined because they already understood the value of groups either by witnessing the benefits or directly experiencing the benefits. Table 2 provides examples of participants who joined the savings groups for these different reasons.
### Table 2: Reasons Beneficiaries Joined the Savings Groups

<table>
<thead>
<tr>
<th>Reason to Join SG</th>
<th>Example Quotes</th>
</tr>
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<tbody>
<tr>
<td>Identity as HSNP beneficiary (told to join group by CARE/CBF)</td>
<td>“I joined because the group is for those who are getting five thousand shillings. The five thousand shillings that we are getting is what made us come together and form the group.” (Ramaten) &quot;When we got the CARE money it brought us together, so we were told to form a group as CARE beneficiaries, that is what united us, and we started doing what other groups are doing.” (Anne)</td>
</tr>
<tr>
<td>Told by someone (other than CARE/ CBF) to join group</td>
<td>“When I was still struggling with firewood and charcoal, I had one of my brothers who encouraged me to join the group because it will change my life.” (Naireta)</td>
</tr>
<tr>
<td></td>
<td>“There are a lot of benefits, why have we formed it? We heard the chief say those people who get money from CARE should form a group, don’t just get money for free. It sounds awkward that one gets it and is not part of the group.” (Hawatho)</td>
</tr>
<tr>
<td>Witnessing the benefits of groups</td>
<td>“I have been in this town for long and I have observed many things like those groups who have taken loans and have helped individuals grow, and also I have seen those groups who have projects and it has helped them.” (Jeremy)</td>
</tr>
<tr>
<td></td>
<td>“I didn’t have any idea about the group. I first observed them so that I can join them later. I first observed the flow of the group, the consistency, if they make money and if they are just dull.... If the group were the people who are joking with other people's life, like I gave them money to invest and they always fail, I could not have joined them.” (Halimo)</td>
</tr>
<tr>
<td>Previous positive experience with a group</td>
<td>“The way I have come to this group... I was selected as beneficiary of CARE and I know what are the goods of being in the group. We were told it is better we form another group of beneficiaries and I was able to join this group. I feel like being part of the group and also I enjoy the fruits, and it was good for me to have been in two groups. And even when the third will come I will just join to increase my chance of having loans.” (Linda)</td>
</tr>
<tr>
<td></td>
<td>“I joined it because of CARE. There was one for BOMA FUND as well. We had that one earlier as well.” (Loltepes)</td>
</tr>
</tbody>
</table>

Why participants join the groups and their previous experience with groups is important because where there is strong value associated with savings groups, people are likely to identify more strongly with them and therefore participate more fully and exemplify what it means to be a member of the group. Some participants join the groups with an existing perception of value, whereas others will (hopefully) develop value over time through their experience in the Building Livelihoods programme groups.

The following sections discuss the value participants feel they get from the Building Livelihoods savings groups, as well as some cases where perception of value has eroded over time or where there have been other issues.
Impact

Having an identity as a group member, and therefore being considered part of the in-group, provides access to both financial and social benefits that were previously unavailable or no longer available for some participants. As previously noted, 59% of the sample participants were in some kind of programme or group prior to the Building Livelihoods programme, however approximately 60% of these participants were no longer in the other groups when the Building Livelihoods groups formed.

Savings groups provide a financial safety net and income opportunities

One of the main things participants value about the savings groups is the ability to take loans from the group when they have an emergency, whereas previously they may have had to beg from friends or relatives, try to find hard labour jobs, or wait until they could access livestock to sell (if they own any). They also talk about how they earn profit in the group through both group loans and group businesses.

Table 3: Financial Value Associated with Savings Groups

<table>
<thead>
<tr>
<th>Financial Value</th>
<th>Example Quotes</th>
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</table>
| Can take a loan from the group when need help                                 | “We used to do nothing before; the group has taught us a lot. If we haven’t formed the group before where will we get help? If you have a sick child or a child that needs school fees and you don’t have any shop, you can talk to the group and repay later with interest. You see the group has a lot of help.” (Amanda)  
“When I get sick, I go to the group and get a loan to get myself to hospital and repay later, haven’t I got help from the group? If it is one of my relatives it is the same thing. If I get a bigger problem, it is the same group. Like now I get help when I encountered the land dispute, the group helped pay my fare to attend the court session in Marsabit. They vowed to help me if needed.” (George)  
“Since the group started, we have not encountered any problems, for example if your child is sent from school to collect fees, you just borrow a loan from the group and clear the fees, unlike before where you struggle to pay fees by selling a goat. Whenever we take loans, we repay back on time, so the cycle continues. In case someone is sick you can borrow a loan to cater for hospital bills and pay back later. Being in a group is a good thing if members cooperate well.” (Myani)                                                                                     |
| Contributions & loans provide profit to group members                        | “We have seen the benefits from the group though we are still new. When one takes a loan of two thousand, he repays with two hundred as interest. When one borrows five hundred, he repays six hundred, that’s how we get profit.” (Hurisha)  
“We are moving forward, the people were not aware of the benefits of the monthly contributions when we started, and the loans that we took and returned with interest. But after they shared out the money, they learnt the importance of the contributions, the two hundred shillings. They didn’t believe it when they got the money.” (Christopher)  
“Through that loan we get some little profits out of it. If you took 3000ksh you have to pay interest on it then you give to the next person, so when we do the contribution together, we get a lot of profits.” (Hawatho)                                                                 |
| Income generation through group businesses                                    | “We do the group business and when the group gets some profit, I get my share and buy food for my children.” (Nasanten)  
“We buy and sell animals and share the profits and grow our businesses, we buy items that do well in the market and pay our contributions.” (Dakiso)  
“We buy as a group; we sell the goats and get profit to feed the kids at home.” (Nakuru)                                                                 |
Participants therefore benefit from increased access to resources, which either did not exist before or are no longer available through previous programmes/groups, or which augment existing resources from other programmes/groups. They also learn about how groups work, how to save as a group, and how to loan to each other with interest and repayment deadlines and do business as a group. Thus, confidence and self-esteem are likely to be enhanced through a combination of new knowledge and skills, and an increased sense of financial support, which is less demeaning than alternatives such as begging, as well as increased income and savings and therefore a sense of progression.

For example, as Sindio explains:

“They have enlightened us, and even for the school-going children, instead of borrowing from people in the village, you will go to the group and borrow and pay the school and later repay the group with an interest.”

Another participant named Anne explains how being in the group and learning how to save has given her a sense of pride:

“I’m a different person now because before I was just idle doing nothing but now since being part of the group, doing contributions it has really helped, in case you have problems you just borrow a loan from the group, it makes you to be proud, especially savings.”

Many participants also talk about a sense of self-reliance they have developed (or are developing) through the savings groups. For example, Natalamaye explains

“We do group contributions to help ourselves” and Christopher similarly explains: “CARE may cease to exist, but we would’ve learnt to be self-reliant.”
Some members get social support from their savings group

Some participants also talk about the social support they receive as a member of their savings group, which also enhances confidence and self-esteem. For example, Anne has a husband with mental illness, which is challenging for her. She is able to talk to members of her group about her challenges, which gives her the courage to stay with her husband. As she explains:

“Being in the group you share problems you have. My husband has mental problems, but group members do give me courage to stay with him and they motivate me. So, I share my problems sometimes to the group members and they understand me.”

Nasanten also received emotional support from the group when she had problems with her husband who ran off with all their livestock, leaving her with nothing. She described how she was in a lot of pain when she was stranded by her husband, but she was able to share her feelings with her group, which was important to her and helped her (no direct quote as no transcriptions for November 2019).

Other participants talk about how group members share ideas, help each other learn, and create a sense of unity and belongingness. For example, Kongomo explains:

“As far as the group is concerned, I like and enjoy being part of it and also I am enjoying the fruit of the group. In the group we meet twice and put our resources together and share our ideas and it is in the group where the ideas of the old are respected. I feel like part of the group by participating.”

She further explains:

“I have seen the importance [of the group], if I don’t understand anything, I will ask my colleagues.”

Another participant named Haniya also talks about how she gets ideas from other group members, explaining:

“It [the group] is important because you will come and meet different people and you will get new ideas of what they do, and you will do business and they will teach you what you don’t know.”

Many participants also talk about the sense of unity they feel just being part of a group that is working towards similar goals and helping each other. For example, Hurisha explains:

“We are just twelve of us in the group, we are just working as a family.”
Providing a platform for other programme components and benefits

In addition to the previously described financial and social benefits, the savings groups also serve as a vital platform for additional programme components that provide further benefits, including training, access to bank accounts and Equity loans, and market linkages. These are discussed separately in subsequent sections.

Changes Over Time

The majority of participants continue to value the savings groups

Of the 44 participants asked in the latest round of data collection (November 2019), 95% continue to value the savings groups. The main reasons given for continued value of the groups in descending order of frequency of mention are the following:

1. Access to loans
2. Contributions & shareout
3. Learning / knowledge from the CBF
4. Learning from each other
5. Other support (e.g. non-loan financial / livestock contributions, assistance with business or joint business, emotional support)
6. Learning from external people

Challenges

Some groups had problems and one group fell apart

One of the 10 savings groups fell apart half way through the study. Based on interviews with the CBF and some of the participants, the problems included:

- A very small number of group members (not enough contribution money)
- Some problems with alcohol in the group that caused disturbances and conflicts
- Too many elderly people in the group who did not trust contributions
- Poor management of the HSNP resulting in lack of money for contributions
In addition, two men left the groups and one woman’s participation is uncertain as she had left but may have re-joined. The reasons for leaving the groups include:

- Too much conflict in the group – he believes a group member took money that was meant for group business and has been destroying evidence to not have to repay the group.
- Too many women in the group and he cannot interact with them, plus he needs to take care of his livestock in fora because his children are in school so cannot do it (his wife helps him, so he does not send her to the group).
- Her old mother is the beneficiary and is afraid of the Equity loans and believes if you are part of the group you must take one, so she had to leave the group.

All the other groups progressed with good cooperation, although some had challenges at times. For example, some group members mentioned that at times it is hard to get people to attend meetings and women don’t listen to each other without the CBF. As Sabdio explains:

“No, we have problems, if we plan to meet, people don’t attend, and the number of present members is small. We decided to reduce the number to the serious members in the group. We reduced the list of the members and we went to look for a certificate and account opening, and the contributions can be kept in the bank.”

Sometimes groups struggle to continue, particularly during times of drought when they may stop meeting or stop or reduce contributions. For example, as Sabdio also explains:

“Most people don’t have money to contribute every time, there is drought now and many people are looking after their animals at the satellite villages.”

Some other groups have had challenges with disturbances due to alcohol or other substances and have chosen to exclude those members from the group. For example, as George explains:

“We are cooperating well we had set some strict measures that no one should join our group if you’re a drunkard because they will disunite us and make us less productive.”

**Continued dependence on programme CBFs**

The CBFs play an important role in developing a strong savings group, and participants continue to depend on them to maintain and progress their groups (the role of the CBF is discussed in more detail in a subsequent section). Although the savings groups have leaders such as a chairperson, secretary, and treasurer, it can take time for these new role identities to be respected in the group, particularly in relation to the programme CBFs.

For example, when asked if participants attend group meetings if the chairperson calls them, Anne responds:

“Just because they stay with them [chairperson] in the village, very few will turn up because we all think that they don’t have anything new for us, but if it is the teacher then they will because he has a book and can read and write.”

When asked the same question, Susan replies:

“We will come but they won’t respect them as they do to the teacher.”

However, some participants believe it depends on who holds the role identity and how they enact it. For example, Sabdio explains:

“If the group decides to meet a certain day, the members will avail themselves. But if the chairlady sleeps on her job then the group does not do well. We can as well meet without a teacher.”

During the latest round of data collection (November 2019) participants were asked if their savings group could continue without the CBF. 68% of participants asked do not believe their savings group would continue without the CBF. When asked if participants were willing to pay a small amount to keep the CBF if the programme no longer paid them, the majority responded favourably, even if they felt their group could continue without them.
The main reasons participants mentioned for continuing to need the CBF or want the CBF (if not needed) are the following:

- Additional training & information / reminders of previous training
- Direction / guidance / ideas
- Monitor progress / supervise / motivate / accountability
- Meeting reminders / ensure people attend meetings
- Record keeping
- Inform members when have visitors

Programme CBFs have therefore developed a number of significant identities with participants, whereby they have become not only teachers, but also supervisors and motivators, coordinators and enforcers, and links to external organisations and people (discussed in more detail in the following section).

It should be noted that while participants expressed an overall willingness to pay to retain the CBFs, previous consumer research has demonstrated that statements of willingness to pay may be different from actual behaviour, which may pose a future challenge. Another potential challenge with retaining the CBFs post-programme is how they can continue to update their own knowledge to provide appropriate new learning and information to participants. Some of the more advanced or educated participants for example, feel they have already exhausted the knowledge of their current CBF.
COMMUNITY-BASED FACILITATORS (CBF)

Overview
The role of the CBFs is to encourage participation in savings groups, ensure groups function effectively, and provide training on basic financial and business skills, as well as prepare participants for bank loans. CBFs have a minimum level of education and live within the communities they serve, which are predominantly illiterate. The identities they hold as educated community members and teachers earn them respect among participants and enable them to fulfil their role in the programme. For example, as Amanda explains:

“They are our kids. They taught us everything that’s important to us, they are educated more than us, we respect them and know that they are sharing the knowledge they have with us so that we can get some lights and move on.”

Impact
A strong teacher-student identity combination develops between CBFs and participants, whereby participants respect the CBFs and listen to what they tell them. In addition to identifying with CBFs as their teacher, participants also see CBFs as their supervisor and motivator, coordinator and enforcer, record keeper, and link to external organisations and people. These different roles are summarised in Table 4 using example quotes.

<table>
<thead>
<tr>
<th>CBF Role Identity</th>
<th>Example Quotes</th>
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<tbody>
<tr>
<td>Teacher</td>
<td>“He is good because just like others he has gone to school, and we haven’t. It is just now that we know all these things about the group, the savings and the likes. The guys are teaching us all these because they have gone to school and we are enlightened now.” (Sabdio) “We are now enlightened not as before. Since we were given that guy, he has made us do many things even the business that were doing now, he is the one who made us to start them. We have learnt a lot from his lessons, we were ignorant before, we used to do casual works when you get one and stay if you didn't get. He has taught us about groups as well, I didn't have the self-esteem before, I can now talk in front of the people. He has taught us a lot.” (Nasanten) “He is important because he comes and teaches us, because he tells you whenever you are wrong because we have not gone to school. He always goes back and reminds us what we have learnt the previous lessons. Some women will answer, and we will all remind ourselves. He always reminds us always whenever we meet again.” (Nakuru) “He advises and encourages us to be active in the group and the group activities and also to work hard to grow our businesses. We like it because what he's teaching us is very helpful. The knowledge that we have gained has helped us improve our livelihoods. He has enlightened us because even a child goes to school to gain knowledge from the teachers, so he's our group teacher.” (Ramaten)</td>
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<tr>
<td>Supervisor &amp; Motivator</td>
<td>“We will not be where we are now [without CBF], he was like a supervisor to us, he motivates us on how to run our small business, so he is part of the group.” (Malimo) “They supervise business too.” (Michelle) “He encourages us to continue with what we are doing.” (Kongomo) “He encourages us not to let go of the business.” (Naramatu) “He teaches us not to be lazy in the group, among other things that he is sent to tell us... He tells us not to leave the group business and he has seen that we don’t let the business down.” (Ahatho) “He comes and visits us, he comes and checks what is going on. When the group has become relaxed, he comes and tells us to work and achieve our objectives.” (Silapini)</td>
</tr>
<tr>
<td>CBF Role Identity</td>
<td>Example Quotes</td>
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</table>
| Coordinator & Enforcer | “She’s the one informing and reminding us of the group meetings.” (Jennifer)  
“He helps us a lot. He comes and monitors the things we do. He makes sure all the members attend meetings, no matter what.” (Nachami)  
“We are seeing him as a good person, we are illiterate and when he tells us the date that we meet he comes and reminds us in the village. He has also brought the accounts and we just used to hear about it. He comes and looks for us to attend the meetings.” (Nosilale)  
“She comes and teaches us, she comes and tells us what to do in the group because she is the one who has been sent to the group, she makes sure the group cooperates. Many people don’t easily cooperate usually.” (Talaso)  
“He tells us about accounts and he is strict that he makes sure no one doesn’t have it, he teaches us in the meetings. When some of us say they want to go somewhere, he tells them not to because we are doing contributions and he doesn’t want anyone to miss the group. The monthly contributions that we usually make, he told us to make contribution before the end of the month’s meeting. He doesn’t want people fighting or arguing, he wants us to be organised. He doesn’t want people to be angry at each other and late coming.” (Kureya) |
| Record Keeper | “He is there because before our records were mixed up and now, he has kept them organised and there is a clear record for contributions and the loans that are taken. He has put everything in place, and he teaches us very well on what he knows.” (Haniya)  
“When we take a loan from the group, she’s the one who keeps the records.” (Jennifer)  
“He has taught about contributions and he keeps records for us.” (Nachami)  
“You know individuals are not the same and so is the intelligence, even children there are some who are better in class than the others. He drives the idea home when he teaches and keeps our records well.” (Nakuru) |
| Link to external organisations / people | “They also act as an intermediary between the group and the CARE project.” (Anna)  
“She links us with the project through communication, whenever she communicates with the CARE people, she ensures that we get all the necessary information for example if we are expecting a visitor, she informs us early.” (Marayon)  
“She is of great help to us, she used to teach us, and again she also directs the well-wishers and trainers to train us about business. She is like a link to us.” (Nanyu) |

As the above participant statements demonstrate, the CBF plays a vital role not only in helping participants acquire important new knowledge and skills, but also in motivating them to adopt and maintain new behaviours, ensuring groups run effectively, and connecting participants with a broader external world. The role of the CBF has therefore proven to be a vital component of the Building Livelihoods programme.
Changes Over Time

The majority of participants continue to value the CBFs and feel they still need them

As discussed in the previous section, the majority of participants in the study feel their savings group cannot continue without the CBF, and even if they can, they want ongoing assistance from the CBFs with respect to training, guidance, motivation, savings group effectiveness, record keeping, and links to external organisations and people.

Challenges

Performance problems with some CBFs

Because the CBFs have such a vital role in the programme, it is important to ensure the right CBFs are hired and retained over time. There were challenges with some of the CBFs in the earlier stages of the programme who were not performing as expected, which impacted participant progress.

For example, in one of the earlier rounds of data collection (November 2016), Kongomo explains:

“We don’t have a teacher. You never gave us a teacher. You cheated on us. You brought us someone who is doing nothing for us. He doesn’t educate us. He never taught us anything. He comes when you come here. We never saw him before.”

When the underperforming CBFs were identified and replaced, participants noticed and appreciated the changes. For example, as Nosilale explains about the new CBF (March 2018):

“He has taught us a lot; the other guy has done nothing and if we didn’t have [new CBF] we won’t have come this far. He is doing well.”

Another participant named Nakuru also explains:

“We were amateurs back then and people are different back then, we had changes with the teachers as well, one taught a different way as another one did, and the teacher that we have now is much better than the previous one. It is different how people teach, some are better, and others are not good, the education we get now is better and we love it.”

When the CBFs are effective, they develop trusted relationships with the participants, which enables progression, but can also lead to some dependency as previously noted. Challenges lie not only in identifying the right CBFs, but also in retaining good CBFs who may be offered other opportunities. When there is CBF churn, trusted relationships need to be re-established and progress can therefore be slowed.
TRAINING

Overview
The CBFs train participants on various life skills such as self-esteem, assertiveness, and decision making, as well as basic financial and business skills, such as profit calculation, financial goal setting, savings, and budgeting. They also teach them about bank accounts and bank loans in cooperation with Equity Bank staff.

Impact
Increased knowledge and skills leading to behaviour change and more confidence and self-esteem
Some participants were already familiar with some of the concepts included in the training through other programmes/groups prior to the Building Livelihoods programme. In these cases, the programme training can help serve as a reminder and augment existing knowledge and skills.

For example, Nosilale was in two other programme groups prior to commencement of the Building Livelihoods programme. She was already running a business, calculating profit, and saving money. She also had experience taking bank loans as a group. The Building Livelihoods programme augmented her current knowledge and skills by adding individual bank accounts as a mechanism for saving. She explains for example:

“We didn’t have anywhere to make our savings. We can now deposit them in the bank, we are grateful that they have taught us, it is a good thing.”

For other participants with less prior experience, the programme training increases their knowledge and skills more significantly. For some participants it can take time to fully understand and embed new knowledge and skills, requiring ongoing reminders, repeated experience, and examples of others. Table 5 provides examples of participant learning from the Building Livelihoods programme training (beyond how savings groups work).
### Inspirational Example (Story of Sabdio)

“I have learnt a lot because we were given an example of a girl called Sabdio who started as a tailor, she got married and gave her mother a present before she left. They rented a house when she got married and thought about other businesses. She built a shop and hotel... It has helped me, she went and built a hotel and had a tailoring machine as well as the shop. One should think on what to do and not just sit without plans. You should be collecting information and see what you can do. You should not rush and open a business.” (Jennifer)

“She taught us about Sabdio, she was a young girl from the village who had a plan to help her parents. Before she got married, she started a business and bought a lot of animals for her parents. When she got married, she moved with her husband at rental houses and still did her business till she bought land and constructed her own house. According to me Sabdio started from scratch and did her own business. She bought a plot and built a house, goats and camels. She built herself a home and she continued with her business. She was an independent young girl. It was a very important story to us. She didn’t fail in business, she helped herself. And if all of us follow what Sabdio did we will do good in business. And she was not educated.” (Safo)

“He has taught us that story about Sabdio from Kamotonyi. He said she was married while young, she saw that if she gets married, she will leave her family who are poor, that was taught recently, he has taught us all that. She started her business and helped her parents... I have learnt about early marriages to young children by parents. Education is of essence, if you learn about business you will be independent. The story teaches about that girl who was married off at a tender age, it tells parents not to practice that, instead to take them to school. It encourages one to do business so as the children can go to school and build their future... He told us such story so that you can establish yourself, fend for the children, and pay their school fees so as they will help you in future. We should not practice early marriages; you should take them to school so as they can see the much you have done for them when they get a job.” (Malimo)

“We like that story. We are thinking on how God can help us as well and be like Sabdio. Since that day, though I fell sick, I had plans on how to be like her.” (Nachami)

### Other examples of success

“We were taught that [examples of success], we said Omar who is an Equity Agent and Abdi. Abdi was a hotel worker before, he got married and now he is rich. Omari on the other hand has started with one crate, we now take money of Equity from him. They are not employed... And Abdi... And they didn’t have a formal job. He is an agent whom we take money from.” (Marayon)

“He has taught us many things, he told us not to depend on things for free. He has taught us how to grow and be able to build even a house, he gave an example of us who are living in the huts that we can grow and be able to build a modern house. He has taught us how to grow the business and get the loan and pay the interest. You will be able to cater for school fees other than need support from others.” (Susan)

### Assertiveness lesson

“We were told about some people where one is hot tempered, if he goes to a water point, he uses force while one watches silently. When the men fought one is hot tempered and gets things by force, another one just sits silently. The other one complains. There is nothing good about those three habits I have learnt.” (Jennifer)

“The case at the water point... And the last person comes to forcefully get water and others are watching him. We were taught about that as well. It is bad, it is better to borrow instead of using force.” (Marayon)

 “[We were taught about] a line when we go to receive this money. He has taught us that and a fight emerges as a result. Sometimes people fight. He taught us and gave everyone a piece of paper to make a queue, maybe you were up in the front and I can and skip you in the queue. He has taught us all that. He said when you go to a place wait for your turn to be called even if you are last.” (Malimo)
<table>
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<tr>
<th>Knowledge &amp; Skills</th>
<th>Example Quotes</th>
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<tbody>
<tr>
<td>Future visioning</td>
<td>“He has taught us about the future because we can’t predict about the future. We can now save for future prospects.” (Sabdio)</td>
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<td></td>
<td>“We were told to think on what to do in the coming years. Where we will be in business by then. I thought of my plans in the future and the benefits of the children going to school and help me in the future.” (Marayon)</td>
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<td>“We were asked of our plans in future, the plans you have and the savings. I have a safe box where I keep money. I gave it to my child who is going to secondary school.” (Jennifer)</td>
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<td>“He has told us that [to picture the future] as well. I have learnt because that will help me progress and I will do good, you learn by seeing things.” (Malimo)</td>
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<tr>
<td>How to do business / other businesses</td>
<td>“I started business because I got knowledge from our teachers who taught me how to do business and help me to start my own business, like business is not like looking after animals.” (Dararo)</td>
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<td>“They have taught me how to look for income and how to be self-reliant by doing business. We are glad when we meet as a group and teach ourselves how to do certain things. I was shy and didn’t have any idea about business, but I am enlightened and can freely talk to people as compared to before.” (Nasante)</td>
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<td>“I learnt how to buy and sell business, how to present myself in business, how to communicate business language... I feel good because before I didn’t know anything, I didn’t know how to sell things, how to make money, I can’t even weigh a kilo of sugar. So, the teacher taught me all of that and that I know all of that, I am happy, and I feel good.” (Hawatho)</td>
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<td>“I have learnt how to do businesses like buying and selling goats unlike before doing labour works only, I have also learned how to sell sugar.” (Marayon)</td>
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<td></td>
<td>“I have learnt because before I just knew about goat trade and now, I know about sugar, milk, beads, while before I just sold goats alone.” (Seneka)</td>
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<tr>
<td>Business adaptation/ diversification</td>
<td>“They have taught us how to do business, and how to go and sell goats, if that fails you do other business to help revive that.” (Michelle)</td>
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<td>“They have really impacted our business. They are the one who gave us the idea of alternating the two businesses depending on when to do it, to study the market very well, and also to know the time to have one business or the other... I learned that business by comparing the two selling items, maybe the business of doing the sugar stuff is going better than the goat business, the profits I am getting from the goat business, despite it being huge at times, it might disappoint when the amount you get is smaller than expected. That’s why we alternate them depending on the market.” (Kongomo)</td>
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<td></td>
<td>“He has taught us, he said if you get some money, don’t just buy goats alone, plan and buy like a camel or do other business and not just one... He told us if you have a business and get more resources, do other businesses as well don’t just stop where you are, he has taught us things like that, not just using the money for food.” (Nosilale)</td>
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<td>“We have learnt a lot of things, even since we went to the seminars, when we get money we come and buy sugar and some tea leaves and do business at home... Yes, sugar and tea leaves and if the stock doesn’t fetch good profits, you change to strings to make beads and the red ochre and some goats to sell when the market prices are good... it does [help grow business] because when there are good prices, though there are no good prices these days, they help you when there are good prices. When you change the stock for a fast running stock it helps a lot.” (Mayani)</td>
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<tr>
<td>Business continuity</td>
<td>“We were told about business, that when doing any business, when you fail in business, don’t lose hope... get up and help yourself, pull up your socks and get back to redo it.” (Marayon)</td>
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<td></td>
<td>“There was someone who was bit as well [by a snake] and had business. That is what we were asked... One can still do business in case of something that has happened to you.” (Marayon)</td>
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<td>“Another one [lesson] was a case of a woman who fell ill to malaria and had a shop, we were asked who should sell the business in the group, she should give her kids if she trusts them instead of closing it down. It is not good in business.” (Jennifer)</td>
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<tr>
<td>Knowledge &amp; Skills</td>
<td>Example Quotes</td>
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| Budgeting                  | “He taught us budget and financing. He has taught us about planning and how you will be able to do without anyone’s help.” (Christopher)  
“She trained us how to budget ourselves, what we have to do in business during drought so that we cope with the drought and survive.” (Safo)  
“I have learnt a lot, in other group I didn’t learn much, but in this group, I have gained knowledge on how to run businesses, on how to save, taking loans from the group and repaying the group contributions. How to spend the money I get from CARE group, how to do businesses and make profits, spend some money to support the family and use the other to invest in business, it’s been different we don’t spend like how our people used to.” (Jennifer)  
“We have got knowledge. We know now how to make savings and how to do business from the money that we get. You know how to balance them, the expenses for food and others to do with business.” (Nakuru)                                                                                                                                                                                                                          |
| Individual saving (home & bank) | “They also told us that it’s not good to have that cash money always because you might be tempted to use them. They advise us to buy a saving box that we keep the money inside, the profits we get we put inside that saving box.” (Jennifer)  
“I have now seen the importance of the business, the savings is an important thing. I like the savings idea now that I am doing business. I sell sugar, tea leaves in the village. I sell meat at times if I get a goat to buy... I do [save]. I have went to some people who make save boxes and got one, so that I can make my own savings.” (Sabdio)  
“He is teaching us about savings, and how to do business, and the loans with interest. He says you can save even in your own house and save them somewhere and do other things with them.” (Christopher)  
“There is a girl who use to teach us, she tells us when we get that money, we should save it to your account, there is no need to save them at home because there are a lot of unnecessary expenses at home that will make you use that money. Don’t save it in the house, save them in a bank because when they are in the bank you can’t easily accesses them as compared to the house you will use them when you have need.” (Nachami)  
“We know how to deal with it [drought] so that it doesn’t finish your business for example we sell last time what was strong and then we took the money in the bank so that we have zero loss as a result of drought. We have learned from it. I am telling you there is no one who is still back and doesn’t have an account to deposit something before the drought season.” (Naramatu)  
“It is good because you save your money in it [bank account], we didn’t know about it before, they just taught us recently.” (Loltepes)                                                                                                                                                                                                       |
| Bank loans                 | “They have taught us about business and about loans and they told us that we should not be just getting money and not doing business, you can build a house. And if the government makes you get the loan do business, when you do business save some profits for the children and pay some to the loan. Don’t just use the money once and for all. Do business and make savings. They have taught us so well. They told us that when people borrow money from you tell them that is a loan and you don’t need to give out. Even if it is your brother, or a friend, a loan doesn’t want anything like that because you will need to pay it. You can be given, and you will build a house or a shop or even a car, and if you fail it will make you to incur losses. When you have a business, you will be able to buy bed and shoes, but a loan as it is must go to the business. But they haven’t told us not to use the loan for food. Some say we can use it for food, and you don’t need to go hungry while doing business. You can use it, but you should have a way to pay it back.” (Jennifer)  
“Before the loans we were taught about how we were to take and pay it back. As we were being taught, I came to decide that I will take fifteen thousand and when I was to pay, the guy used to come to the tree where we met. I used to pay two thousand six hundred every month as I was doing business with them. I knew before how to be paying that back because I was taught. You will not be thinking about being followed up to pay that because you are doing business with the loan money.” (Haniya) |
Knowledge & Skills

Example Quotes

“He has told us about Equity, and he has taught us how to get the loan and how to use it. He has taught us how to do the things to do with the loan, he has told us how to use it and if you want to take the loan, he has enlightened us about that.” (Sindio)

“We have got the knowledge and they have even taught us about loans, and you can get up to twenty thousand and you can open a shop and buy goats and take them to Isiolo or Archers post as you are doing the little brooms business... He has brought these people who give loans from Marsabit and we didn’t have anything. We got the loans and we were able to access them using our ATMs [ID cards], that is what he brought.” (Kureya)

Management of credit (to other community members)

“They have taught us a lot of things, how to take care of the business because people might make your business to fail... our people can make you fail, not everyone is given [goods on credit], just us who can repay.” (Silapini)

“He has told us that if you give things on credit then you will not grow in business. Like the last time at the tree, he taught us about the five thousand and gave an example of the cigarette, when you are selling it you don’t give on credit, you will have taken yourself on a loss. Even if it was petrol, he told us the profit and losses.” (Christopher)

“You know before the group came here, we didn’t know anything, and they taught us when people tell you to help them, you will say no because you will need to make savings. The savings have enabled me to build a house and take care of the children’s welfare. The school fees and the other things. When people ask for money and I have seen that they deserve a helping hand I will give. I will just pray to God if I tell some I don’t have.” (Seneka)

“We were taught and told if someone borrows money [personal loan], like one thousand, you charge them a hundred shillings as interest, if it is fifty, they repay as a hundred shillings, they will pay in time.” (Hurisha)

“These people are the ones who taught us that when you take money, let us say three thousand shillings you will return three hundred as an interest, we saw it as good thing [for personal loans], we didn’t know before.” (Mayani)

Many participants expressed how their knowledge and skills in business developed over time and helped improve their business. For example, following training in the earlier stages of the programme, Malimo described his experience with business as follows:

“At first you are new to it, you incur losses and seldom profits, I am a specialist now, I can’t incur much losses.”

He further explains:

“It [business] has really changed our life since before we were not having these funds, we were struggling to make it in life; putting a meal on a table was very difficult. We were looking for a nearby job, but all was in vain. And for now, you have your personal business at home. Everything is simplified. My kids are eating well, and they get all the basic needs including the education. And for those who are not doing any business we welcome them to join our group because its good. Before we were living on credits, the little we get we pay the credit, we had nothing to sell. Our teacher taught us that it’s a small capital that results to a big business depending with the effort you will install in doing that business. Since I ventured into business, I got a lot of money as per now am not even dreaming to do without it.”
Many participants also talked about how they are now more ‘enlightened’ because of the programme training. Especially as many of the participants identify themselves as being illiterate, the training helps change their self-perception from being incapable and inferior to being able to learn new things and progress like more educated people. This is illustrated through the following participant quotes:

“I was illiterate before, I now know what to do... What I feel right now is that I am a person too and I have my own things as well.” (Kongomo)

“I was ignorant before, I didn’t know anything like this, since I got into the group, I am little bit literate now... I love [business] because I have been enlightened and I was illiterate before. They have educated me, and I have now grown and prospered since they taught me.” (Ramaten)

“They have taught us because we are illiterate and now since we joined the group, we are enlightened.” (Sabdio)

“All participants have learned something new from the Building Livelihoods programme, with varying degrees of significance based on their starting point. During the latest round of data collection (November 2019), participants were asked what else they would like to learn in order to help them progress. While some participants said there is nothing else they need to learn, most have a desire for continued learning, although many cannot articulate what they would like to learn that would help them. Those that were able to articulate desired learning specified the following:

- More business ideas / how to do other businesses
- How to do a bigger business and expand
- Livestock grading to know what prices livestock should sell for
- Livestock prices in different markets
- How to trade livestock in different markets
- Different breeds of animals and cross-breeding to increase profitability of livestock
- Swahili to communicate better with people in the market
- How to write amounts so can keep records
- Leadership skills and business management
- Money management

Participant confidence and self-esteem therefore increase not only from learning and applying new knowledge and skills, but also because their identity as someone who is illiterate is changing.
Challenges
Training timing not always optimal and some challenges with understanding and recall

At times some participants were unavailable for training due to individual personal reasons, however there were also times when training was scheduled during important cultural events, which therefore reduced its reach and effectiveness. For example, as Kureya explains:

“We had another ceremony on the same day, people were not available for the training.”

In addition, when participants are available for training, some struggle with understanding the concepts and cannot recall what they were taught. Often this is the case with older participants or those with less exposure to other programmes or to people who are more educated/experienced. This often requires repetition of the training and ongoing reminders from the CBF. For example, as Haniya explains:

“We have the elderly in the group who are slow to learn. They only trust him [CBF] to explain where they fail to understand. They can’t trust any group member. He explains better to them than we do.”

Stories of other people and training that includes images seem to have higher levels of recall across more participants. In addition, some CBFs reported that the business planning/budgeting was particularly challenging for illiterate participants, however one CBF noted that other organisations such as KLMC have a model that participants seem to understand better. The challenge therefore lies in how best to teach illiterate participants more complex topics and increase recall and adoption.

In some cases, participants who struggle to understand or recall training have school children or other group members to assist them. For example, as Naramatu explains:

“I can’t recall it [training] clearly but I had put some notes so that I can refer to them, like anything she taught us I had told my child to note them down so that she can teach me, she really shed light to us.”

Another participant named Kongomo also explains:

“I have seen the importance [of the group], if I don’t understand anything, I will ask my colleagues.”

Programme CBFs were also asked what requests they receive for additional learning. The topics participants ask them about are the following:

- Livestock insurance
- How to get the National Hospital Insurance Fund card
- How to prevent themselves from getting diseases
- Explanation on things they hear around, but do not understand

Finally, programme CBFs were asked what they felt participants needed to learn that would be most helpful for them. Their responses include:

- Budgeting and money management
- Management of Equity loans
- More sharing across different groups
EQUITY BANK LOANS

Overview

Loans are provided by Equity Bank to participants who meet the readiness criteria. Participants receive up to 30,000Ksh as a first loan with re-payments commencing within the first month. Subsequent loan amounts are increased following demonstration of repayment.

Some participants were already comfortable with bank loans as they had taken them before through other programmes. For example, Safo explains:

“I will take it [Equity loan] because I use to take even before I joined CARE. I took a loan from Kenya Women sometimes back, used it and realised that you can do a lot with loans, but I left after paying back the loan because I couldn’t manage to pay the required loan money every month.”

However, other participants were not comfortable with bank loans because they believe you will be arrested, or all your possessions will be taken away if they are not repaid. For example, as Narau explains:

“We were told earlier that they will confiscate your property if you fail to pay, everything, to all your utensils.”

In addition, a number of participants did not know what a bank was when the Building Livelihoods programme started, such as Sindio who when asked about banks replied, “I don’t know what a bank is”, and Hawatho who similarly replied, “I don’t know it, I have not gone to school.”

Experience with savings group loans and training by CBFs and Equity staff helped make some participants comfortable enough to take bank loans. For example, as previously noted, Haniya explains:

“Before the loans we were taught about how we were to take and pay it back. As we were being taught, I came to decide that I will take fifteen thousand and when I was to pay, the guy used to come to the tree where we met. I used to pay two thousand six hundred every month as I was doing business with them. I knew before how to be paying that back because I was taught. You will not be thinking about being followed up to pay that because you are doing business with the loan money.”

Other participants became comfortable to take bank loans after they saw others take them. For example, Margaret explains:

“I just said let me do what others are doing. I heard them talking about loans, so I said I should not be afraid of it as others have tried. I decided to take it as well. So just because of that I decided to follow the majority and tried to take the loan and I saw that it is not bad.”

Impact

Participants adopt a new identity of bank borrower

When participants take a bank loan, they adopt an identity as a bank borrower, which they have been repeatedly told by CBFs and Equity staff includes expectations to use bank loans primarily for business and to repay bank loans with interest according to specified deadlines. In some cases, participants have been cautioned they should not share bank loans with others because they need to be repaid.

For example, as previously illustrated, Jennifer describes what being a bank borrower means:

“They have taught us about business and about loans and they told us that we should not be just getting money and not doing business, you can build a house. And if the government makes you get the loan do business, when you do business save some profits for the children and pay some to the loan. Don’t just use the money once and for all. Do business and make savings. They have taught us so well. They told us that when people borrow money from you tell them that is a loan and you don’t need to give out. Even if it is your brother, or a friend, a loan doesn’t want anything like that because you will need to pay it. You can be given, and you will build a house or a shop or even a car, and if you fail it will make you to incur losses. When you have a business, you will be able to buy bed and shoes, but a loan as it is must go to the business. But they haven’t told us not to use the loan for food. Some say we can use it for food, and you don’t need to go hungry while doing business. You can use it, but you should have a way to pay it back.”

Most participants speak about the loans in a similar way, which means the identity of bank borrower and its associated expectations are taken seriously and bank loans are being taken responsibly.

In addition, a number of participants did not know what a bank was when the Building Livelihoods programme started, such as Sindio who when asked about banks replied, “I don’t know what a bank is”, and Hawatho who similarly replied, “I don’t know it, I have not gone to school.”
The Equity Bank loans have mixed outcomes

In the final round of data collection (November 2019) 43% of participants asked had taken loans from Equity Bank. Out of those participants 64% said the loans helped them grow their business, 14% said they were able to maintain their business because of the loans, and 22% said the loans had no impact on their business.

Table 6 includes an excerpt from the November 2019 field notes providing illustrations for each outcome. Exact participant quotes are not available as the recordings for November 2019 were not transcribed.

Figure 3: Equity Bank Loan Use, Demand & Impact

Have you taken an Equity Bank loan?

<table>
<thead>
<tr>
<th>Impact on business?</th>
<th>Growth = 64%</th>
<th>Maintain = 14%</th>
<th>No Impact = 22%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes 75%</td>
<td>No 25%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Want another loan?</th>
<th>Yes = 75%</th>
<th>No = 25%</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Want a loan?</th>
<th>Yes = 21%</th>
<th>No = 79%</th>
</tr>
</thead>
</table>

n = 43

Table 6 includes an excerpt from the November 2019 field notes providing illustrations for each outcome. Exact participant quotes are not available as the recordings for November 2019 were not transcribed.

Changes Over Time

Some participants still do not want to take loans or do not want to take another loan

As Figure 3 shows, some of the participants who have taken an Equity loan do not want to take another loan. The reasons for not wanting to take another loan include:

- Struggled to repay the loan (e.g. repayment deadlines too short to earn profit)
- Limited impact on business
- Amount owing changed and they do not understand why (e.g. case of Marayon below)
- Participants have heard or seen that a white truck with bank officials has come to the house of loan takers and they are afraid

21% of participants who have not taken an Equity loan would like to take one, but not yet. Their reasons for waiting include:

- No time / too busy (e.g. job at school, eldest in school so no help at home)
- Worried about not being able to pay school fees or using for school fees (want to wait until school fees are finished)
- Scared to start livestock trade and take them to Merille because of current security issues
- No longer in the savings group

79% of participants who have not taken an Equity loan do not want one. Their reasons for not wanting a loan include:

- Fear that something bad will happen (e.g. vehicle comes to house, children taken away)
- Fear will not be able to repay (business not good, too many medical expenses, likely to share with others, no livestock as back up, no husband to help)
- Business is okay without it (e.g. want to grow slowly without a loan; can use savings group loans)
- Don’t know what business to do with it
- Perception that banks only care about themselves – just working for bank
- Repayment deadlines too short – no time to make profit
- Someone else is beneficiary and cannot take on their behalf or actual beneficiary fears loans
Table 6: Impact of Equity Bank Loans

<table>
<thead>
<tr>
<th>Equity Loan Outcome</th>
<th>Excerpt from Field Notes</th>
</tr>
</thead>
</table>
| Business Growth     | Naramatu has taken 2 Equity loans. The first one was 30k, which she used for livestock trade. She had 10k in profit after she cleared the loan. The second loan was 50k, which she also used for livestock trade. Although the drought came and business was not so good, she still had 22k profit after repaying the loan. She had no problems with repayments, and she could use profit to repay. She wants to take another loan.  
In a previous interview, Jennifer explains: “I started with twenty thousand at first, twenty, and continued like that to take a bigger one when I finished the smaller one. I have taken twice. The first one just bought three goats and I bought some stuffs for the shop, I gave the boy six thousand since he was chased from school, his house has been closed down. I had to give him six thousand for house. The remainder which is fifteen thousand had gone to the business, I bought a sack of sugar and maize flour, which are in some smaller packages and continued like that.” In the latest round of data collection in November 2019, Jennifer said the loans helped her grow her business because now she has been able to start goat trading as well. |
| Business Maintenance | Roble took a 20k loan for livestock trade because his business decreased due to the drought. It helped him keep his business going during the drought and was able to buy other livestock when the ones he had died. He repaid the loan without any problems and wants to take another one.  
Sindio took a 20k loan that she used for goat trade. It helped her maintain her business when it had decreased. She repaid it without any problems and would like to take another loan. |
| No Business Impact  | Marayon has taken two bank loans for 30k and 70k, which have been used to buy goats for trade and for school fees. She has not had trouble repaying, but sometimes has to use her animals to make the payments. She does not feel the loans have impacted her business because of the need to use livestock to repay. She does not want to take another loan partly because of lack of perceived impact, but also because the amount she owed was increased and she was not told why (possibly a fraud problem or a delayed repayment). She also explained that the ‘big’ men from the bank came to one of the group member’s homes in a big white truck and it scared them.  
Nanyu has taken two loans, the first one for 30k and the second for 70k, both of which she used for business goods and goats for trade. She has repaid the loans but found it hard to repay because you have to make a payment every month. You also have to use the profit from the business to repay the loan, which then limits the amount you have. She feels the time is too short to clear the loan. She does not feel it had much impact on her business because the time to repay was too short and you are basically just looking to repay what you took. For that reason, and because she is old and has less strength, she does not want to take another loan. |
Trust is core to financial services. There is a need for a sound system of checks and balances to protect the interests of clients, especially when dealing with poor, illiterate populations.

Challenges

Negative perceptions or experiences of Equity loans
As previously detailed, some participants continue to fear bank loans. For example, Ramaten explained how she had been prepared to take a loan and met the required criteria, but then changed her mind because she was afraid her children would be taken from her if she failed to repay (excerpt from November 2019 field notes). Similarly, Mayani refuses to take an Equity loan because she is worried that if she cannot repay, she will be taken away and arrested. She explains “I would rather die with my problems than be arrested.” In addition, as previously detailed, some participants had negative experiences with the loans (e.g. struggled to make repayments, amount owing increased without knowledge and understanding, no business impact). There are therefore still some challenges that need to be addressed with respect to increasing participant comfort with and readiness to take Equity loans, as well as increasing effectiveness of the loans and, as suggested by CBFs, improving budgeting and money management.
MARKET LINKAGES

Overview
The programme has been working on a number of links to other market actors to increase access to information, enable group buying, and augment business opportunities. This includes provision of livestock pricing information over Radio Jangwani, livestock grading trading by KLMC, inclusion in bead business with NRT, and access to reduced prices on goods through SAVER.

Impact & Challenges
These market linkages are still relatively new and as such the impacts and challenges will be explored together in this section.

Radio Jangwani: Livestock pricing information
As of November 2019, 12 of 25 (48%) applicable participants interviewed had heard the livestock pricing information on Radio Jangwani. For those who had heard it, they said it helped them to know the current prices and therefore when to go to the market and what prices to expect.

However, as of November 2019, the pricing information was no longer being aired on the radio. Discussion with the CARE field staff revealed that the paid CARE radio slots had finished, and while the radio agreed to continue to air the pricing information and the county government was also supportive, the information was no longer getting from the market to the radio station without the involvement of CARE. Therefore, the challenge that needs to be addressed is how to make this work effectively and continuously without ongoing CARE involvement.

KLMC: Livestock grading training
As of November 2019, 3 of 23 (13%) applicable participants interviewed had received the livestock grading training. The low numbers are likely because the training was only recently given to the cluster leads and therefore has not yet trickled down to more participants. Those participants who were trained were able to explain the different grades of livestock and feel it will help them know which livestock are worth more and therefore improve their ability to negotiate. The current challenge is ensuring the livestock grading training trickles down to all participants involved in livestock trading and those interested in trading.

NRT: Bead business
In November 2019 there were 2 participants newly involved with NRT. These participants said their income has grown through this addition to their business. However, it is uncertain if the introduction to NRT is through the Building Livelihoods programme market linkages or other introductions as to-date it seems most of the NRT engagement has been in Korr. The challenge therefore is to extend this to other areas to provide more participants with this business opportunity.

SAVER: Wholesale pricing
As of November 2019, 11 of 25 (44%) applicable participants interviewed were involved in some kind of group buying of goods to get better prices. Five of these participants (45%) are in Merille, which is the only location with the market linkage relationship with SAVER. SAVER had problems with thefts when trying to bring goods to other remote areas, and other locations already have wholesalers (e.g. Laisamis) or are close to larger towns (e.g. Logologo). Therefore, this market linkage is currently limited with respect to location. In addition, group members cannot buy at different times and get the reduced prices; they must buy goods at the same time, which can pose a challenge because they may finish selling their products at different times or have money available for purchase at different times.
Chapter 3

OVERVIEW OF IMPACTS

While impacts are covered in the previous sections with respect to the specific programme components, they will be further summarised in this section based on the key FSD Kenya impact factors of knowledge, skills and information; market access; income and assets, formal and informal safety nets, empowerment, networks, and overall resilience.

Other studies of graduation projects have found that the combination of project components leads to positive outcomes for participants, however little is known about whether one component is more important than another. Similarly, with the Building Livelihoods programme it is the combination of components that build on each other and combine to create positive outcomes for participants. In order to understand participant perceptions regarding which project component is most important for them, they were asked during the latest round of data collection (November 2019). Not surprisingly, the majority of participants (55%) said the HSNP was most important for them as many use it for school fees, to boost business, buy livestock, and for other basic necessities. They also see it as money they do not have to work hard to get, and some describe it as their first step out of poverty. The CBFs are perceived to be the second most important programme component for participants. As previously described, the majority of participants continue to need or want the CBF for a number of reasons, including ongoing learning and guidance.

Figure 4: Most Important Programme Component for Participants

All participants gained from some degree of new knowledge and skills, but more is needed/wanted and more work is required on access to market information.

As previously described, participant knowledge and skills increase in the Building Livelihoods programme through a combination of general participation in the savings groups (i.e. meetings, rules, contributions, loans, shareouts), interaction with other group members, formal training, exposure to bank accounts and loans, and ongoing supervision and mentoring by the CBFs. In addition, when participants start doing business or expand their businesses to other types or markets, they are exposed to more business people and experiences, which further enhances their knowledge and skills.

Depending on the participant’s starting point, the Building Livelihoods programme may provide reminders of previous learning or augment existing knowledge and skills, whereas for others the changes are more significant, particularly for those who were not previously part of another programme or group and were not already engaged in business. As participants develop more knowledge and skills it gives them increased confidence and self-esteem to continue to progress and often a desire for continued learning.

With respect to information, some participants may access new information (e.g. livestock price information) through friends or newly developed networks. While the Building Livelihoods programme has started to create market linkages to provide participants with access to market information, this has only occurred for a limited period, is no longer taking place, and has had limited use among participants thus far.
MARKET ACCESS

Some demonstrated increase in market access through the programme, but more external market access is needed to reduce dependency on local community economies

33% of participants were not engaged in any form of business at the start of the Building Livelihoods programme and 8% were only selling brooms, teeth sticks and other items made from natural resources. All these participants engaged in business through the Building Livelihoods programme, which involved buying and selling goods for profit (e.g. petty trade or goat trade). As such, they accessed markets they were not previously engaged with.

In addition, some participants talked about how they now know about and do business at the Merille market, whereas they did not previously. For example, Michelle explains:

“I have learned a lot of things, because before we didn’t use to go to Merille market, but we now go since there is no business here. You can now buy a goat and sell in that market on Tuesday, if it doesn’t sell out you can still cook the meat and sell out.”

Some participants with prior experience with the Merille market talked about how they now engage with other markets, such as at Archer’s Post or Isiolo. Nosilale for example was already engaged in goat trade in Merille prior to the Building Livelihoods programme, but she talks about how she has expanded to include other markets, explaining:

“I have changed, I know many things that I didn’t know before, I didn’t know about selling of goats on profit, I can now go up to Sereolipi and Isiolo and sell them… if I want goods I will go and get them from Isiolo… You will get informed in business, you are seeking a higher profit margin because the profit is small when you buy them here.”

Therefore, it seems some participants are becoming more comfortable going further afield to engage with business, either as an individual or as a group. Also, as previously described some participants are requesting more learning with respect to other markets and how to engage with them.

Finally, as previously noted, two participants were newly engaged with NRT in November 2019, however it is uncertain if this was due to Building Livelihoods programme market linkages.

The Building Livelihoods programme has therefore enabled some degree of increased market engagement or access for participants, although it is difficult to determine how much of the change can be attributed directly to the programme compared to other forms of exposure and experience. Additional work is required to link participants to more external markets and customers in order to reduce dependency on the local community economy.

“33% of participants were not engaged in any form of business at the start of the Building Livelihoods programme and 8% were only selling brooms, teeth sticks and other items made from natural resources.”
This study did not set out to measure changes in income and assets and therefore proper quantitative measures were not put in place. The purpose of this study was to monitor changes in participant perceptions and behaviour (identities) over time through a qualitative study, which can help better understand mechanisms of change. However, during the interviews, participants were asked what businesses they were doing and how their business changed, and in some cases what livestock they had accumulated. In the latest round of data collection (November 2019) participants were asked more specifically about income and asset changes over the past three years, however in most cases participant responses emphasised before and after the recent drought. It is challenging to ask participants questions about changes over long time periods as they tend to be more present focused. These types of things are therefore better measured over time through an appropriate quantitative study. However, subjective estimates can be made based on knowledge of the participants, observed changes in their business, other statements they have made, and responses to specific questions.

The majority of participants have had overall increases in business/business income & assets

Based on the subjective estimates, 66% of all participants in the study (51) experienced growth in their business/business income and 66% of applicable participants (44) experienced growth in assets between the time of their first interview and the time of their last interview (timeframes differ by participant per Appendix A).

Therefore, while there are ongoing challenges with business (e.g. drought, medical expenses, competition) and continued ups and downs, there does appear to be overall progression with respect to business/income and asset growth. Participants experiencing little change or an overall decrease in their business/business income between their first interview and their last interview seem to primarily be those from the group that no longer exists, those who have left their group, and those who live in the area where the recent sand fly disease was prominent or others who have also had significant medical expenses. One participant also experienced an overall decrease because she was no longer allowed to sell her highest profit-making product of alcohol. While some old/elder participants have experienced limited change or an overall decrease between their first and last interview, others have experienced increases, therefore demonstrating that the old/elder members of the community can also increase their resilience through business.
**FORMAL & INFORMAL SAFETY NETS**

Formal safety nets have increased, while informal safety nets may be decreasing or changing form

Formal safety nets have increased through the savings group loans and Equity loans. While not all participants currently want an Equity loan and there are some challenges with them, 83% of participants (out of data for 47 participants) have taken one or more savings group loans. Most participants value the loans as an important resource in times of emergency (e.g., medical expenses, school fees), as well as to help maintain or boost business, and in some cases to help pay off Equity loans when a repayment deadline cannot be met through other means. The savings group loans provide a less demeaning or demoralising means of accessing funds when needed relative to previous options such as begging or seeking hard labour jobs.

The availability of more formal safety nets and the increase in business engagement have led to some decreases in the need for informal safety nets. For example, as Jennifer explains:

“It has changed because the number of those who used to beg have reduced. All of them have it [business] now, so there are few people who still beg. But again, there are some who approach you, they are very hungry, you just have mercy on her.”

Informal safety nets may also be reducing as people are placing more emphasis on maintaining business and generating profit and savings. For example, as Kongomo explains:

“Before we get to know about business, we were sharing the little we have and now because everyone is focused on business no one wants to fail. That’s what have caused all that stuff to happen whereby people don’t give out goods, because they are afraid they will fail.”

Participants who emphasise business continuity, profit and savings over helping others with respect to their behaviour as a businessperson are said to have adopted an individualist businessperson identity, as opposed to a collectivist businessperson identity or a hybrid of the two. The report titled ‘Becoming Businesspeople’ provides more detail on the different types of businessperson identities and how they develop and shape participant behaviour. It is estimated that 47% of participants (from 38 participants with sufficient data) had an individualist businessperson identity at the time of their last interview, which means they are more likely to emphasise business continuity, profit, and growth over helping others with respect to their business-related behaviour.

In some cases, informal safety nets are changing form. For example, instead of helping others with handouts, Sindio, who has adopted an identity as an individualist businessperson, now provides needy community members with jobs in the market for money to buy food. As she explains:

“They come and go to the goat market and you tell them to look after them as you are doing the trade. You will pay him for the services because you don’t have food to offer him. If the goats have profit you will give him some money to buy food for his children.”

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**Figure 6: Participant Identities as a Businessperson**

<table>
<thead>
<tr>
<th>Participant Businessperson Identity</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individualist</td>
<td>47%</td>
</tr>
<tr>
<td>Collectivist</td>
<td>29%</td>
</tr>
<tr>
<td>Hybrid</td>
<td>24%</td>
</tr>
</tbody>
</table>

n = 38
EMPOWERMENT

As previously described, many participants experience increased knowledge and skill levels, as well as increased confidence and self-esteem in various ways across the different Building Livelihoods programme components. This includes:

- HSNP – through reduced identity as poor, removed identity as hard labourer, ability to enact desired mother/father identity, new identity as credit-worthy, new identity/ability to maintain identity as a savings group member, and new identity/ability to maintain identity/ability to further develop identity as a businessperson.
- Savings Groups – through learning about how savings groups work, ability to get help from the group (e.g. loans, social fund), income generation through the group (contributions & shareouts, group business), savings, and social support.
- CBF – through continued support and motivation.
- Training – through learning and applying new knowledge and skills, as well as through changes in identity as an illiterate.
- Equity Bank – through learning about and having access to bank accounts and bank loans.
- Market Linkages – through increased ability and confidence to negotiate (although currently limited).

In addition, what it means to be a woman is changing in the community and women are becoming more empowered through the Building Livelihoods programme, as well as through other programmes and government initiatives. Figure 7 provides an overview of the ways females are becoming more empowered.

Figure 7: Various Ways Females are Becoming More Empowered

Table 7 provides example quotes and excerpts from field notes that illustrate the various changes for women that are associated with a greater sense of empowerment.
## Changes for Women

### Business knowledge & skills beyond husbands

“He doesn’t know about it, he is just looking after goats and knows nothing about business.” (Sindio)

### No longer depend on husband

“We are not as we used to be before, we were just waiting for the husband to bring the food and now we don’t wait for him. One just does her things and business.” (Nakuru)

### Asset ownership (business goods & livestock)

Halimo said she can make more household decisions now. She talked about how before men didn’t trust them with animals, but now they own things themselves (business goods & business livestock), can buy food for the children, and no longer wait for men to provide. Her husband does labour work. The money he earns is his, but he gives her something little for the family and helps pay school fees; it is not just her responsibility. (excerpt from November 2019 field notes)

### Increased decision-making

Marayon said women have more control over household decisions now and that men cannot control everything now. She recounted a recent story of how her husband offered her daughter for marriage to an older man. She was not happy with this decision and went to the man’s village to take her daughter back, who is now living with her. (excerpt from November 2019 field notes)

### Financial management

Hawatho explained that she has more say in the household now because she controls the business. Her husband may ask her to add certain products to her business and she will tell him no. She has control over the business money. She does ask her husband about using it for some things but does not need his permission; it is up to her. Her husband cares for livestock and sometimes does labour jobs, he also slaughters and skins animals for money. He gives her the money he earns and if he uses it, he must tell her what money he got and how he has used it. (excerpt from November 2019 field notes)

### Active in livestock market as well as men

“We have changed now; the business seemed a male dominated industry before as opposed to today.” (Haniya)

### Can talk in front of men (markets and elsewhere)

Marayon said she takes livestock to the market and that now women can talk in front of men (e.g. at the markets and elsewhere). (excerpt from November 2019 field notes)

### Role models for other women

Amy feels she is a role model for others. Before she just sold brooms and brushes and now she sells other things. So other people can see she has progressed, and she is a good example. Others do ask her for advice about the goat business. She tells them not to sell female goats because they will give birth; they should only trade the males. She also tells them they need to evaluate the animals before they buy them. (excerpt from November 2019 field notes)

### No / reduced hard labour jobs

“I’m managing my own business now, I no longer collect firewood, my children cannot go hungry and am not experiencing any problems at the moment.” (Talasso)

### No more working for others

“The best thing is to own your own business and not working for someone... My own is good because, working under other person’s rule is hard. They don’t usually get satisfied with what you have done. Doing your own business is much better according to me.” (Kureya)

### New roles in the community (some used to just be for men)

Ntalamaye is on the school committee and is also on the committee for the borehole. When asked if more women are taking on these kinds of roles now, she said it is more balanced between men and women than before. Before men had all the responsibilities. When asked what men think of this, she said they have accepted it and men fail in business. (excerpt from November 2019 field notes)

### Don’t have to borrow anymore / as much from others

“I feel good because I have something [because of business], I don’t have to beg.” (Michelle)
As previously described, some participants are interacting with local and more distant markets where they did not previously, and some participants have started doing business with NRT. In these cases, their networks have increased as they are now interacting with a broader range of people in business. In some cases, participants have developed stronger connections with buyers from other markets, which is helping them in their business.

For example, in the latest round of data collection (November 2019) Nosilale talked about how she has more business connections now than previously and even has phone numbers of the buyers now and can talk with them so the buyers can inform them what they want. She learned some Swahili so she can speak directly to them (no direct quote as no transcriptions for November 2019).

In addition, the savings groups provide a form of network that was not previously available for some. As described earlier, the savings groups provide not only various forms of financial value, but also social support for some, which they may not have had previously. For example, in November 2019 Nasanten talked about how she used to be very isolated and stuck to herself, but now she has relationships because of the savings group (no direct quote as no transcriptions for November 2019).

The savings groups also helped some participants build the confidence they needed to be able to engage in business and therefore expand their existing networks. For example, as Nasanten also explains: "They have taught me how to look for income, and how to be self-reliant by doing business. We are glad when we meet as a group and teach ourselves how to do certain things. I was shy and didn't have any idea about business, but I am enlightened and can freely talk to people as compared to before."

Therefore, there are some increases in participant networks that can be attributed to the Building Livelihoods programme, although similar to the notes on market access, additional work is required to link participants to other types of networks beyond their local communities. Some participants have talked about wanting to be linked directly to buyers from other markets so they are aware of their needs, as well as to be linked to organisations or people who can help them access more lucrative markets in Ethiopia.

Without an agreed measure of resilience and a longitudinal quantitative study, it is difficult to definitively specify impact on participant resilience. However, based on what is known about participants and the changes seen over time through the qualitative study, changes in overall resilience can be estimated.

All participants have experienced some level of increased resilience because of the HSNP, which gives them regular access to resources they did not previously have. This is further augmented at various levels depending on whether participants continue to participate in savings groups and therefore have access to savings group loans and profit opportunities through the loans, as well as their engagement with business, and behaviour with respect to savings, asset accumulation, and Equity loans.

It is estimated that the majority of participants (78%) experienced high changes in overall resilience compared to before the Building Livelihoods programme, which is assumed to include the HSNP. Those participants with lower levels of change in resilience seem to be those in the group that fell apart and who are not in any other groups and have fewer alternative forms of assistance (low), as well as those who were in the group that fell apart or who left a group and have some other forms of support, and/or limited business engagement or change in business (medium).
It must be noted that changes in overall resilience may also be due to factors beyond the Building Livelihoods programme, such as participation in other programmes or initiatives prior to or during the Building Livelihoods programme. A rough attempt to measure specific programme impact on participants, excluding other initiatives (where possible) and excluding the HSNP found a high programme impact for 49% of participants in the sample. This includes participants who had no or limited previous experience with other programmes or groups, as well as those with no or limited previous experience with business who leveraged the programme components (e.g. stayed in the savings group, applied the learnings). Naturally, these participants will be more significantly impacted by the programme given their starting point.

Those participants for whom the programme, excluding HSNP, had a medium impact (31%) are those with more previous experience with other programmes, groups and business and for whom the programme serves more as a ‘booster’.

Finally, those participants for whom the programme had a low impact (20%) are those from the group that fell apart or who left groups, as well as those who experienced minimal change because they did not leverage programme components relative to other participants. For these participants, the biggest, and in some cases only, impact was related to the HSNP.
Chapter 4

CASE STUDY - NASANTEN

The following case study provides an example of a participant for whom the programme had high impact. Additional case studies can be provided as required and case studies can be written specifically for external publication if needed.

Nasanten is married to an old man who is the actual beneficiary of the HSNP, however he did not have an ID card, so she was able to use her card to register and can collect the money on his behalf. She has three surviving children (out of four).

When the Building Livelihoods programme commenced, Nasanten had no prior experience with other programmes, groups or business and therefore very limited understanding regarding how groups or business work. In addition to primarily depending on her husband, she was doing hard labour jobs such as fetching water, firewood, charcoal and sand to try to support her children, which was hard on her health and she struggled to provide food and pay school fees.

When she began to receive the HSNP, she was relieved to find it gave her an identity as a credit-worthy member of the community, which made her feel more accepted and supported in addition to alleviating some of her struggles. As she explained:

“The community supports me now. Like before no one even dared to talk to you about credit. Why? Because I am very poor and have no money, am jobless, that nobody can dare to give me credit. Despite telling them that I will try hard to work tomorrow so that I can pay them, they still don’t trust me. But as per now I am happy, I can take credit from everywhere I want and pay it back when my money comes…. even paying school fees from the school we can tell them to be patient and they trust us.”

When the HSNP was collected, it was split between her and her husband, where he received 3000Ksh and she received 2000Ksh. She used her portion for food and school fees, as well as to contribute to the newly formed programme savings group. She was pleased to adopt an identity as a member of the savings group because for her it was associated with the HSNP and she saw it as a way out of the hard labour jobs that impacted her health. As she explained:

“The casual labour had an impact on my health, I had to leave them and join the group. I just fetch water on a very few occasions... I just did the odd jobs like fetching of sand to feed the family; I saw that job will affect my health, so I saw the group being better. That will be the only time that will make me get progress and food for the family. That is what made me leave the casual jobs.”

Within the savings group, she was encouraged by the CBF to participate in business with the group, which helped her learn about how business works and earn additional income. As she explained:

“We do the group business and when the group gets some profit, I get my share and buy food for my children.”

The CBF also encouraged group members to talk about their experiences and respond to questions during group meetings and lessons. This helped Nasanten build confidence and self-esteem to interact with others and eventually to start her own business. As she explained:

“He [CBF] teaches us everything, even how to help ourselves to progress and not be idle without doing business... We are now enlightened not as before. Since we were given that guy, he has made us do many things, even the business that we’re doing now. He is the one who made us start them. We have learnt a lot from his lessons. We were ignorant before, we used to do casual works when you get one and stay idle if you didn’t get one. He has taught us about groups as well. I didn’t have the self-esteem before, I can now talk in front of people. He has taught us a lot.”

She eventually took a loan from the group to start an individual business, initially copying what she knew from the group and selling similar items (vegetables). However, her business struggled in the early stages because she often shared her business goods with needy community members. As she explained:

“I am very happy today that people can borrow from me, they know I have something to give. Before no one tries to borrow from me, even talking about me was a story like no one thinks I will ever help. Look at me now, I can help people in the community, both family and neighbours. Before I used to depend on the natural resources, so everybody knows that we have nothing to give out. I really thank God for the steps he guide me through.”
When asked whether giving handouts of business goods impacted her business, she replied:

“Yes, it does. Let’s say a very poor man came to you and you’re very sure that he has nothing and the way he is talking is like he is starving. I just cross my fingers and give as I am waiting for the mercy of God.”

She therefore additionally used the HSNP to restock her business in order to maintain it.

Over time, Nasanten’s savings group began to expand into other types of business, and she started to learn new skills such as how to compare businesses to determine which is most profitable. As she explained:

“The business I am now doing, I compared to that of goats, like that of sugar tea leaf and washing powder. I compared the two businesses and made my conclusion which is preferable [more profitable]. I choose the best.”

By March 2018 she was involved in both group business and an individual petty trade business, which had expanded to include items such as sugar, OMO, and tea leaves. She felt good doing business and felt it was helping improve her livelihood and gave her a sense of fitting in with the rest of the community. As she explained:

“The business has really changed me. I can now buy new clothes for myself and my kids, I can do anything I want at any time I feel like, and above all my children have something to eat. I now feel more [part of the community] than before.”

However, in late 2018/early 2019 she was delivered a blow when her husband ran off with all their livestock and sold them in the market, leaving her with very little backup resources. In her time of stress, she initially retreated to her family village, but eventually returned to continue with her savings group and her business. As she explained:

“I am still continuing to do business, I was being disturbed by my husband and I almost ran mad and I was stressed after he sold all our goats at Merilee and left nothing for us. I went back to my maiden family at [family village] until I came back recently... I have seen that I had many problems since I helped pay the school for the children using the goats that we had. When I came back, I told the elders that I want him to stay away from me because he doesn’t look after the children and he has sold the goats and left nothing for us. We cannot stay together now because he is just a liability to me. I am stressed when he is here though I just stay focused and I am well with the help of God.”

She later also talked about how her fellow savings group members helped her through her tough time by allowing her to share her feelings with them and providing emotional support.

Nasanten therefore continued with both her group and individual businesses, but she adopted new business practices to help ensure continuity of her individual business and increase profit and savings. For example, instead of giving handouts of business goods, she began to limit handouts to personal items only, explaining:

“Someone who will come and plead with me for long that the children are hungry, I will give a mother who comes and pleads with me. I give them food but not from the business... I don’t give from the business, just from the food I have.”
When asked where this new practice came from, she further explained:

“God has enabled me to know that, the children as well go to school and tell us to separate money from the business and the rest. When you get problems, you can help yourself. We now have some problems, but the children who went to school has given us some knowledge on that. I make my own savings and do business so that I don’t go and borrow from others when I encounter difficulties.”

In addition, while she used to readily provide goods on credit to any needy community member, she began to limit the provision of goods on credit to people who have salaries, explaining:

“People will come and borrow things on credit, but you don’t give to all the people, only those who will repay you... I give to those people who have salaries because they will pay me... I have seen that it is hard to lend to someone who doesn’t have anything like a salary, it is because you will be able to get something to buy stock easily when they pay. I will be able to buy new stock that way.”

When asked why she implemented this new business practice, she further explained:

“I have done that because they are delaying to pay me, and the people who pay monthly are different. I used to give to all, but now I can’t deal with them. They will make the business go down... I have seen that they disturb me a lot, they have caused me to lag behind in the business.”

Nasanten was happy with her business progress and that she no longer had to borrow as much from others and was able to better maintain her business. Although her business decreased during the harsh drought in 2019, she was able to continue with business during this time and feels her business can be sustained without the HSNP.

She wants to re-grow and continue to expand her business by adding other products and by engaging in individual goat trade. However, there have been a lot of raids lately, so she is afraid to take livestock to Merille on her own. While she wants to take an Equity Bank loan to start individual goat trade, this fear of raiders has stopped her for now, and she instead limits her business to what she can do around her home.

In terms of her assets, Nasanten was able to borrow livestock from her brothers following the incident with her husband. However, 15 animals died during the harsh drought in 2019, leaving her with only two goats and one sheep as of November 2019. She explained that her livestock died because she had no one to take them to fora and therefore had tried to care for them around her home.

While her husband has returned, she continues to be separated from him, but provides him with food because she is worried about what people will say about her if he dies because she has not helped him, and he is old. She also continues to split the HSNP with him, but now takes the higher amount of 3000Ksh and gives him 2000Ksh. While she does not feel she needs the HSNP to maintain her business, she still depends on it for other things and was impacted when it was delayed for three to four months just before November 2019. The delay has started to erode the trust developed with shopkeepers for goods on credit and she has started having some problems taking credit from shops.

Regardless of the ups and downs, Nasanten recently talked about how she feels less stressed now because of the savings group and business and explained how previously she was a lone person and could not even borrow money from neighbours. But now she has interaction with others through the group and can get credit from shops (although not as much as previously due to the delay). She used to be very isolated and stuck to herself, but now she has relationships and a business that help her provide a better future for her children.
Existing studies of graduation projects have found that the combination of components in these projects work together to enable positive outcomes for participants. Similarly, the multiple components of the Building Livelihoods programme work together to more significantly impact participant resilience. While the HSNP alone can help improve resilience to some degree, without knowledge and mechanisms to effectively use it, participants tend to immediately ‘consume’ the money, leaving them with little to survive on until they receive another HSNP payment. Conversely, knowledge and skills with respect to savings groups or business may be wasted without capital provided by the HSNP, as well as through other programme mechanisms such as savings group loans and Equity Bank loans. Even knowledge and capital together can only go so far without self-esteem and motivation to continue in the face of ongoing challenges that are prevalent in this context.

The conditions the Building Livelihoods programme participants live in are harsh and full of challenges including droughts, disease, livestock raiding, expectations from needy community members, and increasing school fees due to increasing importance placed on education, as well as continued growth of most families. When they have few resources to draw on, participants struggle to improve their situations due to the constant barrage of challenges that require resources. The combination of components provided by the Building Livelihoods programme provide participants with access to different resources (e.g. HSNP, savings group loans, Equity Bank loans, business income), where one resource at times is used to supplement another (e.g. HSNP or savings group loans may be used to make Equity loan payments when other means are not available). In addition, participants are provided with knowledge, skills, and mechanisms to effectively use the resources (e.g. financial and business skills training, savings group contributions, bank accounts), and self-esteem and motivation (e.g. through the CBF and savings groups, as well as through identity changes highlighted in this report).

While the programme is also meant to increase access to information, enable group buying, and augment business opportunities, these market linkages are still in their infancy and therefore need continued development. Access to external markets and networks is especially important to reduce dependency on local community economies.

Recommended focus areas for the programme include:

- Establish strong market linkages that will continue beyond the duration of the programme, including increased access to external markets and networks
- Ensure CBFs continue to be motivated and identify strong CBFs to replace those who have left
- Ensure CBFs provide training reminders to participants to further embed the learning
- Identify and implement additional training that can be delivered by CBFs that will be most useful for participants (e.g. more simplified budgeting, better money management)
- Explore and pilot a participant-paid CBF model and identify ways for CBFs to continue to upskill beyond programme completion to provide ongoing value to participants
- Alleviate ongoing participant fears regarding Equity Bank loans, while continuing to emphasise responsible loan taking
- Review the Equity Bank loan product based on what has been learned to-date to determine if adaptations may be required to increase appropriateness and effectiveness
- Determine cost-effectiveness and scalability benefits of the market-based approach
In addition to the more immediate focus areas to be addressed, the following broader high-level recommendations should also be noted:

- Increase agent locations for HSNP collection
- Eliminate delays in HSNP payments
- Evaluate policy for HSNP disbursement beyond beneficiary death
- Develop a system of checks & balances to ensure appropriate management of Equity Bank loans
## APPENDICES

### APPENDIX A: SUMMARY OF PARTICIPANT AVAILABILITY

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* All names have been changed to protect participant privacy.
Business Types: BE(G) = Beads (group/conservancy), BE(O) = Beads (own), BU = Butchery, H = Hairdressing, LT = Livestock Trade, PT = Petty Trade, PT(NR) = Petty Trade Natural Resources Only (i.e. brooms & teeth sticks), R = Rental House/Room, S = Shop

- Some(NR) = Some experience making items from natural resources (i.e. brooms & teeth sticks) and selling them for income (although some do not consider this a business because not buying & reselling)

**Timing of first interview per Appendix A**

***Timing of last interview per Appendix A***

****Estimated change between first and last interviews****

---

### APPENDIX B: OVERVIEW OF STUDY SAMPLE

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Business Types: BE(G) = Beads (group/conservancy), BE(O) = Beads (own), BU = Butchery, H = Hairdressing, LT = Livestock Trade, PT = Petty Trade, PT(NR) = Petty Trade Natural Resources Only (i.e. brooms & teeth sticks), R = Rental House/Room, S = Shop
About FSD Kenya

The Financial Sector Deepening Kenya (FSD Kenya) is an independent trust dedicated to the achievement of an inclusive financial system that supports Kenya’s long-term development goals. We work closely with government, the financial services industry and other partners to develop financial solutions that better address the real world challenges faced by low-income households, enterprises and underserved groups such as women and youth.