

Assess The Contribution Of Capacity Building In The Group Savings & Loan Project To Household Economic Welfare In Kibera, Nairobi County

TOGOM COLLINS KIPKOECH & DR. HELLEN KAMWELE

ABSTRACT

The indicators that point to the success or failure of a project as well as the extent of its effects in the economic welfare of the community members have not been clearly understood and are less documented. Consequently, this limits the ability of the development stakeholders and workers to execute successful and sustainable projects. The purpose of this study was to assess the contribution of capacity building in the Group Savings & Loan Project to household economic welfare in Kibera, Nairobi County. The study is a (descriptive) census of 98 members of Group Savings & Loan Project (GSL). Primary data was collected from the members and project team using a semi-structured questionnaire and interview schedule. Secondary data was obtained from project documents. Statistical Package for Social Science (SPSS) was used for analysis of quantitative data. Descriptive statistics was used to analyze the data, which was presented in tables and bar charts as frequencies and percentages, and used to draw conclusions and make inferences. Qualitative data from the interviews was analyzed thematically and presented in a narrative format. The findings revealed that Capacity building positively contributes to household economic welfare of project beneficiaries by 15.1%, $R^2 = .151$, $\beta = .389$, $p < .05$. The study concluded that Capacity building positively contributes to household economic welfare of project beneficiaries and management participation has a positive contribution on household economic welfare of project beneficiaries. It is recommended that the savings and loans project enhances its capacity building. These results have the potential to improve the economic status of community members through income generation and the satisfaction of basic needs by providing community development and government officials with the appropriate knowledge necessary to effectively manage and implement community empowerment projects. It will also add to the body of information that institutions, teams, and individuals can draw from for future investigations in this broad field.

Key Words: Capacity Building, Group Savings, Loan Project, Contribution, Economic Welfare, Household

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I. BACKGROUND OF THE STUDY

Lack of or inadequate skills and low levels of education may compromise project success. Thus, community training in line with the objectives is important (Pandey & Okazaki, 2005). Such training improves the community problem-solving skills. Often many project members, as high 27%, do not have any formal training (Tshitangoni, 2010). A community-development support project in Kayes and Kolikuoro, for example, aimed to improve the very low literacy levels of the women as one of its objectives. Thus, it put education at the centre of capacity building.

There are a wide variety of development partners working on community empowerment initiatives in Nairobi County. These partners range from CBOs and FBOs to NGOs (both domestic and international) to financial institutions to private businesses. According to data compiled by the District Development Office (DDO, 2015), 500 separate groups received funding from the organizations between 2014 and 2017.

Kibera hosts a number of local and international NGOs, which have moved in to fill the gap left by the government in terms of provision of social services (UN Habitat, 2020). The NGOs operate in various sectors of the economy from Health, Education, Agriculture, Relief to environment.

Covering an area of approximately 2.5km², Kibera is the largest settlement in Kenya and has a population of approximately 250,000 and the highest population density in the country. It is also the largest slum settlement in Africa. Residents of this settlement earn livelihood mainly from the informal economy. There are 18 villages which are included in this study: Makongeni, Mashimoni, Makina, Raila, Soweto East, Soweto East, Kianda, Lindi, Laini Saba, KambiMuru, Silanga, Olympics, Toi Market, DC Village, Karanja, Anyany, Kisumu

Ndogo and Gatwekera. Two neighborhoods, Ayany and Olympic and Karanja Estates, are frequently omitted from surveys of Kibera's informal settlement since they contain both formal and informal sections.

Home Spiritual Fellowship's (HSF's) Group Savings and Loan (GSL) (HSF). It was launched in 2015 with the intention of expanding access to financial services for individuals and families. The project's specific goals are to improve people's financial literacy so that they can save and borrow money responsibly; expand people's access to emergency funds so that they can weather financial storms; expand opportunities for people to start and grow businesses; foster the growth of effective community leaders; raise people's standard of living; increase the income of local families; and promote economic independence for women. The project could have positive effects on society and the economy.

II. Problem Statement

Information available from the United Nations on projects is that development partners and stakeholders continue to implement thousands of development projects in communities. The stakeholders engaged in community empowerment projects include the National Government, Regional or County Governments, Non-Profit Making Organizations, CBOs, Self-Help groups and individuals among others.

The projects are always expected to meet the demands of the diverse stakeholders (World Bank, 2002). For this to happen, they are always required to meet stringent project reporting requirements. More significantly, community empowerment projects aim at reducing poverty and improving people's economic welfare. Accordingly, the demand for project results continues to increase, with project funders desiring to see value for their continued huge spend on these projects (IIR, 2012). The term "community development" is often used interchangeably with "community development," however these terms are not synonymous (Jimu, 2010 in Njuguna, 2016). Achieving community development therefore is contingent upon elements such as management, community participation and capacity building, lack of which projects will always fall short of their objectives.

In spite of development partners putting many resources into community projects, however, the actual effects of the projects on household economic welfare are not always clearly or conclusively established and rarely documented. GSL Project, an initiative of HSF, has invested significantly to improve prospects of household welfare in Kibera. This study therefore intended to investigate the link between Group Savings & Loan Project, and household economic welfare in Kibera, Nairobi County. The specific objective of the study was to assess the contribution of capacity building in the Group Savings & Loan Project to household economic welfare in Kibera, Nairobi County. The research question that guided the study was, what is the contribution of capacity building in the Group Savings & Loan Project to household economic welfare in Kibera, Nairobi County?

III. Literature Review

Although project funders continue to spend huge sums of money on development projects, the rate of failure of these remain a concern with mixed results in terms of effects on the beneficiaries (IIRR, 2012). Serious sustainability issues continue to plague these projects long after their completion. These issues often result from low or lack of capacity of individuals, organizations or communities to perform the functions associated with the project optimally, that is, in a manner that is effective, efficient and sustainable. As Hope (2012) puts it, capacity is about enhancing the competency of individuals and local communities so that as they engage in the various activities, they are able to do so sustainably and hence bring about positive change, reduce poverty and meet the millennium development goals (MDGs).

Lack of community participation is yet another challenge. Stakeholder engagement is a big factor in project success since ignoring or leaving out members of the community from decision making carries the risk of mismatch of priorities and needs in the interventions. In this way, those who have a vested interest in the project are given a voice in its direction from the start thanks to the adoption of participatory approaches (World Bank, 2002).

Thus, the capacity of individuals must be built as it carries serious implications for the realization of the goals of community empowerment projects. This is because more often than not project managers hardly give it much thought as they go about implementing the projects.

Through capacity building, the performance capability of community members, especially the marginalized, is strengthened, enabling them to gain equal access to resources and opportunities that their condition would otherwise preclude them from accessing.

As projects are implemented, the community should be able to be able to perform the functions in the projects that ensure optimal realization of benefits. Hence, the project team should deliberately involve the community in well-targeted activities to develop the community's talents and skills, which will in turn boost the project's performance. Participatory methods, social cohesion, capacity building, and economic variety are all elements that should be incorporated into project design.

Human capital development (HCD), which generally refers to increasing people's options and adaptability, is essential for economic growth. Studies link project failures to lack of human resource development. Bringing together various stakeholders to share knowledge and provide targeted training to those who need it is crucial for building a human resource that is capacitated to respond to the changes and make decisions that can make a project more sustainable.

Nader's (2016) study explored how empowerment of women through a Self-Help Group programme in India had impacted the livelihoods of the rural community. This was qualitatively done (literature review). The results showed that the capacity of the women was enhanced. This took the form of training and knowledge sharing. This led to extremely poor women being supported in their mobility, self-confidence and enabled to participate actively in family related issues decision making processes. Capacity building also enabled them to exercise their decision making power at the household level. The programme also enabled them to enhance their savings and investment skills and take up income generation activities. Besides, they were able to address some social and development issues in their communities through collective action.

Mujungu (2015) investigated the financial and social outcomes of DFPs for WVT initiatives in the Babati and Monduli areas of northern Tanzania. In particular, the study evaluated pre- and post-WVT project intervention income, asset, food security, and productivity levels. Notwithstanding the similarities between the study and the present literature on the subject of the economic well-being of households, the former neglected to include discussion of capacity building.

Gibson (2013) looked at how donor-funded projects impacted the economic and social well-being of rural people in Kenya's ElgeiyoMarakwet County. The study was a descriptive survey that sought to examine specifically if the community Agricultural Development Project in Semi-Arid Land (CADSAL) level of funding had influenced the community social-economic welfare through Community Initiative Projects (CIPs) and Community Participatory Technology Development (CPTDs) projects; the extent to which the social-economic welfare of the community could be attributed to the management of CADSAL program; the kind of relationship that existed between capacity building of community groups and sustainability of CADSAL community projects; and the importance of stakeholder involvement in successful implementation of CADSAL programs. The findings showed that capacity building, indicated by frequency of training and relevance of training, among the other variables examined, had an influence on the social and economic welfare of the beneficiaries of CADSAL.

Njuguna (2016) also studied how capacity building influences social and economic welfare through (NGO)-funded projects in communities in Nyandarua County, Kenya. Since that is relevant to the study's overarching purpose, it deserves special emphasis. Focusing on the Kenya Agricultural Productivity and Agribusiness Project (KAPAP), the study found that the beneficiaries' social and economic well-being is affected by capacity building, that is, the frequency of training and the relevance of training. KAPAP is a technical initiative supported by the World Bank and the government of Kenya under the Ministry of Agriculture.

Both Gibson (2013) and Njuguna (2016) studies used frequency and relevance of training as indicators of capacity building. The current study includes the nature of training alongside frequency and relevance.

Theoretical Literature Review

According to empowerment theory (Staples, 1990), the acquisition of skills and capacities leads to the experience of personal growth and an enhancement in self-definition. In addition, he argues that empowerment is most effective when it draws on a person's inherent capabilities, their own initiative, and their access to informal support networks.

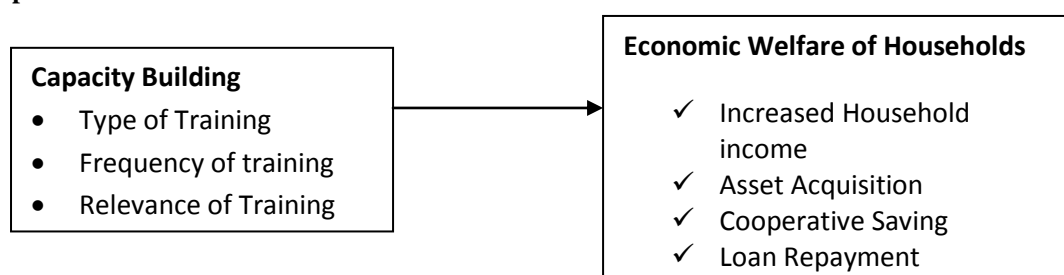
Craig and May (1995) also analyzed global community development using the word empowerment. It suggests a collective or individual endeavor to increase people's control over their life. According to Bebbington et al. (2006), empowerment entails empowering communities to gain knowledge, self-assurance, and influence over local events and developments. But, this is only one instance of community empowerment in action. Chris (2001), notes that the second example relates to the type of support given to state and local government entities as well as NGOs to promote empowerment possibilities. In the context of the development of individuals and communities, empowerment is about the relationship between power and development. While power often refers to the initiative to make something happen, it must be emphasized that it may be cultivated and honed through time by exposure to something (Arendt 1974 in Ali, 2016). From the point of view of progress, empowerment is the process by which people or groups use their knowledge and skills to recognize problems and find solutions, then organize themselves to make decisions, exert influence, make demands, negotiate agreements, and put their plans into action (Simon, 1990 in Ali, 2016).

As opposed to economic growth, empowerment focuses on communal development. Although economic development seeks to promote job creation, income growth, and corporate expansion, community development focuses on equal rights, institutional structure, and the political process. At the stage of

Community Economic Development (CED), when members of a community gather together to debate and assess their economic conditions, identify their economic needs, and decide what should be done to better the current economic status, the two concepts intersect. This viewpoint is also reflected in the UN's 1955 description of CED as "a process aiming to create circumstances for the economic and social advancement of the entire community through its active involvement and utmost reliance on community efforts" (Ali, 2016). To fulfill these objectives, internal and external resources are required, as well as the use of one's own ability to search for resources outside the community's borders. According to the available literature, CED is an approach that integrates the ideas of both community and economic development, and that looks into every facet of the community.

In this study, community empowerment theory is applicable to the extent that there is an investigation of the extent to which community empowerment projects have affected the household economic welfare of the intended beneficiaries. The focus of the study is on empowering individuals and communities as a means of bringing about positive change. The theory provides a critical lens through which to look at community empowerment as a sure way of ensuring project efficacy, efficiency and sustainability. The theory provides an adequate framework for assessing capacity building in the entire project cycle—planning, implementation and evaluation as a means of achieving capacity of the community for project efficacy, efficiency and sustainability. Besides, it is appropriate in explaining the inter-variable dynamics, more so the relationships existing between the two variables of community participation and household economic welfare. The theory, however, is limited to the extent that it does not take into account the potential disruptions that may result from factors such as local politics, skill of the project team and demographics.

Conceptual Framework



IV. METHODOLOGY

This study was based on a descriptive census design to explore the effects of community empowerment projects on community households. The investigation was conducted in Kibera, Nairobi County. Nairobi County is bordered by Kiambu County to the north-west, Kajiado County to the south, and Machakos County to the east. The County is situated between longitudes 36° 45' East and latitudes 1° 18' South and has a total area of 696,1 km². Its elevation is 1,798 meters above sea level. The population of Nairobi county stands at 4,397,073 (KNBS, 2019).

Kibera has 18 villages including Makongeni, Silanga, Sarang'ombe, Anyany, Karanja, Olympic, Laini Saba, Soweto East, Soweto West, KambiMuru, Kianda, Raila, DC, Toi Market, Makina, Mashimoni, Kisumu Ndogo and Salama (UN Habitat, 2020). The target population for the survey was 98 members of GSL project in Kibera, Nairobi County (HSF, 2022). Three of these beneficiaries were interviewed, together with three officers from HSF, Head of Programmes, Project Manager and Finance Manager. This study adopted census design, which involves the complete enumeration of a universe or population. The data was collected using a semi-structured, self-administered questionnaire from members of GSL project in Kibera. A research assistant drawn from the study area and who understands Kiswahili language helped to administer the questionnaires to ensure the questions are clearly understood so as to elicit appropriate responses. To guarantee accuracy, these data were first cleansed immediately after collection. After that, it was all coded and sorted into its respective groups. The data was then analyzed using descriptive statistics (i.e., frequencies and percentages) to address the study's aims and questions.

V. FINDINGS AND DISCUSSIONS

The sought to assess the contribution of capacity building in the Group Savings and Loan Project to household economic welfare in Kibera, Nairobi County. This was accomplished through two steps, first to establish the extent of capacity building through training and effectiveness of capacity building.

Training Attendance and Effectiveness of Capacity Building

Therefore, respondents were asked to rate the extent to which they agreed with the a few statements on capacity building on a five-point Likert scale where 1-Strongly disagree, 2-Disagree, 3-Somewhat, 4-Agree, 5-Strongly agree. The findings are presented as shown in Table 4.13 using frequency counts, percentages, means and standard deviations.

Table 4. 1: Training Attendance and Effectiveness of Capacity Building

Training attendance	1	2	3	4	5	M	STD
I have attended many trainings through workshops	2(2.1)	1(1)	2(2.1)	36(37.5)	55(57.3)	4.5	.78
I have attended many trainings through training institutions	54(56.3)	29(30.2)	7(7.3)	3(3.1)	3(3.1)	1.7	.97
I have attended many trainings through seminars	32(33.3)	50(52.1)	8(8.3)	2(2.1)	4(4.2)	1.9	.94
I have attended many trainings through the job (trainers visits)	42(43.8)	43(44.8)	7(7.3)	2(2.1)	2(2.1)	1.7	.85
I have attended many trainings through project groups	2(2.1)	3(3.1)	4(4.2)	33(34.4)	54(56.3)	4.4	.88
Overall mean						2.8	.39
Effectiveness of the following areas of institutional capacity in project implementation							
Project workshops, seminars and trainings are effective	1(1)	1(1)	7(7.3)	43(44.8)	44(45.8)	4.3	.75
Policies and procedures of operation are effective	42(43.8)	43(44.8)	6(6.3)	3(3.1)	2(2.1)	1.8	.87
Trainings have been conducted many times	3(3.1)	2(2.1)	8(8.3)	36(37.5)	47(49)	4.3	.93
Project Capacity is very adequate	53(55.2)	28(29.2)	9(9.4)	2(2.1)	4(4.2)	1.7	1.01
Capacity building has contributed on the economic welfare of my household to a great extent	15(15.6)	2(2.1)	3(3.1)	32(33.3)	44(45.8)	3.9	1.41
Overall mean						3.3	.38

Source (Field Survey Data, 2022)

From the findings, it emerged that the project beneficiaries have attended many trainings through workshops and project groups as indicated by high means of (M=4.5, SD=.78) and (M=4.4, SD=.88) respectively. Majority of the respondents, 55(57.3%) also strongly agreed that they have attended many trainings through workshops as well as through project groups as indicated by 54(56.3%) of the project beneficiaries. However, there was a low rating on attendance of training through training institutions (M=1.7, SD=.97), seminars (M=1.9, SD=.94) and through the job (trainers visits), (M=1.7, SD=.85). These findings were also affirmed by majority of the respondents who strongly disagreed, 54(56.3%) on training institutions, 50(52.1%) who disagreed on attendance through seminars and 43(44.8%) who disagreed on attendance through job (trainers visits). An overall mean and standard deviation (M=2.8, SD=.39) was low thus implying that capacity building through training was low among the beneficiaries.

The second aspect of capacity building after training was effectiveness of a few selected areas of institutional capacity project implementation. From the findings, majority of the project beneficiaries, 44(45.8%) strongly agreed and 43(44.8%) agreed that project workshops, seminars and trainings are effective, and highly (M=4.3, STD=.75) rated it. The findings also revealed a high mean (M=4.3, STD=.93) on the statement that training have been conducted many times, with majority, 47(49.0%) of the respondents agreeing. The findings also shows that capacity building has contributed on the economic welfare of their households to a great extent as indicated by majority, 44(45.8%) of the project beneficiaries who agreed with a high mean (M=3.9, STD=1.41).

On the contrary, the findings shows that majority of the project beneficiaries, 43(44.8%) disagreed as well as 42(43.8%) strongly disagreed that policies and procedures of operation are effective, which was also confirmed by a low mean (M=1.8, STD=.87). Furthermore, majority of the project beneficiaries, 53(55.2%) strongly disagreed that project capacity is very adequate and also confirmed with a low rating (M=1.7, STD=1.01). These findings imply that whereas there is effectiveness of the institutional capacity in project implementation, other areas such as policies and procedures are not effective and also there is inadequacy of project capacity. The overall mean on effectiveness of capacity building was high (M=3.3, STD=.38) with low standard deviation thus confirming that irrespective of the two aspects, there was a moderate effectiveness on capacity building.

Further analysis was also done to establish the number of times, that is once, 1-2 times, 3-4,5 times or more that trainings were conducted. The findings are presented as shown in Table 4.14 that follows.

Table 4. 2: Number of Times Training was conducted

Number of Times Training was conducted	Frequency	Percent
Only once	2	2.1
2 times	12	12.5
3-4 times	59	61.5
5 or more times	23	24.0
Total	96	100.0

Source (Field Survey Data, 2022)

From the findings in Table 4.14, it is clear that majority of the project beneficiaries, 59(61.5%) indicated that training was conducted 3-4 times. This was followed by 23(24.0%) who indicated that it was done 5 times or more, then 12(12.5%) who revealed that it was done 2 times. However, only 2 (2.1%) of the respondents indicated that it was done only once. This means that these trainings were done more than 2 times, which meant that the beneficiaries were well versed in economic knowledge hence positively improving their economic welfare. The findings are also presented graphically as shown in Figure 4.2 below.

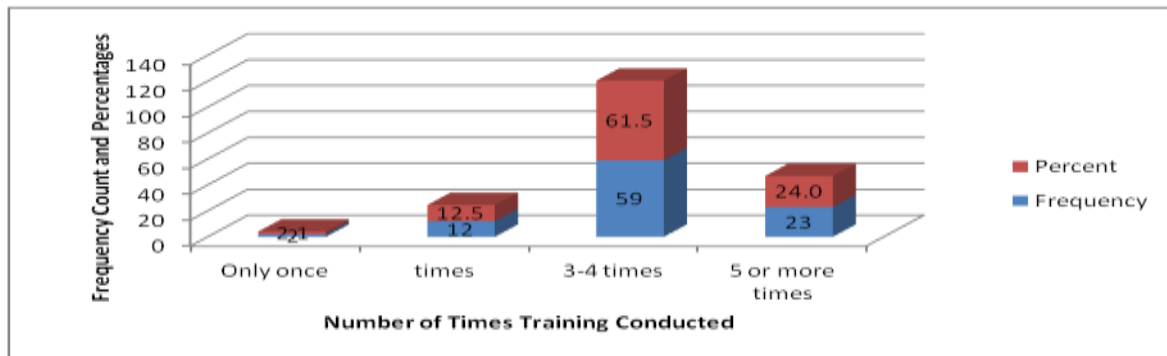


Figure 4. 1: Number of Times Training was done

Effect of Capacity building on Household economic Status

The aim of the second objective of the study was to assess the contribution of capacity building in the Group Savings & Loan Project to household economic welfare in Kibera, Nairobi County. Therefore, a simple linear regression model was analyzed in order to get the relationship as well as establish the contribution of capacity building on economic welfare. The findings are presented as shown in Table 15.

Table 4. 3: Effect of Capacity building on Household Economic Status

Model Summary											
Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate	Change Statistics					
						R Square Change	F Change	df1	df2	Sig. Change	F
1	.389 ^a	.151	.142		.17466	.151	16.710	1	94	.000	
a. Predictors: (Constant), mean Capacity Building											
ANOVA ^a											
Model	Sum of Squares		Df	Mean Square	F	Sig.					
1	Regression	.510	1	.510	16.710	.000 ^b					
	Residual	2.868	94	.031							
	Total	3.377	95								
a. Dependent Variable: Economic Status											
b. Predictors: (Constant), mean Capacity Building											
Coefficients ^a											
Model	Unstandardized Coefficients			Standardized Coefficients	t	Sig.					
	B	Std. Error	Beta								

1	(Constant)	2.346	.253		9.260	.000
	mean Capacity Building	1.648	.403	.389	4.088	.000
a. Dependent Variable: Economic Status ^o						

From the findings, there was a relationship between capacity building and household economic status of the project beneficiaries, ($R=.389$, $p<.05$) which is significant. The findings also shows that capacity building has a positive and significant effect on household economic status of the project beneficiaries ($\beta=.389$, $p<.05$) which implies that improved capacity building positively improves the economic status of the households of project beneficiaries since the beneficiaries have additional education on better investments. Finally, the findings show that capacity building accounts for 15.1% variance in the household economic status of the project beneficiaries. The model was found to be significant, $F(1, 94)=16.710$, $p<.05$. This implies that there is sufficient evidence that the capacity building has a positive contribution on household economic status of the project beneficiaries.

During an interview with key informants, who was the head of program noted that,

“We have been trying to enhance trainings to the project beneficiaries so that they can gain more knowledge and be exposed to the activities. This is important for the sustainability of our project. In addition, we are in the process of making the capacity building more adequate and effective. Although we have not yet achieved this, we rae very close. We have also noted that it is improving the project beneficiaries household economic welfare”

From these findings, the head of program resonated that there is still a process in ensuring adequacy and effectiveness of the project capacity building adequacy and effectiveness. These findings are line with Hope (2012) who notes that capacity is about enhancing the competency of individuals and local communities so that as they engage in the various activities, they are able to do so sustainably and hence bring about positive change, reduce poverty and meet the millennium development goals. The findings also agree with those of Gibson (2013) and Mujungu (2015) who both advocate for positive contribution of household economic welfare of the project beneficiaries.

VI. CONCLUSION AND RECOMMENDATIONS

The aim of the second objective was to assess the contribution of capacity building in the Group Savings & Loan Project to household economic welfare in Kibera, Nairobi County. Capacity building was measured in terms of two aspects which included training attended as well as effectiveness of a few selected capacity factors. The findings revealed that there was high attendance of trainings through workshops and project groups. However, training through institutions, seminars and job trainers was little. These trainings were effective except policies and procedure. They were also found to be inadequate, but still contributed to the economic status of the households. This was confirmed through a simple linear regression model which showed a significant contribution of capacity building on household economic status.

Capacity building is important to the project beneficiaries, especially understanding how the project runs. Through capacity building, the project beneficiaries gain a lot and hence advocate for the sustainability of the project. In Kibera, project beneficiaries have undergone several trainings on capacity building, through various platforms including seminars, workshops and institutions although to small extent. These trainings have a positive effect on their household economic status such that they end up embracing the project activities which in turn improves their economic status. It can thus be concluded that capacity building has a positive and significant effect on household economic status of the project beneficiaries.

From the findings on the contribution of capacity building, there is laxity on the consideration of policies and procedures. Therefore, the study recommends that more efforts be put in place to ensure there is improvement in consideration of policies and procedures as part of capacity building. The study also recommends that capacity building be enhanced to be more adequate in order to improve the economic status of the households of the project beneficiaries.

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