



HAND IN HAND  
Eastern Africa

# Endline Review of the Integrated Adult Literacy and Enterprise Training Project

## Final Report

Läkarmissionen   
Förändrar framtiden för utsatta människor

 HAND IN HAND  
SWEDEN



Ipsos Limited

Acorn House, 97 James Gichuru Road. Lavington

P.O. Box 68230 – 00200 City Square, Nairobi. KENYA

Tel: +254 20 3862721-33

March 2016

## ACKNOWLEDGEMENTS

The authors are grateful to the following people for reviewing the data collection tools and draft report: John Maina, Joyce Chepkorir, Pauline Ngari, Sara Löfberg and Sara Belfrage.

We acknowledge the County governments of Kajiado and Makueni, the Ministry of Education (Directorate of Adult and Continuing Education), the local administration and all the project partners in the two counties.

Thanks to Stephen Wambua, Martha Nderu, Immaculate Nyaga and David Chekoimet for their support during the data collection. Special thanks to all the study respondents from Makueni and Kajiado counties who gave their responses during the endline review, as well the Business Relationship Officers and teachers for their guidance during the data collection and for accompanying the teams to the field.

Thanks to the following Ipsos staff: Violah Sugut, Ruth Kamau, Lucy Gathii, Nicholas Mwenda, Ruth Gituma, Bernard Otieno and all the field supervisors and interviewers who collected the data. This report was written by Caroline Mackenzie.

This study was funded by Läkarmissionen and Hand in Hand Sweden.

## TABLE OF CONTENTS

ACKNOWLEDGEMENTS .....	i
LIST OF ACRONYMS AND ABBREVIATIONS .....	vii
EXECUTIVE SUMMARY .....	viii
1. Introduction.....	1
2. Description of the IADLET Project .....	1
2.1 Project Targets .....	2
2.2 Implementation of the IADLET Sessions .....	2
2.3 Project Outcomes.....	3
3. Description of the Project Sites .....	4
3.1 Makueni County Profile .....	4
3.2 Kajiado County Profile.....	4
3.3 Main Economic Activities for Both Counties .....	4
4. Methodology.....	5
4.1 Sampling for Qualitative Interviews .....	6
4.2 Sampling for Quantitative Interviews.....	7
4.2.1 Inclusion Criteria.....	8
4.3 Data Collection Tools.....	8
5. The Data Collection Process.....	9
5.1 Training of Data Collectors (interviewers).....	9
5.2 Community Entry and Identification of Respondents.....	9
5.3 Field Implementation.....	9
5.3.1 Data Collection using Mobile Devices.....	9
5.3.2 Supervision and Quality Control .....	10
5.3.3 Ethical Considerations.....	10
5.3.4 Confidentiality of Data .....	10
5.4 Data Analysis .....	10

5.5	<i>Notes on Interpretation of the Results</i> .....	11
6.	Results .....	12
6.1	Description of the Survey Respondents.....	12
6.1.1	Formal Schooling .....	13
6.2	The Integrated Adult Literacy and Enterprise Training Program .....	13
6.3	Adult Literacy Classes.....	16
6.4	Enterprise Training.....	19
6.5	Comparison of the AL and ET Training.....	21
6.6	Impact of the IADLET Project.....	22
6.6.1	Impact of the AL training .....	22
6.6.2	Impact of the ET training .....	24
6.6.3	Impact on Saving Behavior .....	30
6.6.4	Impact on Loan Taking Behavior .....	31
6.6.5	Impact on Empowerment and Self Esteem.....	35
6.6.6	Impact on Socio-Economic Status .....	37
6.6.7	Other Noted Impacts of the IADLET Project .....	39
6.7	Suggestions for Improvement of AL classes.....	40
6.8	Suggestions for Improvement of ET classes .....	41
6.9	Role of Partnerships.....	42
6.10	Challenges Faced During Project Implementation.....	44
6.11	Exit Strategy and Sustainability.....	44
6.12	Lessons Learned.....	45
7.	Conclusions.....	46
8.	Recommendations .....	50
9.	Appendices.....	52
9.1	Documents Reviewed .....	52

9.2 Data Collection Tools ..... 53

**LIST OF TABLES**

Table 1: Description of IADLET sessions ..... 2

Table 2: Makueni and Kajiado County Key Indicators ..... 4

Table 3: Description of the qualitative interviews ..... 6

Table 4: Sample size by county and beneficiary type (calculated and achieved)..... 7

Table 5: Achieved sample by gender ..... 8

Table 6: Demographic characteristics of the study respondents.....12

Table 7: Education status by county and group.....13

Table 8: Education status for beneficiaries who received ET training only.....13

Table 9: Distribution of organizations responsible for AL and ET trainings (Absolute figures)....14

Table 10: Targets and achievement of key indicators of the IADLET project, by end of October 2015.....15

Table 11: Reasons for attending training, by county and group.....15

Table 12: Distribution of topics learned at adult literacy classes, by county and group .....17

Table 13: Distribution of benefits gained from attending adult literacy classes, by county and group .....17

Table 14: Reasons for not having benefited from the AL classes, absolutes .....18

Table 15: Distribution of topics learned at enterprise training classes, by county and group .....19

Table 16: Distribution of benefits gained attending the enterprise classes, by county and group .....20

Table 17: Reasons for not having benefited from the ET classes, absolutes .....21

Table 18: Ability of project beneficiaries to write before and after the training, by county .....23

Table 19: Ability of project beneficiaries to read before and after the training, by county .....23

Table 20: Ability to do simple arithmetic before and after the training, total and county .....24

Table 21: Distribution of skills being applied from the HiH EA training, among project beneficiaries.....25

Table 22: Distribution of types of businesses owned by county and group .....26

Table 23: Average monthly profits made from businesses, by county and group .....27

Table 24: Distribution of difficulties facing businesses, by total and group.....28

Table 25: Distribution of reasons for closure of business, by total and group .....29

Table 27: Motivations for wanting to start a business in the near future .....29

Table 28: Reasons for saving and not saving, by total, county and group .....31

Table 29: Distribution of sources of loans, by total and group .....32

Table 30: Distribution of main reasons for taking loans, by total and group .....32

Table 31: Main reasons for ever taking a loan or never taking a loan, by total, county and group .....33

Table 32: Difficulties faced with loan repayment by total, county and group .....35

Table 33: Empowerment and self-esteem: Percent of respondents agree or strongly agree with statement, by county and group .....35

Table 34: Distribution of those who agreed to a large extent that the adult literacy classes had changed their lives in these areas .....36

Table 35: Distribution of those who agreed somehow that the adult literacy classes had changed their lives in these areas .....36

Table 36: State of house and ownership of household goods, total, county and group.....38

Table 37: Suggestions for improvement of the adult literacy classes, by county and group.....40

Table 38: Suggestions for improvement of the enterprise training classes, by county and group .....41

**LIST OF FIGURES**

Figure 1: Average household monthly income (project beneficiaries).....13

Figure 2: Distribution of type of training attended by group (n=400) .....14

Figure 3: Likes of the adult literacy classes among project beneficiaries .....18

Figure 4: Current ownership of enterprises (n=800) by county, group and gender .....25

Figure 5: Distribution of respondents who save by total, county, group and gender .....30

## LIST OF ACRONYMS AND ABBREVIATIONS

ABET	Adult Basic Education and Training
ACE	Adult and Continuing Education
AIDS	Acquired Immuno Deficiency Syndrome
AL	Adult Literacy
ASDSP	Agricultural Sector Development Support Program
CBO	Community Based Organization
CDF	Constituency Development Fund
<i>Chama</i>	Local term for a self-help group
DACE	Directorate of Adult and Continuing Education
DO	District Officer
EG	Enterprise Group
ET	Enterprise Training
FBO	Faith Based Organization
FGDs	Focus Group Discussions
HiH EA	Hand in Hand Eastern Africa
HIV	Human Immunodeficiency Virus
IGA	Income Generating Activities
IADLET	Integrated Adult Literacy and Enterprise Training
IDIs	In-Depth Interviews
KIIs	Key Informant Interviews
KWFT	Kenya Women Finance Trust
NGO	Non-Governmental Organization
SACCO	Savings and Credit Cooperative Organization
SHG	Self-Help Group



## EXECUTIVE SUMMARY

**Background:** Hand in Hand Eastern Africa (HiH EA) has been implementing a 3-year Integrated Adult Literacy and Entrepreneurship Training (IADLET) project in Makueni and Kajiado Counties. The goal of the project is to improve quality of the livelihoods of the communities in these counties by improving their abilities to read and write, and whose multiplier effect would enhance general development, create and sustain enterprises and subsequently create sustainable jobs. The project runs from July 2013 to July 2016. Baseline and midterm reviews were conducted to inform the project indicators and monitor the progress of the project. In November 2015, Ipsos conducted an external endline review of this project to provide an independent assessment of the project and provide the lessons learned to the project implementers, Government stakeholders and funders.

**Methods:** A mixed-methods approach using both qualitative and quantitative face-to-face data collection methods were used to gather data from four sub-counties in Makueni County and two sub-counties in Kajiado County. A total of 28 key-informant interviews were conducted with project staff, Government stakeholders and partners; and 12 focus group discussions were held with project beneficiaries, non-beneficiaries, adult literacy teachers and business relationship officers. The quantitative phase randomly sampled 800 respondents (402 beneficiaries and 398 non-beneficiaries) from the two counties. This sample was proportionately distributed between the two counties such that more people were interviewed from Makueni, which has a higher population. In total, 444 respondents were sampled from Makueni County and 356 from Kajiado County. Project beneficiaries (intervention group) were sampled using stratified random sampling methods using data from HiH EA's MIS list of self-help group members.

**Results:** Overall, the **performance** of the IADLET project was good because it had over-achieved on all its output targets in both Counties. Majority (88%) of the project beneficiaries were women, compared to 51% of the non-beneficiaries, so the project **reached** more women, as had been planned. The adult literacy (AL) component **reached** the relevant intended audience because 30% of the beneficiaries had not attained any formal education. The project achieved its mandate of training because majority (93%) of the surveyed beneficiaries had ever participated in some AL and enterprise training (ET) in the last six months. The integrated component was attended by many people as 72% of beneficiaries attended both AL and ET sessions, 17% attended the ET training only and 10% attended the AL training only.

The AL component of the training was most **relevant** to beneficiaries from Kajiado County (baseline literacy levels in Kajiado were low because 54% had never attended any formal school). These classes had additional benefits because they helped beneficiaries learn how to use their phones to send text messages and conduct mobile money transactions. Beneficiaries from Makueni County found the enterprise training (ET) of more relevance to them because it helped them start/enhance/manage their businesses.

The data showed that the project had positive **impact** on the lives of beneficiaries. In Kajiado, reported literacy and numeracy increased from 34% before the training to 79% after the training. In Makueni, reported literacy and numeracy increased from 81% before the training to 94% after the training. This indicated that the AL component of the training was more profound in Kajiado

County. Project beneficiaries were more likely to own enterprises (64% of beneficiaries owned enterprises compared to 49% of non-beneficiaries); to take loans within the groups (17% of beneficiaries got capital to start their business from a group compared 5% of non-beneficiaries); and to be savers (85% of beneficiaries were more likely to be saving compared to 63% of non-beneficiaries). Being in a self-help group increased the chances that people would save, because project beneficiaries were more likely to report that they save in a group (42%) compared to the non-beneficiaries (17%). Reports from the qualitative discussions indicated that the project contributed to increased self-esteem and empowerment. Beneficiaries cited that they felt more confident to speak up in their communities, they were more confident in calling out and talking to their customers, and the group leaders had become empowered with leadership skills to manage their groups better. Also, the project contributed to the socio-economic empowerment of members. As their enterprises thrived and they increased their savings, members had increased purchasing power and improved socio-economic well-being. Their children were less likely to stay out of school because of lack of school fees because the self-help groups were an avenue of quick loans.

Project staff established mutually beneficial and synergistic partnerships with the Directorate of Adult Education, local leaders and other organizations that offered products and services that HiH EA were not offering. Project staff gained capacity and knowledge in innovation and creativity in project implementation, and learned the importance of having clear MoUs with partners that clarify roles and responsibilities.

**Conclusions and Recommendations:** The project was impactful to the lives of beneficiaries. HiH EA would benefit from additional funding to reach more people in these counties, or to initiate the same project in other counties that have high illiteracy levels. There is therefore need for continued lobbying and advocacy for funds for adult literacy, especially in Kajiado and pockets of Makueni.

If prioritization is needed, Kajiado County would benefit more from the adult literacy training while Makueni County would benefit from the enterprise training. The topics on farming techniques, product diversification and market linkages should be strengthened by partnering with organizations that are strong in these topics. Learners wishing to continue with their studies should be linked for further studies, and a community resource centre should be established for learners to access reading materials. Training should be tailored to the needs of learners. Teachers should be flexible to cater for the needs of slow learners and to reschedule classes during busy seasons. The self-help groups are a powerful social empowerment tool that can be used to build capacities of communities in other topics such as civic/democratic rights (given the up-coming 2017 elections), human rights, sexual and reproductive health, gender and empowerment, life skills, social cohesion and other related topics.

The sustainability plan should include ensuring that the groups develop activity plans to implement together (such as Table banking), initiating mentorship programs with vocal members to be advocates for the project, and and/or linking the groups to other like-minded organizations.

## 1. Introduction

Since July 2013, Hand in Hand Eastern Africa (HiH EA) has been implementing an Integrated Adult Literacy and Entrepreneurship Training (IADLET) project in Makueni and Kajiado counties. The main goal of the project is to improve the livelihoods of the communities in these two counties through improving their abilities to read and write, hence their abilities to create and develop enterprises, and subsequently create sustainable jobs. Läkarmissionen and Hand in Hand Sweden have been providing the financial and technical support for the project. The project ends in June 2016.

External baseline and midterm reviews were conducted to inform the implementation of this project and to monitor its progress. In November 2015, HiH EA contracted Ipsos to conduct an external endline review of the IADLET project. This review was meant to provide an independent assessment of the IADLET project and provide the lessons learned to the project donors, the Directorate of Continuing and Adult Education (DACE) and other stakeholders. It was also meant to critically review the project and give sound recommendations on what could have been done better or differently in order to achieve optimal effect. This report presents the methods used to conduct the endline review, the results and the lessons learned.

## 2. Description of the IADLET Project

The goal of the IADLET project is to improve quality of the livelihoods of the communities within Kajiado and Makueni Counties by improving their abilities to read and write, and whose multiplier effect would enhance general development, create and sustain enterprises and subsequently create sustainable jobs.

The adult literacy training sessions have been integrated with HiH EA's development model of entrepreneurial training and resource mobilization. The two interventions are carried out simultaneously with the aim of enabling learners to move from illiteracy and joblessness to a level of being able to start, enhance and manage sustainable enterprises to improve their livelihoods and socio-economic wellbeing.

The specific objectives of the project are to:

- (a) Facilitate beneficiaries to improve their ability to read and write
- (b) Train beneficiaries on how to create and develop enterprises
- (c) Facilitate creation of sustainable jobs through enterprises for improved incomes and improved livelihoods
- (d) Help beneficiaries utilize their reading and writing skills to improve their enterprises.

## 2.1 Project Targets

HiH EA’s integrated adult literacy and enterprise development project in Kajiado and Makueni counties aims to reach 11,000 beneficiaries, out of whom 80% are expected to be women and 8000 are expected to also receive literacy training. The project targets people who are aged 18 years and above, are poor, marginalized and/or vulnerable (as per HiH EA’s poverty score card) and are either illiterate or functionally illiterate.

HiH EA ensures respect for the target group members, regardless of their status in society, ethnicity or religion. However, the project gives priority to women and female-headed households. This was premised on Kenya’s illiteracy levels where majority of the illiterate are women. In addition, women are often the most vulnerable and marginalized group in the communities.

Beneficiaries of the IADLET project are part of self-help groups that comprise of 15-30 people. Training sessions take place during group meetings. The trainings are carried out in different sessions on the same day or as agreed-upon with the learners, hence groups are dynamic and have variations on when and how the trainings are conducted. For example, those who don’t need the adult literacy classes are exempted from these classes and only attend the entrepreneurship training classes only.

## 2.2 Implementation of the IADLET Sessions

The Integrated Adult Literacy and Enterprise Development Training (IADLET) interventions were designed to be integrated to HiH EA’s enterprise development program. The two interventions are carried out simultaneously and involve a road map that enables learners to move from illiteracy and joblessness to a level of being able to start, enhance and manage sustainable enterprises to improve their livelihoods. Each session takes at least 2 hours per week and covers both theory and practice. Those interested in proceeding with post-literacy continuing education are linked to the Department of Adult Literacy.

The basic adult literacy education covers the Government of Kenya’s Adult Basic Education and Training (ABET) 1 curriculum in 9-12 months. During this time, HiH EA’s enterprise training sessions are also conducted, as shown in the Table below.

**Table 1: Description of IADLET sessions**

Literacy Level	Curriculum	Session Length	Duration	Concurrent enterprise training sessions
Level 1	ABET 1 Stage 1	2 hours per week	3 months	<ul style="list-style-type: none"> <li>• Social mobilization and group formation (4 weeks)</li> <li>• Savings and resource mobilization (4-6 weeks)</li> <li>• Enterprise development (6-8 weeks)</li> <li>• Financial management (8 weeks)</li> <li>• Market linkages and value addition (from week 4 to 8 – as needed)</li> </ul>
Level 2	ABET 1 Stage II	2 hours per week	3 months	
Level 3	ABET 1 Stage 111	2 hours per week	3 months	
From month 2, environmental education activities are carried out at all sessions.				

To facilitate proper delivery of the program objectives, HiH EA works in partnership with like-minded partners and stakeholders in Makueni and Kajiado counties. These include the Directorate of Adult and Continuing Education (DACE) who facilitate the adult literacy training sessions through training and providing the learning materials, the County Governments of Makueni and Kajiado, Ministries of Agriculture, Women Enterprise Fund, Maendeleo Ya Wanawake, NGOs such as Kick Start, Sun Transfer, ASDSP, Caritas International and local churches.

### 2.3 Project Outcomes

At the end of the project, the following are the expected outcomes and impact:

- i. 8,000 beneficiaries who previous could not read and write or had limited knowledge, have acquired knowledge on how to read, write and do simple mathematical calculations
- ii. 11,000 beneficiaries have been trained on HiH EA's entrepreneurship model
- iii. At the end of the training the learners will have created 7,700 enterprises (based on 70% of the trained number) and 10,010 jobs (based on expected 130% -1.3 on number of learners.)
- iv. The beneficiaries will use the literacy learning to do simple record keeping in their enterprises
- v. The SHGs have adopted a saving culture, and are practicing merry-go-round and table banking.
- vi. At least 25% (2,750) benefited from other interventions on value addition and market linkages from HiH EA
- vii. The direct and indirect beneficiaries totaling to 44,000 (11,000 x 4 counting a family of four) have improved livelihood in earning income, able to feed their children, afford education and medical needs for their families.

Overall, the beneficiaries of the integrated adult literacy and entrepreneurial training will be able to:

- Manage and sustain their enterprises and earn an income for themselves and their families/children.
- Participate in society with confidence and improved self-esteem.
- Participate in community development projects, take up local leadership roles and help transform the development status of the area.

### 3. Description of the Project Sites

#### 3.1 Makueni County Profile

Makueni County is located in the Lower Eastern part of the country and forms part of the former Eastern province. It is characterised by highland zones with coffee farming and large lowland zones characterised by maize and fruit farming. Makueni County borders Kajiado County to the West. Makueni County has two main seasons where the wet season is March to May and October to December of each year. The dry period is experienced in January to February and June to September.

#### 3.2 Kajiado County Profile

Kajiado County is located on the Southern part of the country and forms part of the former Rift Valley Province. It is characterized by plains and occasional volcanic hills and valleys, rising from 500 meters around Lake Magadi to about 2,500 meters in the Ngong Hills area. Kajiado County borders Makueni County to the East. In Kajiado County the seasons are more or less the same as in Makueni, with long and short rains falling in the same months of the year. The dry period is experienced in January and August.

#### 3.3 Main Economic Activities for Both Counties

Both Makueni and Kajiado Counties practice mixed farming and livestock keeping. However, in [Kajiado County](#), the community is predominantly nomadic pastoralists and livestock is the mainstay of their livelihoods. Other economic activities in the county are mining, farming, beekeeping, livestock farming, commercial enterprises, mechanized mining, and sell of agricultural products such as vegetables, maize, milk and honey. In addition there are other resources of economic importance that include gypsum, limestone, soda ash, salt, quartile and meerschaum. The county also has game reserves and natural features that attract tourists.

In [Makueni county](#), the main sources of livelihood are agriculture, livestock and micro-enterprises that thrive well under arid and semi-arid conditions including farm products, bee keeping, poultry keeping, goat rearing, sand harvesting, ballast collection, and brick making. The Table below gives a summary of the key indicators in the two counties.

**Table 2: Makueni and Kajiado County Key Indicators**

Features	Makueni	Kajiado
Area	8,008.9 Km <sup>2</sup>	21,292.7 km <sup>2</sup>
Population	884,527	687,312
Sub-counties	9	5
Local Authorities	1	2
Constituencies	6	5
Climate	Semi-arid	Semi-arid
Poverty rate (percent living below the poverty line)	64%	12%
Illiteracy rate	32%	44.6%

Source: *Wikipedia.com (using national and World Bank data)*

## 4. Methodology

The **main objectives** of the endline review were as follows:

- To assess the progress and performance of the project.
- To assess the results achieved and compare them to the targets and expectations set out in the project plan.
- To identify the key achievements and lessons learned from the two and a half year project.
- To review the two components of the Enterprise Development and Adult Literacy – both independently and how they complement each other.
- To reflect on the impact of these projects on HiH EA in terms of capacity and knowledge acquired and experiences working with other partners.

The **specific objectives** of this endline review were to report on the following:

- The project's relevance and efficiency as well as the lessons learned throughout the project cycle.
- The progress, performance and sustainability of the adult literacy component of the project.
- The progress, performance and sustainability of the entrepreneurship component of the project
- The appropriateness of the integrated adult literacy and entrepreneurship approach in the local context of the target groups in Kajiado and Makueni Counties.
- The achievements against planned activities.
- Any deviation from the agreed indicators and reasons therefore. The agreed indicators are:
  1. Number of self-help groups formed.
  2. Number of learners who have graduated from adult literacy and entrepreneurship training respectively.
  3. Number of learners who have graduated from DACE proficiency test.
  4. Number of learners able to use functional literacy (adult literacy) in daily life.
  5. Number of jobs created.
- The achievements, if any, of the following social indicators:
  1. Attitude towards children's schooling.
  2. Levels of children's school dropout.
  3. Learners' self-esteem.
  4. Involvement in society.
  5. Exercised rights (both social and political).

In order to respond to the above objectives, both primary and secondary data collection methods were used. Primary data was collected face-to-face using a mixed-methods study design comprising of both qualitative and quantitative data collection methods. Respondents included both project beneficiaries and non-project beneficiaries (for comparison purposes).



Secondary data were collected through review of the baseline, midterm, monitoring and evaluation reports and other relevant project data. These were used to inform the design of the data collection tools and to understand the design of the project. The data gathered using the different methods were triangulated and compared against the project plan to determine the effect/progress of the project.

The endline review was conducted in Makindu, Mukaa, Nzau, and Kathonzweni sub-counties of Makueni County, and in Mashuru and Loitokitok sub-counties of Kajiado County.

#### 4.1 Sampling for Qualitative Interviews

The qualitative methods included one-on-one key informant interviews (KIIs)/in-depth interviews (IDIs) and focus group discussions (FGDs) with 8-10 people. A total of 28 KIIs/IDIs and 12 FGDs were conducted. The Table below shows the description of the qualitative interviews that were conducted in each county.

**Table 3: Description of the qualitative interviews**

Description	Number in Makueni	Number in Kajiado
<b>Key informant/in-depth interviews (n=28)</b>		
Project Manager based in Nairobi*	1*	-
Project Supervisor	1	0
Staff of County Government	1	1
Local leaders	1	1
Branch Managers	1	1
Government departments (Ministries of Education, Livestock, Social Services (Women Enterprise and Youth Funds)	3	3
Project Partners (AIDS Health Foundation, Kick Start International, Sun Transfer, AMREF, Youth Fund and VCT services)	3	3
Special groups also included in the program (Person living with HIV, Person living with disability and Young women aged 18-24 years)	3	3
Community Health Workers	1	1
<b>Focus Group Discussions (n=12)</b>		
1. Project beneficiaries	2 (one male and one female)	2 (one male and one female)
2. Non-project beneficiaries	2 (one male and one female)	2 (one male and one female)
3. Adult literacy teachers	1	1
4. Business Relationship Officers	1	1

The respondents for the qualitative interviews were selected purposively by both HiH EA and Ipsos. The selection considered those who could speak and articulate issues well, and were willing to participate in the study. These interviews used people-centered approaches where discussions were held in relaxed informal atmospheres which allowed respondents to be free to discuss issues and allow for in-depth probing of ideas.



They were administered face to face by trained moderators using either English, Kiswahili or Maasai (in Kajiado). All qualitative interviews were audio-recorded and transcribed in preparation for analysis.

## 4.2 Sampling for Quantitative Interviews

The sample size for the quantitative structured interviews with the target groups was calculated using an online sample size calculator (<http://www.surveysystem.com/sscalc.htm>). By September 2015, the IADLET project had reached 12,937 beneficiaries with the integrated literacy and entrepreneurship training. Using this as a universe, the sample size calculation indicated that at a confidence interval of 95% and margin of error of +/-5, a sample of **371 project beneficiaries** (rounded off to 370) would need to be enumerated.

A similar number of non-project beneficiaries were sampled. Probability proportional to size methods were used to proportionately distribute this sample between the two counties. Makueni County has a higher population and so this county was allocated a higher sample size proportional to its population. The Table below shows the calculated and the final achieved samples for this endline review.

**Table 4: Sample size by county and beneficiary type (calculated and achieved)**

County	Project beneficiaries (Intervention group)		Non-project beneficiaries (Control group)		Totals	
	Calculated	Achieved	Calculated	Achieved	Calculated	Achieved
Kajiado	170	177	170	179	340	356
Makueni	200	225	200	219	400	444
<b>Total</b>	<b>370</b>	<b>402</b>	<b>370</b>	<b>398</b>	<b>740</b>	<b>800</b>

Stratified random sampling methods were used to select the intervention group respondents (project beneficiaries). The HiH EA M&E Manager provided Ipsos with the complete database of self-help groups (SHGs) generated from HiH EA’s Management information System (MIS). Ipsos stratified this list by area and level of training, after which Ipsos randomly sampled the list of SHGs to be included in the study. In Kajiado, 77 SHGs were randomly selected for inclusion in the study, while in Makueni 90 SHGs were randomly selected. From these SHGs, 2-3 respondents were interviewed.

Because the data collection was conducted during the rainy season, some randomly selected SHGs were not accessible because bridges were overflowed with water or the roads were totally inaccessible. The SHGs that could not be reached at the time of the survey were replaced with others that were in more accessible areas. In such cases, Ipsos randomly selected SHGs that were in more accessible areas. A total of 47 groups were replaced (22 in Kajiado and 25 in Makueni).

The non-project beneficiaries were selected with the help of local leaders. They helped the field teams to identify the SHGs that were not part of the project. This was the only criteria used to identify the non-project beneficiaries.

Respondents were interviewed at the venue of the group meetings or at their homes after appointments had been made. The interviews were administered face to face by trained interviewers. The Table below shows the disaggregation of the achieved samples by gender.

**Table 5: Achieved sample by gender**

County	Project beneficiaries (Intervention group)		Non-project beneficiaries (Control group)		Totals	
	Male	Female	Male	Female	Male	Female
Kajiado	15	162	92	87	107	249
Makueni	35	190	105	114	140	304
<b>Total</b>	<b>50 (22%)</b>	<b>352 (88%)</b>	<b>197 (49%)</b>	<b>201 (51%)</b>	<b>247 (31%)</b>	<b>553 (69%)</b>

#### 4.2.1 Inclusion Criteria

For the project beneficiaries, the inclusion criteria were their participation in the IADLET project. For the non-beneficiaries, the inclusion criteria were not having participated in the IADLET project. There was no other selection criteria used to sample the non-beneficiaries.

#### 4.3 Data Collection Tools

The quantitative interviews used a structured survey questionnaire while the qualitative interviews were guided by an open-ended unstructured discussion guide that allowed for probing of ideas. These tools captured the below themes which had been derived from the specific objectives:

- Project’s relevance, efficiency and lessons learned during the project cycle.
- Progress, performance and sustainability of the adult literacy component of the project.
- Progress, performance and sustainability of the entrepreneurship component of the project.
- The appropriateness of the integrated adult literacy and entrepreneurship approach in the local context of the target groups in Kajiado and Makueni.
- The achievements against planned activities.
- Any deviations from the agreed indicators and their reasons.
- Achievements, if any, of the social indicators.

To allow for ease of communication, all the tools for the community members were translated to Kiswahili and the local languages of Maasai and Kamba. Before the review was implemented, the draft tools were shared with and approved by staff of HiH EA.

## 5. The Data Collection Process

The following approach was used to implement the endline review.

### 5.1 Training of Data Collectors (interviewers)

A centralized training for all Ipsos interviewers and moderators was conducted. Only interviewers who had worked in similar capacities for more than five years were recruited to participate in this study. Separate teams were trained on the qualitative and quantitative phases of the review. The teams were trained on all the tools, data collection strategies, identification of correct respondents and ethical conduct of research. They were also trained how to escalate issues they encountered in the field to ensure that problems are managed in the field, and the field supervisor are consulted where necessary.

A mix of training methods was used including lecture and experiential adult-learning methods such as paired/group discussions and role plays where they practiced the different tools. The first day of data collection was a pilot session where the data collection tools and field work procedures were piloted. All changes noted during the piloting were integrated into the final tools.

### 5.2 Community Entry and Identification of Respondents

All community entry and local approvals to conduct the study were gathered by staff of HiH EA at the branch offices in Emali (Makueni) and Loitokitok (Kajiado). The HiH EA teachers and Business Relationship Officers (BROs) worked with Ipsos to design a feasible field movement plan. Because they are the ones who knew the beneficiaries and their homes, the HiH EA field staff also helped to identify the homes of the selected beneficiaries. However, these HiH EA staff were not present during the interviews. Without this intervention, it would have been impossible for the field teams to identify the beneficiaries and complete the study within the given duration. Also, the respondents were assured that their responses would be kept confidentially and their individual responses would not be divulged to staff of HiH EA.

### 5.3 Field Implementation

The quantitative component was implemented by 17 interviewers and 4 field supervisors who worked concurrently in the two counties. At an average hit rate of 5 interviews per interviewer per day, the quantitative interviews were completed in 9 days from 24<sup>th</sup> November to 7<sup>th</sup> December 2015. The qualitative interviews and focus group discussions were conducted by a team of 4 moderators (2 per county).

#### 5.3.1 Data Collection using Mobile Devices

For all the quantitative components of this study, the structured questionnaire was programmed for use on an electronic mobile device. Responses were keyed directly into the mobile devices during the interviews and the data downloaded onto a database immediately, eliminating the need for data entry. In addition, the mobile devices gathered Global Positioning System (GPS) coordinates of the locations of the interview, which allowed a Quality Control Clerk to view the interviewers' movement and ensure that the interviews were being conducted in the identified areas.

### 5.3.2 Supervision and Quality Control

The interviewers were accompanied by Ipsos field supervisors and/or an Ipsos Quality Control person. This ensured that the interviewers were interviewing the correct respondents and that they were conducting the interviews as required. A sample of the interviews that were not accompanied were re-contacted to ascertain that they were actually interviewed.

In addition, during data collection, a Quality Control Clerk downloaded and reviewed the data as it streamed into the database. The Clerk flagged any outstanding quality issues that needed to be addressed by the teams on the ground. Any data that did not meet the quality control threshold was eliminated from the final dataset.

### 5.3.3 Ethical Considerations

Ipsos is a member of the World Association for Social, Opinion and Market Research (ESOMAR) and Market and Social Research Association (MSRA), and adheres to the professional research code of conduct for these associations. Ipsos also has a research permit from the National Commission for Science, Technology and Innovation (NACOSTI) for conducting research with human subjects. As standard procedure, all Ipsos interviewers and staff are orientated on the rules and regulations that govern the ethical conduct of research (as per the guidelines of these associations).

All effort was made to protect the study respondents and to ensure their voluntary participation in the study. Each respondent was asked for their permission to conduct the interviews and appointments were set at their convenience. All respondents were told about the study and assured of confidentiality of information and the voluntary nature of the study.

Only consented and willing individuals were interviewed. To avoid undue influence of respondents and setting a negative precedence, no incentives were provided for participating in this study.

### 5.3.4 Confidentiality of Data

Ipsos has a strict policy on confidentiality of data. All interviews were held in private and all written records were kept confidentially while in the field. The mobile phones have security features that protect the data. Any written materials were given to the field supervisors as soon as possible for safe keeping. In the office, all data records were kept in secured cabinets and all databases, field notes and typed transcripts were stored in password-protected computers with access only to the research team. This report is anonymous and no respondent identifying information has been presented.

## 5.4 Data Analysis

Quantitative data were downloaded from the mobile data collection database and converted into an analysis software (Statistical Package for the Social Sciences [SPSS]). The data were cleaned and then subjected to descriptive analysis to generate frequencies and cross tabulations. During analysis and reporting on this endline review, all the data collected using the different data collection methods (secondary review, KIIs/IDIs, FGDs and survey questionnaires) were triangulated and used to check for consistencies or contradictions.

Qualitative data were audio-recorded and transcribed verbatim, translated and typed. These transcripts were summarized and presented on thematic grids that were easy to interpret. The qualitative report was then integrated into the quantitative report to produce a comprehensive report of the endline review, where the verbatim quotes were used to explain the figures generated from the quantitative phase. The subsequent sections present the results of the endline review.

## 5.5 Notes on Interpretation of the Results

The only criteria used to select the non-beneficiaries were that they were not part of the HiH EA IADLET project. No other criteria were used to select the non-beneficiaries. The final analysis showed that the two groups had varying socio-demographic characteristics. For example, the final sample for non-beneficiaries had 51% women compared to the beneficiaries that had 88% women (because the IADLET project targets women). As a result of this disparity, the data that makes comparisons between the beneficiaries and non-beneficiaries should be interpreted cautiously.

Secondly, the questions asking about respondents opinions towards the adult literacy and enterprise training classes had a reference period of “last six months”. That is, the people who were supposed to answer these questions were those who had attended training/classes in the last 6 months. Despite the limitation in the phrasing of this question, further analysis of data showed that among those who responded to these questions about the training/classes, 58% of the beneficiaries had attended the training/classes in 2013 and 2014, while the 42% had attended in 2015.

In addition, all surveyed respondents (regardless of which when they had attended the training) answered the subsequent questions assessing impact of the project on literacy levels, enterprise development, savings and loan taking behaviour, empowerment and self-esteem and socio-economic status.

Three non-beneficiaries reported that they had received some training from staff of HiH EA, which indicates that this control group could have been contaminated or that these respondents were HiH EA project drop-outs.

## 6. Results

### 6.1 Description of the Survey Respondents

A total of 800 respondents were interviewed (calculated sample was 740). This was an over-achievement of the calculated sample by 8 percentage points (108%). Among these, 56% (n=444) were from Makueni county while 45% were from Kajiado county (n=356). The survey sampled 402 project beneficiaries and 398 non-beneficiaries, which was a 50/50 split of the sample.

Most (69%) of all the interviewed respondents were female. About 42% of the respondents were aged 18-35 years, 36% were between 36-50 years and 22% were over 51 years (Mean age: Most (71%) were married. In terms of their occupation, 42% were small scale farmers, while 32% were self-employment (i.e. engaged in some business or trade).

The Table below presents the demographic characteristics of the study respondents by county and type of group (beneficiaries vs non-beneficiaries). Apart from the project beneficiaries where more women (88%) were interviewed compared to the non-beneficiaries (51%), most of the demographic characteristics had similar proportions across both counties and groups, meaning that the samples were generally similar and therefore comparable. These results imply that compared to the control group, the IADLET project reached more women (which was one of the objectives of the project).

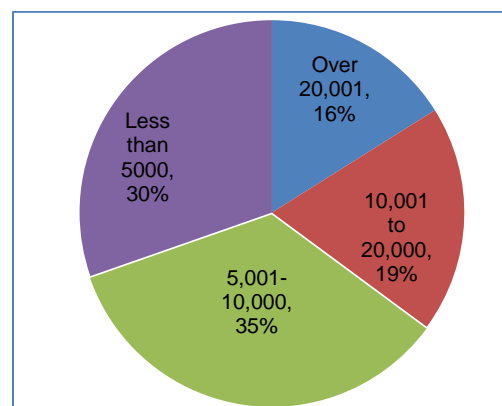
**Table 6: Demographic characteristics of the study respondents**

Demographic characteristics		All	County		Group	
			Kajiado beneficiaries	Makueni beneficiaries	Project beneficiary (intervention)	Non-beneficiary (Control)
	<b>n</b>	<b>800</b>	<b>177</b>	<b>225</b>	<b>402</b>	<b>398</b>
Sex	Male	31%	8%	16%	12%	49%
	Female	69%	92%	84%	88%	51%
Age group	18 - 35 years	42%	36%	25%	30%	55%
	36 - 50 years	36%	46%	40%	42%	30%
	51 years and above	22%	18%	36%	28%	16%
Marital status	Married/ Living together (cohabiting)	78%	82%	81%	81%	74%
	Single (never married)	13%	6%	3%	4%	21%
	Divorced/ Separated/ Widowed	10%	12%	16%	15%	5%
Respondents occupation	Large scale farmer (food crops)	6%	8%	7%	7%	5%
	Small scale farmer (crops and livestock)	42%	46%	54%	51%	32%
	Livestock farmer	5%	10%	2%	5%	5%
	Formal employment (salaried)	6%	2%	3%	2%	9%
	Self-employment/business/Trade	32%	32%	30%	30%	35%

Demographic characteristics	All	County		Group	
		Kajiado beneficiaries	Makueni beneficiaries	Project beneficiary (intervention)	Non-beneficiary (Control)
Unemployed	4%	0%	3%	2%	7%
Student/ Retired	1%	0%	0%	0%	1%
Others (specify)	4%	2%	1%	2%	6%

Project beneficiary data on average monthly household income indicates that 6% of the respondents did not know or they were uncomfortable to answer this question. The chart below shows the income levels of those that gave an answer (n=336).

**Figure 1: Average household monthly income (project beneficiaries)**



### 6.1.1 Formal Schooling

At the time of the survey, 30% of the project beneficiaries had not attended any formal schooling. In Kajiado county, over half (54%) of the beneficiaries had not attended any formal schooling compared to 11% in Makueni.

Among those who went to school to attain formal education (n=606), 25% overall did not complete their primary education. Those from Kajiado (31%) were more likely to have not completed their primary schooling compared to those from Makueni (22%).

Also, project beneficiaries (34%) were more likely to have not completed their primary school education compared to the non-beneficiaries (16%).

This means that the IADLET project reached more people who had less education, which gave relevance to the adult literacy component of the project. None of the project beneficiaries had a university education. The Table below shows the distribution of education levels attained by county and group.



**Table 7: Education status by county and group**

Education level attained (among those who had attained some formal schooling)	All	County		Group	
		Kajiado beneficiaries	Makueni beneficiaries	Project beneficiary (intervention)	Non-beneficiary (Control)
<b>n</b>	<b>606</b>	<b>82</b>	<b>201</b>	<b>283</b>	<b>323</b>
Pre-primary and Primary school (not complete)	25%	46%	30%	34%	16%
Primary school (complete)	31%	23%	36%	32%	29%
Secondary school (not complete)	13%	11%	15%	14%	11%
Secondary school (complete)	22%	17%	11%	13%	29%
Technical school/polytechnic/ Other college education	8%	2%	7%	6%	10%
University	2%	0%	0%	0%	4%

Further analysis of interest indicate that among the project beneficiaries that had attended some formal training and attended only the enterprise training (n=63), about a quarter of them had not completed primary school. See the Table below.

**Table 8: Education status for beneficiaries who received ET training only**

Education level attained (among project beneficiaries who attained some formal schooling and attended enterprise training only)	n=63
Primary school (not complete)	24%
Primary school (complete)	25%
Secondary school (not complete)	24%
Secondary school (complete)	21%
Technical school/polytechnic/ Other college education	6%

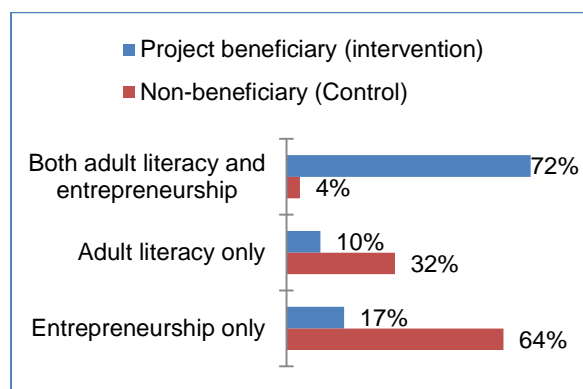
## 6.2 The Integrated Adult Literacy and Enterprise Training Program

All the respondents were asked whether in the last 6 months they had participated in some training on adult literacy (AL) and enterprise training (ET), either one or both of them. Half of all respondents reported on the affirmative. Among those who had received any training (n=400), 56% were from Makueni while 44% were from Kajiado county. Also, majority (93%) were project beneficiaries (as expected), 85% were women. In terms of their ages, 29% were aged 18-25 years, 43% were aged 36 - 50 years and 28% were over 51 years.

The chart below shows the distribution of the **types** of training attended by those who attended any training (n=400). It shows that 72% (n=269) of the project beneficiaries had attended both the adult literacy and enterprise training sessions. Fewer beneficiaries attended either one or the other (10% (n=38) attended AL only and 17% (n=65) attended ET only). Reports from the qualitative interviews indicate that even though the project targeted to train people in both AL and ET, some people chose to attend only the training that was of relevance to them.



**Figure 2: Distribution of type of training attended by group (n=400)**



When asked when they had undertaken the training, 14% of the project beneficiaries had attended the integrated AL and ET training in 2013, 44% attended in 2014 and 42% had attended in 2015. Overall, 35% of the beneficiaries had graduated at the time of the survey (34% beneficiaries and 47% non-beneficiaries). The project monitoring reports showed that 1,196 learners had graduated with the DACE proficiency test.

Data on dropout rates indicate that by December 2015, 565 members had dropped out (229 in Makueni and 336 from Kajiado). A total of 257 members migrated to other areas (83 in Makueni and 174 in Kajiado) and 308 left due to differences with their group leaders (146 in Makueni and 162 in Kajiado).

Among those who could remember or knew about who conducted the training, almost all (99%) of the beneficiaries and three non-beneficiaries said that the training they attended was organized by HiH EA. The latter could mean that the non-beneficiaries group was contaminated or could be attributed to respondent error.

**Table 9: Distribution of organizations responsible for AL and ET trainings (Absolute figures)**

All who attended training and knew who conducted training (excludes don't know/can't remember)	Project beneficiaries	Non-beneficiaries
	348	16
Staff of Hand in Hand EA	347	3
Staff of Ministry of Education (Directorate of Adult Education)	0	2
Government Body	0	4
Faith-based Organizations	0	2
Individuals/neighbours	1	2
Company	0	2
AMREF	0	1

In addition, reports from the HiH EA staff indicate that the IADLET project had over-achieved on all of the targets that had been set for this project. The Table below shows the distribution of the project indicators by target and achievements as at 30<sup>th</sup> October 2015.

**Table 10: Targets and achievement of key indicators of the IADLET project, by end of October 2015**

	Indicators	Target	Achieved	% achievement
<b>Kajiado</b>	Number of people completed training on integrated adult literacy and enterprise training	4000	6304	158%
	Number of people completed training on enterprise development only	1500	1533	102%
	Number of self-help groups formed	275	314	114%
	Number of enterprises created	3850	7517	195%
	Number of jobs created	5005	9661	193%
<b>Makueni</b>	Number of people completed training on integrated adult literacy and enterprise training	4000	6908	173%
	Number of people completed training on enterprise development only	1500	1532	102%
	Number of self-help groups formed	275	290	105%
	Number of enterprises created	3850	4806	125%
	Number of jobs created	5005	5961	119%

Source: M&E reports from Branch Managers

Among the project beneficiaries who had attended training (n=372), 64% said that the **main reasons** for participating were to be able to start/enhance and manage their own business, followed by 39% who reported that it was to be able to read and write on their own and 19% who said it was to have more knowledge about life and farming techniques (modern ways of living). The responses were similar among those from Makueni County.

The responses given in Kajiado County were slightly different. The top three reasons for participating in the training were to be able to read and write on their own (61%), to be able to start/enhance and manage their own business (57%), and to be able to use their phones to write and send a message (25%). The Table below shows these responses by county and group.

**Table 11: Reasons for attending training, by county and group**

Reasons for attending training (among those ever attended training)	All beneficiaries	County	
		Kajiado beneficiaries	Makueni beneficiaries
<b>n*</b>	<b>372</b>	<b>165</b>	<b>207</b>
To be included in social functions in the community	17%	8%	25%
To be included in leadership roles in the community	6%	4%	7%
To be recognized/accepted in the community	9%	6%	12%
To be able to start/enhance and manage my own business	64%	58%	69%
To read and write on my own	39%	62%	20%
To use my phone (write text and send text)	12%	25%	2%
To be able to have good family and social relations	3%	10%	6%
More knowledge about life and farming techniques/modern ways of living	19%	1%	27%

\*More than one response was possible and so percent is more than 100.

Respondents were asked to provide the most important reason for having attended the different trainings. Among the project beneficiaries, 26% of those who attended both the AL and ET training (n=269) said that most important reason was to be able to start/enhance/manage their own business; 42% of those who attended the AL training only (n=38) said it was to be able to read and write on their own; and 23% of those who attended the ET training only (n=65) also said it was to be able to start/enhance/manage their own business.

Project beneficiaries reported that the project was **relevant** to their lives because they now have improved literacy and their business skills have been enhanced. More importantly, the project improved their abilities in use of technology via mobile phones where beneficiaries are now able to send text messages, carry out simple business transactions and deposit/borrow money. As they said, they are now “digital”.

*It has reduced many challenges like earlier we never used to bargain when we went to the market but right now that we know business, we can bargain, and also we are no longer illiterate and we can also call ourselves digital - we are no longer analogue. Makueni, Women Beneficiaries*

### Overall Noted Dislikes of the IADLET Project

Further discussions during the FGDs indicates that in Makueni, the main dislike was that respondents felt that the training hours were long and interfered with the time they would use to earn an income. This was in contrast to beneficiaries from Kajiado who cited that the classes were too short for slow learners. This implies that the teachers need to be flexible to cater for the needs of different learners.

In Kajiado, the noted dislike was the confusion over the many NGOs working in the area which made respondents cautious in attending the HiH EA trainings at the beginning. With time, the mandate of HiH EA in the area was clear and they were able to attend the training.

Others, especially the men, did not like the loan repayment via mobile phones, stating that the mobile transaction fees made them lose some money in the process. Also, the process was complicated for some people who did not know how to use mobile money services. The men also cited that the amount of loans given by the project should be increased so that they can undertake more meaningful businesses.

From the partners perspectives, some felt that they were not adequately involved at the inception and so they did not feel part of the project.

### 6.3 Adult Literacy Classes

The project beneficiaries who attended the IADLET training model were (n=307) were asked what they **learned** from these classes. Multiple responses were possible. Overall, over half (58%) said they learned how to read and write, 52% learned simple arithmetic/number work, and 41% learned how to write/sign their names. Compared to beneficiaries from Makueni County, those from Kajiado County were more likely to report these learnings, indicating that the AL classes resonated more with learners from Kajiado County. See the Table below for this distribution by county and group.

**Table 12: Distribution of topics learned at adult literacy classes, by county and group**

Topics learned at AL classes	All beneficiaries	County	
		Kajiado beneficiaries	Makueni beneficiaries
<b>n*</b>	<b>307</b>	<b>132</b>	<b>175</b>
Reading and writing	58%	73%	47%
Simple arithmetic/number work	52%	63%	43%
Writing my name/signing my name	41%	64%	22%
Family, social and public relations	20%	2%	33%
Health topics/food and nutrition	6%	1%	11%
Farming Topics	5%	0%	9%
Hygiene, sanitation and environment	6%	1%	9%
How to make different products e.g. soap, yoghurt, baskets, tailoring	4%	0%	6%
Others	21%	1%	14%

\*More than one response was possible and so percent is more than 100

A vast majority (94%) of all learners said that the content of the AL classes was beneficial to them. The responses were similar across the counties and by group. Those who reported that the classes were beneficial (n=297) were asked to specify the **benefits** they gained from these classes.

About half (53%) of the learners said that they now know how to read, 48% said they now know how to write, 38% reported that they now know how to count money while 36% said they can now write their name and signature. Learners from Kajiado were more likely to enumerate these benefits, which again show that the AL classes really resonated with them. See the Table below for the distribution of the benefits of the AL classes by county and group.

**Table 13: Distribution of benefits gained from attending adult literacy classes, by county and group**

Benefits of attending AL classes	Total beneficiaries	County	
		Kajiado beneficiaries	Makueni beneficiaries
<b>n*</b>	<b>287</b>	<b>124</b>	<b>163</b>
Now I know how to read	53%	73%	37%
Now I know how to write	48%	69%	33%
Now I know how to count money	39%	47%	33%
Now I can write my name and signature	37%	63%	17%
Am now enlighten more about life and basic skills	10%	5%	13%
Now I know how to deal with family and other people (because of improved self-esteem)	11%	1%	20%
Others	21%	10%	19%

\*More than one response was possible and so percent is more than 100.

During the group discussions, respondents enumerated the benefits they had gained from participating in the AL classes. In addition to becoming more proficient in literacy and simple numeracy, they learned how to sign their names, to use their phones to send text messages and use mobile money, as seen in this quotes.

*Now I know how to write my name and sign a piece of paper whenever I am told to do so. Nowadays I don't sign using my fingers....Yes we have benefited. Those who didn't know how to write their names now they know. Kajiado, Women beneficiaries*

*Earlier before, when we wanted to make a phone call, we had to look for child who will assist us. But now we can use a phone on our own. Kajiado, Women beneficiaries*

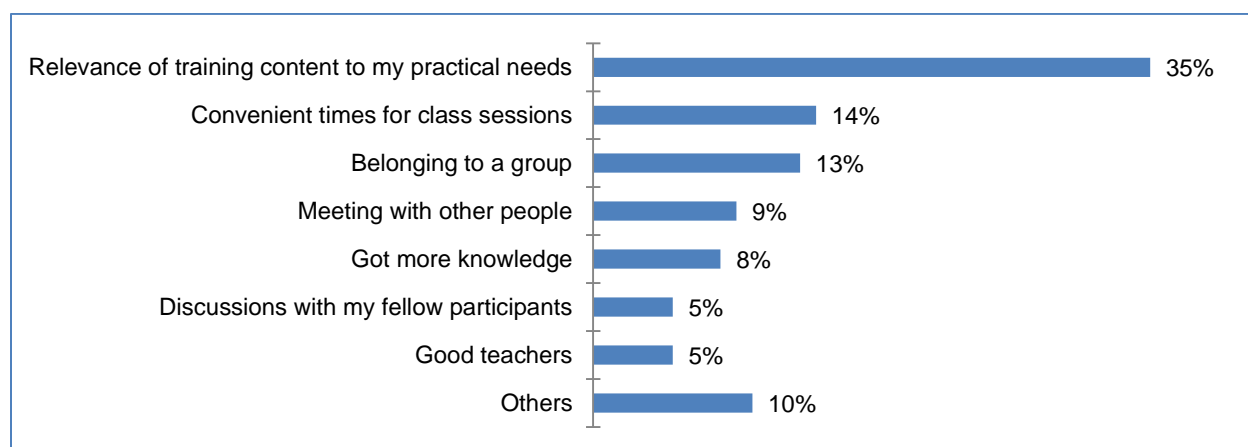
Among the 20 beneficiaries who said they did not get any benefits from the AL training, the main reasons was because they were still learning how to read and write, or that they were still learning. The Table below shows these responses in their absolutes figures.

**Table 14: Reasons for not having benefited from the AL classes, absolutes**

	Project beneficiaries	Kajiado beneficiaries	Makueni beneficiaries
	20	8	12
I have not known how to read	6	6	0
I have not known how to write	6	6	0
Not much has changed in my ability to read	3	3	0
Not much has changed in my ability to write	2	1	1
I am still learning	7	0	7
The training hasn't ended yet	1	0	1
Haven't understood the content taught	1	0	1
Not enough time	1	0	1
No teaching has been conducted yet	1	0	1

When asked what they liked the most from participating in the AL classes, just over a third (35%) of all beneficiaries (n=307) said that they liked that the training content was relevant to their practical needs. Beneficiaries from Kajiado (50%) were more likely to state this compared to those from Makueni (23%). The other liked of the AL classes among the project beneficiaries are as shown in the Figure below.

**Figure 3: Likes of the adult literacy classes among project beneficiaries**



When asked what they **disliked** about the AL classes, the data indicate that the AL classes were generally well received because 64% of the beneficiaries said that there was nothing they did not like about the classes. The main dislike given by 11% of the beneficiaries was the little time allocated for the classes. Beneficiaries in Kajiado (15%) were more likely to state so compared to those from Makueni (8%).

## 6.4 Enterprise Training

All the respondents who attended either the integrated adult literacy and enterprise training classes or the enterprise training (ET) only (n=353) were asked what they **learned** during these trainings. A total of 334 beneficiaries and 19 non-beneficiaries responded to this question. Multiple responses were possible. Overall, 66% of the beneficiaries and two of the non-beneficiaries learned business arithmetic (profit and loss).

Beneficiaries from Kajiado were more likely to report this compared to those from Makueni (70% versus 63%). Another 39% of the beneficiaries reported that they learned about business planning, with those from Makueni (48%) more likely to report this compared to Kajiado (27%). Just over a third of the ET beneficiaries (37%) said that they learned how to keep business records/book keeping. The variation by county was minimal. See the Table below for this distribution by county and group.

**Table 15: Distribution of topics learned at enterprise training classes, by county and group**

	Total beneficiaries	County	
		Kajiado beneficiaries	Makueni beneficiaries
<b>n*</b>	<b>334</b>	<b>138</b>	<b>196</b>
How to keep business records/book keeping	37%	38%	37%
Business arithmetic (profit and loss)	66%	70%	62%
Business planning	39%	27%	48%
How to add value to my products	33%	39%	41%
Linkages to markets for my goods	12%	10%	13%
Stock taking/keeping	14%	8%	18%
How to save	15%	17%	14%
Farming practices	7%	3%	9%
Loan taking	6%	7%	5%
Others	5%	0%	10%

\*More than one response was possible and so percent is more than 100.

The topics learned lumped under “others” include banking procedures and customer relations.

Only a third (33%) of the beneficiaries learned about value addition and 12% learned about market linkages for their goods. These were provided by the BROs who had some knowledge and skills in the areas of yoghurt and soap making.

Just like the AL classes, a vast majority (96%) of the learners said that the content of the ET classes was beneficial to them (94% of these were project beneficiaries). The responses were similar across the counties and by group. Project beneficiaries who reported that that the classes were beneficial (n=319) to them were asked to specify the **benefits** they gained from these classes. About 60% of the beneficiaries said that now they can do their profit and loss accounts. Beneficiaries from Kajiado (67%) were more likely to report this compared to those from Makueni (56%).

Another 58% said that now they know how to run a business, with beneficiaries from Makueni (63%) slightly more likely to report this compared to those from Kajiado (51%).

Just over a third of the beneficiaries (37%) said that now they know how to keep business records and about a quarter (27%) said that now they know how to count money. The Table below shows the distribution of the benefits of the ET classes by county and group.

**Table 16: Distribution of benefits gained attending the enterprise classes, by county and group**

Benefits of attending ET classes	Total beneficiaries	County	
		Kajiado beneficiaries	Makueni beneficiaries
	319	132	187
Now I know how to count money	27%	23%	30%
Now I know how to keep business records	37%	39%	35%
Now I can do my profit and loss accounts	60%	67%	56%
Now I know how to run a business	58%	51%	63%
Now I have markets for the goods/products	13%	14%	13%
Now I know how to add value to my goods/products	21%	17%	23%
Now I know how to save	7%	6%	7%
Now I know how to run/plan a business	5%	2%	8%
Now I know how to manufacture products i.e. jik, baskets, soap	4%	5%	3%
Others	7%	4%	11%

\*More than one response was possible and so percent is more than 100.

The benefits lumped under “others” include knowledge on customer relations, management of loans, family planning and being able to teach others.

Reports from the group discussions with beneficiaries indicate that they supported the results of the above quantitative data. Specifically, members enumerated the benefits they had gained through the groups. For example, the table banking system allowed them easy access to money with flexible repayable terms, as seen in the quotes below:

*Yes it has (enhanced their business skills), I used to buy kales at 200/= or 150/= and after I have sold I cannot tell whether I have gone at a loss or profit. But right now I take stock of what I am selling and then in the evening I sit down and calculate to see if I have got a profit or a loss because I have the relevant education. Makueni, Women beneficiaries*



*Hand in Hand has boosted my business. I have taken a loan so now I have capital to expand my business. ..It has helped because when I go to table banking, whenever I don't have money, I am sure I will come out with something. Kajjado, Women beneficiaries*

Among the 15 who said that they did not benefit from the ET classes, 8 said that it was because there was still more to learn, and 6 said that the training wasn't enough to learn anything. The Table below shows these responses in their absolutes.

**Table 17: Reasons for not having benefited from the ET classes, absolutes**

	Project beneficiaries	Kajjado beneficiaries	Makueni beneficiaries
	15	6	9
I do not know how to use the business skills	1	1	0
I already knew everything they taught	1	1	0
The training wasn't enough to learn anything	6	3	3
There is still more to learn	8	2	6

When asked what they **liked most** in the ET classes, 60% of the beneficiaries said that was because of the relevance of the training content to their practical needs. Beneficiaries from Makueni County (64%) were more likely to report this, compared to those from Kajjado County (56%). About 12% of all the ET beneficiaries cited that they liked the convenient times for class sessions, especially those from Kajjado (20%).

On what they **disliked** about the ET classes, 62% of the beneficiaries reported there was nothing they did not like about the classes, showing that these classes were generally well received. Just like the AL classes, the main dislike cited was little time for classes (11%). Those from Kajjado (15%) were more likely to cite this compared to those from Makueni (8%).

## 6.5 Comparison of the AL and ET Training

All beneficiaries who attended both the AL and ET training (n=269) were asked to state the training that was of most benefit to them. Almost half (47%) of the respondents rated the integrated AL and ET training as the most beneficial, followed by the enterprise training sessions (38%) and the adult literacy classes at 14%. The rating of the integrated AL and ET training was similar among beneficiaries of both counties. However, the AL training was rated higher in Kajjado (21%) than in Makueni (10%), while the ET training was rated higher in Makueni (41%) than in Kajjado (32%). There were no variations by gender.

Discussions at the FGDs confirmed these findings. Beneficiaries cited that the main strength of the integrated training was that the AL training was a suitable building block for the ET training, and especially to those who were illiterate/semi-literate. As one beneficiary in Makueni said: "How can you give back change to a customer when you don't know how to do addition and subtraction?"



The main weakness cited of the integrated model was the relevance of the AL training because people were at different levels of literacy. The beneficiaries that had some education felt impatient when the teacher started on the basics of AL. Such beneficiaries recommended that the training could have been tailored to suit the needs of different learners and that the teachers should be flexible to give the slow learners more time.

On their part, the BROs and the teachers said that the integrated training complimented their efforts. The AL teachers used practical examples that facilitated the enterprise classes. For example, they taught how to add and subtract using examples of profit and loss in a business setting. Therefore, the AL classes formed a solid foundation for the ET classes which facilitated the work of the BROs during the ET classes.

In Makueni, some of the reasons given for rating the enterprise training highly were that it was relevant to them because they had started businesses while others were planning to start one. The ET training was therefore instrumental in enabling them to understand the basics of running a successful business. For those who preferred the adult literacy training, they said that the course enabled them to learn to read and write which to them was the foundation for understanding how to run a business.

*What I enjoyed most was entrepreneurship [training] because I didn't know much about it even though I had been to school I learned normal things but now I know about business. Makueni, Men beneficiaries*

*I enjoyed {the literacy} education because if I can't count I can't do business. My education was little but when Hand in Hand came in now I can count. Makueni, Men beneficiaries*

## 6.6 Impact of the IADLET Project

The below sections provide an analysis on different variables that assessed the impact of the IADLET project on beneficiaries. These are based on assessment of literacy levels, enterprise development, savings and loan taking behavior, empowerment and self-esteem and social economic indicators.

### 6.6.1 Impact of the AL training

Overall, there were marked improvements in reported literacy and numeracy before and after the training, and especially in Kajiado County. In Kajiado, these rates increased from 34% before the training to 79% after the training. In Makueni, the overall literacy and numeracy rates increased from 81% before the training to 94% after the training.

The below analysis shows the specific areas of improvement:

Analysis of data on [ability to write](#) before and after the AL training indicates an increase in the reported number of project beneficiaries who could write after attending the training sessions. These changes were more evident in Kajiado County, showing the effect of the adult literacy classes in this county. Before the training, 29% of Kajiado beneficiaries could write, compared to 75% after the training.

The differences in Makueni County were not as evident because the baseline on ability to write was higher there (before training 80% could write and after the training 93% could write).

The Table below shows the distribution of reported changes in beneficiaries' abilities to write before and after the training. The analysis includes only the project beneficiaries because the base for non-beneficiaries who had attended any training was too small (n=10) to have a meaningful analysis.

**Table 18: Ability of project beneficiaries to write before and after the training, by county**

Ability to write, among project beneficiaries	Kajiado beneficiaries (n=132)		Makueni beneficiaries (n=175)	
	Before training	After training	Before training	After training
Could write long sentences	20%	48%	66%	88%
Could write short sentences	28%	73%	80%	93%
Could write my name	33%	89%	87%	96%
Could write all letters	27%	73%	79%	93%
Could write some letters	39%	92%	89%	96%
<b>Average</b>	<b>29%</b>	<b>75%</b>	<b>80%</b>	<b>93%</b>

Project beneficiaries were further assessed on their ability to read, before and after the training. The same trend was noted where there was a reported increase in their ability to read after the training. This increase was more marked in Kajiado County where before the training, 31% reported that they could read compared to 73% after the training. In Makueni, 80% reported that they could read compared to 92% after the training.

**Table 19: Ability of project beneficiaries to read before and after the training, by county**

Ability to read, among project beneficiaries	Kajiado beneficiaries (n=132)		Makueni beneficiaries (n=175)	
	Before training	After training	Before training	After training
Could read long sentences	20%	48%	67%	85%
Could read short sentences	30%	71%	81%	92%
Could identify words	32%	81%	83%	93%
Could identify all letters	30%	77%	81%	93%
Could identify some letters	41%	89%	87%	97%
<b>Average</b>	<b>31%</b>	<b>73%</b>	<b>80%</b>	<b>92%</b>

When asked about their ability to do simple arithmetic before and after the training, the trend was the same as the above. In Kajiado, 42% reported that they could do simple arithmetic, compared to 88% after the training. In Makueni, 82% reported they could do simple arithmetic compared to 97% after the training.

**Table 20: Ability to do simple arithmetic before and after the training, total and county**

Ability to do simple arithmetic, among project beneficiaries	Kajiado beneficiaries (n=139)		Makueni beneficiaries (n=178)	
	Before training	After training	Before training	After training
Could do addition	36%	91%	78%	97%
Could do subtraction	30%	87%	78%	97%
Could do addition and subtraction	27%	85%	75%	96%
Could count	62%	94%	89%	97%
Could identify all numbers	45%	84%	82%	95%
Could identify some numbers	52%	89%	89%	99%
<b>Average</b>	<b>42%</b>	<b>88%</b>	<b>82%</b>	<b>97%</b>

The above data shows that the adult literacy training component conducted under the IADLET project was effective in improving the competences of people to read, write and do simple arithmetic, and especially in Kajiado County. In addition to this, reports from the qualitative interviews showed that the AL training helped to improve participants' competencies in using their mobile phones for sending text messages and using mobile money. The quotes below were stated many times during the FGDs.

*Right now I can read and write my name and I can also count my money...I can go to the bank and transact...I can use my mobile phone to send a text message or money. Kajiado, Women beneficiaries*

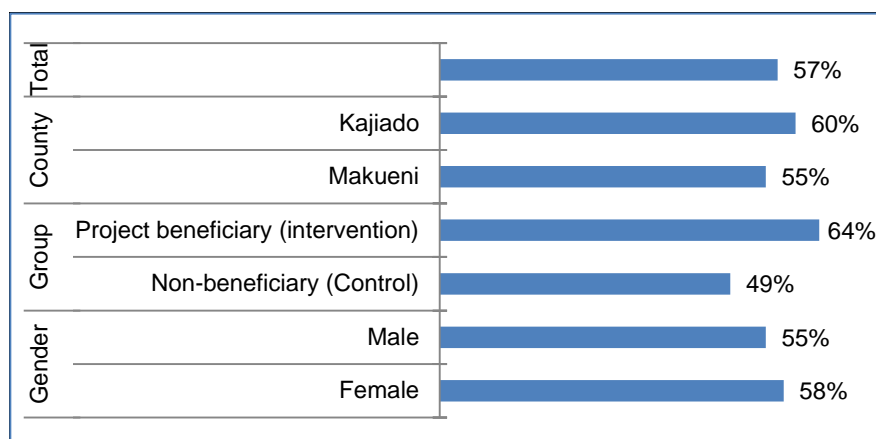
*There has been an impact on the youth since they [Hand in Hand] came; the illiteracy level was very high due to culture so when they came we introduced the groups to them. There has been an impact and the level of economic activities has changed. Kajiado, Youth Enterprise Fund*

### 6.6.2 Impact of the ET training

All the respondents were asked whether they had any enterprises/businesses at the time of the survey. Just over half (57%) of the respondents reported on the affirmative. Those from Kajiado (60%) were more likely to have enterprises compared to respondents from Makueni (55%). Also, project beneficiaries (64%) were more likely to have enterprises than non-project beneficiaries (49%), indicating that the project influenced ownership of enterprises (Figure 3 below gives a summary of these results). In addition, reports from the HiH EA project staff indicate that as at 30<sup>th</sup> October 2015, 10,473 small enterprises had been created by the project beneficiaries in both counties (see Table 7 in previous section).

From the survey, it is encouraging to note that owners of businesses were more likely to be project beneficiaries and women. Also, 88% of the project beneficiaries conceded that they were using the skills they had learned from the classes organized by HiH EA (reported by 91% beneficiaries in Makueni and 86% beneficiaries in Kajiado).

Figure 4: Current ownership of enterprises (n=800) by county, group and gender



When asked to specify the specific skills they were using, 69% of project beneficiaries mentioned business arithmetic (profit and loss) as the main skill acquired from the HiH EA training. This was mentioned by 75% of the beneficiaries from Kajiado and by 63% of the beneficiaries from Makueni County. This quote exemplifies the skills gained from the training.

*... I sold the soap I got a profit of 5000/= and from that we opened up a water point so from there when we sell the water we pay the meter bill and then the balance is our profit. So we opened an account where we deposit these profits so the lessons from Hand in Hand have really helped...Makueni, Person with disability*

The Table below shows the distribution of the skills that project beneficiaries mentioned they were currently using to manage their businesses.

Table 21: Distribution of skills being applied from the HiH EA training, among project beneficiaries

Skills learned at training and being applied to run business	Total beneficiaries	Kajiado beneficiaries	Makueni beneficiaries
	<b>229</b>	<b>109</b>	<b>120</b>
Record keeping skills	38%	44%	33%
Business arithmetic (profit and loss)	69%	75%	63%
Making a business plan	40%	39%	41%
Stock taking and control	22%	13%	30%
Managing creditors and debtors	19%	19%	19%
Saving	10%	13%	8%
Customer relations	8%	3%	13%
Managing and repaying loans	1%	1%	1%
Farming methods	3%	1%	6%
Diversification of products	0%	0%	1%

\*More than one response was possible and so percent is more than 100

Among the respondents with a business (n=456), 43% of them had businesses in agriculture (e.g. selling of farm produce), 31% were in retail groceries, and 14% were in provision of services (e.g. cleaning).

Most (87%) of the businesses were managed by the respondents, while only 10% were managed by a spouse/partner. The Table below shows the distribution of the types of businesses owned by county and group.

**Table 22: Distribution of types of businesses owned by county and group**

Types of businesses owned	Total	County		Group	
		Kajiado beneficiaries	Makueni beneficiaries	Project beneficiary (intervention)	Non-beneficiary (Control)
<b>n*</b>	<b>456</b>	<b>127</b>	<b>132</b>	<b>259</b>	<b>197</b>
Retail groceries e.g. Milk, sugar, bread	31%	39%	27%	33%	29%
Trade of handicrafts e.g. beads and basketry	4%	9%	2%	5%	4%
Provide a service e.g. cleaning	14%	7%	15%	11%	18%
Agriculture – selling of farm produce	43%	52%	47%	49%	35%
Cottage industry e.g. selling milk, food, drinks	8%	7%	8%	8%	8%
Sale of goods	5%	2%	4%	3%	7%
Handiwork	4%	2%	5%	3%	5%

\*More than one response was possible and so percent is more than 100

Other reports from the group and one-on-one discussions indicate that the HiH EA project contributed in training beneficiaries on value addition of agricultural produce through yoghurt and jam making, and packaging of tomatoes. They were also trained on customer relations. Market linkages were created within the group members whereby beneficiaries marketed their products amongst themselves. The project also trained people on soap and charcoal making.

*In our group we make the soap and sell them and then what we get out of it we deposit in our savings account so that we can have profits out of it. Makueni, Women beneficiaries*

### People Employed by Businesses

Only 13% of the beneficiaries with businesses reported that they have employed someone in the business. Among these (n=34), the mean number of people employed was 3 (range: 1-13). Among the beneficiaries, just over a third (37%) of them had employed people on a monthly basis, the rest (63%) had employed casuals who are paid weekly or daily.

Despite these low numbers among the sampled beneficiaries, the project monitoring data indicate that this indicator has been over-achieved, with reports showing that a total of 13,607 jobs have been created (see Table 7 in previous section) by October 2015.

### Source of Funds for Businesses

Reports from the IDIs and FGDs indicate that lack of capital for business startups was a major challenge to this community. When asked about their source of funds to start their businesses, 52% of the project beneficiaries got the funds from their own savings, 20% sold property, 17% got a loan from self-help group and 13% borrowed or were given funds by family member/friend/relative.

Compared to the non-beneficiaries, the project beneficiaries were more likely to have gotten the funds to start a business from a self-help group (17% versus 5%), which means that the HiH EA education received at the beneficiaries' groups could have played a role. The quote below explains this further.

*In our group we grow kales, after we have sold the kales the money we get we use it for table banking and we save the rest so when the money we saved has matured we divide them amongst us so that we can do something meaningful with the money. Makueni, Women beneficiaries*

### Profits Made by Businesses

Just over a tenth (12%) of the businesses made an average profit of more than Ksh 10,000 per month. Those in Kajiado (16%) were more likely to report these profits compared to those from Makueni (8%). Also, fewer project beneficiaries (10%) reported this profit compared to the non-project beneficiaries (15%). The Table below shows the distribution of the average monthly profits as reported by business owners.

**Table 23: Average monthly profits made from businesses, by county and group**

Average monthly profit from business (KSH)	Total	County		Group	
		Kajiado beneficiaries	Makueni beneficiaries	Project beneficiary (intervention)	Non-beneficiary (Control)
<b>n</b>	<b>456</b>	<b>127</b>	<b>132</b>	<b>259</b>	<b>197</b>
Over 10,000	12%	11%	8%	10%	15%
6,001-10,000	17%	15%	14%	15%	19%
3,001- 6,000	23%	19%	25%	22%	25%
500-3000	35%	38%	39%	39%	29%
less than 500	3%	6%	3%	4%	1%
None	2%	2%	2%	2%	3%
Don't know	5%	2%	7%	5%	5%
Not comfortable to answer	5%	7%	1%	4%	6%

### Difficulties Facing Businesses

Majority (89%) of the respondents with businesses said that they were currently facing difficulties with their businesses that were preventing them from growing or improving. Overall, the top three reasons given were lack of money to buy stock (30%), little profit (27%) and lack of market for the product/service (26%). The Table below shows the distribution of these difficulties mentioned by total and group.

**Table 24: Distribution of difficulties facing businesses, by total and group**

	Total	Project beneficiary (intervention)	Non-beneficiary (Control)
	<b>408</b>	<b>235</b>	<b>173</b>
Lack of money to buy stock	30%	25%	36%
The profit I am making is not enough	27%	29%	25%
There is no market for my business	26%	28%	24%
Destruction of produce/adverse weather/poor transport	18%	18%	18%
The business is making a loss	11%	12%	10%
Bad debts	11%	10%	12%
There is no one to run the business	5%	6%	4%
I do not know how to manage the business	3%	2%	4%
Lack of products in the market/low demand	1%	1%	0%
Fluctuation of prices/high prices	2%	2%	2%
Others	9%	9%	10%

\*More than one response was possible and so percent is more than 100

The difficulties lumped under “others” were competition from other businesses, death/theft of livestock/insecurity, bias in awarding of tenders and lack of space for expansion.

The FGDs supported these data and added that the challenges their businesses face include poor transport infrastructure (which increases the cost of transporting farm produce), poor cash liquidity due to customers’ preference to take goods on credit, lack of or inadequate finances to expand businesses, lack of markets for their farm produce, and adverse weather effects such as droughts and famine which deplete their savings.

It is evident from the respondents that a lot of support is needed to ensure that their livelihoods are improved. The respondents cited that they needed a lot of support in terms of accessing loans to start/expand their businesses, markets for their produce, improved roads to ease transport costs for their produce, and provision of water for irrigation. One of the project partners (Kick Start) was playing a role in easing this by selling irrigation pumps to members.

### **Motivation to Start Businesses**

Those who did not own an enterprise (n=344) at the time of the survey were asked if they had ever owned one before. About 42% conceded that they had ever owned a business before. Among these, 52% were project beneficiaries and 35% were non-beneficiaries. The main reason given for the closure of these businesses was lack of money to buy stock (29%). The Table below shows the distribution of the other reasons given for closure of these businesses, by total and group.

**Table 25: Distribution of reasons for closure of business, by total and group**

	Total	Project beneficiary (intervention)	Non-beneficiary (Control)
	<b>144</b>	<b>74</b>	<b>70</b>
Lack of money for stock	29%	32%	26%
There was no one to run the business	13%	18%	7%
It was making a loss	19%	14%	26%
Family commitments	13%	14%	11%
There was no market for my business	12%	8%	16%
Drought/diseases	8%	11%	4%
Relocation/building renovation	8%	5%	10%
Tackle other business/lack of interest	5%	3%	7%
Others	10%	11%	6%

\*More than one response was possible and so percent is more than 100

The reasons lumped under “others” were insecurity/political instability, lack of knowledge of how to manage the business, health reasons/old age and competition.

Over three quarters (76%) of respondents who did not have an enterprise at the time of the survey had future plans to start one. Those from Makueni (82%) and project beneficiaries (83%) were more likely to have these plans. Among the project beneficiaries and in Makueni County, the data indicates that the IADLET trainings played a role in motivating respondents to have plans to have an enterprise in the near future. See the Table below for this distribution.

**Table 26: Motivations for wanting to start a business in the near future**

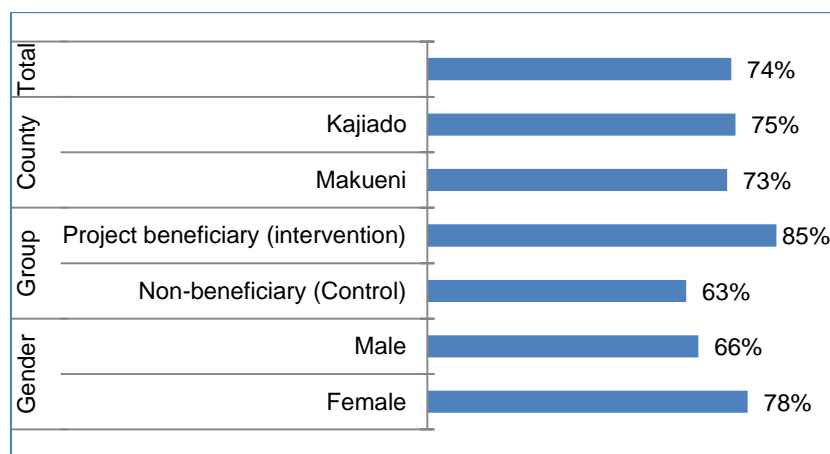
Motivators for wanting to start an enterprise in the near future	Total	County		Group	
		Kajiado beneficiaries	Makueni beneficiaries	Project beneficiary (intervention)	Non-beneficiary (Control)
<b>n</b>	<b>262</b>	<b>37</b>	<b>82</b>	<b>119</b>	<b>143</b>
The business skills I have acquired from the training	19%	14%	52%	40%	1%
I participated in the adult education classes and learned how	13%	19%	30%	27%	1%
To improve my living standards	28%	19%	18%	18%	36%
Availability of money to start business	14%	22%	7%	12%	16%
Want to be self-employed/independent	13%	5%	7%	7%	17%
To cater for my family needs	6%	5%	2%	3%	8%
Other excelling entrepreneurs/motivation from people around us	5%	5%	4%	4%	6%
Need of an alternative source of income	3%	8%	1%	3%	3%
Others	9%	37	82	6%	14%



### 6.6.3 Impact on Saving Behavior

All respondents were asked whether they put some money aside as savings. Almost three quarters (74%) of all respondents said that they do. It is encouraging to note that compared to the non-beneficiaries, the project beneficiaries were more likely to report that they save (85% versus 63%). Also, compared to the men, women were more likely to report that they save. The figure below shows this savings behavior by county and group.

Figure 5: Distribution of respondents who save by total, county, group and gender



It was evident from the FGDs that the IADLET project had empowered and facilitated members to save, as seen in this quote:

*In our groups after we met with Hand in Hand (EA) and they taught us how to save through home banking and also in the groups. We save through the loans and also each member has to save and record the savings in our personal books. Makueni, Women beneficiaries*

Overall, those who save reported that they save in a commercial bank (32%), in a self-help group (31%), in their phones (21%), or in a safe place in the house (21%). Overall, only 7% of the respondents save with a SACCO.

Project beneficiaries were more likely to report that they save in a self-help group (42%) compared to the non-beneficiaries (17%). This can be attributed to the project which was encouraging savings within the group.

Also, 27% of the project beneficiaries reported that they save in a safe place in the house, compared to only 13% of the non-beneficiaries. This could also be a factor of the project which was encouraging beneficiaries to save in home “piggy” banks. The HiH EA project staff confirmed these results and reported that the project had a competition which awarded those who had saved the most.

From interacting in the groups, members learned better saving strategies such as “table banking”. This is where members get loans from the groups at reduced interest rates, a factor which grows the group money exponentially.

*We also learnt that when you just deposit money in the bank you earn nothing out of it but when you do table banking somehow the money grows. Makueni, Women beneficiaries*

The main reason given for saving was to take care of emergencies in the family (41%), while those who were not saving attributed it to lack of surplus money to save (82%). The Table below shows the distribution of the reasons given for saving and not saving, by total, county and group.

**Table 27: Reasons for saving and not saving, by total, county and group**

Main reasons for saving or not saving		Total	County		Group	
			Kajiado beneficiaries	Makueni beneficiaries	Project beneficiary (intervention)	Non-beneficiary (Control)
Main reasons for saving, among savers	<b>n</b>	<b>592</b>	<b>154</b>	<b>187</b>	<b>341</b>	<b>251</b>
	To be able to get a loan	4%	6%	2%	4%	4%
	For emergencies in the family	41%	42%	45%	44%	37%
	For children's school fees	18%	20%	20%	20%	16%
	To expand my business	19%	18%	14%	16%	22%
	To buy property	7%	10%	4%	6%	9%
	For future use	8%	3%	11%	7%	9%
	Others	3%	2%	4%	3%	2%
Main reasons for <u>not</u> saving, among non-savers	<b>n</b>	<b>208</b>	<b>23</b>	<b>38</b>	<b>61</b>	<b>147</b>
	I do not have surplus money to save	82%	74%	87%	82%	82%
	There is no reason to save	10%	17%	3%	7%	11%
	There are no saving schemes	2%	4%	3%	3%	2%
	Life challenges	2%	0%	5%	3%	2%
	Others	4%	8%	6%	8%	4%

#### 6.6.4 Impact on Loan Taking Behavior

All the respondents were asked whether they had ever taken a loan. The data indicates that only less than half (45%) of the respondents had ever taken a loan. Analysis by county and group indicate that respondents from Makueni (47%) were more likely to have ever taken a loan compared to those from Kajiado (43%).

Project beneficiaries (57%) were more likely to have ever taken a loan compared to non-beneficiaries (33%), which implies that that project played a role in influencing people to take loans. In addition, discussions at the groups indicate that the training equipped people with information on how to manage their loans, as seen in this quote.

*It has really changed us because we were afraid of taking loans because of the consequences. But I came to realize that the consequences only come in when you do not pay your loan in time. And I also learnt about what to do with the loan so that it can grow and you can have money to pay back the loan before the deadline. Makueni, Women beneficiaries*

Among those who had ever taken a loan (n=363), the top three institutions where respondents had ever taken a loan were self-help groups (39%), microfinance institutions (21%) and money lenders (12%). About 9% of the respondents reported that they got their loans from commercial banks and another 9% mentioned SACCOs. The Table below shows this distribution by group.

**Table 28: Distribution of sources of loans, by total and group**

	Group		
	Total	Project beneficiary (intervention)	Non-beneficiary (Control)
	<b>363</b>	<b>231</b>	<b>132</b>
A self-help group loan	39%	48%	25%
Microfinance institution	21%	15%	33%
Money lender	12%	17%	3%
Commercial Bank	9%	6%	14%
Savings and credit organization	9%	8%	12%
Friend	3%	2%	4%
Others	6%	2%	9%

The sources for loans lumped under “others” were relatives, mobile money (*M-Shwari*) and the *Uwezo* and *Vision* funds (the last two are national funds). In addition, during the group discussions some of the participants said that they had received loans from HiH EA.

The self-help groups were a source of quick loans to members when money was needed to take care of urgent family needs such as school fees. In Makueni, some groups buy water tanks for members on a rotational basis. This is a milestone in this area given that lack of water was cited as one of the main problems in the area. Having water in the household is empowering because women can be released to participate in income generating activities instead of spending long hours looking for water.

When asked about the main reason for taking a loan, project beneficiaries (51%) were slightly more likely to have ever taken a loan to start/boost/enhance business, compared to 46% of non-beneficiaries. The Table below shows the distribution of the rest of the reasons by total and group.

**Table 29: Distribution of main reasons for taking loans, by total and group**

	Total	Project beneficiary (intervention)	Non-beneficiary (Control)
	<b>363</b>	<b>231</b>	<b>132</b>
Start/boost/enhance business	48%	51%	46%
To pay school fees	24%	27%	18%
To buy property (land/house)	7%	5%	11%
To buy livestock	4%	4%	3%
For household consumption (to purchase food)	4%	3%	5%
To buy farm inputs	4%	3%	6%

	Total	Project beneficiary (intervention)	Non-beneficiary (Control)
To build house	3%	2%	5%
Others	5%	5%	6%

The HiH EA project staff indicated that the beneficiaries get small loans of Ksh 10,000 to 30,000. Those who wish to access more money are linked to other financial institutions. The HiH EA loans are given at an interest rate of 15% (flat rate). However, during the group discussions, the men beneficiaries indicated that the loan amounts given by HiH EA were little and they recommended an increase in the loan amount given.

Among those who had never taken a loan (n=437), 34% said this was because they had never needed one, 26% cited fear of assets being auctioned while 8% said it was because they were not a member of any saving scheme. Among the project beneficiaries who had never taken a loan (n=171), 30% said it was because they had never needed one, 27% cited fear of assets being auctioned and 11% said that they did not know where to get a loan.

FGD members described in detail how they had seen their neighbors' assets seized because of defaulting on their loans, which made them fear taking loans. These members prefer to take group loans rather than individual ones so that can be cushioned, as seen in this quote.

*Yes we took [a loan] as a group, we have not reached that level where you can take as an individual, we are scared of people removing our roofs [in case of defaulting] so we thought of taking a loan as a group.  
Makueni, Women beneficiaries*

The Table below shows the distribution of the reasons given for taking a loan and for never taking a loan, by total, county and group.

**Table 30: Main reasons for ever taking a loan or never taking a loan, by total, county and group**

Main reasons for taking a loan or not	Total	County		Group		
		Kajiado beneficiaries	Makueni beneficiaries	Project beneficiary (intervention)	Non-beneficiary (Control)	
<b>n</b>	<b>363</b>	100	131	<b>231</b>	<b>132</b>	
To start business	12%	8%	12%	10%	16%	
To boost business	29%	39%	24%	31%	26%	
To expand business	7%	12%	8%	10%	4%	
To pay school fees	24%	25%	29%	27%	18%	
To buy property (land/house)	7%	1%	8%	5%	11%	
To buy livestock	4%	4%	5%	4%	3%	
To build house	2%	2%	2%	2%	5%	
Others	11%	9%	13%	11%	17%	
<b>Main reason for ever taking a loan</b>	<b>n</b>	<b>437</b>	77	94	<b>171</b>	<b>266</b>
Main reason for <u>never</u> taking a loan	Not a member of any saving scheme	8%	1%	9%	5%	9%

Main reasons for taking a loan or not	Total	County		Group	
		Kajiado beneficiaries	Makueni beneficiaries	Project beneficiary (intervention)	Non-beneficiary (Control)
Fear of my assets being auctioned	26%	31%	24%	27%	25%
I do not know where I can get a loan	11%	12%	10%	11%	11%
I do not need a loan	34%	31%	29%	30%	37%
I am scared of the high interest rates	7%	1%	10%	6%	7%
Delay in applying the loan	2%	9%	0%	9%	0%
I don't have the capacity to take a loan	3%	5%	2%	5%	2%
Others	11	8%	16%	8%	10%

### Loan Repayment and Defaulting

Among those who had ever taken a loan (n=363), about half (49%) of them were still repaying their loans. Among the beneficiaries (n=231), 55% were still repaying their loans.

Most (94%) of these reported that they were on schedule to repay the loans (regardless of county or group). However, among the 10 people who said they were not repaying the loan, one said it was because their business was not doing well, one other said it was because of the high interest rates, while 8 said they were still on schedule to repay their loans.

Among those who were still repaying their loans (n=167), 49% said they were facing difficulties with their loan repayments. Fewer beneficiaries (40%) were facing some difficulties in their loan repayment compared to the non-beneficiaries (70%). This implies that the project contributed in creating financial awareness on loan taking and repayment. This notion was confirmed during the FGDs where respondents said that the training equipped them with skills on how to use loans for income generation.

The main difficulties cited with loan repayment were financial difficulties (72%), businesses not doing well (37%) and high interest rates (16%). Compared to the project beneficiaries, the non-beneficiaries were more likely to report that financial difficulties affected their loan repayment. However, it's important to note that more of the beneficiaries reported difficulties associated with their businesses not doing well. Moving forward, the project should focus on educating its beneficiaries on how to establish sustainable profit-making businesses. The Table below shows these difficulties faced by county and group.

**Table 31: Difficulties faced with loan repayment by total, county and group**

Difficulties with loan repayment	Total	County		Group	
		Kajiado beneficiaries	Makueni beneficiaries	Project beneficiary (intervention)	Non-beneficiary (Control)
<b>n</b>	<b>81</b>	<b>18</b>	<b>30</b>	<b>48</b>	<b>33</b>
Interest rates too high	16%	0%	27%	17%	15%
Business not doing well	37%	61%	33%	44%	27%
Got into financial difficulties	72%	56%	70%	65%	82%
Have many other loans/debts	5%	6%	7%	6%	3%
One's property being auctioned instead	1%	6%	0%	2%	0%

### 6.6.5 Impact on Empowerment and Self Esteem

In order to gauge their level of empowerment and self-esteem, all the respondents were given a number of statements where they were to rate their responses on a 4-point Likert scale, from strongly disagree to strongly agree. The results indicate that compared to the non-beneficiaries, the project beneficiaries were more likely to either agree or strongly agree to all the statements posed. The statement with the largest range between the beneficiaries and non-beneficiaries was “I always find a way to deal with problems that I face” – where 95% of beneficiaries agreed/agreed strongly to this statement, compared to 88% of non-beneficiaries. This means that the project played a role in equipping people with problem solving skills. The Table below shows the distribution of these responses by county and group.

**Table 32: Empowerment and self-esteem: Percent of respondents agree or strongly agree with statement, by county and group**

Statements on empowerment and self-esteem. Aggregates of “agreed” and “strongly agreed” to statement	Total	County		Group	
		Kajiado beneficiaries	Makueni beneficiaries	Project beneficiary (intervention)	Non-beneficiary (Control)
<b>n</b>	<b>800</b>	<b>177</b>	<b>225</b>	<b>402</b>	<b>398</b>
I can resolve problems on my own	81%	84%	80%	82%	78%
I always find a way to get what I want	91%	88%	93%	91%	90%
I always find a way to deal with problems that I face	91%	91%	97%	95%	88%
I am confident to take a leadership position in the community	81%	81%	86%	83%	79%
I can take action to improve my life	94%	91%	97%	94%	93%
I am confident to speak in community meetings	87%	85%	91%	88%	86%
People in the community ask my opinion	86%	85%	92%	89%	84%
People in the community value my opinion	88%	84%	92%	88%	88%
I can influence the decision my spouse makes (among married: n=621)	93%	91%	96%	94%	91%
My spouse values my role in the household (among married: n=621)	97%	97%	96%	97%	97%

Those who had participated in the adult literacy classes were probed further to establish the effect that the AL classes had had on their lives. A number of statements were posed to them where they were to use a 3-point scale to rate the extent in which this statement was applicable to them (to a large extent, somehow or not at all). *For this section, the analysis by group was not feasible because the base for non-project beneficiaries who had ever attended training was too small (n=10).*

The data indicate that project beneficiaries from Makueni County were more likely to rate themselves more highly than the beneficiaries from Kajiado County. The biggest difference noted between the beneficiaries of the two counties was in the area of “social status / social recognition and acceptance: including self-acceptance”, where 77% of Makueni beneficiaries agreed to this statement to a large extent, compared to 55% of Kajiado beneficiaries. The Table below shows the distribution of those who agreed to a large extent to these statements.

**Table 33: Distribution of those who agreed to a large extent that the adult literacy classes had changed their lives in these areas**

Agreed to a large extent that the AL classes had changed their lives in...	Total	County totals		Project beneficiaries only	
		Kajiado	Makueni	Kajiado	Makueni
<b>n</b>	<b>317</b>	<b>139</b>	<b>178</b>	<b>132</b>	<b>175</b>
Self-esteem and dignity	79%	73%	83%	73%	83%
Stigmatization (being looked down upon, isolated)	58%	47%	67%	48%	66%
Self-reliance (level of dependence or independence)	75%	70%	79%	72%	79%
Self-employment/starting own business (starting, growing and sustaining own business)	77%	75%	79%	76%	79%
Social status / social recognition and acceptance: including self-acceptance)	67%	54%	76%	55%	77%
Diversification of livelihoods and sources of income	56%	54%	57%	55%	58%
Being included in local leadership	52%	47%	56%	47%	57%
Being invited in social functions	54%	51%	56%	52%	55%
Being a role model	56%	53%	58%	53%	58%

The below Table shows the distribution of those who “agreed somehow” to these statements.

**Table 34: Distribution of those who agreed somehow that the adult literacy classes had changed their lives in these areas**

Agreed somehow that the AL classes had changed their lives in...	Total	County totals		Project beneficiaries only	
		Kajiado	Makueni	Kajiado	Makueni
<b>n</b>	<b>317</b>	<b>139</b>	<b>178</b>	<b>132</b>	<b>175</b>
Self-esteem and dignity	19%	24%	14%	25%	14%
Stigmatization (being looked down upon, isolated)	36%	47%	27%	47%	27%
Self-reliance (level of dependence or independence)	23%	28%	20%	27%	19%
Self-employment/starting own business (starting, growing and sustaining own business)	20%	22%	18%	22%	18%
Social status / social recognition and acceptance: including self-acceptance)	31%	45%	21%	45%	21%



Agreed somehow that the AL classes had changed their lives in...	Total	County totals		Project beneficiaries only	
		Kajiado	Makueni	Kajiado	Makueni
Diversification of livelihoods and sources of income	40%	42%	38%	42%	38%
Being included in local leadership	42%	48%	37%	48%	36%
Being invited in social functions	43%	48%	39%	48%	39%
Being a role model	40%	44%	37%	44%	37%

Discussions during the groups indicate that the IADLET project made contributions in improving the self-esteem of beneficiaries. The group leaders explained how the training had empowered them with leadership and management skills to manage their groups better. Many said that they are now more confident in expressing themselves to other people and at community meetings, and they are more confident because they are able to communicate in Kiswahili, as seen in these quotes:

*I was afraid of talking in front of someone, I was shy, but now I can face you, talk to you and answer questions. In my business I cannot make a mistake in money management, I know how to count money and even to give back change on most of the purchases. Also in marketing, I can attract customers because I know how to talk to them. Makueni, Young woman*

*If women can now save and they can also write when you talk to them they also say that they are educated then it has boosted their self-esteem and if their self-esteem is boosted that is when we are having women who have more cows than men in the area and it is just because of the trainings. Kajiado, Project partner*

### 6.6.6 Impact on Socio-Economic Status

Overall, 83% of the respondents had a household member aged 18 years and below (mean: 3). Overall, the mean number of household members attending school was 3. About a tenth (12%) of all respondents said that they had a household member who was supposed to be in school but were not currently in school. Project beneficiaries (14%) were more likely to report this compared to the non-beneficiaries (9%).

The most mentioned reason for these members not being in school was lack of school fees (44%). Non-beneficiaries (54%) were more likely to give this reason compared to the beneficiaries (38%). This implies that project beneficiaries were less likely to have children out of school because of lack of school fees. The other reasons the beneficiaries gave for their children not being in school was either they had dropped out of school (25%) or they were too young to be in school (20%). During the FGDs, the participants said that the table banking system at the groups gave quick school fees loans to members. Reports from the FGDs and IDIs indicate that the project had significant benefits in the lives of beneficiaries. Most respondents were very satisfied with the activities of the project and said that it had contributed in empowering them, they have better purchasing power, better saving habits, and that generally their socio-economic status has improved, as seen in this quote.

*We have a lot of challenges in our community because we can say that earlier we used to have nothing to do but Hand in Hand (EA) came in and they taught us until now we have certificates; and I felt enlightened so I decided to start my small business. I sell tomatoes, vegetable and fruits and this has made me be able*



to even take my children to school and pay their fees. Right now I really feel good in my heart. Makueni, Women beneficiaries

### Affordability of Medication and Food

Over half (59%) of the respondents reported that a member of their household had been sick in the last 6 months. Most (93%) of these sicknesses required medical attention. When asked whether they were able to afford the cost of medication, 82% of all respondents reported on the affirmative. However, the non-beneficiaries (86%) were more likely to report that they could afford to buy the medication compared to the beneficiaries (79%).

In addition, 14% of all respondents conceded that in the last seven days, a member of their household had gone without food because there was no food or because they could not afford to buy food. Again, the project beneficiaries (16%) were more likely to report this compared to the non-beneficiaries (13%). These data shows that the IADLET project reached people in the lower socio-economic groups.

### State of House and Ownership of Household Goods

In order to further gauge their socio-economic status, respondents were asked to state whether they had a variety of household goods, ranging from the materials used for their household, type of toilet, cooking materials, ownership of a TV, sofa set, radio and bicycle. The data indicates that the project reached those in the lower socio-economic status because beneficiaries were more likely to have a house made of mud/cow dung/grass/sticks, and less likely to own a TV, gas cooker or radio. The Table below shows this distribution by county and group.

**Table 35: State of house and ownership of household goods, total, county and group**

	Total	County		Group	
		Kajiado beneficiaries	Makueni beneficiaries	Project beneficiary (intervention)	Non-beneficiary (Control)
<b>n</b>	<b>800</b>	<b>177</b>	<b>225</b>	<b>402</b>	<b>398</b>
<b>Household material</b>					
Mud/cow dung; grass/sticks/makuti;	24%	43%	14%	27%	21%
Stone; Bricks	54%	10%	86%	52%	56%
Iron sheets	12%	27%	0%	12%	12%
Timber/wood	10%	21%	0%	9%	11%
<b>Toilet facilities</b>					
Flush toilet	1%	1%	1%	1%	1%
Pit latrine	89%	75%	98%	88%	89%
No toilet/Bush	10%	24%	1%	11%	10%
<b>Ownership of household goods</b>					
TV	19%	15%	17%	16%	22%
Sofa set	47%	47%	48%	48%	46%
Stove of charcoal jiko	68%	56%	75%	66%	69%
Gas cooker	9%	5%	9%	7%	12%
Radio	79%	79%	77%	78%	80%

	Total	County		Group	
		Kajiado beneficiaries	Makueni beneficiaries	Project beneficiary (intervention)	Non-beneficiary (Control)
Bicycle	45%	26%	60%	45%	45%

### Ownership of Assets and Property

All the respondents were asked to state the number of cattle that were owned by the household. About a third (30%) had none, 68% gave a number (range: 1-300), 12 respondents were uncomfortable to answer this question (all were from Kajiado county) while 7 did not know. Overall, the mean number of cattle owned was 10. Respondents from Kajiado had a mean of 15 while those from Makueni reported a mean of 6 cattle. This makes sense given that residents of Kajiado are more likely to be livestock farmers. However, the beneficiaries had a fewer cattle (mean: 9) than the non-beneficiaries (mean: 11), which continues to confirm the fact that the project reached people from the lower social classes.

When asked about the acreage of land owned by the household, 6% of the respondents had none, 91% of beneficiaries and 86% of non-beneficiaries % gave a number (range: 1-320 acres), 11 people were uncomfortable to answer and 33 did not know. The overall mean land acreage was 5.8 (Kajiado: 5.1 and Makueni: 6.3), with beneficiaries having a mean of 6.1 and non-beneficiaries a mean of 5.4 acres of land.

Half of the respondents said all the land owned is usually cultivated. Those from Kajiado (61%) were more likely to report this compared to those from Makueni (42%), and beneficiaries (53%) were more likely to report this compared to the non-beneficiaries (47%).

### 6.6.7 Other Noted Impacts of the IADLET Project

One of the topics in the IADLET training was group formation and cohesion. Reports from the qualitative interviews with beneficiaries indicate that this training was beneficial as it contributed to group cohesion and longevity in the lives of the groups. In contrast, the non-beneficiaries indicated that their groups do not last long because they lack the skills to manage group dynamics and cohesion.

*...what I can say that I have benefited from this program is that we had groups and from these groups we used have merry go round and you could find that they could abruptly come to an end, we learnt how to make a group work for long and also we learnt our roles in these groups, and also we got to learn the different characters of our group members and we now know how to interact. And also when we contribute for merry go round and a member leaves with the money we find ways of retrieving the money from them.  
Makueni, Women beneficiaries*

The other benefits of being in a group cited by the project beneficiaries include unity in numbers, problem solving, social support, and lessons on topical issues such as family cohesion, public relations, nutrition/ balanced diet, good hygiene, basic first aid and family planning. In addition, they are no longer idle gossips as they are now busy and are making significant contributions to their communities.

*... the rate at which we were gossiping has reduced because we are busy almost all the time - we do not have the time to sit down with other women to gossip. Makueni, Women beneficiaries*

Another cited benefit was working with special groups. Although this was not in the initial plan, the project ended up working with some SHGs who had special need members. These included groups of people living with HIV/AIDS and people with disabilities. These were trained and empowered to start enterprises. Interviews with these groups indicate that the IADLET project empowered them to be self-reliant and that they no longer feel incapacitated. They also reported boosted self-esteem.

*When the teacher came in now I feel enlightened and I no longer view myself as a disabled because I can do my own work and earn out of it. Makueni, Person with disability*

For HiH EA project staff, managing an integrated model of AL and ET training taught them how to be innovative in order to achieve project outcomes. For example, they learned how to solve the day-to-day challenges encountered during project implementation. They also learned how to build and sustain rapport with communities and different stakeholders for successful project implementation.

## 6.7 Suggestions for Improvement of AL classes

When asked what they would have liked to see done differently to make the AL classes better, among those who gave some responses, half (51%) of the beneficiaries reported that they would have wanted more knowledge about life skills and farming techniques. This was more likely to be mentioned in Makueni (56%) compared to Kajiado (50%). Some 26% of the beneficiaries wanted to see the learning duration (in terms of number of classes and time per session) increased, this was suggested more in Kajiado (35%). Another 12% suggested that group members be supported with loans, incentives, donations and/or medicine, this was suggested more in Makueni (18%). The Table below shows the distribution of these suggestions for improvement of the AL classes, by county and group.

**Table 36: Suggestions for improvement of the adult literacy classes, by county and group**

Suggestions for improvement of the AL classes	Total beneficiaries	County	
		Kajiado beneficiaries	Makueni beneficiaries
	<b>254</b>	<b>98</b>	<b>144</b>
More knowledge about life skills and farming techniques	51%	50%	56%
Increase learning duration i.e. more classes	26%	35%	22%
Supporting their members by giving them loans, incentives, donations, medicine	12%	5%	18%
Teachers/students punctuality with time	6%	2%	9%
To separate classes i.e. literate and illiterate	4%	4%	5%
Establish more learning centres	3%	3%	3%
Use of simple language for easy understanding	2%	3%	1%
Have different more qualified teachers	1%	2%	0%

Multiple responses were possible, so % is more than 100%

## 6.8 Suggestions for Improvement of ET classes

When asked what they would have liked to see done differently to make the ET classes better, among those who gave some responses, 51% of the beneficiaries reported that they would have wanted more knowledge about life skills and farming techniques (this was the same reason given for improvement of the AL classes). This was more likely to be mentioned in Kajiado (58%) compared to Makueni (43%). Some 28% of the beneficiaries wanted to see group members supported with loans, incentives, donations and/or medicine. This was especially mentioned by those in Makueni (39%) compared to those from Kajiado (9%). It is worth noting that 14% of the project beneficiaries did not have any suggestions for improvement, meaning that they were completely satisfied with the training. The Table below shows the distribution of these suggestions for improvement of the ET classes, by county and group.

**Table 37: Suggestions for improvement of the enterprise training classes, by county and group**

Suggestions for improvement of the ET classes	Total beneficiaries	County	
		Kajiado beneficiaries	Makueni beneficiaries
	<b>280</b>	<b>106</b>	<b>174</b>
More knowledge about life skills and farming techniques	51%	58%	43%
Supporting their members by giving them loans, incentives, donations, medicine	28%	9%	39%
Increase learning duration i.e. more classes	13%	21%	8%
Teachers/students punctuality with time	5%	4%	6%
Others	6%	8%	4%

The suggestions for improvement for the ET training lumped under “others” were establishing more learning centres, enhancing markets for members, encouraging more people to join the training, separation of classes between the literate and illiterate and awarding members with certificates.

FGD participants also gave the below suggestions for improvement of the project:

- Increase class time for AL classes to allow learners to be better able to internalize the subject matter. Tailor classes according to the needs of the learners. This was especially for the AL classes where respondents recommended, separating people according to their literacy levels.
- Allow learners to carry the learning materials so they can revise at home.
- Take the AL classes a notch higher and facilitate learners to pursue their studies up to higher levels including going to colleges and universities.
- For better learning, some of the respondents said that the BROs should be able to speak the local language, or they should teach SHG members the national language so that they are better able to communicate and transact in the banks, as seen in this quote:

*... Most of them [BROs] do not speak Kamba and you know they teach people in very interior places and there are some ladies who do not know Kiswahili completely so when we are taught in Kiswahili they become intimidated. So they should also include teachers who know Kamba so that we can understand each other... They should also take their time to teach such women Kiswahili because that will be the easiest way to communicate with every other person. Makueni, Women beneficiaries*

However, there are those who said that there was an advantage in the BROs not being from the local area because it forced members to learn how to speak Kiswahili and it expanded their world view, that is, they got to know the cultures of different parts of the country.

## 6.9 Role of Partnerships

To ensure success of the project, the IADLET project formed partnerships with different stakeholders. These partnerships were complementary and were win-win relationships for both parties. The IADLET project had a Memorandum of Understanding (MoU) with the Directorate for Adult and Continuing Education (DACE) of the Ministry of Education. The DACE was a key partner as they provided technical expertise for the adult literacy component of the project. This was in terms of provision of teachers, curricula and books. Some of the AL teachers who had been out of work were employed by the project. Most of these AL teachers were local people, which increased acceptability of the project within the community.

Creating these partnerships ensured efficient use of resources because every partner applied their strengths to ensure that the project was a success. In each partnership, MoUs that clearly stipulated the roles and expectations of each partner were drawn. HiH EA did not pay any of these partners to be part of the project.

One of the organizations that HiH EA had an MoU with was Kick Start International. Kick Start International got opportunities to sell their irrigation pumps to group members, who in turn benefited by having irrigation pumps to boost their harvests. Kick Start International provided these pumps on a lease model or on credit terms, and members got loans to buy the pumps from the SHGs. The quotes below illustrate some of these win-win partnerships that were created.

*... am really happy because from our partnership we are also growing because at the end of the day we are learning more than we used to know especially we did not know how to handle adults in class but through Hand in Hand we can have a class set up and we do good work so that is a big achievement. Kajiado, Project partner*

*After they have done their training, then I do my part on reproductive health or I do my part and when they come in they finish with their adult literacy training because when meeting groups you cannot give them different dates. Kajiado, Project partner*

The partnership with Sun Transfer helped communities to source solar lighting systems. These systems have transformed lives because of access to clean lighting and avenues for charging their mobile phones, as seen in this quote.

*... the community in this area, they have no access to electricity; secondly it is very expensive for them to be connected to electricity. So out of that platform that we have Hand in Hand has given to us, we have been able to reach many people and transform their lives, yeah and make their lives better in terms of lighting, in terms of charging their phones and also eliminating other things..., negative things done out of using kerosene, maybe reducing the risks, your house being burnt. Kajiado, Project partner*

The IADLET project also had an MoU with Safaricom Foundation. This Foundation provided funds for the Enterprise Incubation Funds, which were used to disburse micro-loans to qualifying SHG members.

The project also partnered with the County offices of Makueni and Kajiado, as well as local and opinion leaders. These officers helped to identify the groups to participate in the project and created awareness about the project. Throughout the life of the project, they played a critical supportive role and helped mobilize the non-beneficiaries during the data collection of this endline review. The Department of Social Services helped to register the self-help groups.

The IADLET project worked with the Women Enterprise Fund (WEF) and the Youth Fund. These are Government Funds that provide business loans to SHGs for women and youth. Working with these Funds was a strategic move because these Funds can take over the SHGs after the project ends. On their part, the Funds were happy to be working with already-formed and already-trained groups, as seen in these quotes:

*We had a common agreement because we were working with women groups and youth groups and they are also working with the same groups but us we did not have the capacity to train the other groups on economic empowerment and adult literacy. Kajiado, Project partner*

*What I have learned is that through working together we can raise the economic activities here, we want to have industries here in the future and instead of youth looking for job opportunities outside we can create job opportunities here. Kajiado, Youth Enterprise Fund*

Although the project had an MOU with the Ministry of Agriculture's Agricultural Sector Development Support Program (ASDSP) to provide capacity building on product value addition and market linkages, the program managers indicated that this partnership was not so effective. Indeed, beneficiaries did not rank these as one of the top topics they learned during their enterprise classes. These program managers recommended that moving forward, the partnership with ASDSP should "bear fruit" so that beneficiaries can learn more in these areas.

The other organizations that the project worked but that were not interviewed given the limited duration of the endline review were: Maendeleo Ya Wanawake, Aids Health Foundation, City Farm and Ministry of Livestock.

## 6.10 Challenges Faced During Project Implementation

Poor infrastructure such as roads made it difficult for the teachers to reach the communities. As a result, the project incurred additional costs of purchasing motor bikes to facilitate the teachers and BROs to access the community members in far flung areas, as seen in this quote:

*The challenge is enough facilitation because there are places I cannot get to, Hand in Hand covers far distances because they have staff who go to the ground and the challenges they face is the far distance and insecurity. It is the rainy season and some of these places cannot be accessed. Kajiado, Youth Enterprise Fund*

Other reports from the qualitative interviews with beneficiaries indicate that overall, there are those who felt that the training sessions were too short to achieve meaningful impact. For example, the beneficiaries of the AL classes cited many times that the training sessions (hours per week and overall) were too short and that they should have been longer so that they would progress to higher education. Others wondered how those who had just joined the project would benefit. Others yet said that the AL classes should have been split to accommodate the slow learners or completely illiterate.

*The classes should continue so that more people can benefit from it and also we can know more so that we can also understand more, there are some people who joined recently they do not know how to write their names, how to write, how to do business, they do not know how to keep records so I would just urge that the program to continue for a little while so that more people can benefit from it. Makueni, Person with disability*

Other challenges given by beneficiaries were lack of learners in the groups during busy (e.g. planting season), inappropriate meeting venues (some groups in Kajiado met under a tree), and gender biases where men did not want to mix with the women (especially in Kajiado), as seen in this quote:

*Maasai men don't like to mix with the women, they say women are like children and they don't want to mix with them but now they are changing. Kajiado, Community health worker*

The latter part of the above quote also shows that the IADLET project helped to reduce some of the negative cultural norms, especially in Kajiado.

## 6.11 Exit Strategy and Sustainability

Some reports indicate that because the IADLET project was a training and capacity building project, that the project had achieved its mandate in this. They said that the beneficiaries were now more empowered than before and that they would use the acquired knowledge and skills to start/enhance their businesses, and consequently improve their socio-economic status. However, there were those who thought that the groups would collapse once the HiH EA project ended. To mitigate this, each group needs to develop an activity plan to implement after the project ends.



*Us who have benefited we will have our businesses and we will know how to make them grow and we will also be able to look for jobs because we will know a lot of things to do with business and also we will continue with the projects that they had already started. Makueni, Person with disability*

*We shall continue with table banking because it has helped us but we don't want them to go. Kajiado, Community health worker*

The HiH EA project staff indicated that they are in the process of setting up Enterprise Incubation Funds with different donors that will continue to support the group members with loans.

Another exit strategy given was to ensure that there are management and coordination structures at the community level so that the SHGs can continue meeting. Members should be told about the impending project closure and the SHGs should be linked to the Women Enterprise Fund and the Youth Fund. The quotes below explain this further:

*I think they must have an exit project where the beneficiary are aware that the project is coming to an end and if there is anything the Hand in Hand was doing they should have a timeline whereby the community should take over and also continue with what Hand to Hand was doing so that it will not be seen as if Hand in Hand was the only way of having those programs...Kajiado, County Officer*

*Exit strategy is just to leave structures behind, if you have put some structures which will continue to make the project sustainable that's the best. Unless you have created some structures which will remain with the community i.e. Management structures, coordination structures, that's the only way that project can be phased out because we have projects where we have left some structures to continue which are community-based, that's the only way you can see the future of that project. Kajiado, Ministry of Agriculture staff*

Program managers also suggested that the project initiates mentorship programs within the SHGs where vocal and well informed learners can be trained to be ambassadors of the project.

## 6.12 Lessons Learned

HiH EA learned a number of lessons in implementing an integrated model of training. Initially, project staff experienced some challenges with some of the partnerships. For example, HiH EA staff said that the DACE team expected money, the process of getting the AL books was long and protracted, and that the Government Printers increased the cost of the AL books (which significantly increased the cost of the project). On the other hand, the team from DACE and County Staff felt that they had not been adequately involved and informed during the baseline and inception of the project, and that updates on the progress of the project could have been better, as seen in these quotes:

*I have not played any role, we never went to the field with them, we normally interact with them in the office, I have never been with them in the field. Kajiado, County officer*

*Maybe when they come across a problem, this is the only time maybe they consult with us because in terms of training, we have other NGOs like of late we working with Maasai Horizon, we are also working with another NGO, WEKE, whereby we are involved directly in training their personnel but not so with Hand in Hand. Kajiado, DACE*



In addition, the community members and local administration expected money at every point of transaction. HiH EA staff overcame this challenge by being firm and not giving any money to any group of people. Eventually, the project proceeded well and everyone knew what was expected.

Indeed, the HiH EA project managers conceded that implementing a project with multiple partners was more complicated than going it alone. However, they also acknowledged the benefits of such partnerships in creating linkages, win-win relationships and for long term sustainability.

From these experiences, HiH EA staff learned that the following:

- When entering into any partnership, it is important to have a Memorandum of Understanding that clearly stipulates everyone roles and expectations.
- Project staff should maintain open lines of communication and provide regular updates on the progress of the project to all partners and beneficiaries.
- When dealing with communities and the local administration, it is important to be firm and not to dish out money during every transaction, which may set a precedent that is not sustainable.
- Creating partnerships creates win-win relationships that help in achieving the project outcomes more efficiently

## 7. Conclusions

This external independent endline review of the IADLET project found that after triangulating the data from the different data collection sources, they agreed with each other and there were no contradictions. This endline review also supported the results and recommendations from the midline review. Below are the specific conclusions from each component that was assessed.

**Project performance:** The project performed well because it had achieved on all its output targets in both counties as planned. The indicators were sufficient as they helped to measure the key outputs of the project.

**Reach:** The IADLET project had intended to reach more women. This was achieved because 88% of project beneficiaries were women, compared to 51% of non-beneficiaries. The adult literacy component of the IADLET project reached the relevant intended audience because 30% of the beneficiaries had not attained any formal education. The literacy training was appropriate to these learners because it served as a building block for the enterprise training.

The project achieved its mandate of training because majority (93%) of the surveyed beneficiaries had ever participated in some AL and ET training in the last six months. The integrated component was attended by many people as 72% of beneficiaries attended both adult literacy and enterprise training sessions, 17% attended the ET training only and 10% attended the AL training only.

**Relevance and appropriateness:** The IADLET training was relevant and appropriate to its beneficiaries, with half of the respondents saying that what they liked about the training was that it was relevant to their practical needs. In Makueni, most of the respondents attended the training so as to start/enhance/manage their own business, while in Kajiado the main reasons for attending was to be able to read and write on their own. The data indicate that these were achieved and the trainings were liked and well received. In addition, the ET component was most appropriate in Makueni while the AL component was most appropriate in Kajiado (where 54% had not attended any formal education). In Kajiado, the AL component helped beneficiaries to learn how to use their mobile phones for texting and for mobile money transactions.

A review of the AL and ET components, independently and how they complement each other indicate that separately, the integrated ET and AL training was the most preferred, followed by the ET training, and the AL training was least preferred. The ET component was liked because it enhanced one's socio-economic status. Those who were literate called for a separation of the classes while those who were non/semi-literate rated the combined training very well, citing that the AL classes formed a good foundation for the ET classes. Moving forward, relevant training should be offered to different people based on a needs assessment.

**Sustainability:** This training and capacity building project was sustainable because it empowered beneficiaries with knowledge and skills, networks and linkages to be able to create, manage and sustain their enterprises, earn an income and improve their livelihoods. Project beneficiaries had internalized the culture of saving and borrowing, especially within the self-help group. Even though the training component may not continue without donor funding, the self-help groups are sustainable because people meet on their own desire and at no cost. Although there was some skepticism from partners on whether these groups would continue to meet after the project ends, the beneficiaries indicated that they would continue to meet, especially given that they conduct Table banking amongst themselves. For further sustainability, HiH EA should link these groups to HiH EA's EIF, and/or other institutions that can continue to support the groups, either in training or funding.

**Impact of the project:** The following themes assessed the impact of the IADLET project. Most of the themes show that the project had positive impact on the beneficiaries.

*Literacy and numeracy* – after the training, project beneficiaries had increased abilities in their abilities to read, write, and conduct simple arithmetic. In Kajiado, literacy and numeracy increased from 34% before the training to 79% after the training. In Makueni, literacy and numeracy increased from 81% before the training to 94% after the training. This shows that the AL component of the training was more profound in Kajiado County. In addition, learners called for flexibility of teachers to give more time to the slow learners or to reschedule classes during times when learners were busy, such as planting season.

*Enterprise Development* – The project contributed to ownership of enterprises as 64% of beneficiaries owned enterprises compared to 49% of non-beneficiaries. The main skill acquired at the training and that has been used to manage these enterprises was business arithmetic (i.e. calculation of profit and loss).

For those without enterprises, the IADLET training had motivated them to start one in the near future. However, the training components on product value addition and market linkages were weak and will need improvement moving forward.

Although the surveyed respondents reported that only a fifth (18%) of them had employed someone in their enterprises, the project monitoring data indicate that the project had over-achieved in this indicator, with a total of 10,473 enterprises having been created as at end of October 2015.

Participation in the project self-help groups also contributed to people getting loans from the groups because 17% of beneficiaries got capital to start their business from a group compared 5% of non-beneficiaries.

*Saving behavior* – Participation in the IADLET project was associated with motivation to save. Project beneficiaries (85%) were more likely to be saving compared to non-beneficiaries (63%). Also, being in a SHG increased the chances that people would save, because project beneficiaries were more likely to report that they save in a group (42%) compared to the non-beneficiaries at 17%.

*Loan taking behavior* - The IADLET project contributed to the likelihood of taking a loan among beneficiaries. Project beneficiaries (57%) were more likely to have ever taken a loan compared to non-beneficiaries (33%). Overall, less than half of the respondents had ever taken a loan, which shows the community's aversion to loans. The loans were taken for enterprise development - project beneficiaries were more likely to take a loan so as to start or boost a business.

The training had taught people how to repay their loans on time to avoid penalties and how to ensure the borrowed money gained value. As a result, fewer beneficiaries (40%) were facing difficulties with their loan repayment compared to the non-beneficiaries (70%). SHGs were the most popular avenues for loans, which show the importance of these groups in accessing cash to members.

*Empowerment and self-esteem* – From the quantitative survey, the biggest impact seen on empowerment was that the project empowered people with problem-solving skills. An overwhelming majority (95%) of the beneficiaries agreed/agreed strongly to the statement “I always find a way to deal with problems that I face”, compared to 88% of non-beneficiaries. Closer analysis of the data showed that beneficiaries from Makueni had higher self-esteem than those from Kajiado.

Reports from the qualitative discussion indicate that beneficiaries felt more confident to speak up in their communities, they became more confident in calling out and talking to their customers, and the group leaders had been empowered with leadership skills to manage their groups better.

**Socio-economic status** – There were strong indications that the IADLET project had contributed to the economic empowerment of members. As their enterprises thrived and they increased their savings, members had increased purchasing power and improved socio-economic well-being. In terms of education of children, the project beneficiaries were less likely to have children out of school because of lack of school fees. This implies that participation in the project contributed to some economic empowerment among beneficiaries. This is consistent with the FGD reports that indicated that the self-help groups were avenues for quick school fees loans.

The IADLET project had been mandated to reach people in the lower social economic groups. The data shows that it reached its intended target beneficiaries. For example, project beneficiaries were more likely to report that they could not afford to buy medication or food, they had fewer livestock, and they had fewer household assets.

**Other benefits of the project** – Beneficiaries benefited from other topics such as problem solving, social support, family cohesion, public relations, nutrition/ balanced diet, hygiene, basic first aid and family planning. The HiH EA project staff also learned how to network and link with other partners, and how to build and sustain rapport with communities and local leaders for achievement of project outcomes.

**Role of partnerships:** HiH EA established different partnerships with the Directorate of Adult Education, ASDSP (Ministry of Agriculture), County governments, local leaders and other NGOs (such as Kick Start International and Sun Transfer). These partnerships were mutually beneficial and synergistic. The partnership with DACE helped the project to leverage on AL expertise and training curricula, and the project employed DACE teachers who were out of work. *This partnership worked well as was recommended at the midline review.*

Kick Start International and Sun Transfer offered knowledge, skills and products that HiH EA did not have, while the SHGs offered perfect opportunities for these NGOs to sell and market their products. These products (irrigation pumps and solar systems) were useful to the lives of beneficiaries. HiH EA did not pay any partner or beneficiary for participating in the project, therefore project resources were used efficiently for the purpose they were intended.

**Organizational gains:** HiH EA project staff gained capacity and knowledge in innovation and creativity in project implementation. They also learned group mobilization, and how to build and sustain rapport with the government departments, local administration, partners and communities.

**Lessons learned in implementing the project:** For the partnerships, the project staff learned that MoUs clearly stipulating the roles and expectations of each partner should be set at the beginning of the project. They also learned that it is important to maintain regular communication and meetings with partners to update them on the status of the project, so that they don't feel left out. Also, having partnerships creates synergistic relationships that help in achieving the project outcomes more efficiently for both organizations.

The project staff also learned that involving local and opinion leaders helps in creating community ownership for the project.

## 8. Recommendations

The project was impactful to the lives of beneficiaries. HiH EA would benefit from additional funding to reach more people in these counties, or to initiate the same project in other counties that have high illiteracy levels. Based on the findings of this endline review, the external evaluators give the following recommendations:

### *Programmatic Recommendations*

Kajiado county: Future programming for this project should take care of the obvious differences seen in the two counties. In Kajiado county, residents need more of the AL training, and each training session should be allocated more time to cater for the slower learners. The project increased awareness in mobile phone usage and helped to break some negative cultural norms (such as men and women sitting together). Future session should lay emphasis on these topics.

Makueni county: In Makueni county, residents need more of the ET training and to be linked to financial institutions that can provide them with more money for enterprise development. These SHGs should be given priority for HiH EA's EIF and linkages to other micro-finance institutions. The AL training should be given to those who need it, after assessing the level of literacy.

More on farming techniques: Despite the fact that the IADLET project offered functional and relevant lessons based on day-to-day living, the residents of both counties called for more training on farming techniques (*This recommendation was also given during the midline review*). It is possible that the current training on farming techniques is not adequate. Moving forward, the project should conduct a needs assessment to find out the specific topics in farming techniques that they need.

More on product diversification and market linkages: The study found that the ET component was weak in topics on product diversification and market linkages. The evaluator heard that ASDSP was the one in charge of this component, and that the partnership with ASDSP was not fruitful. Moving forward, there is need to establish the reasons for this and device a feasible way forward. If this partnership is problematic, the project should look for other partners in the private/NGO sector who can handle these topics.

Linkages for further training: The study also found that the AL component was weak in linking people who wanted further training/classes. Moving forward, there is need to link willing learners for further training in vocational centres or into the formal education system. Also, there is need to establish an open resource centres where members can access reading materials. This would ensure that the learners do not forget how to read and write and will quench their thirst for information (*This recommendation was also given during the midline review*).

Tailoring needs and flexibility of teachers: There is need to conduct a needs assessment so as to tailor the lessons according to the existing capacity and needs of the learners. Teachers should be flexible to have extended hours for slow learners to have further coaching. In addition, teachers should be flexible during seasons when learners are unable to attend classes (e.g. planting seasons) and should reschedule the classes at more appropriate times.

Including men: The project focused a lot of women. Moving forward, it will be important to also include men so that the project can realize maximum benefits. Men are business-savvy and risk takers and they could teach the women some business skills. Having men in the groups will also increase family and social cohesion.

Including other topics in the SHGs: The self-help groups are a powerful social empowerment tool. The data showed that these forums helped people to save, take loans and access quick loans for school fees. It can be extrapolated that the children of the SHG members will go through the education system and will have better life chances than their parents. The fact they meet regularly presents a perfect opportunity for building of capacities in civic/democratic rights (given the up-coming 2017 elections), human rights, sexual and reproductive health, gender and empowerment, life skills, social cohesion and other related topics.

### *Policy Recommendations*

There is need for continued lobbying and advocacy for funds for adult literacy, especially in Kajiado and pockets of Makueni. Adult literacy is a building block for other trainings, and is an eye-opener for social and development activities. It creates social empowerment and helps to break the cycle of illiteracy and poverty in communities.

### *Exit Strategy and Sustainability*

To ensure that the SHGs continue to meet, project staff should ensure that the groups develop activity plans with common activities that can bring them together, such as Table banking and merry-go-round. The group leaders should be empowered to manage the continuity of the groups with confidence.

Initiate mentorship programs in the groups where vocal and well informed learners are trained to be ambassadors of the project

The SHGs should be linked to the Women Enterprise, Youth Funds, and other like-minded partners. Those that qualify should be immediately provided with HiH EA's Enterprise Incubation Fund so that they can continue to access loans.

Also, the project should not recruit any new groups into the project, but rather should be on a closure mode.

## 9. Appendices

### 9.1 Documents Reviewed

Final Report of HiH EA Baseline Survey in Kajiado and Makueni Counties, 4-8-2013

Midterm Review for the Integrated Adult Literacy and Enterprise Training

HiH EA Integrated Policy Manual on Enterprise Development and Adult Literacy, 6-2-2014  
(Final)

HiH EA Project Implementation Work Plan

HiH EA Final Project Proposal to LM –ALDT

Socio-economic indicators for Kajiado and Makueni counties.

[https://en.wikipedia.org/wiki/Kajiado\\_County](https://en.wikipedia.org/wiki/Kajiado_County) and Makueni County



## 9.2 Data Collection Tools

### QUESTIONNAIRE FOR INDIVIDUAL RESPONDENTS

#### Introduction

Good Morning /Afternoon. My name is \_\_\_\_\_ from Ipsos, an independent research firm. We are carrying out a survey to collect information on literacy and enterprise development. In the survey, we are also asking questions about savings and loan. I guarantee that the information you give will not be linked directly to you and will be treated with uttermost confidentiality. The interview will take 30-45 minutes. Would you like to participate in this survey?

Yes ->Continue.

No - >Discontinue.

Section 1: Interview Details			
Date of interview	___/___/ 2015 (dd/mm/yy)		
Length of interview	Start time ___:___		
County	Kajiado	1	
	Makueni	2	
Group	Project beneficiary (intervention)	1	
	Non-beneficiary (Control)	2	
Sub - County	Makueni	Makindu Mukaa Nzaui Kathonzweni	
	Kajiado	Mashuru Loitoktok	
Location			
Village			
Group name			
Name of interviewer			
Name of supervisor			
Supervisor Accompanied	Yes	1	
	No	2	
Section 2: Respondent Details			
What is your name? (May be Optional)			
What is your telephone number?			
Indicate gender of respondent	Male	1	
	Female	2	
How old are you? <i>Age of respondent (if actual age is not provided, ask for age-category)</i>	Exact age given ___ =>Marital status Age not known -> ask about age category		
	Age categories	18-24 years	1
		25-30 years	2
		31-35 years	3



		36-40 years	4
		41-44 years	5
		45-50 years	6
		51-64 years	7
		65 years and above	8
What is your marital status?	Married/ Living together (cohabiting)		1
	Single (never married)		2
	Divorced/ Separated/ Widowed		3
What do you <u>mainly</u> do for a living?	Large scale farmer (food crops)		1
	Small scale farmer (crops and livestock)		2
	Livestock farmer		3
	Formal employment (salaried)		4
	Self-employment/business/Trade		5
	Unemployed		6
	Student/ Retired		7
	Others (specify) _____		8

### Section 3: Literacy and Entrepreneurship (business skills) Training

Question	Response options	Codes	Instruction
1. Did you go to school to attain formal education?	Yes	1	Continue
	No	2	Skip Q3
2. (If yes) Up to what level?	Pre-primary/nursery education	1	
	Primary school (not complete)	2	
	Primary school (complete)	3	
	Secondary school (not complete)	4	
	Secondary school (complete)	5	
	Technical school/polytechnic/ Other college education	6	
	University	7	
3. In the last 6 months, have you participated in some training on adult literacy or business skills, either one of them or both?	Yes	1	Continue
	No	2	Skip to Section 5
4. a. What was the reason for your participation in the training? (Allow multiple responses. Ask "any other" TWICE	To be included in social functions in the community	1	
	To be included in leadership roles in the community	2	
	To be recognized/accepted in the community	3	
	To be able to start/enhance and manage my own business	4	
	To read and write on my own	5	
	To use my phone (write text and send text)	6	
	Other (Specify) _____	7	
4.b Among the reasons you have given me, which one was the most important, second	<b>Most important</b>	<b>Second most important</b>	<b>Third most important</b>

most important and third most important?	To be included in social functions in the community	ant Have all these options	Have all these options
	To be included in leadership roles in the community		
	To be recognized/accepted in the community		
	To be able to start/enhance and manage my own business		
	To read and write on my own		
	To use my phone (write text and send text)		
5. Did you attend both the adult literacy and business skills classes or only one?	Both adult literacy and entrepreneurship	1	continue
	Adult literacy only	2	Continue
	Entrepreneurship only	3	Continue
6. What was the reason for participating in {indicate one mentioned in 5}.... classes?	.....		
7. Who was responsible for organizing these trainings?	Staff of Hand in Hand EA	1	
	Other (specify) _____	2	
	Staff of Ministry of Education (Directorate of Adult Education)	3	
	Don't know	4	
8. Which year did you participate in the {indicate one mentioned in 5} .... classes?	2013	1	
	2014	2	
	2015	3	
	Other (specify) _____	4	
9. For how many months did you participate in these classes?	.....months		
<b>Adult education/literacy classes</b>			
<b>Ask this section only if response 1 or 2 is selected in Question 5</b>			
10. What did you learn in the adult education classes? (Allow multiple responses)	Reading and writing	1	
	Simple arithmetic/number work	2	
	Writing my name/signing my name	3	
	Other (Specify) _____	4	
11. Was the content of the adult education classes of benefit to you?	Yes	1	Continue
	No	2	Skip to 13
12. (If yes) What makes you say so? (multiples response). ASK "ANY OTHER?"	Now I know how to read	1	Skip to 14
	Now I know how to write	2	
	Now I know how to count money	3	
	Now I can write my name and signature	4	
	Other (Specify)	5	
13. (If no) What makes you say so? (multiples response) ASK "ANY OTHER?"	I have not known how to read	1	
	I have not known how to write	2	
	Not much has changed in my ability to read	3	

	Not much has changed in my ability to write	4	
	Other ( <i>Specify</i> )	5	
14. What did you like MOST about the <i>adult literacy education</i> classes? (Single response)	Belonging to a group	1	
	Meeting with other people	2	
	Convenient times for class sessions	3	
	Relevance of training content to my practical needs	4	
	The location was convenient from my home	5	
	Good learning environment ( <i>specify</i> ) _____	6	
	Discussions with my fellow participants	7	
	Sufficient time for classes	8	
	Other ( <i>specify</i> ) _____	9	
15. What did you <u>not</u> like MOST about the <i>adult literacy education</i> classes? (Single response)	Inconvenient times for class sessions	1	
	Irrelevance of training content to my practical needs	2	
	Long distance to travel to attend classes	3	
	Learning environment was not conducive ( <i>specify</i> ) _____	4	
	Discussions with my fellow participants ( <i>specify</i> ) _____	5	
	Little time for classes	6	
	Classes were too long	7	
		Other ( <i>specify</i> ) _____	8
16. If you were to participate in <i>adult education</i> classes again, what would you like to see being done differently to make it better? ( <i>Write verbatim</i> )	.....		
<b>Business skills classes</b>			
<b><i>Ask this section only if response 1 or 3 is selected in Question 5</i></b>			
17. What did you learn in the <i>business training</i> ? ( <b>Allow multiples responses</b> )	How to keep business records/book keeping	1	
	Business arithmetic (profit and loss)	2	
	Linkages to markets for my goods	3	
	How to add value to my productsd	4	
	Stock taking/keeping	5	
	Business planning	6	
		Other ( <i>specify</i> ) _____	7
18. Was the content of the <i>business skills</i> training of benefit to you?	Yes	1	Continue
	No	2	Skip to 20
19. ( <i>If yes</i> ) What makes you say so? ( <b>multiples response</b> )	Now I know how to count money	1	Skip to 21
	Now I know how to keep business records	2	

	Now I can do my profit and loss accounts	3	
	Now I know how to run a business	4	
	Now I have markets for the goods/products	5	
	Now I know how to add value to my goods/products	6	
	Other ( <i>Specify</i> ) _____	7	
20. (If no) What makes you say so? ( <b>multiple response</b> )	I do not know how to use the business skills	1	
	I already knew everything they taught	2	
	The training wasn't enough to learn anything	3	
	Other ( <i>Specify</i> ) _____	4	
21. What did you like MOST about the <i>business skills</i> classes? ( <b>Single response</b> )	Convenient times for class sessions	1	
	Relevance of training content to my practical needs	2	
	The location was convenient from my home	3	
	Good learning environment ( <i>specify</i> ) _____	4	
	Discussions with my fellow participants	5	
	Sufficient time for classes	6	
	Other ( <i>specify</i> ) _____	7	
22. What did you <u>not</u> like MOST about the <i>business skills</i> classes? ( <b>Single response</b> )	Inconvenient times for class sessions	1	
	Irrelevance of training content to my practical needs	2	
	Long distance to travel to attend classes	3	
	Learning environment was not conducive ( <i>specify</i> ) _____	4	
	Discussions with my fellow participants ( <i>specify</i> ) _____	5	
	Little time for classes	6	
	Classes were too long	7	
	Other ( <i>specify</i> ) _____	8	
23. If you were to participate in <i>business skills</i> classes again, what would you like to see being done differently to make it better? ( <i>Write verbatim</i> )	.....		
24. ( <b>Ask all who attended any training</b> ): Between the adult literacy classes and the business skills classes, which one was of most benefit to you?	Adult literacy classes	1	
	Business skills	2	
	Both adult literacy and business skills	3	
	Unable to decide	4	
25. ( <b>Ask all respondents</b> ): Did	Yes	1	

you graduate? That is, was there a ceremony where you got a certificate for completing these classes?	No	2	
<b>Section 4: Assessment of Literacy Levels (Asked to those who attended training, both intervention and control)</b>			
<b>Ability to write</b>			
26. Which of the following statements best describes your ability to <b>write</b> ? ( <i>Ask for before training and after training. Read out</i> )			
	Before training	After training	
Could write long sentences	Yes/No	Yes/No	
Could write short sentences	Yes/No	Yes/No	
Could write my name	Yes/No	Yes/No	
Could write all letters	Yes/No	Yes/No	
Could write some letters	Yes/No	Yes/No	
<b>Ability to read</b>			
27. Which of the following statements best describes your ability to <b>read</b> ? ( <i>Ask for before training and after training. Read out</i> )			
	Before training	After training	
Could read long sentences	Yes/No	Yes/No	
Could read short sentences	Yes/No	Yes/No	
Could identify words	Yes/No	Yes/No	
Could identify all letters	Yes/No	Yes/No	
Could identify some letters	Yes/No	Yes/No	
<b>Ability to do simple arithmetic</b>			
28. Which of the following statements best describes your ability to do <b>simple arithmetic</b> ? ( <i>Ask for before training and after training. Read out</i> )			
	Before training	After training	
Could do addition	Yes/No	Yes/No	
Could do subtraction	Yes/No	Yes/No	
Could do addition and subtraction	Yes/No	Yes/No	
Could count	Yes/No	Yes/No	
Could identify all numbers	Yes/No	Yes/No	
Could identify some numbers	Yes/No	Yes/No	
<b>Section 5: Enterprise Development</b>			
<b>Question</b>	<b>Response options</b>	<b>Codes</b>	<b>Instruction</b>
29. Do you currently own any business (es)?	Yes	1	skip to 34
	No	2	continue
30. Have you ever owned a business before?	Yes	1	Continue
	No	2	Skip to Q32
31. What made you close the business?	Lack of money for stock	1	
	There was no one to run the business	2	
	I did not know how to manage the business	3	
	There was no market for my business	4	

	It was making a loss	5	
	Other ( <i>specify</i> ) _____	6	
32. Do you have plans for setting up a business in the near future?	Yes	1	Continue
	No	2	Skip to section 6
33. What has encouraged you to have plans for starting business in the near future?	The business skills I have acquired from the training	1	Skip to section 6
	I participated in the adult education classes and learned how to run a business	2	
		3	
	Other ( <i>specify</i> ) _____	4	
34. (Type of business) What are your business (es) dealing in? Multiple response. Ask “do you have any other business”	Retail groceries e.g. Milk, sugar, bread (indicate year started)		
	Trade of handicrafts e.g. beads and basketry (indicate year started)		
	Provide a service e.g. cleaning, (indicate year started)		
	Agriculture – selling of farm produce (indicate year started)		
	Cottage industry e.g selling milk, food, drinks (indicate year started)		
	Other ( <i>specify</i> ) _____ (indicate year started)		
35. Who manages the business on a daily basis?	Self	1	
	Spouse/Partner (wife/husband)	2	
	Child	3	
	Relative	4	
	Employee	5	
36. Have you employed people in your business (es)?	Yes	1	Continue
	No	2	Skip to Q39
37. How many people have you employed?	.....		
38. How many are permanent and how many are casual employees?	Permanent (monthly salaried).....	1	
	Casual (daily/weekly paid).....	2	
39. Where did you get the money to start the business (es)? {This should be the main source of funding for their business}	My own savings	1	
	Loan from a bank	2	
	Loan from microfinance institution ( <i>specify</i> ) _____	3	
	Borrowed or given by family member/friend/ relative	4	
	Sold property e.g. land, livestock	5	
	Loan from chama/group	6	

	Other ( <i>specify</i> ) _____	7	
40. What difficulties, if any, are you facing with your business that prevents it from growing or improving?	Lack of money to buy stock	1	
	There is no one to run the business	2	
	I do not know how to manage the business	3	
	There is no market for my business	4	
	The profit I am making is not enough	5	
	The business is making a loss	6	
	Other ( <i>specify</i> ) _____	7	
	None	8	
41. Are you using any of the skills that you learnt from the classes organized by Hand in Hand EA in your business?	Yes	1	Continue
	No	2	Skip to Q43
	Not applicable (non-project respondent)	3	->skip to 43
42. ( <i>If yes</i> )Which skills? <b>MULTIPLE RESPONSE. ASK "WHAT ELSE"</b>	Record keeping skills	1	
	Business arithmetic (profit and loss)	2	
	Making a business plan	3	
	Stock taking and control	4	
	Managing creditors and debtors	5	
	Other ( <i>specify</i> ) _____	6	
43. What is the average monthly <b>profit</b> from your business (es)? (that is money you make minus what you paid for stock and other business expenses)	Over 10,000	1	
	6,001-10,000	2	
	3,001- 6,000	3	
	2501 - 3000	4	
	2001- 2500	5	
	1501 - 2000	6	
	1001- 1500	7	
	500 - 1000	8	
	less than 500	9	
	None	10	
	My business makes a loss	11	
	Don't know	12	
	Not comfortable to answer	13	
<b>Section 6: Savings (Asked to all)</b>			
<b>Question</b>	<b>Response options</b>	<b>Codes</b>	<b>Instruction</b>
44. Do you put some money aside as savings?	Yes	1	Skip Q46
	No	2	Continue
45. What is the reason for <u>not</u> saving?	I do not have surplus money to save	1	Skip to Section 7
	I do not know where to save	2	
	There is no reason to save	3	
	There are no saving schemes	4	
	Other ( <i>specify</i> ) _____	5	
46. What is your MAIN reason for saving?	To be able to get a loan	1	
	For emergencies in the family	2	
	For children's school fees	3	

	To expand my business	4	
	To buy property	5	
	Other ( <i>specify</i> ) _____	6	
47. Where do you save your money? ( <b>multiple response</b> )	Commercial bank ( <i>specify</i> ) _____	1	
	In my phone ( <i>specify whether m-pesa, m-shwari, etc</i> ) _____	2	
	With a chama/group	3	
	In a safe place in the house	4	
	SACCO ( <i>specify</i> ) _____		
	Microfinance institution( <i>specify</i> ) _____	5	
	Not comfortable to answer	6	
	Other ( <i>specify</i> ) _____	7	
<b>Section 7: Loan (Asked to all)</b>			
48. Have you ever taken any loan? (Loan is money given to you and you repay with interest)	Yes	1	Skip to Q51
	No	2	Continue
49. What is the MAIN reason that you have <u>never</u> taken a loan?	Not a member of any saving scheme	1	
	Fear of my assets being auctioned	2	
	Lack of lending institutions	3	
	I do not know where I can get a loan	4	
	I do not need a loan	5	
	I am scared of the high interest rates	6	
	Other ( <i>Specify</i> ) _____	7	
50. Do you plan to take a loan in the near future?	Yes	1	Skip to section 8
	No	2	
<b>Ever taken Loan</b>			
<i>When asking the questions below, refer to the respondent's most recent loan</i>			
51. Now let us talk about your most recent loan. Who or which institution gave you the loan?	A friend	1	
	Money lender	2	
	A family member/ relative	3	
	A chama/group loan	4	
	Commercial Bank ( <i>specify</i> ) _____	5	
	SACCO ( <i>specify</i> ) _____	6	
	Microfinance institution( <i>specify</i> ) _____	7	
	Other ( <i>Specify</i> ) _____	8	
52. Still talking about your <u>most recent loan</u> , when did you take the loan?	Year..... ( <i>specify month</i> ) Month.....		
53. What was the MAIN reason for taking the loan?	To start business	1	
	To boost business	2	
	To expand business	3	
	To pay school fees	4	
	To buy property (land/house)	5	
	To buy livestock	6	
	To build house	7	



	for household consumption (to purchase food)	8		
	for household consumption (to purchase other household items)	9		
	To pay for medical bill	10		
	To pay back another loan	11		
	Other ( <i>Specify</i> ) _____	12		
54. Have you finished repaying the loan?	Yes	1	Skip to Q59	
	No	2	Continue	
55. Are you currently repaying the loan?	Yes	1	Skip Q57	
	No	2	Continue	
56. What is making you not to repay the loan?	My business is not doing well	1	Skip to Section 8	
	The interest rate is too high	2		
	I am still within the timeframe of repaying my loan	3		
	I don't have any money to repay my loan	4		
	Other ( <i>specify</i> ) _____	5		
57. (Those currently paying loan) Are you facing any difficulty in repaying the loan?	Yes	1		
	No	2	Skip to section 8	
58. What difficulty are you facing in repaying your loan?	Interest rates too high Business not doing well Got into financial difficulties Have many other loans/debts Insecurity and theft of business items Others ( <i>specify</i> ) _____		=>Section 8	
59. (Those who finished paying their loan) Did you face any difficulty in repaying the loan?	Yes	1	Continue	
	No	2	Skip to section 8	
60. What difficulty did you face?	Interest rates too high Business was not doing well Got into financial difficulties Had many other loans/debts Insecurity and theft of business items Others ( <i>specify</i> ) _____			
<b>Section 8: Empowerment and self esteem</b>				
61. I am going to read out some statements to you. For each statement, please tell me whether you strongly agree, somehow agree, somehow disagree or strongly disagree.				
	Strongly agree	Somehow agree	Somehow disagree	Strongly disagree
I can resolve problems on my own	4	3	2	1
I always find a way to get what I want	4	3	2	1
I always find a way to deal with problems that I face	4	3	2	1

I am confident to take a leadership position in the community	4	3	2	1
I can take action to improve my life	4	3	2	1
I am confident to speak in community meetings	4	3	2	1
People in the community ask my opinion	4	3	2	1
People in the community value my opinion	4	3	2	1
I can influence the decision my spouse makes ( <i>read out to those who are married only</i> )	4	3	2	1
My spouse values my role in the household ( <i>read out to those who are married only</i> )	4	3	2	1

Attended any adult literacy classes=Continue (said 1 or 2 in Q5)

Did not attend adult literacy classes=skip to Section 9

**62. Asked to only those who participated in adult literacy classes**

To what extent has participating in the adult literacy classes changed your life in terms of .....(*Read Out one by one*)

	to a large extent	somehow	not at all
Self-esteem and dignity (courage and confidence to stand up and talk among people). Would you say its ...(read out)	3	2	1
Stigmatization (being looked down upon, isolated). Would you say its ...(read out)	3	2	1
Self-reliance (level of dependence or independence). Would you say its...(read out)	3	2	1
Self-employment/starting own business (starting, growing and sustaining own business). Would you say its ...(read out)	3	2	1
Social status / social recognition and acceptance: including self-acceptance, etc. Would you say its ...(read out)	3	2	1
Diversification of livelihoods and sources of income. Would you say its ...(read out)	3	2	1
Being included in local leadership. Would you say its ...(read out)	3	2	1
Being invited in social functions. Would you say its ...(read out)	3	2	1
Being a role model. Would you say its ...(read out)	3	2	1

**Section 9: Socio-economic indicators**

Indicator	Response	Codes	Instructions
63. How many of your household members are aged 18 or younger?	.....		
64. How many members of your household are currently attending school?	(Write no).....	1	
	None	2	

65. Is there a member of the household who is supposed to be in school but is currently out of school?	Yes	1	Continue
	No	2	Skip to Q67
66. (If yes) What makes them not to go to school? <b>Multiple response. Ask “any other”</b>	Lack of school fees	1	
	The school is far	2	
	They are helping with work at home	3	
	I don't believe in school	4	
	They dropped out of school by themselves	5	
	Other (specify) _____	6	
67. Within the past SIX MONTHS, did any member of your household fall ill?	Yes	1	Continue
	No	2	Skip to Q70
68. Did the illness require medical attention?	Yes	1	Continue
	No	2	Skip to Q70
69. Were you able to afford the medical cost?	Yes	1	
	No	2	
70. Within the past SEVEN DAYS, did any member of your household go without food because there was no food or because you could not afford to buy food?	Yes	1	
	No	2	
71. Usually, how many meals does your household have on a typical day?	1 meal	1	
	2 meals	2	
	3 meals	3	
	4 or more meals _____	4	
72. What is the material of the walls of your house?	Mud/cow dung; grass/sticks/makuti;	1	
	Stone; Bricks	2	
	Other (specify) _____	3	
73. What kind of toilet facility does your household use?	Flush toilet	1	
	Pit latrine	2	
	No toilet/Bush	3	
	Other (specify) _____	4	
74. Does the household own a working TV?	Yes	1	
	No	2	
75. Does the household own a sofa set?	Yes	1	
	No	2	
76. Does the household own a stove or charcoal jiko?	Yes	1	
	No	2	
77. Do you have a gas cooker?	Yes	1	

	No	2	
78. Does the household own a radio?	Yes	1	
	No	2	
79. Does the household own a bicycle?	Yes	1	
	No	2	
80. How many head of cattle are owned by the household currently?	<i>(Write no)</i> .....	1	
	None	2	
	Uncomfortable to answer	3	
	Don't know	4	
81. How much land in acres does the household have for growing crops?	<i>(Write no)</i> .....	1	
	None	2	
	Uncomfortable to answer	3	
	Don't know	4	
82. How much of this land is usually cultivated?	All	1	
	Three quarters	2	
	Half	3	
	Quarter	4	
	Less than quarter	5	
	Don't know	6	
83. What is the average MONTHLY income for the household (This includes all forms of income brought in by members of the household).	Over 20,001	1	
	10,001 to 20,000	2	
	5,001-10,000	3	
	Less than 5000	4	
	Don't know	5	
	Not comfortable to answer	6	

**End time: Take GPS. Thanks respondent.**

## INTERVIEW GUIDE FOR KEY INFORMANT – HiH PROJECT MANAGER IN HQ

### Introduction and consenting

*Introduce yourself, explain the purpose of the study and request for consent to conduct the interview*

Section 1: Interview Details	
Date of interview	__ __/__ __/ 2015 (dd/mm/yy)
Length of interview	Start time __ __: __ __
Location of interview	
Name of interviewer	
Name of supervisor	
Section 2: Respondent Details	
Organization/institution	
Name of respondent	
Designation of respondent	
Gender of respondent	Male ( )      Female ( )
Telephone number	

1. For how long have you worked with Hand in Hand Eastern Africa?
2. Briefly, please describe your role at the organization?

*Now, let us discuss the Integrated Adult Literacy and Enterprise Development Training project which your organization is carrying out in Kajiado and Makeni Counties.*

### Description of the project

3. What is your role in the project?  
Please describe the process that was used to recruit, vet and enroll the groups into the project.
4. To date, how many people have been trained on the HiH EA IADLET model? *(Ask to check records, state in recording whether records have been checked or not)*
5. Until June 2016, how many people are yet to be trained on the HiH EA IADLET model?
6. To date, how many people have been trained on adult literacy? *(Ask to check records, state in recording whether records have been checked or not)*
7. Until June 2016, how many people are yet to be trained on adult literacy?
8. To date, how many people have been trained on entrepreneurship skills? *(Ask to check records, state in recording whether records have been checked or not)*
9. Until June 2016, how many people are yet to be trained on entrepreneurship skills?
10. Did the literacy and entrepreneurship trainings complement each other? How?
11. How did having the two trainings together compare with HiH regular training where there is only the enterprise training component? **Probe for:**

- a. Similarities
  - b. Differences
  - c. Challenges
12. How many enterprises/businesses have been created as a direct result of the IADLET project? (*Ask to check records, state in recording whether records have been checked or not*)
  13. How many enterprises/businesses have been enhanced as a direct result of the IADLET project? (*Ask to check records, state in recording whether records have been checked or not*)
  14. How many enterprises existed before the IADLET project? (*Ask to check records, state in recording whether records have been checked or not*)
  15. Do you think the enterprises created /enhanced are sustainable? Why?
  16. How many jobs have these enterprises/businesses created as a direct result of the IADLET project? (*Ask to check records, state in recording whether records have been checked or not*)
  17. What has the organization done to inculcate the culture of saving among the beneficiaries of the project?
  18. What has the organization done to initiate/sustain “chama” groups among the beneficiaries of the project?
  19. What has the organization done to implement table banking among the beneficiaries of the project?
  20. Has the organization carried out any activities to add value to locally-produced products for the benefit the community? (*If yes*) Please describe the intervention
  21. Has the organization carried out any activities to link locally-produced products to markets? (*If yes*) Please describe the intervention

### Lessons learned

22. How was your experience in managing an integrated model: **Probe for:**
  - a. Difference with managing a model that is not integrated
  - b. Similarities with managing a model that is not integrated
  - c. Challenges in managing an integrated model
  - d. Lessons learnt in managing an integrated model
23. What could you say are some of the project’s successes?
  - a. What could have been done better?
24. Did the project achieve what it had set out to do? Explain answer
25. Who did you partner with?
  - a. What were the successes of these partnerships?
  - b. What were the challenges of the partnership?
  - c. What lessons did you learn from the partnership?
  - d. What could have been better to improve these partnerships?
26. What were the challenges that you encountered in the implementation of the project?
27. What are the key lessons learned from implementing this project?
28. Were the project resources (staff, time, money) used efficiently? Explain answer
29. Did the project use any leveraged funds from other sources? Explain answer
30. Has the project been sustainable? **Probe for:**
  - a. What can be done to make the project sustainable?
  - b. In your view what would be a good exit strategy for the project
31. Do you have anything else to add?

End time \_\_\_:\_\_\_:\_\_\_ **We have come to the end of the interview. Thank you for taking time to participate in the survey.**

## INTERVIEW GUIDE FOR KEY INFORMANTS – HiH EA BRANCH MANAGERS

### Introduction and consenting

*Introduce yourself, explain the purpose of the study and request for consent to conduct the interview*

Section 1: Interview Details	
Date of interview	__ __ / __ __ / 2015 (dd/mm/yy)
Length of interview	Start time __ __ : __ __
County	Kajiado ( )                      Makueni ( )
Location of interview	
Name of interviewer	
Name of supervisor	
Section 2: Respondent Details	
Organization/institution	
Name of respondent	
Designation of respondent	
Gender of respondent	Male ( )              Female ( )
Telephone number	

1. For how long have you worked with Hand in Hand Eastern Africa?
2. Briefly, please describe your role at the organization?
3. For how long has the organization been working in this area?
4. What is the organization's involvement within the community?
5. From your interaction with the community, which are some of the major challenges facing the community living in this area?

*Now, let us discuss the Integrated Adult Literacy and Enterprise Development Training project which your organization is carrying out in the area.*

#### **Description of the project**

6. What was your role in the project?
7. Please describe the process that was used to recruit, vet and enroll the groups into the project. **Probe for:**
  - a. Challenges in recruitment of groups into the project
  - b. Whether people were left out and why?
  - c. Whether the groups were already existing prior to HiH involvement
8. To date, how many people have been trained on the HiH EA IADLET model? *(Ask to check records, state in recording whether records have been checked or not)*
9. Until June 2016, how many people are yet to be trained on the HiH EA IADLET model?

10. To date, how many people have been trained on adult literacy? *(Ask to check records, state in recording whether records have been checked or not)*
11. Until June 2016, how many people are yet to be trained on adult literacy?
12. To date, how many people have been trained on entrepreneurship skills? *(Ask to check records, state in recording whether records have been checked or not)*
13. Until June 2016, how many people are yet to be trained on entrepreneurship skills?
14. Did the literacy and entrepreneurship trainings complement each other? How?
15. How did having the two trainings together compare with HiH regular training where there is only the enterprise training component? **Probe for:**
  - a. Similarities
  - b. Differences
  - c. Challenges
16. How many enterprises/businesses have been created as a direct result of the IADLET project? *(Ask to check records, state in recording whether records have been checked or not)*
17. How many enterprises/businesses have been enhanced as a direct result of the IADLET project? *(Ask to check records, state in recording whether records have been checked or not)*
18. Do you think the enterprises created /enhanced are sustainable? Why?
19. How many jobs have these enterprises/businesses have been created as a direct result of the IADLET project? *(Ask to check records, state in recording whether records have been checked or not)*
20. What has the organization done to inculcate the culture of saving among the beneficiaries of the project?
21. What has the organization done to initiate/sustain “chama” groups among the beneficiaries of the project?
22. What has the organization done to implement table banking among the beneficiaries of the project?
23. Has the organization carried out any activities to add value to locally-produced products for the benefit the community? *(If yes) Please describe the intervention*
24. Has the organization carried out any activities to link locally-produced products to markets? *(If yes) Please describe the intervention*

### Lessons learned

25. How was your experience in managing an integrated model: **Probe for:**
  - a. Difference with managing a model that is not integrated
  - b. Similarities with managing a model that is not intergrated
  - c. Challenges in managing an integrated model
  - d. Lessons learnt in managing an integrated model
26. What could you say are some of the project’s successes?
  - a. What could have been done better?
27. Did the project achieve what it had set out to do? Explain answer
28. Who did you partner with?
  - a. What were the successes of these partnerships?
  - b. What were the challenges of the partnership?
  - c. What lessons did you learn from the partnership?
  - d. What could have been done better to improve these partnerships?
29. What were the challenges that you encountered in the implementation of the project?
30. Do you think the project has addressed some of the challenges faced by this community?
31. According to you, was this project appropriate for this community? Explain answer
32. Has there been any difference in the community as a result of this project? Please explain your answer



33. What would you say were the unintended benefits of this project to the community, and to partners?
34. According to you, which aspect of the project was more relevant than the other? The adult literacy or the enterprise training component? Explain answer
35. What are the key lessons learned from implementing this project?
36. Were the project resources (staff, time, money) used efficiently? Explain answer
37. Did the project use any leveraged funds from other sources? Explain answer
38. Now that the project is coming to an end, what will happen to the project beneficiaries?
39. Has the project been sustainable? **Probe for:**
  - a. What can be done to make the project sustainable?
  - b. In your view what would be a good exit strategy for the project?
40. Do you have anything else to add?

End time\_\_ \_\_: \_\_ \_\_

**We have come to the end of the interview. Thank you for taking time to participate in the survey.**

## FOCUS GROUP DISCUSSION GUIDE – TEACHERS and BROs

**Group profile:** *Date of discussion, location of discussion, number of participants, gender*

**Respondent profile:** *Capture this from the information provided as the participants introduce themselves i.e. how long they have worked in the community, role in the IADLET project*

### Introduction

- *Introduce yourself and let every participant introduce himself/herself (creation of rapport)*
- *Explain the general purpose for the FGD*
- *Confidentiality of information shared in the group (names will remain anonymous and will not be linked in the report)*
- *Expected length of the entire group discussion*
- *What is expected of participants*
- *Protocol e.g. putting all phones on silent mode, no answering calls during group session*
- *Consent to audio-record the discussion*

### General Topic

1. What are some of the challenges that this community is facing? *Probe for :*
  - a. How community is dealing with the challenges

### Adult Literacy and Enterprise Training

2. What was the process of recruitment, vetting and enrolment of beneficiaries into the project?
3. What was the attitude of the community towards the adult literacy and enterprise training?
4. What did the training cover?
5. What are the challenges that you faced in the implementation of the adult literacy and enterprise training/project?
6. Was the literacy training offered sufficient or was more training needed? Why? **Probe for** what more is needed
7. Was the enterprise training offered sufficient or was more training needed? Why? **Probe for** what more is needed
8. What were the strengths of the adult literacy and enterprise training/project?
9. What were the weaknesses of the adult literacy and enterprise training/project?
10. In your opinion, what could have been done to make the training/project better?
11. How do the teachers and BROs work together? **Probe for:**
  - a. Description of their working relationship
  - b. Benefits of them working together
  - c. Challenges in them working together
  - d. Lessons learnt from them working together

### Effects of the Project

12. Do you think the project addressed some of the challenges faced by this community? **Probe:** was the project appropriate for this community?
13. How has the project facilitated the creation of enterprises in the community?

14. How has the project facilitated the creation of jobs in the community?
15. How has the project facilitated saving among the beneficiaries?
16. How has the project facilitated value addition and creation of market linkages for products produced by beneficiaries?
17. Did the project achieve its intended objectives?
18. Were there any unintended achievements? Explain answer
19. What were the key lessons learned while implementing this project?
  - a. Probe: what were your experiences working with the different partners?
  - b. What could have been done to make this experience better?
20. What are some of the strategies that would make the project sustainable?
21. Was the length of the project sufficient in addressing the needs of the community? Why?

### **Close discussion**

In relation to what we have discussed, is there anything we missed that you would like to talk about?

**We have come to the end of the discussion. Thank you for taking time to participate in the survey.**

**INTERVIEW GUIDE FOR KEY INFORMANTS - STAKEHOLDERS** (*Staff from County government, Ministry of Agriculture/Livestock, and Directorate of Adult and Continuing Education; Project partner, Chief/Local Leader, Community Health Worker, Women/Youth Fund, Coordinator of Disabled persons/PLHIV groups*)

**Introduction and consenting**

*Introduce yourself, explain the purpose of the study and request for consent to conduct the interview*

Section 1: Interview Details	
Date of interview	__ __/ __ __/ 2015 (dd/mm/yy)
Length of interview	Start time __ __: __ __
County	Kajiado ( )                      Makueni ( )
Location of interview	
Name of interviewer	
Name of supervisor	
Section 2: Respondent Details	
Organization/institution	
Name of respondent	
Designation of respondent	
Gender of respondent	Male ( )              Female ( )
Telephone number	

**Overview of the partnership**

1. For how long have you worked with this organization (*refer to the name of the organization*)?
2. Briefly describe your role in the organization
3. For how long has your organization (*refer to the name of the organization*) been working in this area?
4. Which are some of the major challenges facing the community living in this area?
5. For how long has your organization (*refer to the name of the organization*) worked with HiH Eastern Africa?
6. In which areas of your expertise do you collaborate with HiH Eastern Africa?
7. What was your role in the Integrated Adult Literacy and Enterprise Training project?
8. What would you say about your partnership with Hand in Hand EA? **Probe for:**
  - a. Successes in partnership
  - b. Challenges in partnership
  - c. Lessons in partnership
  - d. What could have been done to make the partnership better?

9. Did you use any resources to leverage on the ones allocated to this project? Explain answer
10. Were project resources (staff, time, money) used in an efficient manner? Explain answer

### About of the IADLET project

11. What do you say about the Integrated Adult Literacy and Enterprise Training project?
  - a. According to you, which component was most beneficial, the adult literacy or the enterprise training? Explain answer
12. From your interaction with the project, what could you say are the main achievements of the project?
13. What are the key lessons you learned from being a partner on this project?
14. In your opinion, what do you think could have been done differently to make the project better?
15. Do you think the Integrated Adult Literacy and Enterprise Training project has addressed some of the challenges faced by this community? Please explain your answer
  - a. Which specific challenges have been addressed?
16. According to you, was the project appropriate for this community? Explain answer
17. Has there been any difference in the community as a result of this project?
  - a. Please explain your answer
  - b. What would you say were the unintended benefits of this project to the community? How about to you as a partner?
18. Are there other organizations working in the area and offering adult literacy and entrepreneurship training to the community?
  - a. (If yes) How do the projects by these other organizations compare with that of HiH Eastern Africa? **Probe for:** Similarities and Differences
19. As the project comes to an end in June 2016, what do you think is going to happen to the project beneficiaries?
  - a. Will they continue with the project activities? Please explain answer.
  - b. Would you want this project to be continued? Please explain answer
20. In your view, what would be a good exit strategy for the project?
21. Is there anything else that you would like to add before we close the interview?

End time\_\_ \_\_:\_\_ \_\_

**We have come to the end of the interview. Thank you for taking time to participate in the survey.**

## FOCUS GROUP DISCUSSION GUIDE – BENEFICIARIES

**Group profile:** *Date of discussion, location of discussion, number of participants, gender, age, type of beneficiary*

**Respondent profile:** *Capture this from the information provided as the participants introduce themselves i.e. name of group, location, age, marital status, level of education.*

The information will be captured in a one-on-one session before the group discussion starts for confidentiality.

### Introduction

- Introduce yourself and let participants know why you are there and the importance of receiving their feedback
- Every participant to introduce himself/herself (creation of rapport)
- The general purpose for the FGD
- Confidentiality of information shared in the group (*names will remain anonymous and will not be linked in the report*)
- Expected length of the entire group discussion
- What is expected of participants
- Protocol e.g. putting all phones on silent mode, no answering calls during group session
- Seek consent to audio-record discussion

### General/Ice breaker

1. What are some of the challenges that this community is facing? *Probe for :*
  - a. How community is dealing with the challenges
2. What are some of the challenges that you as individuals face in your daily life? *Probe for:*
  - a. Challenges faced as a result of level of education

### Knowledge and Attitudes towards the IADLET project

3. How did you know about the project by Hand in Hand EA that was conducting adult literacy and enterprise trainings for groups?
4. What was your reason for participating in the training?
5. Did you prefer one of the two trainings (adult literacy and enterprise training) over the other? Why?
6. What did you learn from the two trainings? *Probe for examples from both.*
7. What did not like about them?
8. What could have been done to make them better?
9. How has your life changed as a result of participating in this project, if any?

### Adult Literacy Training

4. What were the reasons for participating in the literacy classes?
5. What did you learn in the literacy classes?
6. Was the training sufficient? **If no, Probe for:**
  - a. How much more of the training do they require?

- b. On what do they require more training?
- 7. How have the classes benefited you? **Probe for:**
  - a. Benefit in starting business. How?
  - b. Benefit in running business. How?
- 8. Were the literacy classes of benefit to your group?
- 9. What did you like about the literacy classes?
- 10. What did you not like about the literacy classes?
- 11. How do you think the classes could have been made better?
- 12. What are you now doing differently, if any, as a result of the knowledge acquired from the literacy classes

### Enterprise Training

- 13. What were the reasons for participating in the enterprise training?
- 14. What did you learn in the enterprise training?
- 15. Was the training sufficient? **If no, Probe for:**
  - a. How much more of the training do they require?
  - b. On what do they require more training?
- 16. How has the training benefited you? **Probe for:**
  - a. Benefit in starting business. How?
  - b. Benefit in running business. How?
- 17. Was the enterprise training of benefit to your group?
- 18. What did you like about the enterprise training?
- 19. What did you not like about the enterprise training?
- 20. How do you think the training could have been made better?
- 21. What are you now doing differently, if any, as a result of the knowledge acquired from the enterprise training?
- 22. What do you spend your income on? **Probe for** investment in business

### Enterprise Development

- 23. Have you started a business as a result of the training? **If yes, Note number that have started business and probe for:**
  - a. How the training has influenced the starting of businesses.
  - b. Type of business established
  - a. Source of money used to start business
  - b. Whether people have been employed in the business? How many?
  - c. Difficulties faced by business
  - d. Type of support the business needs? Probe for: credit support, skills, and market linkages. Skills applied in running business. Probe whether any of the skills were imparted by the IADLET project

### Saving behaviour

- 24. Are you currently saving? **If yes, Note number of participants that are saving and probe for:**
  - a. How they save: Probe for where, frequency
  - b. Reasons for saving i.e. what are they saving for

- c. How has saving benefited them
- d. Whether they started saving as a result of the training
- e. For those who were saving prior to training, how has the training changed their saving behavior

### Loan taking behaviour

25. Have you ever taken a loan? **If yes, Probe for:**
- e. Whether they have ever taken internal loan from the group (**Note number that has taken internal loan**)
  - f. Whether they have ever taken external loan (loan not from group)- **Note number that has taken external loan. Probe for**
    - Where loan was taken from (provider)
  - g. Whether they had ever taken a loan prior to the training
  - h. How many people had taken a loan for the first time since joining the training? **Probe for:**
    - Did the training influence them to take a loan? How?
  
  - i. Reasons for taking loan
  - j. Barriers/challenges faced in getting loan
  - k. Difficulties faced in repaying loan, if any

### Leadership and Self-esteem

26. Has the training changed the way you feel about yourself? How?
27. Has the training changed the way you view problems in your life? How? **Probe for:**
- a. Do they feel more in control when faced with issues?

We have come to the end of the discussion. Do you have any question or do you want to add anything else?

**Thank you for taking time to participate in the survey.**



## FOCUS GROUP DISCUSSION GUIDE –NON-BENEFICIARIES

**Group profile:** *Date of discussion, location of discussion, number of participants, gender, age, type of beneficiary*

**Respondent profile:** *Capture this from the information provided as the participants introduce themselves i.e. name of group, location, age, marital status, level of education.*

The information will be captured in a one-on-one session before the group discussion starts for confidentiality.

### Introduction

- Introduce yourself and let participants know why you are there and the importance of receiving their feedback
- Let every participant introduce himself/herself (creation of rapport)
- The general purpose for the FGD
- Confidentiality of information shared in the group (*names will remain anonymous and will not be linked in the report*)
- Expected length of the entire group discussion
- What is expected of participants
- Protocol e.g. putting all phones on silent mode, no answering calls during group session
- Seek consent to audio-record discussion

### General/Ice breaker

1. What are some of the challenges that this community is facing? *Probe for :*
  - a. How community is dealing with the challenges
2. What are some of the challenges that you as individuals face in your daily life? *Probe for:*
  - a. Challenges faced as a result of level of education

### Knowledge and Attitudes towards the IADLET project

3. Have you heard about a project by Hand in Hand EA that was conducting adult literacy and enterprise trainings for groups?
4. How did you get to know about this project?
5. What is your perception of the project?
6. Why did you not participate in any of these trainings?
7. Do you think the training could have benefited you? ***Ask separately for both literacy training and enterprise training***
8. Have you noticed any change in the lives of those who participated in the project? ***If yes,***
  - a. What has changed?

### Adult Education Classes

9. Have you received any adult education classes in the recent past? (*Only continue if answer is Yes*).  
*Probe for:*

- a. Participation (Note number that have participated)
  - b. Organizations/institutions that organized the adult education classes in the area.
  - c. Reasons for participating in adult education classes
  - d. What was learned in the adult education classes?
10. Do you own any business? **Probe for:**
- a. Source of money used to start business
  - b. Difficulties faced by business
  - c. Type of support the business needs? Probe for: credit support, skills, and market linkages.

### **Saving behaviour**

11. Are you currently saving? **Probe for:**
- a. How they save
  - b. Reasons for saving

### **Loan taking behaviour**

12. Have you ever taken a loan? (Loan is money given to you and you repay with interest)? **Probe for:**
- a. Source of loan taken
  - b. Reasons for taking loan
  - c. Barriers/challenges faced in getting loan
  - d. Difficulties faced in repaying loan, if any

**We have come to the end of the discussion. Do you have any question or do you want to add anything else?**

**Thank you for taking time to participate in the survey.**

**INTERVIEW GUIDE FOR KEY INFORMANTS – SPECIAL GROUPS** (*Representatives of People Living with HIV; People Living with Disability; Young Women People who have heard about or have been involved in the IADLET project*)

**Introduction and consenting**

*Introduce yourself, explain the purpose of the study and request for consent to conduct the interview*

Section 1: Interview Details	
Date of interview	__ __ / __ __ / 2015 (dd/mm/yy)
Length of interview	Start time __ __ : __ __
County	Kajiado ( )                      Makueni ( )
Location of interview	
Name of interviewer	
Name of supervisor	
Section 2: Respondent Details	
Group representing	
Name of respondent	
Occupation of respondent	
Gender of respondent	Male ( )              Female ( )
Telephone number	

**Overview of their representation of the special group**

Please describe to us about the group that you represent

1. Briefly describe your role.
2. For how long have you represented this group
3. For how long has your group been active in this area?
4. Which are some of the major challenges facing the members of your group in this area?

**Working with HiH EA**

5. Have members of your group partnered with HiH EA in any way?
6. Did you partner in the IADLET project?
  - a. In which ways? (Please elaborate)
  - b. What was your role in the Integrated Adult Literacy and Enterprise Training project?
7. What would you say about the involvement of your group in the IADLET project? **Probe for:**
  - a. Successes

- b. Challenges
  - c. Lessons learned
  - d. What could have been done to make the partnership better?
8. Did you use any resources from other sources to leverage on the ones allocated to this project? Explain answer
9. Were project resources (staff, time, money) used in an efficient manner? Explain answer

**(If they were involved) About of the IADLET project**

10. What can you say about the Integrated Adult Literacy and Enterprise Training project?
- a. Was this project relevant to members of your group? Explain answer
  - b. According to you, which component was most beneficial to your members, the adult literacy or the enterprise training? Explain answer
11. From your interaction with the project, what can you say were the main achievements of the project to the members of your group?
12. What are the key lessons you learned from this project?
13. In your opinion, what do you think could have been done differently to make the project better?
14. Do you think the Integrated Adult Literacy and Enterprise Training project has addressed some of the challenges faced by your members? Please explain your answer
- a. Which specific challenges have been addressed?
15. According to you, was the project appropriate for your members? Explain answer
16. Has there been any difference to your members as a result of this project?
- a. Please explain your answer
  - b. What would you say were the unintended benefits of this project to your members? How about to you as a partner?
17. Are there other organizations working in the area and offering adult literacy and entrepreneurship training to members of your group?
- a. (If yes) How do the projects by these other organizations compare with that of HiH Eastern Africa? **Probe for:** Similarities and Differences
18. As the project comes to an end in June 2016, what do you think is going to happen to the project beneficiaries?
- a. Will they continue with the project activities? Please explain answer.
  - b. Would you want this project to be continued? Please explain answer
19. In your view, what would be a good exit strategy for the project?
20. Is there anything else that you would like to add before we close the interview?

End time\_\_ \_\_: \_\_ \_\_

**We have come to the end of the interview. Thank you for taking time to participate in the survey.**