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Summary

Uganda has been experiencing a tremendous improvement in its economic performance and growth. This impressive improvement however has resulted in heightened uneven income inequality and this has slowed down the rate of poverty reduction in the country. This income inequality has increased the number of individuals living below the poverty line due to uneven patterns of success leading to high levels of poverty in the country. The women are the most affected by unemployment which has resulted in their being relegated to the informal sector due to their low skills and low levels of education.

In order to bridge the gap of low skills, unemployment and in a bid to eradicate poverty, Bead for Life a Non- Governmental Organisation in Kampala has through its programme of entrepreneurial training contributed to skills development and subsequently provided income generating activities for the women who are trained in their organisation.

This study is focusing on the impact of entrepreneurial training by Bead for Life on enterprise performance and livelihood outcomes. The study areas were chosen due to the programme being urban based. Bead for life has been implementing its entrepreneurial training since 2004. The aim of the training is to create sustainable opportunities through skills development which in turn will provide income generating activities by setting up enterprises to lift the women's families out of extreme poverty. This is done through selection criteria. The organisation expects to achieve impacts of asset accumulation and an enterprise/ business for each lady after graduation from the organisation. The extent to which the training does impact on the lives of the participants is not known and the selection criterion for who is eligible to join is not clearly spelt out.

The main objective of the study is explain the role of entrepreneurial training by bead for life on enterprise building, change in income and its influence on the different livelihood outcomes.

Several relevant literature reviewed aided in deeper analysis of poverty, risk and insecurity, Power relations, risk management strategies, entrepreneurship, cash flow management by the poor and asset building. Literature suggests that even with the opportunity of entrepreneurial training and enterprise building, the poor do have different livelihood outcomes as opposed to only asset accumulation. The study therefore focused on how entrepreneurial training by Bead for Life impacted on enterprise performance and livelihood outcomes.

The study was conducted through a quasi- experiment with a combination of the case study with two groups involved. The treatment group comprised of members who had undergone the training and the control group comprised those that had registered to join the organisation. The experiment helped to assess the impact of the programme. The research used a combination of qualitative and quantitative data which was collected using structured interviews for the survey of the control and treatment group. Semi- structured interview guides were used to collect qualitative data from the ladies who had undergone the training. The interviews helped in revealing the different reasons for the different livelihood outcomes.

In order to measure the impact, the two groups created were comparable before the introduction of the training to check similarities and to see what changes had transpired in the present time. The main research findings revealed that through acquisition of new skills of book keeping among others, risk was a huddle that was easily cleared by the ladies and this led to setting up of new enterprises. Furthermore the study revealed that even with training there was still a high level of worry and concern among the ladies. The study also revealed that majority of the enterprises that were setup were survivalist in nature and they led to a

change in income. There was a change in the financial and human capital but there was however no change in physical and social capital. The study revealed that with new income assets were acquired but over time risk management and survival became a priority and thus strategies like cutting down costs, selling of assets, working of long hours, setting up businesses on the side were done by the ladies in order to cope during the hard times in the households. The findings summed it up by revealing that due to the enterprises being survivalist in nature, with low and irregular incomes, assets were accumulated when an opportunity presented its self and this was used as collateral during the hard times to cope, guard against risk and for daily survival within the household.

Keywords: Bead for Life, entrepreneurial training, risk, survival oriented, enterprise, income, livelihood outcomes.

Dedication

To my lovely daughter Clarabelle Mich Samme-Nlar

.....For the time we were apart.....

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Abbreviations

IHS	Institute for Housing and Urban Development
CODI	Community Organizations Development Institute
NGO's	Non- Governmental Organisations
PPA	participatory rural appraisal assessments
CA	Capability Approach
NFP	Netherlands Fellowship Programme
/=	Shillings
\$	Dollars

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Chapter 1:

1.0 BACKGROUND

Over the past two decades, Uganda has experienced a remarkable turn over in its economic performance with its growth averaging 7.7 percent (Appleton, Emwanu, et al., 1999). Although growth and poverty reduction have been impressive, with general household surveys indicating a fall in the income poverty headcount from 56% in 1992 to 44% in 1997-1998 (Appleton, Emwanu, et al., 1999) cited in (Okidi, Ssewanyana, et al., 2007) and then to 35% by the year 2000 (Okidi, Ssewanyana, et al., 2007) the country has experienced worsening income distribution. This has resulted in income inequality which has significantly slowed the rate of poverty reduction in the country (Okidi, Ssewanyana, et al., 2007).

During 1997–2000, the pattern of growth was urban biased, and it benefited the richest (10%) as opposed to the poorest, and the growth did nothing to ameliorate the regional inequalities that affected the North in particular cited (Hickey, 2005). During the period between 1999–2000 and 2002–03, the percentage of the population living below the poverty line increased from 34% to 38% (Okidi, 2004) thus standing “in contrast to trends in the 1990s, where growth was stronger and appeared to be broadly shared”. The successful patterns of growth have however not been equally enjoyed by the whole population and have exacerbated high levels of poverty in Uganda. Research suggests that chronic poverty in Uganda is strongly associated with asset depletion as a result of multiple shocks.

Land and health emerge as key assets here, with the landless lacking the means to generate livelihoods. This has thus ushered in employment in the informal sector for the poor especially the women who continue throughout Uganda and Africa to be significantly disadvantaged in the labour market. Many Ugandan women are concentrated in the informal economy due to being disadvantaged in the education system, and subsequently having low skills which leads them to the informal economy that offers the only opportunity for income generation. More to this, the institutional and legal barriers make it costly for small-scale, informal enterprises to formalize business licensing and registration. These procedures often fail to cater to the realities of informal self-employment (James and Valodia, 2008).

With the prevailing mismatch in the jobs being offered and the skills that are lacking within the population, a number of Non-governmental organizations have stepped in to provide training and vocational skills, ranging from micro-enterprise development in the United States of America, capacity building in Thailand through the Community Organizations Development Institute (CODI), and projects in Bangladesh, South Africa and other parts of the world. The initiatives of the NGO's have over the period directly or indirectly contributed to incomes of the poor in developed and developing countries.

In an effort to address the challenges of low skills, unemployment most especially among the women, and poverty, “Bead for Life” a Non-Governmental Organization from Uganda has through its programmes of poverty alleviation contributed to skills development and subsequently provided income generating opportunities to the women in the areas of Kampala, Kireka Bugolobi, Mukono, Iganga and Otuke. This research will focus and evaluate its entrepreneurial training programme which is one of its skills development programme.

1.1 DESCRIPTION OF THE PROGRAMME

“Bead for Life” is an organisation that creates sustainable opportunities for women to lift their families out of extreme poverty by connecting people worldwide in a circle of exchange that enriches everyone. Through a ‘Model’, they teach women how to provide for themselves, their families and even their communities through creating sustainable income streams that the women can depend on for years to come. To achieve this, Bead For life provides entrepreneurial or agri-business training, award business grants and helps members open up savings accounts.

The main study of this research is the Bead for life initiative of income generation through entrepreneurial training, grants and savings. This initiative was started when the Co- founders of the organization Torkin Wakefield, Ginny Jordan, and Devin Hibbard met Millie Grace Akena rolling small strips of paper into colorful beads in the sweating sun. She also shared that she had almost no market for her jewellery. She and other women of the Kampala slum earned a living out of stone crushing to generate their main source of income.

In September 2004, Bead for life was officially born with connections from women across North America who begun to purchase the beads. At the time the organizations dream was to provide opportunities for a few dozen women from Millie's slum. Today the organization provides opportunities for thousands of women through their main income generating programmes of bead making from recycled paper and purchasing and processing of shea nuts to produce shea products. They also have girls education, health projects, grants programme and friendship village a housing project. With the North American women providing the market for the beads, the organization also has 28 partners that help in their goal of poverty eradication. The organization runs their activities in three districts of Uganda namely Kampala, Otuke and Iganga. The organization structure is made up of a Board of Directors and local staff and the study will focus on the Kampala office because the programme was initiated in Kampala. Secondly the most enrolments are done in Kampala and the key persons to be interviewed for the study from the organization and programme are in Kampala.

1.2 Criteria of the Model followed by the enterprenual training programme

3months prior to enrolment	About 100 prospective members participate in a weekend workshop to determine their entrepreneurial potential. Each woman is given 10,000 schillings (about \$ 4 US) to start a mini-business in any idea that she has to see if she can increase her initial capital. The membership team then selects and enrolls between 40-60 women from this group. They spend the next three months receiving basic accounting training and learning to make beads from recycled paper.
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Enrolment Month 1	Members select their group name. Each woman receives help to open her own savings account so that she can start saving. They also sign an agreement with the organisation.
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Income	The main focus during this time is income generation.
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**Generation
Months 1-4**

Members sell their **1st beads** which provide them with an opportunity to earn a regular and significant income. Since some members already have some small businesses and time is divided between the businesses and bead making, sales are done once a month. They also receive preparatory sessions on book keeping, managing money, Business ideas, saving, reading of a bank statement, getting out of your comfort zone among others.

**Business
Development
Months 5-15
(Main
Enterprenual
Training)**

Members receive individual mentoring and ongoing business training from Bead for Life staff. An alumni member of the organisation is brought in to encourage the women and talk to them, their businesses are also shown to the ladies and they are encouraged to visit the alumni and their business. A lot of group work is carried out for these months and practical and detailed teaching is done. Training is done within the ladies communities so as to be able to give them time to do other household chores, attend to their businesses and avoid travelling long distances. They then withdraw a portion of their savings to launch their new business which may be different from the initial weekend business carried out or the same depending on what was chosen by the lady as a business idea. Bead making also ends in the 15th month.

**Months 16-18
(Leaving Fund
Month)**

The organisation retains ladies whose businesses can be monitored, advised and those with growth potential. Members stop rolling beads so they can focus on their new businesses. Advice and support are given to ensure a sustainable business has been launched and continuous monitoring is done to ensure that the business is sustained. In this period each member in the group is given 200,000/= (**58 Euros**) each month for the remaining 3 months for paying rent, school fees ,buying food so that the member lets the new business taste it stability by not using any proceeds from the business.

Month 18

Members graduate from Beadforlife with savings, their own small business, and entrepreneurial skills. Two months later 3 visits are done to the graduates and if all the members in the group show gradual improvement, then a grant of 300,000/= is given to the group.

Month 24

Post-membership data is collected and evaluated. Alumni support is also offered to ensure women continue to be prosperous.

1.3 PROBLEM STATEMENT

Bead for Life organization has been implementing the poverty eradication programme with the aim of availing sustainable opportunities for women to lift their families out of extreme poverty through entrepreneurship and business training. The organization aims to improve the livelihoods of its members through training to change their income streams. This would enable them to be able to provide for themselves and their communities for years to come and subsequently be able to build and accumulate assets. Members from the organization are expected to use their newly acquired skills to open up new businesses to help better their lives and move them out of poverty.

The organization together with its partners expects that the programme will impact on the lives of its participants in a period of two years after graduation from the organization with assets accumulated and an enterprise setup. However, the extent to which the training does impact on the lives of their participants is not known. More to this, the selection criterion for joining the organisation is not clearly spelt out. It is against this background that the research seeks to establish the selection criteria of the organisation, impact of Bead for Life on enterprise building, change in income and explanations for the different decisions made by the participants on how to use the income from the enterprise which results in different livelihood outcomes not anticipated.

The study will thus establish the criteria for selection in to the programme and seek to assess the impact of the programme and explain why there are different outcomes as compared to those anticipated by the organisation.

1.4 RESEARCH OBJECTIVE

To explain the role of entrepreneurial training by Bead for Life on enterprise building, change in income and its influence on the different livelihood outcomes.

1.5 RESEARCH QUESTION

How does the entrepreneurial training by Bead for Life impact on enterprise performance and livelihood outcomes (focusing on use of income, asset accumulation and coping)?

SUB RESEARCH QUESTIONS

1. To what extent does risk influence enterprise performance?
2. How does enterprise building influence use of income, asset accumulation and coping?

1.7 SIGNIFICANCE OF THE STUDY

Even with evaluation being done for the programme, there has not been an evaluation where those that have not undergone training have been evaluated with those that have undertaken training and for more than two years. This research can be very beneficial for the organisation in finding out if the businesses started do not expand to grow because of the many risks that the ladies face in use of their income. Furthermore, it is very beneficial in helping the organisation re-organise the training programme in order to formulate new policies and further improve the programme.

1.8 SCOPE AND LIMITATIONS OF THE STUDY

The main focus of the study is the impact of Bead for Life's entrepreneurial training on livelihood outcomes which include asset accumulation, ex-ante risk management strategies

and coping strategies. A quasi experiment was used in the study to measure the impact of the programme being implemented by the organisation Bead for Life. The graduates of the programme used were those working and living in the three towns which included Kampala city parts of mukono municipality and Kiira Town Council in Uganda. The study areas were chosen because the entrepreneurial training was carried out in these areas. Furthermore these areas have urban based households compared to other areas like Otuke which is in the rural areas in the north of the country.

Even with the numerous programmes run by the organisation, this study focused on entrepreneurial training due to limited resources of both finances and time. This is owing to the fact that such a kind of research requires a large sample and ample time to be able to extensively study the impacts of the programme. However the respondents from the selected study areas were still an adequate sample for the study.

Chapter 2: Literature review

Introduction

This chapter reviews the relevant literature of various scholars. Since the study aimed at assessing the livelihood opportunity which is entrepreneurial training on enterprise building, the literature will have an entry point reviewing the theories of poverty as discussed by various scholars and gives an insight in to the various debates, definitions and discussions of poverty. It will then narrow its focus to the livelihood approach laying out its advantages, disadvantages the main limitations and weakness of the model. The chapter will dig deeper in to the issues of power, access and risk which play a critical role in the livelihood model and these will be discussed in depth bringing to light the role they play in the daily decisions, livelihood opportunities, strategies and outcomes for the poor.

2.1 Poverty theories

Clarification of how poverty is defined is extremely important for different definitions call for different criteria for measurement potentially the identification of different individuals and groups as poor and the use of different policy solutions for poverty reduction. Four different approaches for understanding poverty include the monetary approach, the capability approach, social exclusion and participatory approach.

2.1.1 Monetary Approach

The monetary approach to poverty measurement was pioneered in the seminal work of Booth and Rowntree, who studied poverty in London and York respectively, in the early nineteenth and early twentieth century's. Booth's study was prompted by widespread rioting in the poor in East London in 1887 which socialists claimed that one –third of the population was poor. In his study he categorized people into eight social classes, four of which represented different degrees of poverty and his classifications went beyond a pure monetary identification of the poor, encompassing more socio-logical concerns such as the conditions attaining in the home and the nature and regularity of employment. Rowntree followed in Booth's footsteps but adopted a different methodology which in some of its fundamentals remains the methodology used today. He went on to define a poverty line estimating monetary requirements for a nutritionally adequate diet together with estimated needs for clothing and rent. He thus came up with primary and secondary poverty. Booth and agreed on three important issues which up to date are adopted by economists adopting the monetary approach and they include: Their assessment being *objective*, *external* and *individualistic*.

These three elements remain central to the current practice of the monetary approach (Saith and Hariss-White, 2007)

2.1.2 Capability Approach

(Sen, A.,) who pioneered this approach noted that development should be seen as the expansion of human capabilities (CA), not the maximisation of utility, or its proxy, money income. The capability approach focuses on indicators of the freedom to live a valued life. In this framework, poverty is defined as deprivation in the space of capabilities, or failure to achieve certain minimal or basic capabilities (Sen, 1993).

2.1.3 Social exclusion Approach

The concept of social exclusion was developed in industrialised countries to describe the process of marginalisation and deprivation that can arise even within rich countries with comprehensive welfare provisions.

The European Union defines Social exclusion as a ‘process through which individuals or groups are wholly or partially excluded from full participation in the society in which they live’ (European Union foundation 1995:4). Atkinson has identified three main characteristics of social exclusion: *relativity* (i.e. exclusion is relative to a particular society), *agency* (they are excluded as a result of the action of an agency or agents) and *dynamics* (meaning that future prospects are relevant as well as current circumstances) (Atkinson, A.,).

2.1.4 Participatory Approach

The participatory approach pioneered by Chambers aims at getting people to participate themselves in decisions about what it means to be poor, and the magnitude of poverty knowledge (Chambers, 1994)). The practice evolved from participatory rural appraisal assessments (PPA) defined as a growing family of approaches and methods to enable local people to share enhance and analyse their knowledge of life and conditions, to plan and to act. PPA’s were scaled up by the World Bank as a complement to their poverty assessments (Chambers, 1994) It is stated that the three types of PPA are: exercises intended to promote self-determination and empowerment, those primarily intended to increase the efficiency of programmes and those emphasising mutual learning.

The research whose main aim is to explain the impact of enterprenual training on enterprise performance, will focus on certain concepts within the livelihood model which is under the Participatory Approach and these concepts include the human, social, physical and financial capitals which will help to understand the strategies of the poor and how they use the assets to generate income and accumulate assets and thus result in different livelihood outcomes, the policies ,institutions and processes and how they influence their strategies to help the poor build their assets and explain the power relations within the livelihood model, how risk affects decision making for the poor and it will also focus on the livelihood strategies and the livelihood opportunities and the relationships within the framework.

2.14.1 The livelihood model

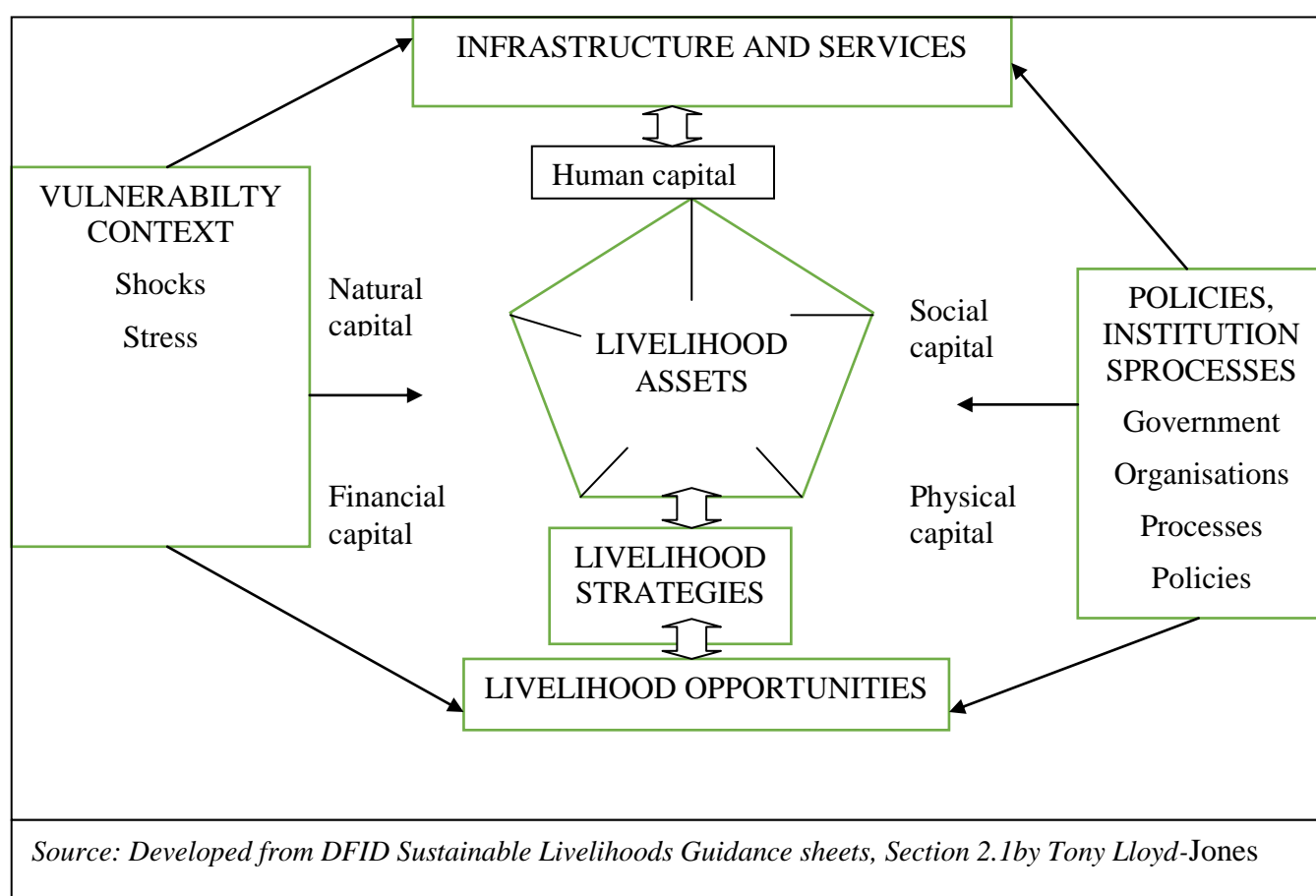
A livelihood as defined by (Carney, 1998) “is comprised of the capabilities, assets including both material and social resources and activities required for a means of living”. The livelihood model is a good starting point for understanding how poor people engage in multiple activities to utilize their assets and ensure their survival and improve their well being in society. The livelihood model will help in answering the main research question whose main aim is to explain the impact of entrepreneurial training on enterprise building and change in income for the poor. The study will focus on how the institutional, policies and

processes influence the poor's livelihoods and how the poor use the assets available to formulate and draw up their day to day strategies to be able to survive (Rakodi and Jones-Lloyd, 1999).

The livelihood model represents the dynamics and activities of the poor in their day to day activities and the assets available to them which constitute a stock of capitals to include social, financial, human, physical and natural capital on which households draw to build their livelihoods. Human capital constitutes labour resources available to households and these have qualitative and quantitative dimensions of a household. To be able to provide more the qualitative aspects of skills, education and health status of a household should be of a high level. social capital are the social relationships that people build in order to be able to survive and these include friends and family, closely linked to it is political capital which provides access to key political decision making processes. The physical capital is the basic infrastructure that helps the poor pursue their daily activities. Financial assets are resources available to the poor like savings which help them create survival options and finally the natural capital are resources like land, water, forests which are mainly common pool resources.

These assets are influenced by the context in which they occur which are sources of insecurity to which poor people and their assets are vulnerable. The use and access of assets is influenced by policies, relationships and organizations between the individuals and organizations. The strategies which the poor adopt produce either negative or positive outcomes for the households (Rakodi and Jones-Lloyd, 1999). This framework can be summarized in to a figure as seen below.

Chart 1: THE LIVELIHOOD FRAMEWORK



2.2 Advantages of the Livelihood Model

The livelihood model is a responsive and participatory model which engages poor people in identifying and addressing their priorities. It eliminates the perceptions that poor people are passive or deprived and identifies the assets both material and non –material like friends, skills, family and the natural resources around them that the poor use for their survival (Rakodi and Jones-Lloyd, 1999) as opposed to the monetary and capability which seek to look at the poor through significant methodological developments in terms of measurements. The measurements used in the two approaches eliminate poverty from the economic category and poverty is defined based on behavioural characteristics. Furthermore the value judgments that form much of the methodology struggle with what should be constituted in the consumption basket and thus are not adequate enough to measure poverty since the poor are not part of the methodology. The capability approach which rejects income as its measure of well being and rather assesses poverty as deprivation or failure to achieve certain minimal or basic capabilities points out the important asset of human capital which plays a very important role in the livelihood strategies of the poor (Saith and Hariss-White, 2007) but does not explain how this human capital plays a role in the live hood of the poor thus falling short of defining poverty as the livelihood model does. More to this the social exclusion approach which defines poverty as exclusion of individuals from full participation in the society studies the process of becoming poor as well as the outcomes of deprivation without studying the poor themselves thus the livelihood approach that aims at approaching poverty holistically captures all the dynamics of the poor that the monetary, social exclusion and capability approach fail to cover in their definitions of poverty (Saith and White-Hariss, 2007).

The livelihood model is a people centred approach that captures the complex external factors affecting the poor as well as their responses in difficult situations. It goes beyond static measuring of the poor and convergences towards classifying capabilities of the poor to use their resources and strength to reduce and overcome their vulnerability (Moser, N, O, Caroline, 1998). It thus encompasses more than income data trends and consumption characteristics which provide only a partial picture and does not capture the complex external factors that the poor use to respond to vulnerability (Moser, N, O, Caroline, 1998). The livelihood approach is further holistic and dynamic in a way that poverty is viewed both at the bottom-up level both by the poor themselves with their assets at the centre stage to enable them formulate strategies while encompassing the policies ,institutions and processes which embody power and gender relations, and which have a significant impact on access of the poor to all types of assets and the effective use of the assets and thus looks not only at the incomes of the poor but also at the insecurities that they face (Rakodi and Jones-Lloyd, 1999).

Through its participatory and responsive approach, the livelihood model will help capture the priorities and strategies of the poor and their ability to use their resources to build their assets and reduce their vulnerabilities (Moser and McIlwaine, 2003).The approach will further through its framework which captures key components and the inter-relationships involved, help to answer how poor people support and manage their complexities, help to identify the main factors affecting livelihoods and the relationships between them (Rakodi and Jones-Lloyd, 1999)(Rakodi and Jones-Lloyd, 1999) and since it is the poor who will be pronouncing on matters of the poor, the participation, self critical analysis and sensitive rapport will contribute to some valid insight in to the values , priorities of the poor and thus led to a better understanding and answering of the research question (Chambers, 1989).

2.3 Limitations of the Livelihood Model

The livelihood approach is found limited and weak in looking at a group of poor people and their actions and strategies as a point for analysis. This according to (Norton and Caroline, 2001) creates a risk of adopting a narrow view and ignoring the context of structural constraints such as power inequalities. Neglect in the differences of the groups and categories could create a positive image of poverty which could lead to the diminishing urge to address structural causes of poverty such as unequal power relations and unequal access to resources (Zoomers, Nooteboom, et al., 2004). More to this (Zoomers and Haan, 2005) cite the interchanges of capitals and argue that in downplaying the structural features and focusing on capitals and activities the livelihood approach misses the bound property relations and configurations of power which induce poverty. In a bid to get to grips with poverty from the 'Bottom up' the livelihood approach loses the notions of social security and risk which are considered more a process than a system. (Zoomers, Nooteboom, et al., 2004) argues that the approach should capture the dynamics at play and make visible the interaction between people and their environments (synchronic dynamics) as well as considering how this changes over time (diachronic dynamics). The concepts of risk, social security have been put forward as important in understanding livelihoods more as a process.

The livelihood approach has the weakness of being complex, and thus immeasurable due to its participatory approach which may impose limitations in capturing perceptions of different communities due to its analysis in terms of a 'household strategy'. This analysis suggests a unitary household model where all the members have same preferences and where household decisions are made jointly and on equal basis by household members while the reality is that members normally have different preferences and decisions on resource allocation are influenced by bargaining power from the different members. The notion of 'Household strategy' conceals the individualistic behaviour, conflict and thus many common assumptions about households should not be taken at face value and analysis and actions should not concentrate on households but to wider social groups from communities to global organizations (Rakodi and Jones-Lloyd, 1999). In this regard the limitations and weaknesses may lead to a shortage of information within the model due to its inability to capture all the dynamics that take place within the livelihood model and thus may limit some individual information to be generated from the study.

Basing on the livelihood model, power, access and risk which are often neglected in the model are discussed further in this section, the roles they play and how they can effectively be included in the model to make it more dynamic.

2.4 Power Relations

As pointed out the livelihood model focuses on the livelihood opportunities and strategies of the poor to get themselves out of poverty, overlooking (Zoomers and Haan, 2005) the roles and influence of power and access in the livelihood strategies of the poor. According to (Zoomers and Haan, 2005) this is a challenge because a relationship exists between access and decision making which involve both strategic and unintentional behaviour and structural factors that involve social relations, institutions and organizations that have power relations and subsequently play a role in decision making.

(Zoomers and Haan, 2005) argue that power relations within the livelihood model should be analyzed critically for they are a critical mass upon which livelihoods depend on for empowerment as the key to development or well-being. Power relations are recreated in interaction and thus constitute a dynamic process of wielding and yielding. Empowerment provides an effective analytical tool for examining the different powers of 'Power within'

which refers to individual changes in the confidence and consciousness that individual actor's experience in shaping their livelihood. This then puts power at centre stage within the model for it is the starting point for power relations within the livelihood model that shapes the outcomes for the individual households and their strategies.

The 'power within' does not necessary result in the improvement of individual or collective improvement of livelihood but when it does then it results in to 'power to' which transforms lives, improves capacity in skills , income and job access. This power it is argued, that to improve livelihood can be supported or even created by joint action through 'power with' which enables networking with others for joint action to challenge and change power relations which ultimately lead to relations with organizations which provide the livelihood opportunities for the poor on which they build to form their strategies (Zoomers and Haan, 2005). According to Ellis, 2000: 38 quoting from north, 1990:3-6) "organizations are groups of individuals bound by the purpose of achieving certain objectives, such as government agencies, NGOs, associations and private companies". The power relations both within the households and the surrounding environment to include the institutions, social relations among others need to be included in the livelihood model for they play a vital role in the poor gaining access to resources through the different dynamics that the power relations play to influence access to the much needed resources that help shape livelihood opportunities and outcomes.

2.5 Access

As (Bebbington, 1999) states "that as rural people try and access resources they do so through engaging in relationships with other actors" who create access to livelihood strategies through engaging in spheres of state, market and civil society in order to gain access to resources. It is through such relationships that people (and their organizations) aim to reassert or renegotiate the rules governing access to resources in society for each sphere has influence over the control, distribution and transformation of assets. He further points out that it is through these relationships that the poor act to derive from their assets by transforming them ,thus in the process of managing such networks, the poor look to enhancing their livelihoods through social capital relations which help to provide access to the resources that the poor need for their livelihood strategies.

(Ribot and Peluso, 2003) "who defined access as the ability to benefit from things", agrees that social relations help create a network that helps the poor to access the resources required even through some people have more power in some relationships than in others or at some historical moments. Those that control some forms of access may co-operate or conflict with others or do both at different moments or dimensions. Basing on this, it is important to note that depending on the social relations of the poor with those that control some forms of access, they stand to either gain from the relationship or at times for the relations to be a hindrance to their accessing resources that help them create opportunities for their livelihoods.

It can therefore be argued that social relations are governed by power relations that determine access to resources. The poor are thus relegated to relationships that introduce vulnerability to their livelihood options and strategies due to being the weaker parties in the relationship creating insecurity and thus the concepts of risk and coping strategies are introduced by the poor to try and avert the vulnerability and the risks of being in unequal relationships.

2.6 Risk and insecurity

As defined by economists, risks are stochastic events with known and unknown probability distributions respectively which result in welfare losses (Siegel and Alwang, 1999) and these

occur due to increased physical and economic insecurity faced in poor families, while vulnerability is a concept that combines exposure to a threat with susceptibility or sensitivity to its adverse consequences (Devereux, 2001).

(Devereux, 2001) points out that the poor face greater exposure to livelihood threats because they are more susceptible to shocks live in marginal areas and their asset holdings are lower. He further states that vulnerability is determined by risk factors to a group of people connected geographically or who share risk characteristics ('exposure') and further points out that although an entire community might face exposure to a livelihood threat, susceptibility or resilience is differently distributed across households depending on relative wealth and access to alternative sources of income, including support from extended family and social networks. These risks are of different types to include socio economic that encompass change in policies that affect the poor, environmental risks like flooding and drought among others.

(Moser and McIlwaine, 2003) however argue and note that while there are other risks, economic and socio security should not be the only focus but physical and personal safety issues should be incorporated within the discussion due to the findings on the study carried out in Colombia and Guatemala that viewed poverty not only from a lack of income, health, or environmental security, but also included physical security as a form of poverty for it led to crime and violence which disrupted livelihoods. They argue that livelihood security relates to a host of risks, threats and fears which dominate the lives of the poor and these may be physical, economic, social or environmental in nature. These put a stain on the poor's livelihood due to their limited ability to access resources that would otherwise help them cope with the emerging risks.

2.7 Risk management strategies

In a bid to try and protect against risks, the poor adopt a number of strategies to cope with the risks and the reactions are in accordance with the groups within the society. Not all households adopt the same risk management strategies due to the income differences which allow the rich to have in place better risk management strategies as opposed to the poor who in most cases have no access to assets and thus are most vulnerable. The poor engage in risk spreading behaviours such as diversifying income sources, adopting specific urban strategies to include increasing household size to enhance income through providing child care or domestic work. The practice of *allegamiento* (more than one household sharing the same house) is also common in parts of Latin America. These behaviours in turn provide long term strategies for the poor that act as spring boards to get them out of vulnerability and poverty (Beall, J., 2002).

(Bebbington, 1999) highlights the relationships created through social networks and social protection which enable the poor to pull assets together and cope in times of risk and vulnerability even with complex dynamics of power, access and risk relations at play within the livelihood strategies of the poor.

2.8 Entrepreneurship

(Hisrich, 2002a) defines entrepreneurship as the process of creating something new with value by devoting the necessary time and effort, assuming the accompanying financial, psychic, and social risks, and receiving the resulting rewards of monetary and personal satisfaction and independence. That is, it is the process of creating or seizing an opportunity and pursuing it regardless of the resources currently controlled. It involves the definition, creation and distribution of values and benefits to individuals, groups, organizations and society.

There are several types of entrepreneurs and these include among others informal proletariat and petty bourgeoisie. The informal proletariat are non- contracted workers usually unpaid family labour and domestic servants earning lower incomes and needing additional income sources to run the household while petty bourgeoisie have some monetary resources with professional or artisanal skills (Portes and Hoffman, 2003). The study will deal with survival and growth entrepreneurs and not the two mentioned above for the research questions to be answered focus on the two types and how either one uses their income for livelihood outcomes.

2.9 Classification of entrepreneurs

(Knorringa, Gomez, et al., 2012) present two different classifications of entrepreneurs pointing out the ‘survival’ and ‘growth oriented’ entrepreneurs. They present an argument that there are fundamental and qualitative differences between the two groups and this are presented in a number of key variables to be reviewed below.

2.9.1 Survival entrepreneurs

These entrepreneurs are often in the informal sector, having shops in the community of the poor often necessity driven with ease of entry, low capital requirements, skills and technology required for the business. They are located in an environment of an overcrowded market ‘niche’ with multiple but volatile sources of income due to destructive uncertainty as described by (Wood, 2003).

They run shops as part of a strategy to increase security through diversification with profits being part of the household income. More to this, the shops bring in inadequate but steady earnings that help to bridge more difficult times in the household and the stock in the stores is a form of saving that can be consumed in case of emergency. It can also be sold at buying price to a competitor. In most instances, the shops are run by mothers of young children, elderly persons or anyone in the household who has no chance to earn money in another way. Many of the sales are on credit owing to the fact that the shop owners know the creditors well enough to calculate the risk of default and thus allow them to pay the next day.

The businesses are also embedded in networks of family and kin due to reciprocity being key in coping with vulnerability and volatility in times of hardship and due to this network it is obligatory to share income generated by paying bills for instance for a sick aunts child, giving loans and employing a nephew with no skills at all in the hope that the network created will help the entrepreneurs during their time of vulnerability (Knorringa, Gomez, et al., 2012).

2.9.2 Growth –oriented entrepreneurs

The growth–oriented entrepreneurs are small- scale family enterprises that are opportunity driven with barriers to entry. Additionally they possess some monetary resources coupled with some professional, technical and artisanal skills with a small number of workers supervised on a face-to-face basis (Portes and Hoffman, 2003). The businesses typically start in the informal economy but as they grow, expand and become successful, they acquire some formal characteristics. It is expected that almost all the businesses that significantly formalize at some point in their life span to be growth–oriented enterprises. The businesses are mainly male dominated with willingness to take risks, some form of specialisation within the business embedded in business networks and the income that accrues from the business can eventually be accumulated (Knorringa, Gomez, et al., 2012).

2.9.3 Absence of Growth and graduation

Owing to the differences between the survival and the growth –oriented entrepreneurs, (Grierson, 2000) observes that introduction of training to help survival entrepreneurs is

targeted at helping those with modest resources acquire the skills and opportunities required to grow their businesses. This it is thought will help the poor expand their shops change their income and eventually be able to build assets that would shield them in coping with any eventualities that occur within the household (Mensah and Benedict, 2010) who carried out a study in South Africa and highlighted the need for enterprenual training for survivalist business operators (and other poor persons with potential), by accredited service providers, agrees and states that training would help create, change or strengthen attitudes to business that could transform a survivalist business operator into an entrepreneur and empower him/her to grow his business.

However, experience with evidence shows that the growth potential of survival entrepreneurs is very limited even with well intended business development programmes owing to the facts pointed out by (Knorrington, Gomez, et al., 2012) who notes that survival entrepreneurs are simply not interested in expanding their business. They are not looking for the specialisation necessary to develop a larger –scale micro- enterprise but they rather viewed their business as a survival effort and as a temporary activity while the market gap existed.

More to this the survival entrepreneurs barely have an income to satisfy the needs of the household less alone reinvest in the business and thus cannot easily graduate to growth oriented entrepreneurs because a survey done by Gemini team in kenya (Daniels, 2001) established that two thirds of the survival enterprises surveyed had their earnings below the minimum subsistence wage set by the government for unskilled workers which is considered too low for a family to satisfy its basic needs, but never the less the enterprises stayed open because the business was a complementary source of income that provided less than half of the household needs leading to no growth and expansion for the enterprise.

The gender dimension that distinguishes the survival and growth –oriented entrepreneurs is yet another outstanding reason as to the failure of the former to graduate to the latter. Most of the survival enterprises are run by women who struggle to juggle and balance their productive and reproductive roles. They hardly work on expansion of their enterprises when they become pregnant again or when they are overworked in the household, unexposed to markets and uneducated. They also have limited access to social support networks with economic relevance preferring to expand their businesses to only the limits of their own labour and management capabilities and thus not expanding their business makes a lot of sense to them (Marcucci, 2001).

In addition to this, the difference in accessing business development services, credit and social networks for the two entrepreneurs difficult to easily graduate from one to the other. The amount loaned to survival entrepreneurs who may qualify for micro credit schemes is too small that it does not allow for growth –oriented investment to take place. The programmes that provide the credit often target only women; use group based lending and collateral arrangements that are not appropriate for growth –oriented entrepreneurs.

While graduation of survival entrepreneurs to growth –oriented entrepreneurs rarely happens it is possible but the survival entrepreneurs turn rather to a range of activities as opposed to graduating to growth- oriented entrepreneurs.

2.10 Cash Flow management by the poor.

Owing to the fact that survival enterprises are set up to provide an alternative source of income for the poor households, survival enterprisers’ resort to shifting their livelihood strategies to more small-business activities and diversification (Geburu, Teresa, et al., 2011)(Geburu, Teresa, et al., 2011). This action is in strong agreement with (Knorrington, Gomez, et al., 2012) who argues that this behaviour has several dimensions and he uses an international proverb of “never put your eggs in one basket”, for this action is taken as a strategy by the poor to increase security of the household through creation of new enterprises

instead of enlarging the existing ones. This was to help bridge more difficult periods that were envisaged ahead.

This is further emphasized by (Collins, Morduch, et al., 2009) who bring to life the activities of the poor in Bangladesh, South Africa and India and noted that the major concern of the households was to meet short term needs, their main objective being cash flow management through juggling their cash flow for it was irregular and small and thus had to managed to put food on the table. This juggling of cash flow results in a “triple whammy” of incomes that are not just small but also irregular and that are managed with financial instruments that do not always fit the household cash flow patterns. This triple whammy is also as a result of prevailing financial instruments that are not well suited to cater for low and irregular incomes thus predominance of informal financial institutions that are created by the poor for their convince and flexibility.

In addition to managing their day today cash flows to put food on the table, the poor also use their income to guard against the numerous vulnerabilities and shocks that occur within a household. These include sudden illnesses of a family member, sudden death, an opportunity to buy an asset that cannot be passed by and helping out a neighbour or relative to strengthen and maintain the social capital which is always needed by the poor and in so doing adopt coping strategies to include drawing down on savings, borrowing (patching from different sources), selling assets and in some cases taking out insurance as was the case in South Africa (Collins, Morduch, et al., 2009).

(Knorringa, Gomez, et al., 2012) further argues that much as the poor households have to cope with not just short term shocks but also unpredictable hazards, they have to maintain personalized relations of patronage and reciprocity regardless of their long term costs, for if they break away from the moral economy of sharing, they would be forfeiting all claims for emergency assistance from their neighbours, relatives and friends in their times of need.

2.11 Asset Building.

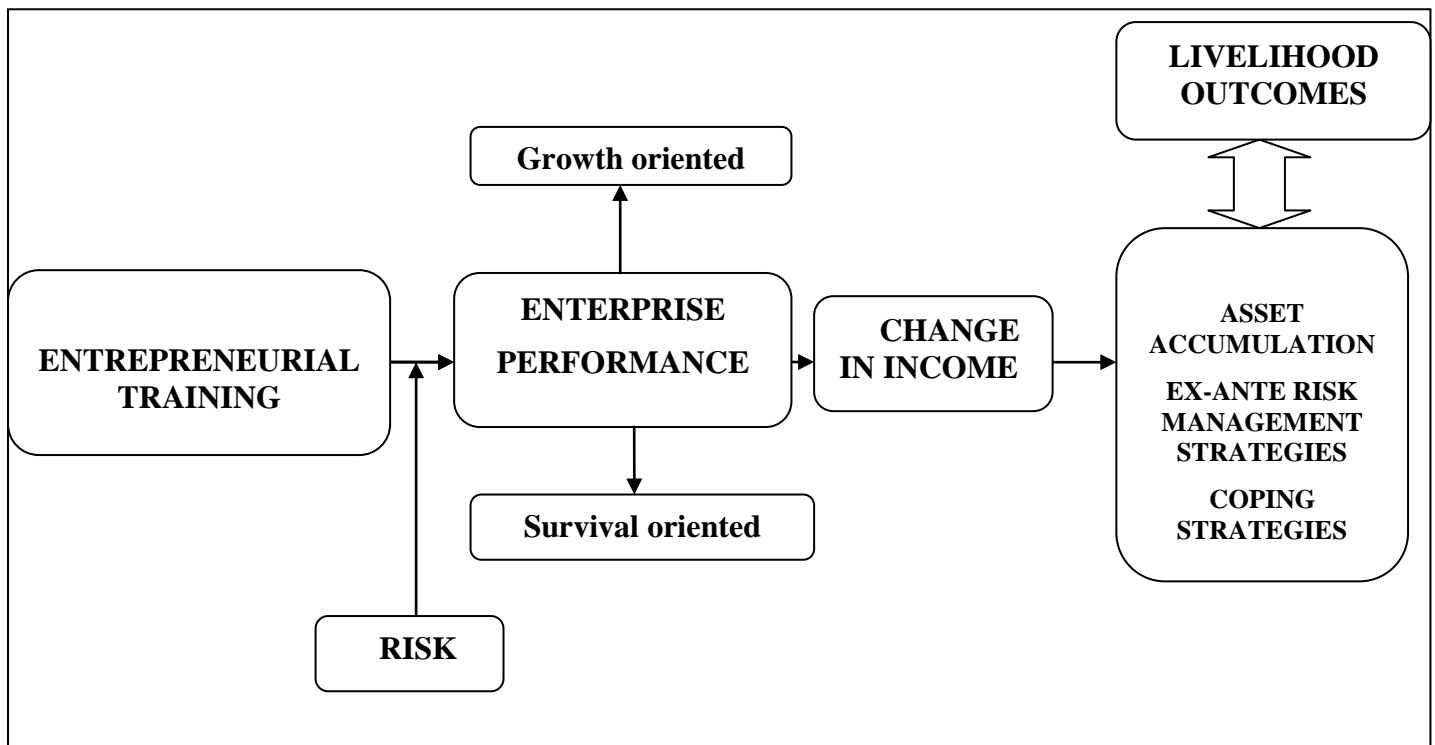
Depending on the level and degree of exposure and susceptibility to the risk of crises, stress and shocks and little capacity to recovery from them, the poor will make decisions to cope, build assets and guard from risks simultaneously through using surplus revenues to create new business opportunities instead of enlarging new ones to give priority to diversification to prevent risk (Collins, Morduch, et al., 2009). Households patched up large sums in their own ways either by piece meal and these sums were simultaneously used to buy assets like bicycles, household items like pots, pans, in some cases to seize business opportunities or they bought land and buildings in other instances for social occasions for even the poor in India and Bangladesh hosted elaborate weddings.

(Collins, Morduch, et al., 2009) outlined the three very general categories of the uses of the large sums of the money that was accumulated by the poor. They placed them in to three categories to include “Emergencies” were all sudden on-set occurrences that threatened life, property were placed, “Life cycle” were household consumption, expenditures on births, marriages and deaths were placed and “Opportunity” were different opportunities were seized that involved investments in land, buildings and other numerous activities. These three categories of the general use of money by the poor are decisions the poor make to either use their income for “emergencies”, for “life cycle” or for “opportunity”, but as already observed due to being survival entrepreneurs with irregular, unstable and very low incomes, the poor are normally overpowered by the risks and vulnerability within their households and thus they simultaneously operate with the three categories concurrently in the prevailing decisions for their livelihood strategies and this in turn results in different livelihood outcomes.

From the discussion with the different scholars, it is evident that even the poor households do have increase in revenues and income in their daily economic activities and these consequently lead to different decisions and activities of cash flow management with in these households. As opposed to the notion that poor households automatically use their large sums for asset building, the authors have brought to light the activities of the poor in managing and building their assets through piece meal accumulations which are used according to the state and situation prevalent within the household ,the decision of the accumulated sums is split in three decision directions as was clearly noted in the discussions above and this finally enables households to accumulate assets but which assets can always be converted to aid in recovery of risk or vulnerability.

The conceptual framework based on the livelihood framework which sought to investigate how livelihood opportunities in this case entrepreneurial training affect the livelihood outcomes of the poor and explain the different decisions made to reach the different outcomes of coping, managing risk and accumulating assets as it is seen in the livelihood frame work and the activities that take place in it.

Chart 2: CONCEPTUAL FRAMEWORK



Chapter 3: Research Design and Methods

3.0 DEFINITION OF CONCEPTS

ENTREPRENEURSHIP

The study of sources of opportunities, the processes of discovery, evaluation, and exploitation of opportunities and the set of individuals who discover, evaluate and exploit them (Shane and Venkataraman, 2000)

The process of creating something new with value by devoting the necessary time and effort assuming the accompanying financial, and social risks, and receiving the rewards of monetary and personal satisfaction and independence (Hisrich, 2002b)

INCOME

Money received especially on a regular basis for work or through investments (Oxford English Dictionary).

The consumption and savings opportunity gained by an entity within a specified time frame which is generally expressed in monetary terms (Baar, 2004)

The amount of money received by a person or household in return for services provided or goods sold and the increase in consumption (Own definition).

The sum of all wages salaries, profits, interests, payments, rents and other forms of earnings received in a given period of time (Case, K. and Far, R., 2007)

ASSETS

A stock of capital, stuff that augments incomes but is not totally consumed in use (Narayan and Pritchett., 1999)

According to (Bebbington, 1999), assets are resources that people use in building their livelihoods which give them the capability to be and act and give meaning to their world.

EX-ANTE RISK MANAGEMENT STRATEGIES

Adaptation of measures before shocks occur in order to ward off unexpected income failures by diversifying assets and livelihoods and holding savings or insurance (Zhong and Bya, 2014)

COPING STRATEGIES

(Davies, 2000) defines it as short –term responses to unusual food stress.

They are also responses to adverse events or shocks and adjustments to adverse trends or processes (Devereux, 2001).

RISK

Exposure to a threat (Chambers, 1989)

Stochastic events with known and unknown probability distributions respectively (Devereux, 2001)

The objective or subjective probability of reaching a future state or outcome and the expected consequences of the state of the outcome (Constanza, 1994).

Table 1: Operationalisation

CONCEPT	VARIABLE	INDICATORS
ENTERPRENEURSHIP	Opportunity	-completion of training or not -What was done with the training?
CHANGE IN INCOME	Consumption pattern	-Amount of staple food purchased and in what quantities(before / after). - Frequency of meat and chicken in the diet -Number of meals per day
ASSETS ACCUMULATED	Tangible Physical	-Acquisition of physical assets like land, mattress, bicycle.
	Human	-Expenditure on medical bills. - Level of education.
	Financial	-Ability to save -Investments that have been made.
	Intangible Social	-Financial transactions between neighbours (lending and borrowing)
EX-ANTE MANAGEMENT STRATEGY RISK	Response to threat	-Extra hours worked -Income diversification Jewellery, cattle, land.
COPING STRATEGIES	Cost	-Drawing down costs
	Severity	Selling/ exchanging of assets
ENTERPRISE PERFORMANCE	Survival oriented	-credit given to customers. -Access to credit(group lending) -family labour and mostly

	Growth oriented	Women. -purpose of the business -Access to credit. -capital investment in the business. -Type of enterprise.
RISK	Subjective probability	- Loss of breadwinner - Level of concern - Long illness

3.1 RESEARCH STRATEGIES

The research study that was carried out was both descriptive and explanatory in nature. It sought to describe the impact of entrepreneurial training programme on members of an organization and explain why there were differences in the outcomes at the end of the impact study. Based on this background, a quasi experiment was adopted in combination with a case study. This was because the quasi experiment helped the research study to test, investigate and analyze the impact of the programme and the case study helped in explaining the findings of the quasi experiment. (Yin, 2003) in his book agrees that the “how” and “why” questions are more explanatory and are usually studied with the case study and experiment and these deal with operational links needing to be traced over time rather than mere frequencies or incidences thus a combination of the strategies.

According to (Hulme, 2000), a quasi experiment seeks to compare the outcomes of an intervention with a simulation of what the outcomes would have been had there been no intervention. The experiment thus helped in answering the “how” question of the research study through studying the casual relationship of the independent variable and what change it had on the dependent variable in isolation of its context.

This was done through assembling of two groups to act as the treatment and control group with the selection being based on the members who had done the enterprenual training as the treatment group and those who had registered for the training as the control group. The control group in this incidence represented all the other influences except the training and this helped in controlling the environment of the experiment. This experiment helped the research study to analyze the impact of the programme without the intervention of the training as is shown in the table below. The years 2009- 2014 were selected for the period investigated so as to enable easier recall of data from the respondents. This is seen in summary in table 2 below.

Table 2: Sample of the Quasi- experiment

Groups	Time	Start of the programme	Programme intervention	Period investigated	
Treatment group	Programme beneficiaries	Baseline information	Treatment group (Training)	2009 Before scenario	2014 After scenario
		2007 and 2011 graduates			
Control group	Control group	Baseline information	Control group (No training)	2009	2014

Source: Author

A case study as defined by (Schram, 1971)” is that study which tries to illuminate a decision or set of decisions: why they were taken, how they were implemented and with what result”. The case study helped in explaining the findings of the quasi experiment pointing out the differences in decision making of the participants and the different outcomes. It will do this relying on interviews of the persons involved in the events and in so doing help the study to answer the “why question.

The Quasi experiment and the case study were the most adequate for the research because the experiment helped to measure the before and after scenario of the study of those who had received training and those who had just registered to start the training. In addition to this, (Boruch and Foley 2000) maintain that a quasi experiment design can be used to evaluate complex community initiatives just as the research study (Yin, 2003). The case study helped in studying in-depth the different decisions made and the various outcomes and thus helped in answering the “why” question of the research study. Its unique strength to deal with a full variety of evidence from the interviews will help to explore the different sets of outcome from the impact study and may then provide new trends from the study that will inform and change the academic debate (Yin, 2003).The reasons above made the two strategies the most adequate for my research study for they provided the required results of the study.

3.2 DATA COLLECTION METHODS

The data collection methods that were used for the research study were the structured and semi-structured interviews. The structured interviews were conducted using closed ended questionnaires in a survey. The primary sources of information for the survey were both the treatment (those that had undertaken the training) and the control group (those who were on the waiting list) of the quasi experiment and quantitative data was collected. This quantitative data assessed the impact of enterprenual training programme on enterprise building and change in come and created a comparison between the two groups. The type of information that was collected included information on completion of training what had been used with the opportunity, enterprise building and its impact on income among others.

The semi structured interviews were conducted with the help of a semi-structured questionnaire. The primary sources of information for the interviews were the treatment

group and officials from the organization. This qualitative data helped in explaining the different livelihood outcomes that emanate after the training by those interviewed in the treatment group of the experiment. The type of information that was collected included among others assets that had been acquired after the training, investments and ability to save, access to credit and capital investments and the decisions leading up to these actions.

Secondary sources of data were used to include the registration list of the organization which enabled the control group and the reports of the organization to be used as recall data during the research to setup the experiment. The information obtained included the nature of the training, enrolment among others.

The structured interviews were chosen because literature had already provided some information on entrepreneurs and enterprise building, plus income from the enterprise and the interviews were to check if the literature applied to what was on ground with the organization. The semi-structured interviews were adopted because some knowledge on the different livelihood outcomes of entrepreneurs already exists but I needed additional knowledge and insight on the reasons for the various decisions that influenced the different outcomes. The secondary data that was used was to help in triangulating all the other sources of information that were collected.

The structured questionnaires helped to answer the how in the main research question through enabling comparison between the two groups (treatment and control group) and thus were in line with quasi experiment strategy while the semi structured questionnaires aided the research in answering the why question through interviews that explained the reasons why different livelihood outcomes occurred after the enterprise building and this was in line with the case study strategy.

3.3 SAMPLE SIZE

When using primary data the sample population was drawn from the organization of Bead for Life. Stratified random sampling was used to get those that had already undergone the training and these fell under the treatment group and a sample of **50** participants was drawn using recall data from the registration list of the organisation. Furthermore **50** participants were drawn from the organisation for they were waiting to join the organization for training and this was the control group. During the surveys, simple random sampling was used for both groups but due to the limitations of locating all the members of the treatment group who were scattered in different geographical locations, snow balling was introduced to help get the required sample size. Out of the **50** participants, purposive sampling was used to select **11** participants for the semi-structured interviews to help in the sub- group of change in income and to also explain further the different reasons for the decisions made resulting in different livelihood outcomes. The years 2007 was selected because it had the first bunch of graduates and the first programme modal. Furthermore the ladies were not easy to identify because they were scattered in different geographical locations. The year 2011 was selected because it had the new training modal and had significant changes in the programme modal and these decisions for selection were based on the reports of the organisation.¹ semi- structured interview was also administered to the institution administration to help in further triangulation of data out of the quota sample. The sample size was reduced from the original one of 130 due to the treatment being hard to find for they were scattered in different geographical locations and thus due to limited time for the research the sample size was adjusted accordingly to suit the time frame of the research. The sampling was adequate for it gave rise to comparable analysis since groups had equal representation, the data was also triangulated using the survey and the interviews and it gave a representative sample for the

study. Purposive sampling also provided a population that gave the required information for the study. A summary of the sampling is shown in table 3 below.

Table 3: Summary of sampling methods used

Groups	Sampling method used	Number of people
Treatment	Simple Random sampling and snow balling sampling for the survey	50 respondents
	Purposive sampling for semi-structured interviews.	11 respondents
Control	Simple Random sampling	50 respondents

3.4 VALIDITY AND RELIABILITY

The main limitations in the data collection methods were the data collection instruments the structured questionnaires not being valid raising issues of validity, respondents giving socially desired answers which raise concerns of reliability and the semi structured questionnaire being a complex research instrument that required application and analysis concurrently when being administered. The challenges of validity of the questionnaires were dealt with through pre- testing them before they are administered; more to this data triangulation from different sources was carried out to cross check responses.

In order not to run the risk of the threats of reliability and validity, and to try and attain trustworthy data that is credible, dependable, transferable and confirmable, a membership check after the interviews was done to conform to the information given during the interviews, a logbook was kept to record all changes took take place during the data collection, questions were asked over and over in different ways till a saturation point was reached and the researcher was also sensitive to changing circumstances just as (Guba and Lincoln,1981) pointed out and make changes to the research question, conceptual framework and operationalisation when a significant response warrants their re-adjustments

According to (Black, T., 1994), “Basically, to ensure validity, any instrument must measure what it was intended to measure. This means that the instrument, as the operational definition, must be logically consistent and cover comprehensively all aspects of the abstract concept to be studied”. To ensure validity of the data that was collected, the variables and indicators were well laid out based on what had been revealed and established in the literature. The instruments were designed and made in a manner that would capture all the indicators that were being sought so as to ensure that the data collected was valid.

(Black, T., 1994) further explained that “high reliability means that if you measure something today with your instrument, you should get very much the same results some other time assuming that what or who you are measuring has not changed”. The study was designed in such a way that a pre-test was done before the actual survey. This was to help in see what was prevailing in the local context so as to understand the different livelihood outcomes and the impact of the training on their incomes and enterprises. This helped to check that the

instrument was well designed and it measured what it was actually meant to measure so that if another experiment were to be carried out again in the future, using the same methodology, similar results would be obtained.

Table 4: DATA COLLECTION METHODS

SPECIFIC RESEARCH QUESTIONS	CONCEPTS	VARIABLES	INDICATORS	DATA SOURCES	RESEARCH METHODS	DATA COLLECTION METHODS	DATA TYPE	QUESTIONS
To what extent does risk influence enterprise performance?	Entrepreneurship	Opportunity	Completion of training or not. Skills acquired. What was done with the training? Setting up of a business. Continuous contact with the organization	Beneficiaries of the programme Officials of the organization Participants on the waiting list.	Qualitative Quantitative	Questionnaires Semi-structured interviews	Primary and secondary	What is the criterion for selection to join the organization? In which year did you join the organization? Did you complete the training?
	Risk	Subjective probability	Loss of bread winner, Level of concern, illness	Beneficiaries of the programme	Qualitative Quantitative	Questionnaires Semi-structured interviews	Primary	Have you had a major long term illness before? Do you worry about not being able to provide for the family?

	Enterprise performance	Growth oriented	Capital investment made. Ability to get a loan. Income accumulated. Type of enterprise.	Beneficiaries of the programme. Participants on the waiting list.	Qualitative Quantitative	Questionnaires Semi-structured interviews	Primary	What kind of business did you start up? Why did you decide to start that type of business? Do you give your customers goods on credit?
		Survival oriented	Credit given to customers. Reasons for starting the business. Family labour. Purpose of the business.					
How does enterprise building influence use	Change in income	Consumption pattern	Frequency of purchase of staple food purchased. Number of meals per day. Frequency of meat and chicken in the diet.	Beneficiaries of the programme. Participants on the waiting list.	Qualitative Quantitative	Questionnaires Semi-structured interviews	Primary	How often do you buy 'posho' for a meal? What quantity do you purchase? How often do you skip a meal

of income, asset accumulation and coping?								a day?
	Asset accumulation	Physical	Acquisition of physical assets. Expenditure on medical bills. Ability to save. Financial transactions between neighbours and relatives.	Beneficiaries of the programme. Participants on the waiting list.	Qualitative Quantitative	Questionnaires Semi-structured interviews	Primary	How often do you pay for medical bills? Able How often are you able to make savings?
		Human						
		Financial						
		Social						
	Ex-ante risk management Strategies	Response to threat	Income diversification Preparation for emergency. Extra hours worked.	Beneficiaries of the programme. Participants on the waiting list.	Qualitative Quantitative	Questionnaires Semi-structured interviews	Primary	Do you have some other income generating activities on the side apart from the business?
	Coping strategies	Cost	Food rationing, Drawing down costs.	Beneficiaries of the programme.	Qualitative Quantitative	Questionnaires Semi-	Primary	What household items have you sold to be able

		Severity	Selling of assets.	Participants on the waiting list.		structured interviews		to pay school fees and buy food?
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3.5 DATA ANALYSIS METHODS

The qualitative data that was collected from the semi- structured interviews was analysed using Atlas-Ti while the quantitative data that was collected was analysed using the statistical Package for the Social Sciences (SPSS).

3.6 RESEARCH ASSISTANCE

With consideration to the time limitations of the research, a research assistant was hired and trained to help in administering the closed ended questionnaires in the survey. The research objectives of the study were clearly explained to the research assistant and she worked under close monitoring and supervision. The research assistant was taken through the questionnaire to establish parts that would pose a challenge and adjustments were made before embarking on the actual survey. The semi- structured interviews on the other hand were conducted and administered fully by the researcher.

3.7 STUDY LIMITATIONS

1. The study had a delay in the start due to the organisation Director being away thus a delay in the start of the research.
2. There were challenges in the mobility due to the sample selected was far apart thus difficulty in mobility and their actual locations were not easily identifiable.

4.0 CHAPTER FOUR

4.1 INTRODUCTION

Research Findings and Analysis

This chapter discusses and reveals the selection criteria used when joining the organization and the findings of the study of the impact of Bead for Life's entrepreneurial training in livelihood outcomes in Takajuge, Kiira, Rubaga and Nakawa in Kampala, Wakiso and Mukono districts in Uganda.

The chapter will give the characteristics and description of the experiment participants, the areas studied and it will include all the statistical analyses for the survey as well as findings from the semi- structured interviews which will explain the impact on different livelihood outcomes. The number of respondents in the survey was fifty (50) for the control group and fifty (50) for the treatment group. The chapter will help me describe the respondents, study and analyze my findings and draw conclusions from the data collected using the two sub-questions which are:

- ❖ To what extent does risk influence enterprise building?
- ❖ How does enterprise performance influence use of income, asset accumulation and coping?

The answers to these questions will help me then answer my overall research question.

- ❖ How does the entrepreneurial training by Bead for Life impact on enterprise performance and livelihood outcomes (focusing on use of income, asset accumulation and coping)?

4.1.2 Description of sources and respondents

This section will describe the sources of information presenting the data collected from each of the sources and some of the information obtained from the different sources.

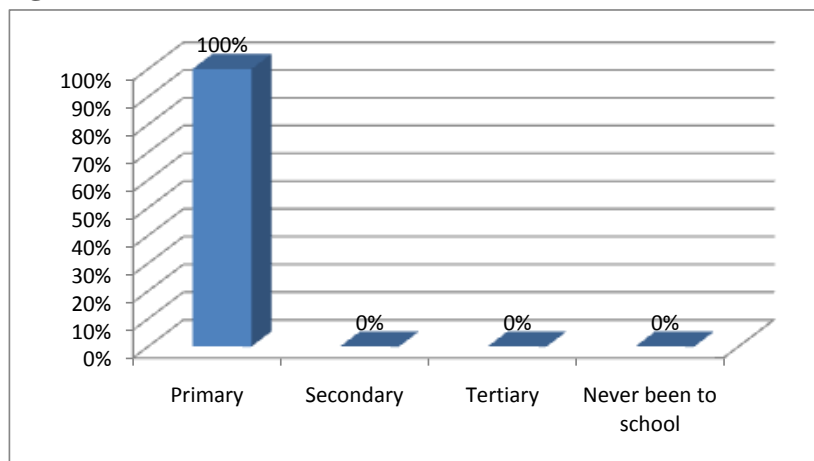
4.1.3 Training officer

The first was the training officer and she provided information on the criteria for selection of the women to be enrolled in to the Bead for life organization giving the guidelines and procedures for recruitment within the organization and all the activities involved in the training programme.

4.1.4 Treatment group

The women were selected from recall data using lists of the organization and groups of Tumeshida and Favour were identified. In addition to these 2 groups ladies from Bead for Life friendship village were also included as part of the treatment group. They were found in three different divisions and Town Council within the country. Results from the survey showed that the highest level of education for the ladies was primary level as has been shown by the graph below.

Figure 1: Level of education



Furthermore majority of the ladies were engaged in small scale businesses were 8.5% had market stalls, 10.6% had kiosks, 2.1% had rental houses and 78.7 % had other activities to include salons, charcoal selling, vending, farming stone crushing among others.

4.1.5 Control Group

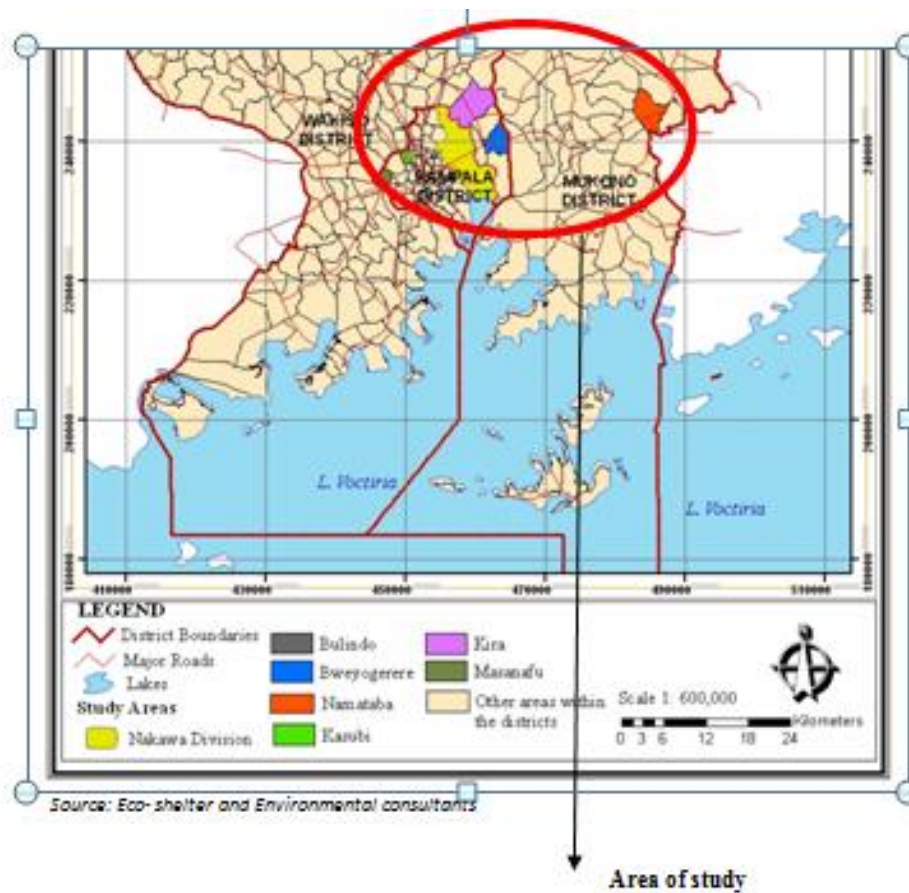
They were identified by the organization from two communities of Masanafu and Bulindo in Rubaga division and Kiira town council respectively. The ladies had registered with the organization and were undergoing Bead making training as they awaited the main enterprenual training.

4.2 Case Study Area

The experiment was carried out in Uganda a country located in the Eastern part of Africa in Kampala the capital city and Mukono which is located 20 kilometres from the city.

The (6) study sites were located in Takajuge, Mukono district located 20 kilometres from Kampala city, Bweyogerere and Bulindo and Namataba in Kiira Town Council Wakiso district. Kasubi, Masanafu in Rubaga Division Kampala. These sites had the ladies who were once in the organization and working and living in these areas and those who have been registered to join the organization.

Figure 2: Showing Area of study



4.3 Selection criteria for joining the organization.

The interview with the officer in charge of Entrepreneurial training officer shed light on the selection criteria of the organization for one to be fully enrolled. A survey is carried out in an identified community, local leaders within that community are sought out so that they are briefed about the organization and they help in organizing how best to communicate with the community members. Announcements, posters and flyers are put in place to announce dates for the meetings with the community so that they can be briefed about Bead for Life.

Once the meeting are held, a group of women is identified, they are further oriented about the organization. Questions regarding the organization are answered by the officials, phone contacts for the ladies are taken, and the ladies are registered for the first time awaiting final registration with the organization.

The ladies enrolled on to the programme were selected based on the factors of: Their backgrounds, creativity, experiences, they must be risk takers, having locus of control, should be motivated, poor and above all hard working. The registered ladies undergo 2 interviews both oral and written where the written interview is basically numeracy questions of simple addition and subtraction (simple mathematics). The officer revealed that the interview is given because if one does not have knowledge on basic accounting (addition and subtraction), then they will find it difficult to run their own individual business.

She noted that sometimes some ladies fail but they are still taken on basing on how they worked their formula in the numeracy interview. After the interviews, the successful candidates are sorted out and further evaluated by the programme team, reasons are given for their eligibility and once agreed upon a home visit is arranged for the lady. The home visit is then done where a questionnaire is administered to the lady to be recruited with poverty indicators to include housing, health, income and education measured during this visit. Points are awarded for each indicator with three points attached to each indicator to be measured in the homes that are visited.

A score of between 7- 10 is low, 11-13 Medium, 14+ High. Those with 14+ or more points are not taken on because the organization mainly looks for ladies that earn a dollar or less in a day. After the home visit and selection from the homes, another meeting with the programme team is held, notes compared and a final decision is taken and finally a lady is admitted in to the organization. The relevancy of this selection criteria is to help complete part of the study which was to establish the selection criteria used for one to join the organisation.

4.4 Data Analysis

This section will present the data findings from the survey and the interviews carried out from the study and it will also present conclusions basing on the data that was obtained.

4.4.1 Comparison of the Treatment and Control Group

Bead for life has criteria for selection of the women to join the programme and they base it on their poverty indicators to include the, income, the education level, quality of housing, nutrition (number of meals a day) on which they base to select those to be put on the registration list of the organization.

In order to check if the 2 groups were comparable 6 years ago tests were done on their number of meals a day, level of education and income accumulated. This was to help check if the two groups had a similar profile before the training was introduced.

Table 4: Independent sample test for Comparability of the groups
Group Statistics

	Experiment Groups	N	Mean	Std. Deviation	Std. Error Mean
Level of Education 2009	Control group	50	1.68	.587	.083
	Treatment group	49	1.53	.819	.117
Amount of income accumulated 2009	Control group	38	1.5789	1.32811	.21545
	Treatment group	43	2.8605	1.83331	.27958
Number of meals in a day 2009	Control group	49	1.6122	.63954	.09136
	Treatment group	48	1.7083	.74258	.10718

Independent Sample Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Level of education 2009	Equal variances assumed	2.819	.096	1.045	97	.299	.149	.143	-.134	.433
	Equal variances not assumed			1.041	86.905	.301	.149	.143	-.136	.435
Amount of income accumulated 2009	Equal variances assumed	11.749	.001	-3.561	79	.001	-1.28152	.35990	-1.99789	-.56515
	Equal variances not assumed			-3.631	76.194	.001	-1.28152	.35296	-1.98447	-.57857
Number of meals 2009	Equal variances assumed	1.403	.239	-.683	95	.496	-.09609	.14062	-.37525	.18308
	Equal variances not assumed			-.682	92.366	.497	-.09609	.14084	-.37579	.18361

The T- test (0.299, 0.001, 0.495), shows that there was no significant difference between the two groups in terms of level of education and number of meals a day. However income shows a significant difference between the two groups. This implies that income is not comparable for the treatment and control group.

The information obtained showed that there may be slight differences but there are no major disparities in level of education, amount of income accumulated and the number of meals a day thus no significant differences between the two groups making them comparable before the introduction of the training programme.

4.4.2 Composition of Treatment Group

The data obtained from the survey shows that majority of the respondents chosen for the treatment group for this study under took enterprenual training in 2007, while the rest undertook the training in 2011 (*refer to figure 3 in annex 3*). The semi- structured interviews revealed that the respondents of 2007 under took enterprenual training for 24 months while those of 2011 under took enterprenual training for 18 months for there was a change in the training model of the organization.

4.5 Qn 1: To what extent does risk influence enterprise performance?

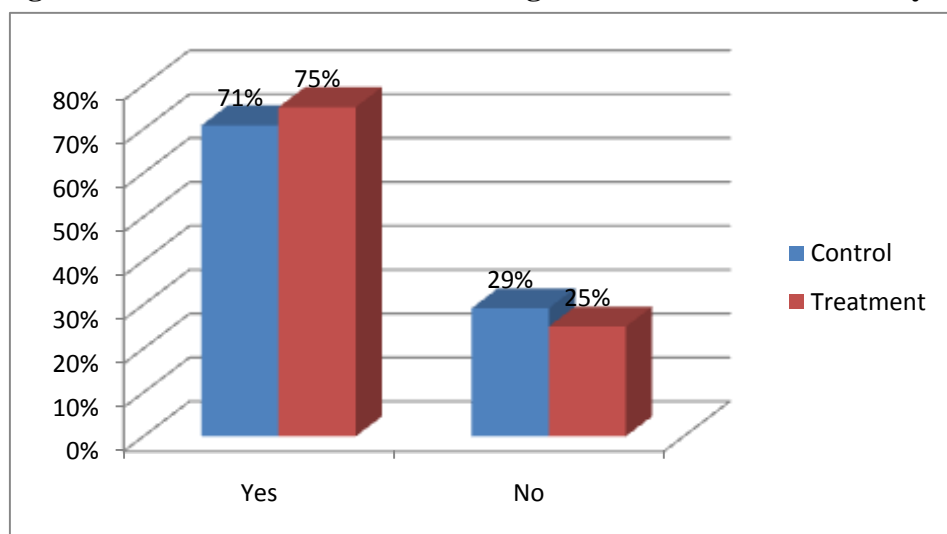
There are different decisions making stages for one to start up a business; during such a decision making stage, risk is a factor which is weighed before a poor household can make the decision to start a business. In this section the study examined how risk applies to the ladies in the organisation ‘Bead for Life’. Among other things answering this question will inform the study, to what extent risk influences enterprise performance.

4.5.1 Variable 1: Influence of Risk on treatment and control group

In order to establish the influence of risk on enterprise building, indicators of level of concern for not being able to look after the family and loss of bread winner were used and furthermore the semi- structured interviews were incorporated in the analysis to establish the perception of risk before setting up a business.

- Level of concern

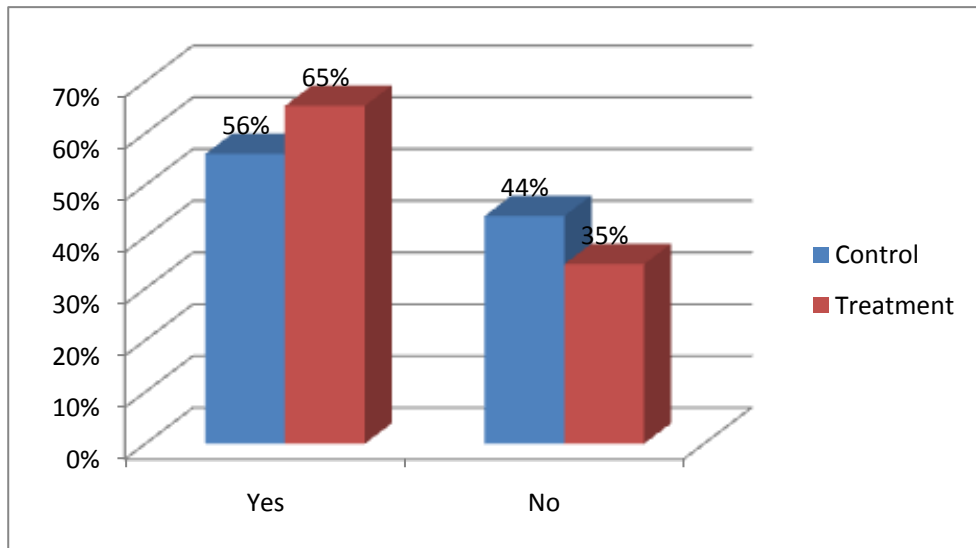
Figure 4: Level of concern for not being able to look after the family before



From the graph above, the level of concern for both the treatment and control group was similar with the level of concern for the treatment group at (75%) while that of the control group at (71%) as per the survey. This shows that at the beginning, both groups were comparable in terms of their level of concern regarding not being able to look after their family.

Figure 5: Level of concern for not being able to look after the family after

The chart below shows the present situation and how the two groups fair in the survey as regards the level of concern. It will help in understanding the present situation of the two groups and establish if there was a change in the level of concern for not being able to look after the family.



From the figure 5 above, it shows that the level of concern of not being able to look after the family has greatly reduced for both groups and there is a marked improvement for the control group of 10% and 15% for the treatment group which shows that the control group is fairing much better than the treatment group. The data shown in the two tables reveals that the condition of change was very minimal and that both groups the control and treatment in the before and after scenario.

An independent T test was further conducted to establish if both groups were comparable in terms of level of concern for both groups. The results of the T- test (0.650) showed no significant difference in the level of worry about not being able to provide for the family between the two groups and thus the two groups were comparable in the before scenario. This can be seen in figure 3 which shows the pattern of level of concern of not being able to look after the family for the two groups which established 65% and 56 responded to having a high level of concern for not being able to look after the family. The pattern establishes that they were closely similar (*Refer to annex 4 for group statistics*).

To assess if there was a difference in conditions between the two groups in the after scenario, a second statistical test was done. Results from the T –test (0.0348) show that there was a significant difference between the two groups. Based on results from the statistical tests, there is an improvement in the level of concern for not being able to provide for the family but which is very minimal. This can also be seen in figure 5 which shows an improvement in the level of concern.

The interviews revealed that due to the new chance of training and the opportunity to start a business and make money when selling the beads, the level of worry for not being able to look after the family was reduced because they had gotten another change at changing their lives and being able to look after their families. Furthermore, some of the respondents acknowledged that the money they got from the Bead selling helped to boost their household income and their small businesses thus reduced their level of worry and providing the much needed hope for maintaining their families.

- **Loss of bread winner of control and treatment group**

Furthermore the loss of bread winner helped to establish the influence of risk on enterprise performance from the survey that was carried out, it was established that in the before scenario majority of the respondents had lost a bread winner in both the treatment and control groups. The findings show that 57% from the control group and 59% had suffered a loss of a major bread winner in the before scenario while 43% for the control group and 41% for the treatment group had not lost a breadwinner. The results above revealed that generally the condition in both groups were similar in the before scenario (*refer to figure 6 in annex 2*).

In order to establish if there were changes in the two groups regarding their losses, the after scenario was also established and the survey revealed that those who lost their bread winner reduced considerably 35% for the control group and 38% for the treatment group. More to this those who did not lose a bread winner also improved by 22% for both the treatment and control group (*refer to figure 7 in annex 2*). The reduction in the loss of a bread winner reduced the risk that was running within the households because they could still depend on another member of the household to help them in running and looking after the household well.

- **Level of concern and loss of bread winner**

(*Comparison between 2007 and 2011 treatment group*)

Basing on the results from the tests and graphs that showed that there was a significant impact of risk on enterprise performance but which was minimal. The treatment group was further separated in the two years of enrolment 2007 and 2011 to further establish trends and patterns between the two groups and find out exactly which group was not progressing well. The same indicators of level of concern for not being able to look after the family and loss of bread winner were still used to establish the influence of risk on enterprise performance. Basing on the trends, both the groups had the same level of concern for not being able to look after the family in the before scenario as is shown in figure 9 below.

Figure 8: Level of concern for not being able to look after the family before

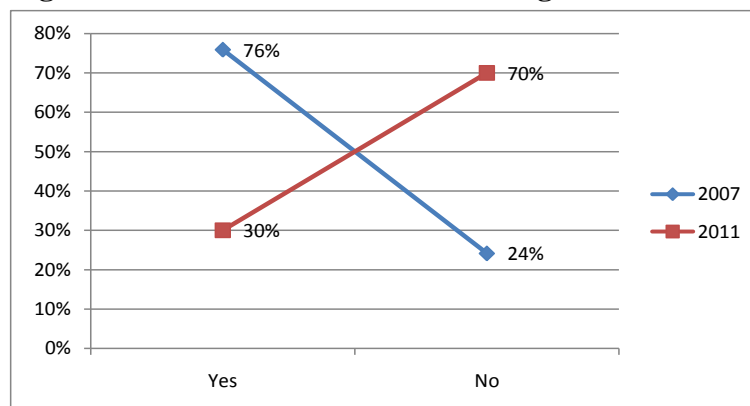
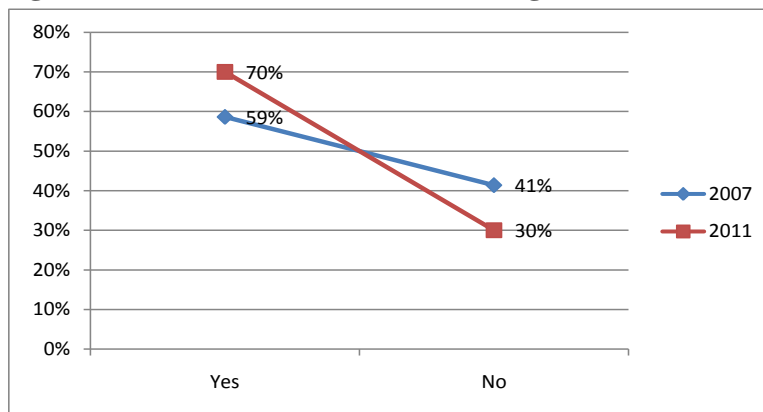


Figure 9: Level of concern for not being able to look after the family after

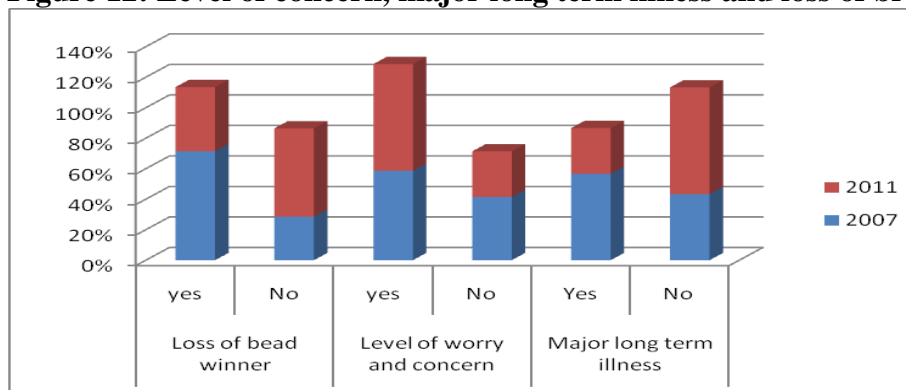


The after scenario for the two groups shows that the trends have changed with the 2011 recruits still having a high level of worry as compared to the 2007 group. The improvement in the 2007 level of worry contributes to the overall treatment group having a marked improvement in the level of worry while under looking the newly recruited group which still has a high level of worry. These findings therefore established that the 2011 group still has a high level of risk that is influencing enterprise performance and thus on the overall causing no significant change in the levels of concern in the treatment group.

From the analysis of the loss of bread winner for the two treatment groups in the before and after scenario, a marked improvement was established in the situation due to more respondents affirming that they had not suffered a loss of a bread winner. These trends therefore support the overall outcome of the level of concern for the after scenario which shows a marked improvement for the loss of major bread winner in the family and thus signifying reduced risk in the treatment group in enterprise performance (*refer to annex 3*).

The figure 9 below shows the sum up of all the indicators of risk for the two groups and they were tabulated to establish which group had a higher level of worry and concern, long term illness and loss of a bread winner.

Figure 12: Level of concern, major long term illness and loss of bread winner



Results indicate that the 2007 group had a higher level of risk because they had suffered loss of more bread winners, experienced a high level of worry and concern and had suffered a major long term illness. All these indicators directly affect the decision one takes to either establish an enterprise or not. If the risk within the household is too high then the changes of setting up an enterprise are slim for the decision will be to consolidate the little that the family has than to risk it all for an enterprise which may fail and this greatly affects the decision to start a business.

4.5.2 Variable 2: Opportunity

In order to establish the outcome of the training and how it influenced enterprise performance, indicators of skills acquired after training, ability to setup a business and use of start up capital was assessed. The study conducted a T-test analysis to show comparison between the treatment and control group in the opportunity available to start up a business.

- **Ability to setup a business**

A T-test was done to establish if the two groups were comparable in 2009 to establish if they all had the ability to setup a business. Results from the T-test (0.456) revealed that there were no significant difference between the two groups in the ability to start up a business in the before scenario. Based on this it can be stated that the groups were very similar and comparable in the before scenario (*refer to annex 4*). Another t-test was conducted to establish if there was a significant difference in the ability to start up a business in the after scenario with the introduction of the training.

Results of the T-test (0.0371) revealed that, there was a significant difference between the two groups in the after scenario thus signifying differences between the two groups. The findings from the T-test established the skills from the training helped reduce the risk within the households of the ladies and this further helped the ladies make decisions about starting a new enterprise thus the changes from the T-test (*refer to annex 4*).

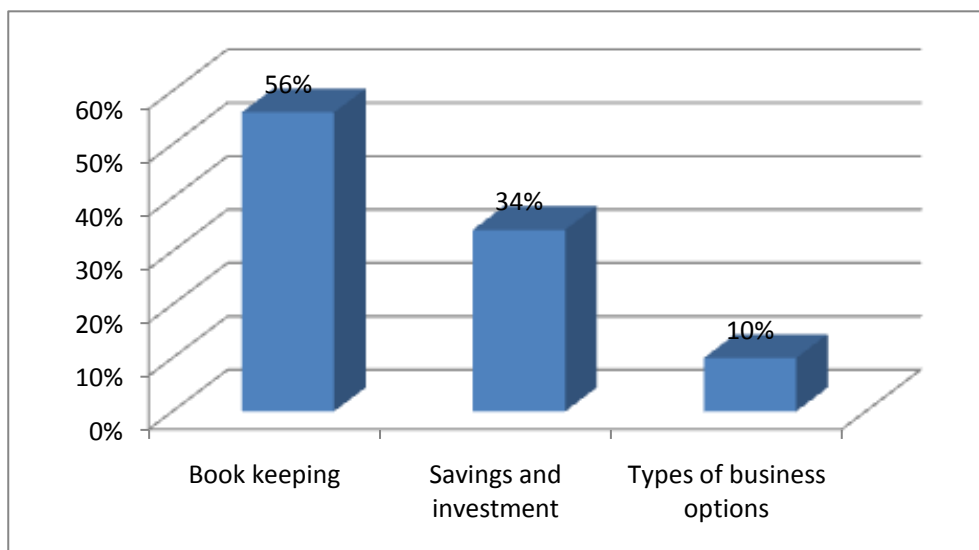
The interviews also revealed that some ladies who had started the business did it before joining the organization while some started it while in the organization. This resulted in the ladies having a better chance for their businesses to develop and thus a change in 2014 due to new skills acquired from the training which enabled them learn new skills and start their businesses while for others it helped to revive their businesses.

The interviews also established that with the income that the ladies started saving during their bead selling, they looked forward to setting up the business because they could now afford to put away an extra amount of income to be able to split it and put up some of it for starting a new business thus their ability to start up a business.

- **New skills acquired from the enterprenual training for treatment group**

The surveys revealed that all the ladies completed the training from the programme and below are the new skills that were acquired in the training from the organization.

Figure 12: New skills and ideas acquired from the enterprenual training



The findings from the figure 10 above show that most of the respondents noted that they learnt new ideas and skills in book keeping to include how to balance their books, note expenses, savings and investment and types of business options. In addition to this the interviews further highlighted that they also learnt how to handle customers, how to open a bank account and how to save money on a bank account. These new skills the respondents learnt helped them to be able to make the decision to start up a business for they had been fully equipped for the new enterprises.

One respondent noted and stated that I did not fear to start the business because I really wanted the business and was determined to have it started due to the training I had been given from Bead for Life.

Another respondent further stated that, I have been taught how to manage a business, handle customers, how to maintain 2 or more businesses. I have also been taught how to do research on the business that i wanted to start. This coupled up with the savings that I have made have enabled me to be able to setup a new enterprise.

Figure 13: Ability to set up a business

Before

after

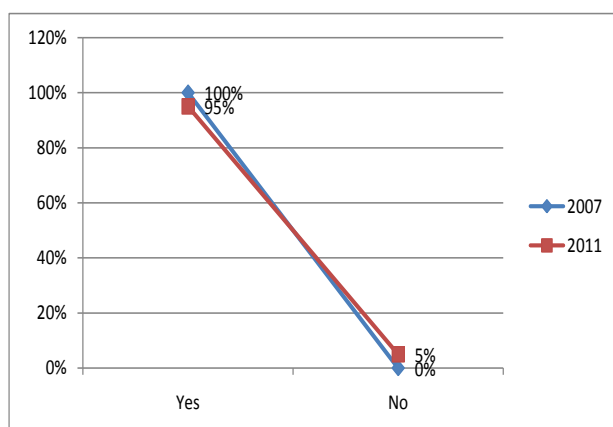
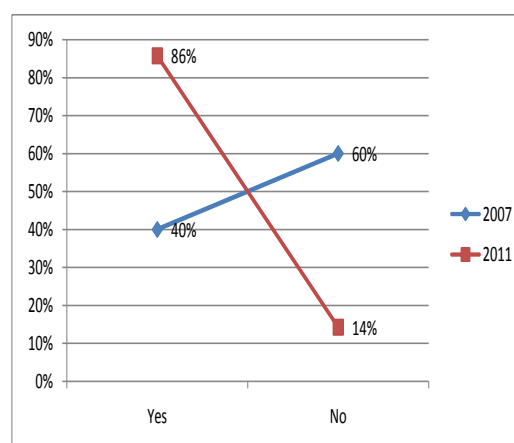


Figure 14: Ability to start a business



With the after scenario of the comparison of the two groups, it was revealed that the group of 2007 has declined in their ability to start a business while the 2011 group is doing better. This can be explained on one hand by the collapse and unstable businesses of some members in the 2007 group while on the other hand, the 2011 group is doing well due to the newly acquired skills from the organization. These trends go to strongly support the T- test which revealed significant differences in the two experiment groups. It can be concluded that the training has had a positive influence on the two groups and has led to the reduction of risk and the opportunity of enterprise building.

4.5.3 Enterprise performance

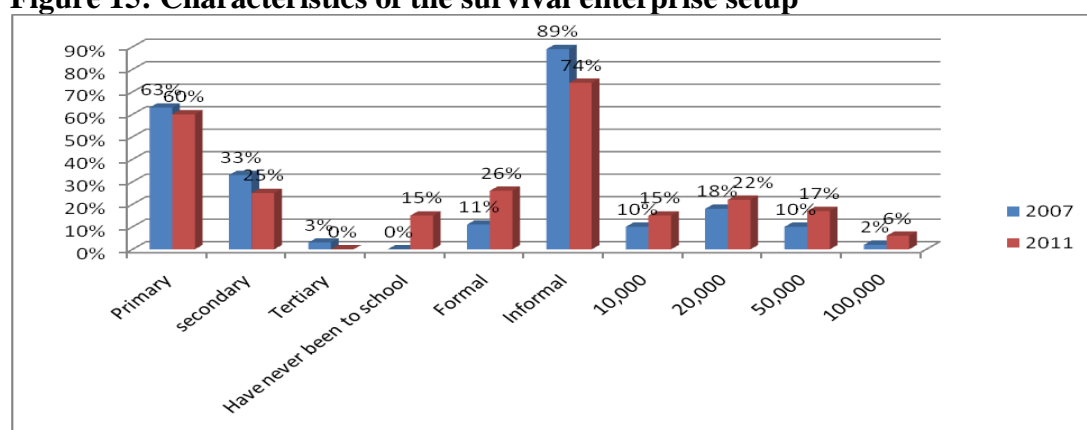
The analysis covers the characteristics of both growth and survival oriented entrepreneurs. The study examines the different ability of these two entrepreneurial groups in relation to the survival and growth of their businesses and it goes further to establish which type of entrepreneurs make up the treatment group.

Table 9: classification of Entrepreneurial groups

Survival Oriented Entrepreneurs	Growth Oriented Entrepreneurs
Informal business	Accumulation of income generated
Female majority in the business	Willingness to take risks
Part of diversification strategy run by part time labour.	Male majority
Subsistence	Small scale family enterprise
Obligation to share income generated	Embedded in business networks

Source: from literature

From the above characteristics, data from the field was tabulated and combined to establish the type of entrepreneurs in the treatment group. Data from the level of education, amount of income generated by the business, the type of business was used to establish if they were growth or survival oriented.

Figure 15: Characteristics of the survival enterprise setup

The table above shows the treatment group(2007 and 2011) and the characteristics of the people and the business. From the figure it was established that in the treatment group (2007 and 2011) most of the ladies had a primary level of education, informal types of business, and majority saving 20,000/= from the business (1Euro= 3,500/=).

Table 10: aggregation of the respondents

2007 Treatment Group	Assets	Characteristics
	Financial	Work in the informal sector, poultry farms, gardening, average income of 20,000/=
	Social	Members of small savings groups.
	Human	Primary, secondary, tertiary, family average 6,
	Physical	Own a house and land.
2011 Treatment group	Financial	Stone crushing, small cookeries, market stalls, kiosks, average income 20,000/=,
	Social	Members of Sacco in the neighbourhood.
	Human	Family average size 4, primary, secondary,

		some are illiterate.
	Physical	Majority are renting.

Source: Authors own

From figure 13 and table 9 above the findings indicated that females made up 100% of the respondents in the enterprise analysis. With majority of the enterprises being run on subsistence basis and are often run by idle labour. The income for re-investment into the business is accessed from small women's savings groups which require no collateral. Furthermore the analysis established that the enterprises formed were informal, with ladies who on average have a primary school education and save 20,000/=(1 Euro=3500/=). These findings strongly assert the fact that most of the enterprises that are set up by the Ladies after the training are survival oriented due to all the characteristics have been brought to light by the data in the figure and table above.

The interviews further revealed that they set up the businesses as an alternative source of income so that it would be able to help generate a day today income for the household and take care of the household expenses.

Figure 15: Graduates at their enterprises



Graduates at their enterprises during the field interviews: 2014

4.6 How does enterprise building influence use of income, asset accumulation and coping?

4.6.1 Variable 1: Consumption pattern of treatment and control group

- Frequency of purchase of staple food

This refers to the number of times “posho” which is the staple food is purchased. Posho is a meal eaten in most of the low income households as established by the survey result. From the survey the frequency of the meal eaten also determine the differences in the income levels of the women.

An Independent T –test was done to establish if the two groups were comparable in the before scenario and from the T- test (.582) there was no significant difference between the two groups in amount of staple food purchased in the before scenario. This implies that the two groups were comparable on this aspect of purchase of staple food (*Refer to annex 4*).

Another T –test was conducted to establish if the quantity purchased had changed in the after scenario and the T-test (.0201) established there is a significant difference between the two groups in relation to the quantity of staple food purchased in 2014. From the results obtained,

it can be deduced that there was an influence of change in income resulting from the quantity of staple food purchased (refer to annex 4).

The interviews conducted revealed that many of the ladies can now afford to buy other foods due to the income that they are generating from their business which enables them to change the diet. Furthermore most of the ladies revealed that they try as much as possible to feed their families better due to the small income that they now earn that enables them to buy what they can afford for the family.

One respondent noted that since I now work in the market, I can also afford to buy for my family other foods like “Matooke”(Bananas), sweet potatoes and rice due to the income that I earn from the business and at times I also get from my stall in order to have variations in our meals at home.

- Frequency of purchase of staple food

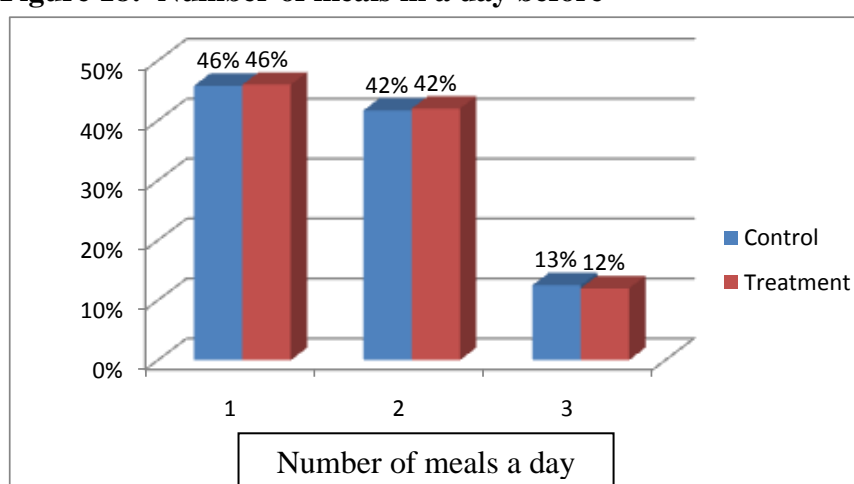
(Comparison between 2007 and 2011 treatment group)

The trends shown in figure 16 and 17 revealed that the purchase of food have reduced from daily purchase to bulk purchase for the 2011 group, whilst that of the 2007 group have increased their daily purchase by 30.8%. This implies that the income level and purchasing power of the 2007 group has reduced whilst that of the 2011 group has increased. 28% of the 2007 group within the before period were able to purchase food on monthly basis, however over the subsequent years the number has reduced to 6.9%. This further explains the reduction in the level of income of this group. It further also proves that the level of poverty for this group is increasing as the years progress (refer to annex 3).

- Number of meals a day

The number of times one is able to eat a full meal in a day from breakfast, lunch and dinner. The session discusses the number of meals (before and after situation) for the treatment and control group and further compare the 2007 and 2011 treatment group. Information from the figures below will help to understand what the present situation is for both groups as regards number of meals. It will help further in knowing if there was a change in the number of meals a day.

Figure 18: Number of meals in a day before

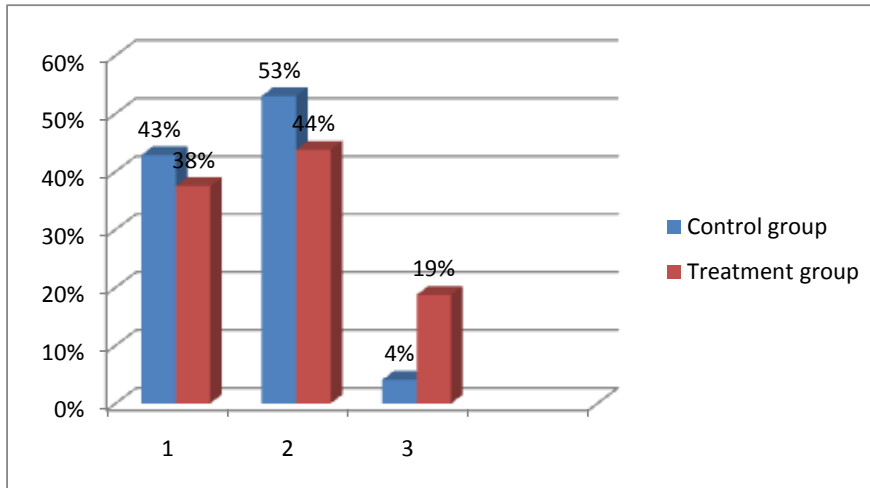


The figure above shows that majority of the respondents in the survey were having 1 meal a day. The findings show 46% of both the treatment and control group were having 1 meal a day while 42% were having 2 meals a day in both groups again. It can also be noted that very few people were able to have 3 meals in a day. It can be noted that with these results the

numbers of meals for both groups was the same thus the same situation as regards meals was prevailing in 2009.

The figure below shows the number of meals a day for the after scenario for both the Treatment and Control group.

Figure 19: Number of meals in a day after

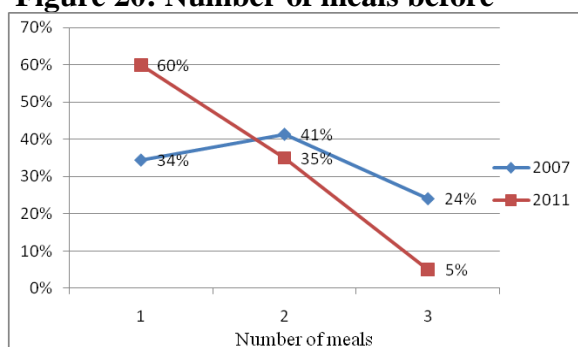


The figure shows that there is an improvement in the number of meals a day in both the control and treatment group. The control group had an increase in the number of meals from 42% to 53%, which indicate an increase by 11% while the treatment group also had an increase from 42% to 44% which shows an increase by 2%. There is also an increase in the number of people who were able to have 3 meals a day for the treatment group from 12% to 19%, while there was a decline in the 3 meals a day for the control group from 13% to 4%.

During the interviews some respondents revealed that some of them have been able to acquire land and this has helped in the growing of their own food. This in turn has helped in improving the number of meals that they have in a day. When the harvest is done they do have food which helps in feeding the family.

- Number of meals in a day before
(Comparison between 2007 and 2011 treatment group)

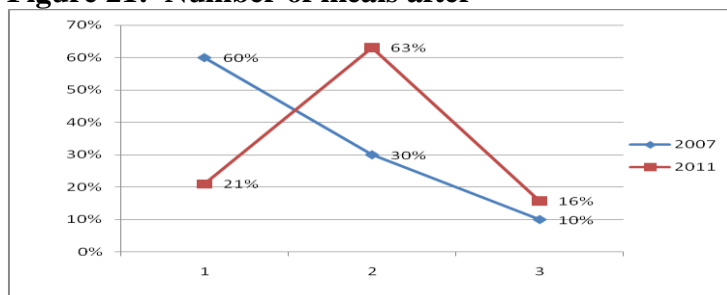
Figure 20: Number of meals before



With the results from figure 20 above, the two groups of 2007 and 2011 had a similar pattern of meals in a day for two meals a day but the other two responses were different from each other and on the overall the 2007 had a better pattern of meals a day thus reflecting the influence of income in the eating pattern, while the 2011 group reflected that most had a meal a day showing that in the year 2009 group 2007 had a better pattern in the number of meals as

compared to the 2011 group. This shows that the impact of the training was shown in the 2007 as compared to the 2011 group.

Figure 21: Number of meals after



From the figure above, the trends established that there was a decline in the feeding of the 2007 group with most having one meal a day from the two meals a day and a further decline in the two and three meals a day. While the 2011 shows significant improvements in the number of meals a day. This improvement can be explained in the new model of training, and the new ability of the 2011 group to feed their families through the extra income that they earn from their business, their ability to save and the different sources of food from their gardens thus a marked improvement in the number of meals for the 2011 group which also shows the impact of the income on enterprise building and consumption pattern.

- Frequency of meat and chicken

The findings from the survey highlighted that majority of the respondents did not eat meat and chicken as part of their daily diet. This was shown by the 45% of both the treatment and control who have never eaten meat and chicken as part of their diet while 48% rarely have it and 28% are the only ones that have it frequently. Majority (52%) of the control and treatment group do not give priority to the eating of chicken and meat because they have other priority expenses they prefer to use their income for, such as the paying of rent and school fees (*Refer to annex 3*).

Comparing the 2007 and 2011 treatment group 53% compared to the 21% in the before scenario eat chicken and meat whilst the eating of chicken and meat for the 2007 group have reduced from 31% to 0% in the after scenario. This situation explains that eating of chicken for the 2011 group is influenced by their purchasing power obtained from the new source of income whilst the 2007 group have drifted back into poverty. This is attributed to the reduction in their purchasing power. Even when the home grown chicken could be eaten, it is preferred to be sold out as a source of income to purchase food (*refer to annex 3*).

The interviews revealed that the respondents were not able to buy chicken because it is an expensive indulgence within their households and it is reserved for only special occasions like Christmas day, Easter among others. They would rather spend on beans which is cheaper, more affordable and is a much larger quantity compared to chicken and it can feed their households for more days.

4.6.2 Variable 2: Assets

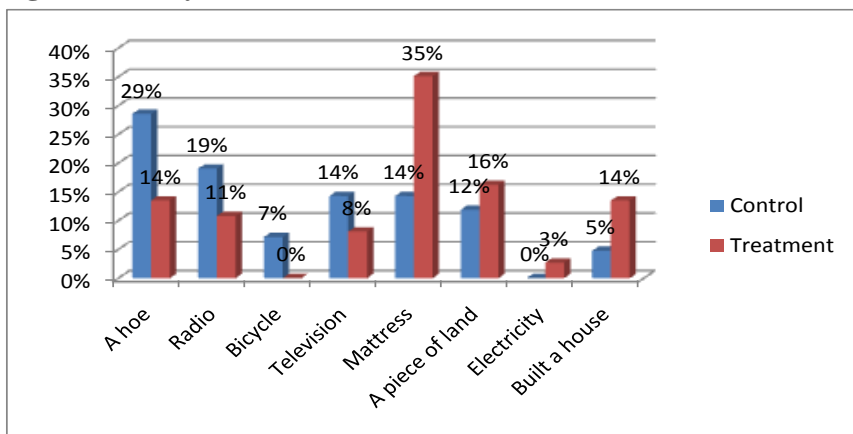
This section looks at the livelihood approach and how it influences the use and accumulation of assets and incomes. The analysis will establish how the respondents use their new source of income to accumulate assets. The before and after scenario, will explain further the extent to which the different respondent managed the process of asset accumulation. Results will

show analysis for the control and treatment group, which will be followed by analysis of the treatment group (2007 and 2011).

- Physical assets acquisition (control and treatment group)

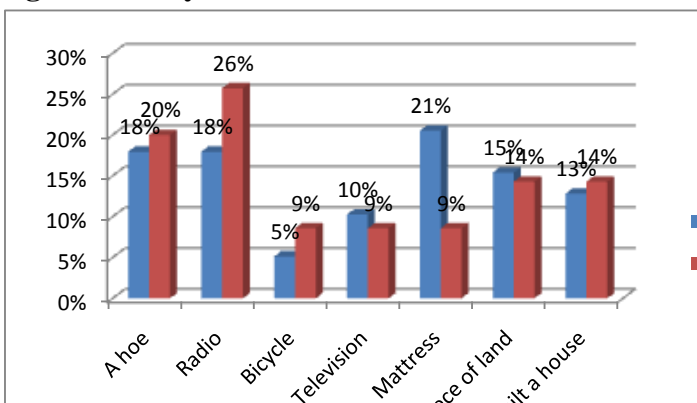
This refers to the basic infrastructure (transport, shelter, water, and communication) and the means which enable people to pursue their livelihoods (Rakodi and Jones-Lloyd, 1999).

Figure 26: Physical assets before



The findings from figure 23 above indicate that there was a fair distribution of physical assets between the control and treatment group in the before scenario. The data illustrates that across the groups there was an average distribution for radios, television and a piece of land at (14 %) for both groups.

Figure 27: Physical assets after



It can be deduced that both groups had a fair and equal distribution of physical assets. The after scenario of the two groups cited a minimal improvement in the physical assets acquired. There were improvements in acquisition of radios by 15% and 1% for the treatment and control group and, whilst for mattress acquisition there was an improvement in the control group by 7%, but a reduction of 26% for the treatment group. This analysis shows that though the average performance of the two groups in terms of asset acquisition was minimal, the control group performed much better than the treatment group. This can be explained by the minimal priority the two groups have on asset acquisition. It has been established from the previous analysis on risk and consumption pattern that most of the respondents in these two groups have priority on managing risk and daily survival and thus asset accumulation is not done often. This has consequently influenced the present result on asset acquisition.

- Physical assets acquisition for treatment groups (2007 and 2011)

The study established from figure 25 and 26 that generally asset acquisition favoured the 2007 group in the before scenario because they had benefitted from enterprise building within that period. This provided them alternative income sources that influenced their asset acquisition. However the after scenario has shown that the 2011 group are in the asset acquisition process hence the marked improvement over the 2007 group. The immediate impact of alternative income is asset acquisition however over a period of time risk management and survival become a priority (*refer to annex 3*).

This was further revealed by the interviews were when the ladies got their first savings, they bought a plot of land and others did build houses. One respondent stated that when I got my savings I used part of it to build a house in friendship village because I have always wanted a house so that I could host my grandchildren. When I got the savings I used the opportunity to build the house which is one of the greatest blessings that I have so far in life.

- Human capital (control and treatment group)

These are the resources available to households with both qualitative and quantitative. The qualitative aspects refer to the health status of household members and the ability to pay for medical bills will be used to measure the human capital (Rakodi and Jones-Lloyd, 1999).

The respondents revealed that the source of income has provide a means of being able to pay for transport costs and medication even when the medication needed is not available in the hospital. Hence an improvement in their ability to pay for medical costs despite the existing high costs in the government health centres.

Figure 30: Ability to pay medical bills before

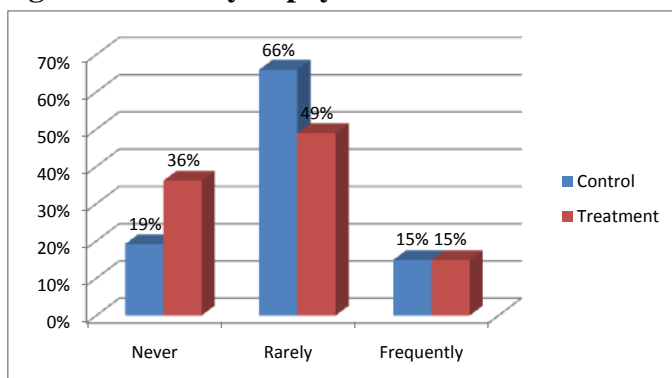
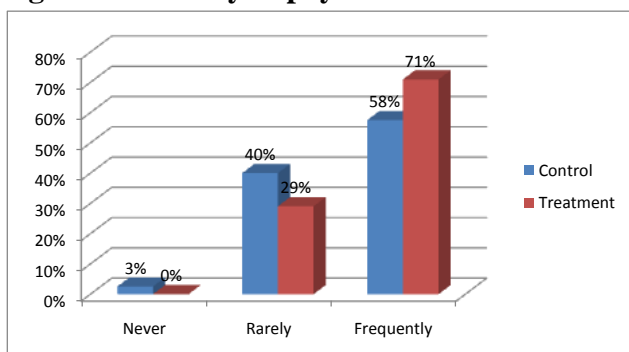


Figure 31: Ability to pay medical bills after



From figure 28 and 29 above, the ability to pay for medical bills which is an indicator for human capital has improved in the after scenario from 15% to 58% for the control group and 15% to 71% for the treatment group. This implies that the enterprise building has provided a

source of income which has had a positive impact on the access to medical services. It further explains that the enterprise opportunity provided for the treatment group have had a significant impact on their health situation as compared to the control group. This is shown in the 13% difference between the two groups.

- Human capital (comparison between 2007 and 2011 treatment groups)

The study established from figure 29 and 30, that the before and after scenario of the treatment group shows that the ability of the 2007 group to access medical services is higher compared to the 2011 group. This is attributed to the earlier access to new or alternative source of income of the 2007 group compared to the 2011 group resulting in the 2% and 6% difference for the before and after scenario respectively. However the differences between the two groups in the access of medical services were marginal. This is evident in the transport cost which is the determinant to the access of free medical services in government hospitals. This has proven that irrespective of one's inability to access earlier or new income opportunity, the two groups have proven that guarding against risk is a preference in the improvement of their human capital. Hence the marginal difference in the access to free medical services (*refer to annex 3*).

- Financial capital

Financial capital as defined by (Rakodi and Jones-Lloyd, 1999) are the financial resources available to people (including savings, credit,) which provide them with different livelihood options.

An independent T-test was carried out to establish the amount of savings for the two groups to establish if the two groups were comparable in the before scenario in the amount of savings. From the T- test (0.749) there was no significant difference between the two groups control and treatment in the before scenario. This implies that the two groups were comparable on the aspect of amount of savings in the before scenario (*refer to annex 4*).

Another T –test was done to establish if there were differences in the present situation of the after scenario. From the T- test (0.0313) there were significant differences between the two groups in the after scenario with different conditions evident. It can therefore be said that enterprise building has an influence on use of income through financial capital in the after scenario.

From the interviews, it was revealed by the respondents that they were getting new income from which they were setting aside some money for savings in their small savings groups every week. This they said helped them to be able to re-invest back in to the business so as to help sustain the business thus enterprise building influencing the way the income was spent within the household in 2014 through the savings.

- Frequency of savings

This was used to establish how often the respondents saved the income that they got from the business. The study established from figure 32 and 33, that the before scenario in the savings between the two groups is fairly distributed with savings occurring every week and month between the two groups. While this was the scenario before, the scenario after indicates a marked improvement in the savings of the treatment group from 63% to 68%. This is attributed mainly to the new income that the group was earning from the business which was generating extra income that was being set aside for savings by the treatment group. Furthermore the findings indicate that the savings are made weekly owing to the fact that the earnings are made in small sums and they cannot be easily stored in the bank thus a preface

for small saving's groups that are within the neighbourhood and have no costs attached to the savings except weekly contributions by the members (*refer to annex 3*).

Additionally the interviews revealed that expansion of the family and their increasing needs reduced the ability to save to a weekly basis due to the earnings being split in to the day to day running of the family, and survival thus reducing the ability to save monthly by the ladies.

- Frequency of savings (comparison between 2007 and 2011 treatment groups)

Figure 36: Frequency of savings before

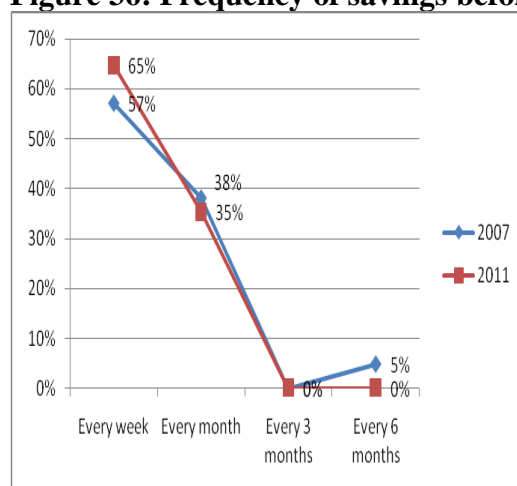
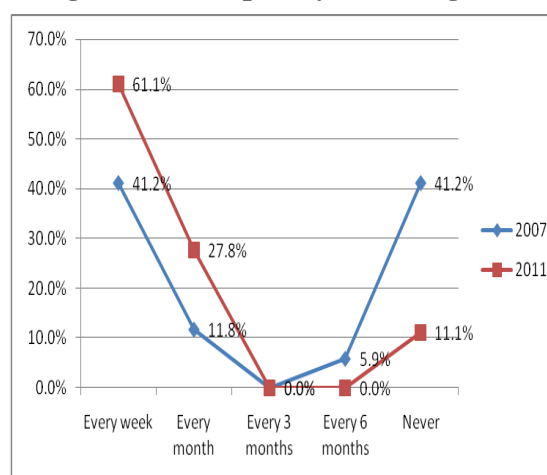


Figure 37: Frequency of savings after



Figures 34 and 35 above show that the before and after scenario of the two treatments is not making considerable change in the saving patterns for both. This is indicated in the marked decline by both treatment groups in the after scenario. This is attributed to the different needs within the family which include paying school fees, nutrition and rent among which the income has to be split and this leaves a small percentage that can only be saved in the small women's groups which do not create extra costs like transport, bank charges and they accept small deposits which match the earnings of the respondents as was established by the interviews.

- Social capital (control and treatment group)

As defined by Rakodi and Jones-Lloyd, (1999), these are the social resources (networks, membership of groups, relationships of trust and reciprocity) on which people draw in pursuit of livelihoods.

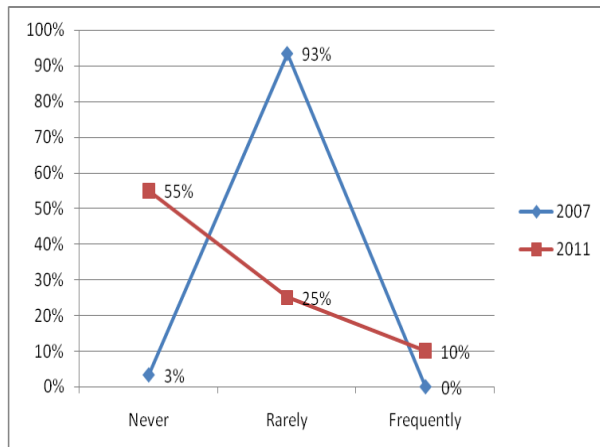
The study established from figures 38 and 39, that in the before scenario the control and treatment group rarely helped their relatives and friends. This was shown by the 64% for the control group and 60% for the treatment group. The after scenario further showed a marked decline in the ability to lend to relatives and friends for both groups. This goes to show that both the treatment and control group did not have strong social ties and links owing to the fact that their inability to lend curtailed the creation of social capital for it is built on reciprocity and failure to reciprocate leads to low social capital among the poor. (*Refer to annex 3*)

This was further substantiated by the respondents who revealed that they longer lent their relatives and friends due to poor reciprocity among them. They revealed that most of them did not pay back when they were lent and were not willing to help in case of emergency. This caused a strain on the relationship and so to keep the good relationship they resorted to not

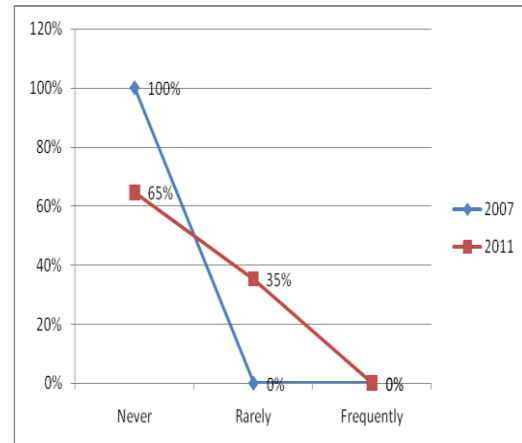
to lending at all in order to keep the co-operation and interactions intact. This then explains the low social capital that is exhibited.

- Ability to lend friends and relatives (comparison between 2007 and 2011 treatment groups)

Figure 40: Ability to lend friends and relatives before **Figure 41: Ability to lend friends and relatives**



after



From the figures 40 and 41 above, the before and after scenario for the two treatment groups shows that there did not exist social capital between the two groups. The 2007 had the lowest social capital and this is attributed to the households returning to guarding against sudden occurrences within the family through their alternative or new income into different portions to guard against risk to run the day to day needs of the family, to build assets all at the same time and thus not having enough to be able to lend to their relatives and friends. The 2011 group on the other hand having to consolidate the new business, could not lend the relatives and friends because the income from the business was used to solve a variety of activities within the household thus the low social capital between the two groups.

4.6.3 Variable 3: Response to threat

This section will discuss the different activities that households adopt in order to be able to guard against risks, sudden emergencies, unforeseen events that affect the household. Results will show analysis for the control and treatment group, which will be followed by analysis of the treatment group (2007 and 2011).

- Income diversification control and treatment group

Figure 42: Income generating activities on the side before

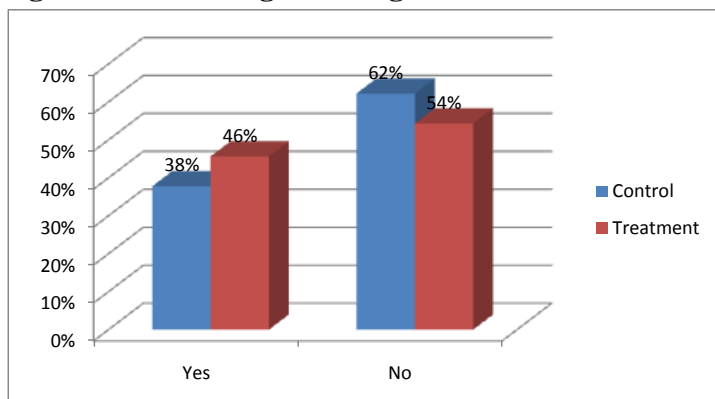
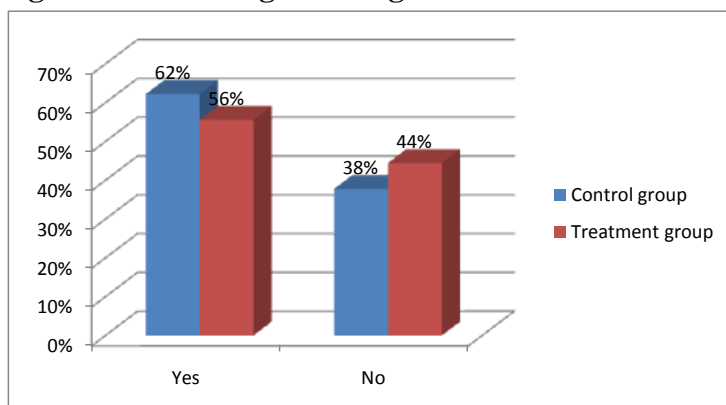


Figure 43: Income generating activities on the side after



From figure 42 and 43 above, the findings established that for both groups in the before scenario they did not have income generating activities on the side. This can be attributed to the level of risk that the households were anticipating was not high and thus did not have to set up business on the side. A further look at the after scenario established that the two groups established a marked difference in the income generating activities on the side. There was an increase in income generating activities on the side from 38% to 62% for the control group and 46% to 56% for the treatment group. The change for the treatment group is attributed to the increase in risk as the years go by for the treatment group. This is to say that the household is having different activities to include accumulating assets, education, illness, nutrition which all have to be satisfied by one income thus to increase their cash flow, the ladies resort to having income generating activities on the side.

The interviews revealed that the side income generating activities were setup so that the families can have a day today business that brings in income that can be used to run and take care of the day to day expenses of their different households.

One respondent revealed the income that I started the second hand shoe vending business due to the profits that I have gotten from the second hand clothes because these bring in daily income for my family which I can use to buy milk, bread and other necessities for my family.

- Income diversification (comparison between 2007 and 2011 treatment groups)

The study established from figure 44 and 45 that the trends for income generating activities on the side for both the before and after scenario show that the 2007 group is not fairing as well as the 2011 group. This is because as the years have gone by, the 2007 group has had to reduce on the income diversification because the income flow from the business that was set up cannot support opening up of further business for the group. Whilst the 2011 group is working at opening more businesses on the side due to the relatively new/ alternative source of income from their businesses and enables them to diversify more (*Refer to annex 3*).

- Preparation for emergencies control and treatment group

This section will discuss the various ways the households prepared for sudden emergencies that were forecast by the ladies and the strategies that they adopted. Results will show analysis for the control and treatment group, which will be followed by analysis of the treatment group (2007 and 2011).

Figure 46: Preparation for sudden emergencies before

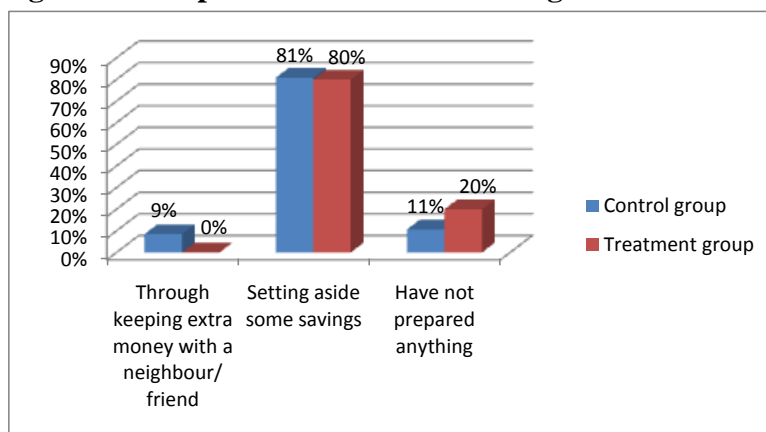
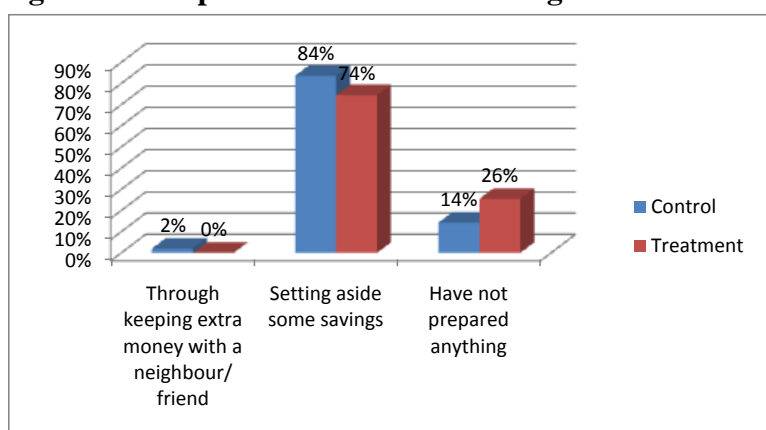


Figure 47: Preparation for sudden emergencies after



From figure 43 and 44 above, the before and after scenario showed and established that the ladies set aside some savings so as to be able to prepare for sudden emergencies like sickness, travel to the country side, among others. Furthermore it also established that very few ladies kept extra money with their neighbours due to the low social capital that was exhibited within the group. Some however had not prepared anything living dangerously due to having to split the income in to several proportions for running the day to day activities of the new home, buying an assets if the opportunity presented its self consequently leading to no savings.

- Preparation for emergencies (comparison between 2007 and 2011 treatment groups)

Findings from the study established in figures 48 and 49 that the 2007 group prepared more for emergencies in the before scenario as compared to the 2011 group. This is due to the earlier income that the group acquired, which helped to accumulate assets of the group and generate savings to be able to guard against sudden occurrences. Whilst in the after scenario, the 2011 group is better prepared for emergencies as compared to the 2007. This can be explained by the new income and side incomes for the group that are helping them prepare through savings so as to be able to guard against risk within the household. These findings further explain that once a large sum of income is got, assets are acquired and these help to guard against risk as the years go by which is reflected clearly for the 2007 group whose savings reduced due to the income being split into daily survival and guarding against risk (Refer to annex 3).

- Working longer hours control and treatment group

Figure 50: Working longer hours before

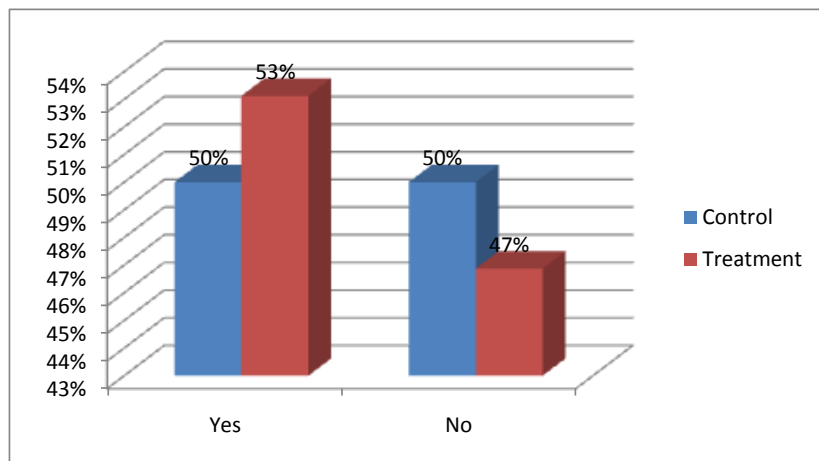
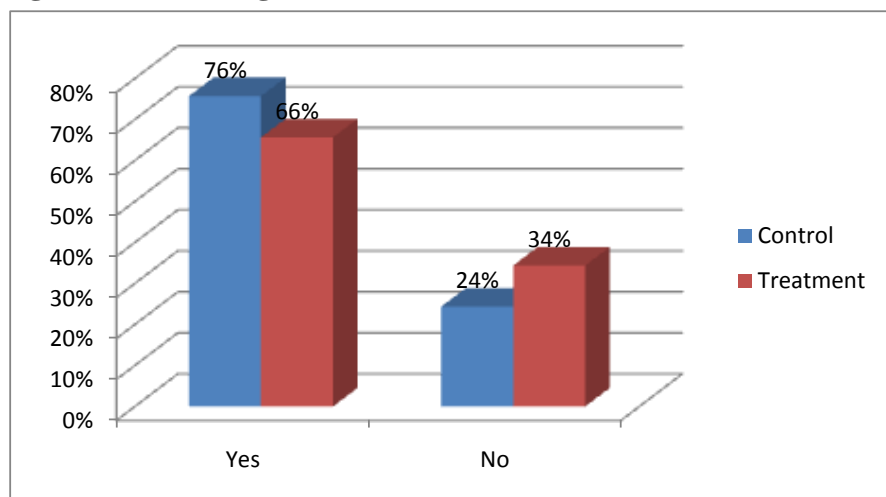


Figure 51: Working extra hours after



Findings from figure 50 and 51 above established that in the before scenario, the treatment group worked longer hours as compared to the control group. This was due to the high levels of risk and due to the income being small thus working extra to tap into the extra hours and try to get something extra. The control group on the other hand worked longer hours as compared to the treatment group in the after scenario. The increase in longer working hours for the treatment group is attributed to the income that the household generates which is split in to a variety of activities to include guarding against risk, daily consumption within the household, medical bills, among others. With the passing by of the years for the treatment group, the income is now used for safeguarding the household and working extra hours goes to cater for day to day needs of the household.

A respondent revealed that, I work extra hours so that I can be able to get the late night customers who I miss if I go home early and these extra hours also bring in extra income because those who work in city are my main customers who return at night. When I combine this income from the extra hours, am able to resolve situations when my family is going through a cash crisis.

Figure 52: Working longer hours before

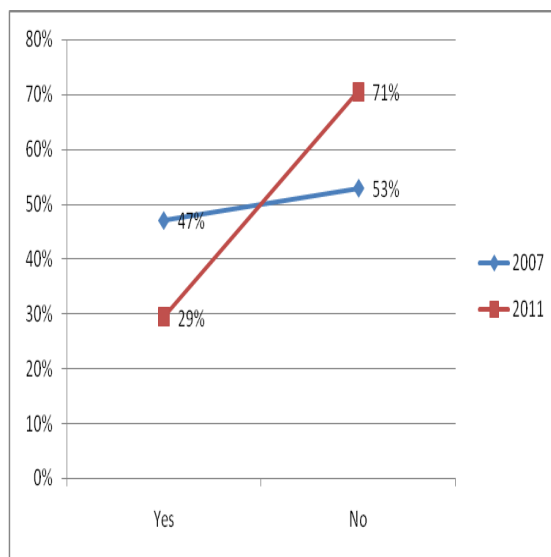
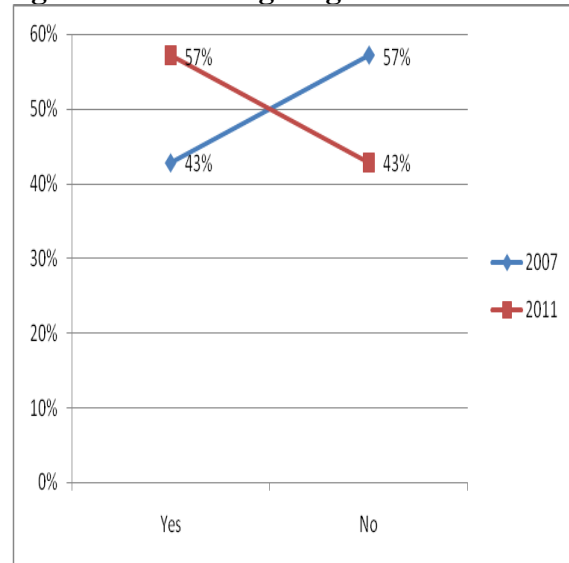


Figure 53: Working longer hours after



From the figures 52 and 53 above, the before scenario indicates that the 2007 group worked longer hours as compared to the 2011 group. This was in a bid to reduce the risk they worked longer hours coupled with not having any other source of income. The after scenario on the other hand showed that there was an increase in working of longer hours by the 2011 group in a bid to guard against risk and generate extra income for the family. The 2007 group also continued to guard against hardtimes in the household. This pattern established that all the two groups continuously guarded against sudden events both before and after thus establishing that the managing risk is a continuous process for survival entrepreneurs within their households so as to guard it against risks.

4.6.4 Variable 4: Cost and Severity

This section will discuss the different methods that the households adopted in order to be able to solve the sudden occurrences like increase in price of food products, sickness, loss of a loved one, weddings in order to be able to help the household survive the difficult time. Results will show analysis for the control and treatment group, which will be followed by analysis of the treatment group (2007 and 2011).

- **Cutting down costs for control and treatment group**

In order to be able to cope with both economic and sudden occurrences within the household, the respondents revealed that they resorted to cutting down costs on household items like sugar, bread, milk so that they could be able to manage the rising prices in the market and further be able to meet the other needs of the household like paying rent, purchasing food among others.

Figure 54: Cutting costs before

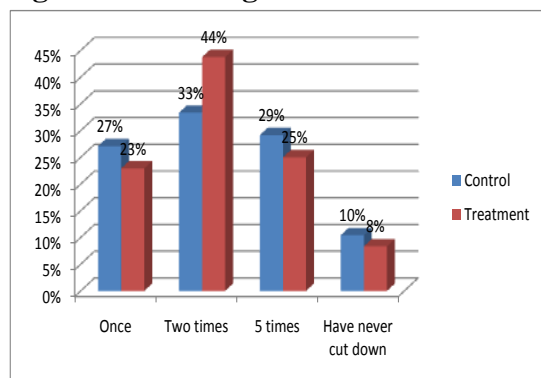
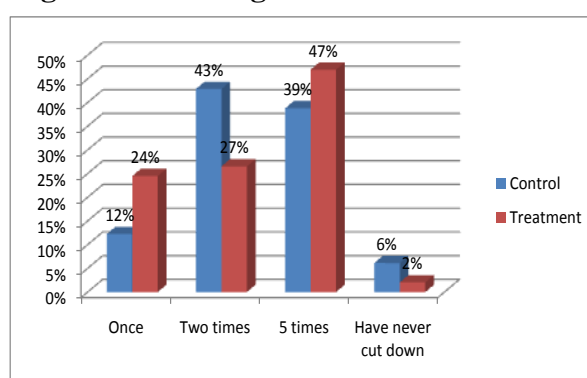


Figure 55: Cutting costs after



The figures above show that in the before scenario the control group cut down more than the treatment group. This goes to show that the control group was facing more hardships within the household as opposed to the treatment group at the time. In the after scenario, the treatment group cuts down more than the control group. This action is in the earlier occurrences within the household where the households accumulate and acquire assets and over time they strive to have daily survival and guard against going back into poverty through cutting of costs and leaning on the assets to survive as is shown by the treatment group in the after scenario.

- Cutting costs (comparison between 2007 and 2011 treatment groups)

Figure 56: Cutting costs for before

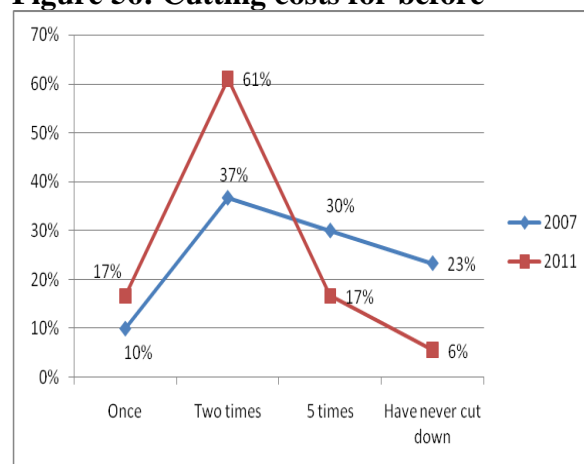
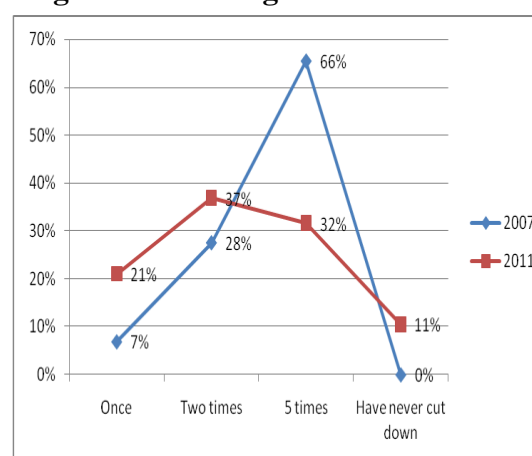


Figure 57: Cutting costs for after



The figures 54 and 55 above, established that in the before scenario, the 2011 group cut down most on spending as compared to the 2007 group. This is attributed to the earlier income that had boosted the 2007 group and thus was helping it to cope forthat time and the 2011 group was thus building its assets to be able to cope as the years progressed. In the after scenario as established earlier, the 2011 group cuts down less on spending due to the new business and alternative income it has within the household which is helping in the running of the activites of the household while the 2007 group is further cutting costs using the assets acquired earlier to help in sustaining the household and returning to the cycle of ‘accumulation’, ex- ante risk management and coping as the years are progressing.

- Severity

This section will analyse further how assets of the poor are used to aid in recovery of risk or vulnerability. Results will show analysis for the control and treatment group, which will be followed by analysis of the treatment group (2007 and 2011).

- Selling assets for control and treatment group.

Figure 58: Selling assets before

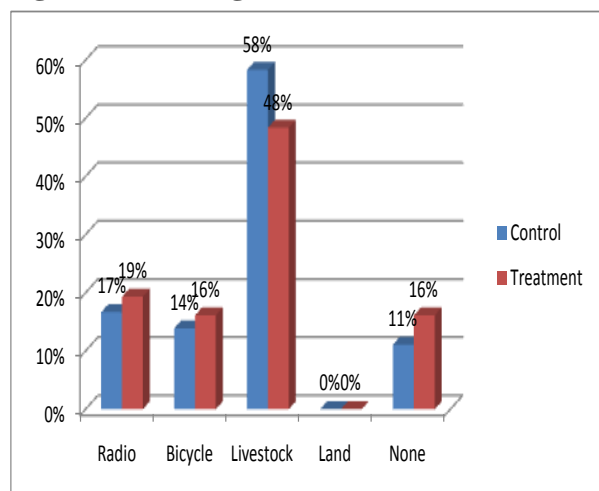


Figure 59: Selling assets after

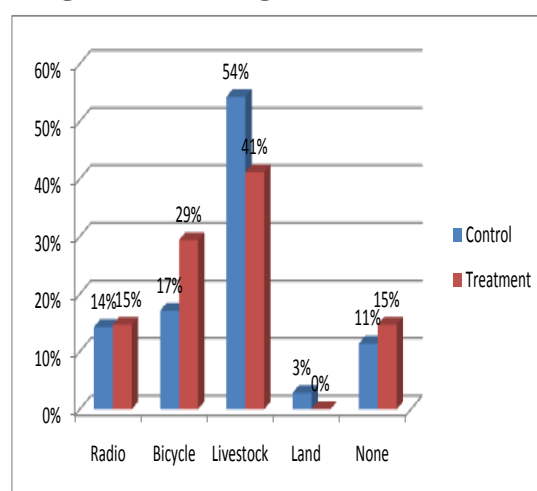


Figure 56 and 57 above, established that in the before scenario, the control and treatment group sold mostly livestock in order to be able recover from vulnerability within the household. In the after scenario it was established that the treatment group sold mostly bicycles and livestock as opposed to land to be able to aid the family. This goes to show that the poor accumulate different assets but sell the easiest assets like livestock and radios that can be replaced when an opportunity presents its self as opposed to land to guard against vulnerability within a household and this was done as a last resort for the household in order to be able to solve the problem at hand.

- Selling assets (comparison between 2007 and 2011 treatment groups)

Figure 60: Selling assets before

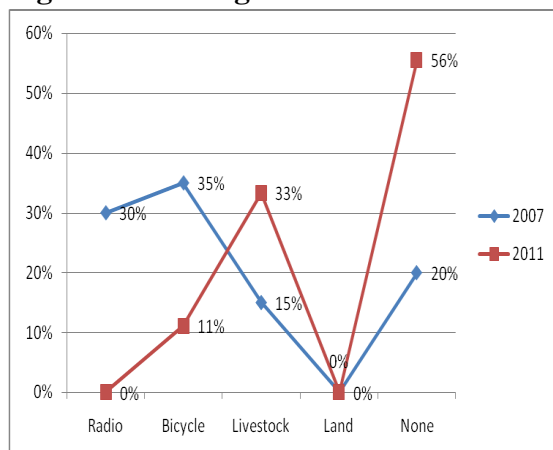
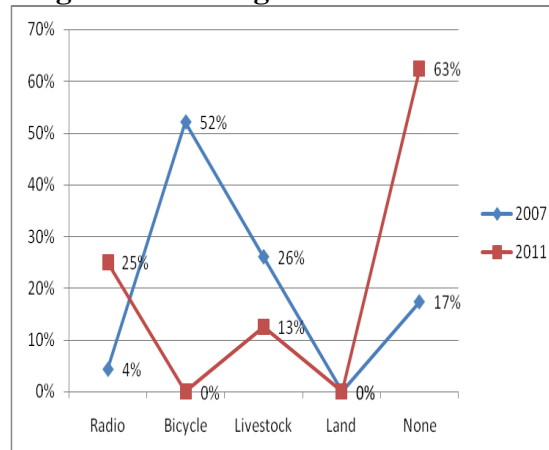


Figure 61: Selling assets after



From the before scenario, it was established that the 2007 group sold less of their assets as opposed to the 2011 group. This is attributed to the difference in time that the two groups have and the earlier acquisition of income that the 2007 group had acquired thus being able to guard against the risk and vulnerability as opposed to the 2011 group. The income helped to boast their ability to respond to risk compared to the 2007 group. In the after scenario, it was

established that the 2007 group sold more of their assets compared to the 2011 group. This is linked to the new income and business that the 2011 group is having over the 2007 group. This has helped the group to be able to guard the household against risk in the after scenario.

These trends explicitly explain the pattern within poor households where assets like livestock, bicycles, radios are acquired by the poor through patching up large sums of money through opportunities like a new enterprise which assets later depending on the state and situation prevalent in the household, the assets are converted to aid in recovery of risks and vulnerability.

4.7 Conclusion

The results of the finding of this study revealed that the treatment and control group were comparable at the time before entrepreneurial training was started. The two groups were therefore used to measure the impact of the training on livelihood outcomes. This was done by comparing the before and after scenario so as to gain insight on the conditions that were prevailing and establish if there were any changes.

The study revealed that they were comparable in the level of concern, ability to set up a business, the assets accumulated, consumption pattern, and risk before the training was administered.

The final findings on opportunity, subjective probability, human and financial assets, and coping indicated a significance difference between the two groups in the after scenario. The results some established by T- tests carried out show that the participants were using part of the money from the enterprise to improve on education of those within the household, to survive when the family hit hard times. They were further using new knowledge acquired from the training to enable them make business decisions, start up extra businesses on the side and take on risks within the household when making decisions. The trends helped further to show exactly the extent of the change in the treatment group. The study did not show a significance difference in physical and social assets.

CHAPTER FIVE: Conclusions and Recommendations

5.0 Introduction

This chapter discusses the findings of the study in line with the main research question and the two specific questions. The purpose of the study was to explain the role of entrepreneurial training by Bead for Life on enterprise building, change in income and its influence on the different livelihood outcomes. The main question was looking at how does the entrepreneurial training by bead for Life impact on enterprise performance and livelihood outcomes. This was to be studied through two sub-questions. *The first sub-question looked at the extent to which risk influences enterprise performance whilst the second focused on how enterprise building influences use of income, asset accumulation and coping.* The chapter will endeavour to answer the questions and give recommendations.

5.1 Discussion and conclusion

5.1.1 Influence of risk on enterprise performance

The results from the field indicated that due to the training opportunity that was given by *Bead for life* organization, risk was greatly reduced. It was revealed that most of the ladies used the knowledge from the training to start up an enterprise after the training and those that already had businesses gained new skills on book keeping, savings and investment, in order to be able to run their businesses better. Furthermore, due to the training received, most of the ladies overlooked the risk and took the decision to start their own small businesses. This is in line with (Rakodi and Jones-Lloyd, 1999) who assert that the quality of human capital helps a household to take advantage of opportunities for economic activity and the better educated the human capital the better the chances for the household to have better economic activities.

Empirical evidence from the findings revealed that there was ability to setup a business after training had taken place. This was through the use of the start up capital provided by the organisation combined with the savings from the bead sales in order to be able to start up a business and to improve on the existing ones. These findings can further be backed up by the findings from the comparison of the treatment group which indicate the two groups still have the ability to set up a business in 2014 with the 2011 group having a higher ability due to the new training model that was introduced for 18 months and the 2007 group followed with the 24 month model. Based on these results, there was a significant impact of training on enterprise building for this study even with the progression of the years for 2007.

The findings revealed that even with the training and setting up of the businesses, the ladies still had a high level of worry and concern. An independent sample (t) test established a minimal significant difference in the level of worry in not being able to look after the family and the loss of a bread winner. The findings further established that due to the presence of the businesses that had been started by the ladies, they have been able to manage even in cases where they lost a bread winner or had been ill for a long time for they had resources that helped them cope with all these risks and this is in line with what (Moser and McIlwaine, 2003) assert that livelihood security relate to a host of risks and fear, which dominate the lives of the poor and they need access to resources to be able to cope with the emerging risks so as to maintain the household. These findings relate further to the comparison of the treatment group of 2007 and 2011 that showed that they still anticipated a high level of worry for not being able to look after their families but due to the businesses that they had established, they were still managing up to the present time.

The findings from the field suggest that the training created more survival entrepreneurs compared to the growth- oriented entrepreneurs even with the training that had been

administered. This is due to the findings which revealed that most of the businesses that were set and are operating are informal, 100% female run and were majority for subsistence and for another source of income. Furthermore most of the businesses were (market stalls, kiosks among others that accessed credit from small women's saving's groups where collateral was not required, did not turn over much capital investment and part- time labour mostly from the family members was used to operate the businesses. All these findings directly point to (Knorrington, Gomez, et al., 2012) who noted that growth potential of survival entrepreneurs is limited even with well intended business development programmes. They noted that the survival entrepreneurs viewed their business a survival effort and they instead turn to a range of activities as opposed to graduation into growth- oriented entrepreneurs.

5.1.2 Influence of enterprise building on use of income

The findings from the study indicate that there was a change in income due to the enterprise. This was revealed through the improvement in purchase of the staple food 'posho' whose purchase had changed from daily purchase to bulk purchase signifying the new purchasing power which the ladies had acquired due to the enterprise which had brought about a change in income. More to this, there was an improvement in the number of meals in the households. It was established that due to the change in income, the ladies were able to afford more than a meal a day and others had gardens from which they grew their food and this also helped in boasting the number of meals that the ladies were having.

The study established that less of the chicken and meat were being eaten within the households even when they were home grown chicken, they were rather sold to generate income for the household. The trends of consumption can further be explained by the reasons established which included income being used to pay school fees, house rent and thus the bulk purchase of the staple food and having limited varieties but buying more of the food in bulk, and as the years have progressed, the purchasing power and meals of the 2007 group are gradually depleting.

The findings from the field indicate that due to the change in income within the households, there was accumulation and improvement of financial and human capital. This was revealed by the findings which indicated the income was being used to pay for medical bills and pay school fees for the family members. The financial capital was also used to acquire some physical assets like mattresses and radios but these were very minimal. This is in line with (Collins, Morduch, et al., 2009) who asserted and outlined the three very general categories of the uses of the large sums of money accumulated by the poor to include "Emergencies" for sudden - on set occurrences, "Life Cycle" for household consumption and "Opportunity" for different investments that included land, land among others. He further notes that depending on the level and degree of exposure and susceptibility to the risk of stress and risks, the poor will make decisions to cope, build assets and guard against risks.

Figure 26 and 27 confirm the literature by (Collins, Morduch, et al., 2009) who confirms that the poor make decisions based on opportunity for investment depending on the level and degree of exposure and susceptibility to the risk of stress and risks, the poor will make decisions to cope, build assets and guard against risks. As evident from the analysis, the study found that the immediate impact of alternative income is asset acquisition, however, over a period of time risk management and survival becomes a priority.

The evidence from theory suggests that a change in income, social and physical capital should have a significant improvement within a household. This study however revealed that the poor are interested in asset acquisition and not asset improvement. The acquired asset is used as collateral to guard against future risks.

Evidence from the field suggests that the new income from the enterprise is used in a number of activities within the household. These activities include among others income diversification through setting up side business like juice kiosks instead of enlarging existing ones, setting aside savings in preparation for emergencies and working extended long hours when there is a reduction in income within the household. The income is split in order to keep the household safe guarded from sudden emergencies while at the same time it is used for daily consumption, asset accumulation and prevention of risk. This action of activities is in strong agreement with (Knorrinda, Gomez, et al., 2012) who argues that this action which he sums up with an international proverb of “never put your eggs in one basket” as a strategy by the poor to increase security of the household thereby helping to bridge more difficult periods that were envisaged ahead.

This study revealed that the households were further using the income during hardships within the household. It was established that most of the households cut down their spending and quantity up to five times during hardships. It was established that the households cut down on items like bread, milk, sugar in some instances among others in order to cope with general changes in prices of goods and in instances where the income in the household was fluctuating in order to overcome and sail through hard times. This revelation is in line with (Collins, Morduch, et al., 2009) who pointed out that the poor adopt coping strategies that include among others drawing down on costs, borrowing, saving in order to guard themselves against the numerous vulnerabilities and shocks that occur within the household.

The study revealed that in instances of severe risk or vulnerability within the household, assets like livestock, bicycles and radios which had been acquired earlier by the household through patching up of large sums were converted to aid in recovery of risks and vulnerability. This goes to further support (Collins, Morduch, et al., 2009) who noted that that due to the incomes of survival entrepreneurs being irregular and unstable, the poor are normally overpowered by the risks and vulnerability within the households and they simultaneously operate with three categories of emergencies, life cycle and opportunity and this results in different livelihood outcomes.

From the foregoing, the study has established that the entrepreneurial training as a livelihood opportunity provided the households with the knowledge, and decision making ability to start up new businesses which provided new and alternative sources of income which provided immediate impact on asset acquisition when this income was patched up to make large sums. Owing to the fact that the enterprises being survivalist in nature with irregular and low incomes, after a while the assets that were acquired then serve as collateral and help the households over a period of time to guard against risk through adopting different risk management and coping strategies. This occurrence as revealed by the study is a continuous process and ultimately resulting in different livelihood outcomes of asset accumulation, coping and ex-ante risk management.

5.2 Recommendations

The research strategy adopted for the study can be an example to be adopted by the organisation during monitoring and evaluation of the groups that have been trained by them. It would give a clear assessment of the impact of the programme on its graduates and take keen interest in the overall performance and progress of the businesses over time.

During the selection process, all the personal information including physical addresses should be stored by the organisation. This data base is vital for evaluation and monitoring as well as aiding further research.

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ANNEX 1: Interview guides, questionnaire, INTERVIEW GUIDE FOR THE EVALUATION OFFICER AND TRAINING OFFICER.

My name is Auma Prisca Imat, I am conducting a study on the **Impact of Bead for Life's entrepreneurial training in livelihood outcomes** as part of the requirements for the completion of the Master of Science Degree in Urban Management and Development at the Institute for Housing and Urban Development Studies, Erasmus University, Rotterdam, Netherlands. You have been chosen to be part of this study since you are among the key –informants for the study being carried out. Please feel free to express yourself on this matter. The information provided is entirely for academic purposes and shall be treated with utmost confidentiality.

1. Please explain the criterion that is used for the final selection of those to take part in the entrepreneurial training?
2. What are the activities that take place in the training that is given?
3. How long does the training take before a participant graduates?
4. What other assistance and outreach is given to a graduate after training?
5. What procedure is carried out to evaluate those that would graduate to start an enterprise?
6. What criteria are used to determine that the training and business started has been a success?
7. What criteria are used to determine that a participant's life has changed since graduating from the training programme?

Questionnaire for Household Survey

This questionnaire is solely intended to collect data for a study on, Impact of Bead for Life's entrepreneurial training in livelihood outcomes *as* part of the requirements for the completion of the Master of Science Degree in Urban Management and Development at the Institute for Housing and Urban Development Studies, Erasmus University, Rotterdam, Netherlands. The information provided is entirely for academic purposes. You are requested to kindly answer the questions and express your opinions on the subject matter freely. All the information collected will be treated with utmost confidentiality.

Questionnaire No:

Ward:

Date:

Interviewer:

Location.....

S/NO	2009	S/NO	2014
SECTION 1. ENTREPRENEURIAL TRAINING			
1	Did you belong to an organization Four years ago? 1. Yes 2. No (proceed to question 2)	2	Do you belong to an organization now? 1. Yes 2. No
3	What was your level of education in 2009? 1) Primary 2) Secondary 3) Tertiary/Technical	4	What is your level of education now? 1. Primary 2. Secondary 3. Tertiary/Technical

	4) Never been to school		4. Never been to school
5	In 2009 did you receive any enterprenual training with the organization? 1. Yes 2. No	6	In 2014 have you received enterprenual training with the organization? 1.Yes 2.No
7	Did you complete the training in 2009? 1) Yes 2) No	8	Have you completed the training now? 1) Yes 2) No
9	What new ideas and skills did you learn from the training? 1. Book keeping 2. Savings and investment 3. Types of business options	10	What new ideas and skills have you learnt from the training? 4. Book keeping 5. Savings and investment 6. Types of business options
11	Was the training time given sufficient? 1. Yes 2. No	12	In 2014 is the training time given sufficient? 1. Yes 2. No
13.	If no did you require more time? 1. Yes 2. No	14.	If no did you require more time? 1. Yes 2. No
15.	Did you set up a business after the training programme? 1) Yes 2) No	16.	Have you set up a business after the training programme? 1) Yes 2) No
17.	Did you use the startup capital you were given or other sources to start	18.	Have you used the startup capital you were given or other sources to

	the business? 1. Yes 2. No		start the business? 1. Yes 2. No
19.	If no what did you use the money for? 1. For buying food 2. Paying for hospital bills 3. Paying for school fees 4. Paying a debt	20.	If no what are you using the money for? 1. For buying food 2. Paying for hospital bills 3. Paying for school fees 4. Paying a debt
SECTION 2. ENTERPRISE PERFORMANCE			
21	In 2009 where you able to start up a business? 1.Yes 2.No	22.	Have you been able to start up a business in 2014? 1.Yes 2.No
23.	If yes, What type of enterprise was it? 19. Market stall 20. A kiosk 21. A retail shop 22. A whole sale shop Any other (Specify).....	24.	If yes, what type of enterprise is it? 1.Market stall 2. A kiosk 3.A retail shop 4.A whole sale shop 5. Any other (specify).....
25	Why did you decide to start this kind of business in2009? 1) Expected to earn more 2) Had a good business idea 3) To get another source of income 4) Out of necessity 5) Not able to do anything else	26.	Why have you decided to start this kind of business in 2014? 1) Expected to earn more 2) Had a good business idea 3) To get another source of income 4) Out of necessity Not able to do anything else
27.	Did you give your customer's goods on credit? 1) Yes 2) No	28	Do you give your customer's goods on credit? 1) Yes 2) No
29.	If yes, how did they pay back? 1. with interest 2. Their dates are written off 3. They never pay back.	30.	If yes, how do they pay back? 1. with interest 2. Their dates are written off 3. They never pay back.

31.	Did you run the business yourself in 2009? 1) Yes 2) No	32.	Do you run the business yourself in 2014? 3) Yes 4) No
33.	If No, how frequently did other family members help? 1) Often 2) Sometimes 3) Never	34.	If No, how frequently do other family members help? 4) Often 5) Sometimes 6) Never
35.	How many people did help out? 1.1 2.3 3.3 4. More than 3	36.	How many people do help out? 1.1 2.3 3.3 4. More than 3
37.	Was the business the main source of income for your household? 1) Yes 2) No	38.	Is the business the main source of income for your household? 3) Yes 4) No
39.	What other sources of income did you have for the household? 1. Poultry rearing 2. Vending 3. Agriculture 4. Tailoring	40.	What other sources of income do you have for the household? 5. Poultry rearing 6. Vending 7. Agriculture 8. Tailoring
41.	Did the business accumulate any income? 1. Yes 2. No	42.	Has the business accumulated any income? 1. Yes 2. No
43.	What amount of income did the business accumulate? 1.100, 000/= 2.500, 000/= 3.1000, 000/= 4.5000, 000/=	44.	What amount of income has the business accumulated? 1.100, 000/= 2.500, 000/= 3.1000, 000/= 4.5000, 000/=
45.	Did the business generate some capital investments since it was started in 2009? 1) Yes 2) No	46.	Has the business generated some capital investments since it was started? 1) Yes 2) No

47.	What type of enterprise was it? 1. Formal 2. Informal	48.	What type of enterprise is it? 1. Formal 2. Informal
49.	Did you ever try to get a loan? 1) Yes 2) No	50.	Have you ever tried to get a loan? 1) Yes 2) No
51.	If yes, how was the procedure and did you succeed? 1. Too complicated 2. Too lengthy 3. Too costly	52.	If yes, how is the procedure and did you succeed? 1. Too complicated 2. Too lengthy 3. Too costly
53.	If no, how did you access credit and loans? a) Through small lending groups b) Micro- finance institutions c) Women's savings group	54.	If no, how do you access credit and loans? d) Through small lending groups e) Micro- finance institutions f) Women's savings group
SECTION 3. CHANGE IN INCOME			
55.	How often did you buy posho for a meal in 200...? 1) Daily 2) Weekly 3) Monthly	56.	How often do buy posho for a meal in 2014? 4) Daily 5) Weekly 6) Monthly
57.	What quantity did you purchase in 20.....? 1) Quarter a kilo 2) Half a kilo 3) A kilo 4) 5 kilo's 5) More than 5 kilo's	58.	What quantity to do you purchase? 6) Quarter a kilo 7) Half a kilo 8) A kilo 9) 5 kilo's 10) More than 5 kilo's
59.	How many meals did you have in a day in 200...? 1) One meal	60.	How many meals do you have in a day? 1) One meal

	2) Two meals 3) Three meals 4) More than three meals		2) Two meals 3) Three meals 4) More than three meals
61.	How often did you skip one meal a day in 2009 (From breakfast, lunch, supper)? 1) Frequently 2) Rarely 3) Never	62.	How often do you skip one meal a day (from breakfast, lunch, supper)? 1) Frequently 2) Rarely 3) Never
63.	How frequently did your meals include meat and chicken (excluding special occasions) in 2009? 1) Frequently 2)) Rarely 3)) Never	64.	How frequently do your meals include meat and chicken (excluding special occasions)? 1) Frequently 2)) Rarely 3)) Never
SECTION 4. ASSET ACCUMULATION			
65.	Physical Capital What was the most important item you purchased in 20... Since you started the business? 1) A hoe 2) Radio 3) Bicycle 4) Television 5) Mattress 6) A piece of land 7) Other (explain)	66.	What is the most important item you been able to purchase since you started the business? 1) A hoe 2) Radio 3) Bicycle 4) Television 5) Mattress 6) A piece of land 7) Other (explain)
67.	How often did you pay for medical bills? 1) Frequently 2) Rarely	68.	19. How often do you pay for medical bills? 1) Frequently 2) Rarely

	3) Never		3) Never
69.	How many members did you have in your family in 2009? 1.5 2.7 3.10 4. Others	70.	How many members are in your family in 2014? 1.5 2.7 3.10 4. Others
71.	What were the ages of the family members? 1.0-5 2.6-18 3.20-35 4.40+	72.	What are the ages of the family members? 1.0-5 2.6-18 3.20-35 4.40+
73.	What was the level of education of the family members? 1) Primary 2) Secondary 3) Tertiary/Technical 4) Never been to school	74.	What is the level of education of the family members? 1) Primary 2) Secondary 3) Tertiary/Technical 4) Never been to school
75.	How many of them had a job in 2009? 1.2 2.4 3.6 4. None	76.	How many of them have a job in 2014? 1.2 2.4 3.6 4. None
77.	Financial Capital Were you able to make savings in 2009? 1.) Yes 2.) No	78.	Are you able to make savings in 2014? 1.) Yes 2.) No
79.	If yes, how often were you able to make the savings in 2009? 1.) Every week 2.) Every month 3.) Every 3 months 4.) Every 6 months	80.	If yes, how often are you able to make the savings? 1.) Every week 2.) Every month

	5.) Never		3.) Every 3 months 4.) Every 6 months 5.) Never
81.	How much of the savings were you able to make? 1.10,000 2.20,000 3.50,000 4.100,000 5. Others	82.	How much of the savings do you make? 1.10,000 2.20,000 3.50,000 4.100,000 5. Others
83.	What investments did you make with your savings in 2009? 1) Re-invested in the business 2) Started another business 3) Did not make any investment.	84.	What investments have you made with your savings in 2014? 1) Re-invested in the business 2) Started another business 3) Did not make any investment.
85.	Social Capital How often were you able to lend your relatives and neighbours money in? 1) Frequently 2) Rarely 3) Never	86.	How often are you able to lend your relatives and neighbours money? 1) Frequently 2) Rarely 3) Never
87.	How often did you borrow from you neighbours and relatives? 1) Frequently 2) Rarely 3) Never	88.	How often do you borrow from you neighbours and relatives? 1) Frequently 2) Rarely 3) Never
SECTION5. EX-ANTE RISK MANAGEMENT STRATEGIES			
89.	What did you do when you run short of money within in the household in 2009? 1. Cut down spending for the family 2. Borrow from neighbours	90.	What do you do when you run short of money within in the household in 2014? 1) Cut down spending for the family 2) Borrow from neighbours

	3. Get another job 4. Spend extra hours on a side job.		3) Get another job 4) Spend extra hours on a side job.
91.	How did you prepare you self for sudden emergencies that may occurred within the household in 2009? 1) Through keeping extra money with a neighbour/ friend 2) Setting aside some savings 3) Have not prepared anything.	92.	How have you prepared you self for sudden emergencies that may occur within the household in 2014? 1)Through keeping extra money with a neighbour/ friend 2) Setting aside some savings 3) Have not prepared anything.
93.	Did you have some other income generating activities on the side apart from the business in 2009? 1) Yes 2) No	94.	Do you have some other income generating activities on the side apart from the business in 2014? 1) Yes 2) No
95.	If yes, name some of the activities that you did on the side? 1) Poultry rearing 2) Vending 3) Agriculture	96.	If yes, name some of the activities that you do on the side? 1) Poultry rearing 2) Vending 3) Agriculture
97.	Did you work extra hours on the side activities? 1) Yes 2) No	98.	Do you work extra hours on the side activities? 1) Yes 2) No
99.	What percentage did you give the main and extra activities? 1. 5% 2. 10% 3. 15% 4. 20%	100.	What percentage do you give the main and extra activities? 1) 5% 2) 10% 3) 15% 4) 20%

SECTION 6. COPING STRATEGIES			
101	<p>How many times did you cut down on your household costs due to low supply of income in 2009?</p> <p>1) Once</p> <p>2) Two times</p> <p>3) 5 times</p> <p>4) Have never cut down.</p>	102	<p>How many times have you cut down on your household costs due to low supply of income in 2014?</p> <p>1) Once</p> <p>2) Two times</p> <p>3) 5 times</p> <p>4) Have never cut down.</p>
103	<p>What household items did you sell during difficulty to be able to overcome your problem?</p> <p>1) Radio</p> <p>2) Bicycle</p> <p>3) Livestock</p> <p>4) Land</p>	104	<p>What household items have you sold during difficulty to be able to overcome your problem?</p> <p>1) Radio</p> <p>2) Bicycle</p> <p>3) Livestock</p> <p>4) Land</p>
SECTION 7. RISK			
105	<p>20. Did you have a major long term illness in 2009?</p> <p>1) Yes</p> <p>2) No</p>	106	<p>Have you had a major long term illness in 2014?</p> <p>3) Yes</p> <p>4) No</p>
107	<p>Did you worry about not being able to provide for the family 2009?</p> <p>1. Yes</p> <p>2. No</p>	108	<p>Do you worry about not being able to provide for the family?</p> <p>1. Yes</p> <p>2. No</p>
109	<p>Did your make business decisions as the major bread winner in the household?</p> <p>1. I made the decision on my own.</p> <p>2. I make the decision with my husband</p> <p>3. I do it with my family.</p>	110	<p>Do your make business decisions as the major bread winner in the household?</p> <p>1) I made the decision on my own.</p> <p>2) I make the decision with my husband</p> <p>3) I do it with my family.</p>

111	<p>Did anyone in your household who provides support passed away in the past years?</p> <ol style="list-style-type: none"> 1. Yes 2. No 	112	<p>Has anyone in your household who provides support passed away in the past years or recently?</p> <ol style="list-style-type: none"> 1. Yes 2. No
113	<p>What did you do in order to adjust to the sudden loss of one of the supports of the house hold?</p> <ol style="list-style-type: none"> 1. Borrowed money from friends and family 2. Worked extra hours 3. Got a second job 4. Sold off assets 4. Started another business 	114	<p>What are you doing in order to adjust to the sudden loss of one of the supports of the house hold?</p> <ol style="list-style-type: none"> 1. Borrowing money from friends and family 2. Working extra hours 3. Have gotten a second job 4. Have sold off assets 5. I have started another business
SECTION 7. FOR THOSE WHO UNDERWENT ENTREPRENUAL TRAINING			
115.	<p>In which year did you join the organization?</p> <ol style="list-style-type: none"> 1) 2006 2) 2008 3) 2010 		
116.	<p>How were you chosen to join the organization?</p> <ol style="list-style-type: none"> 1) Upon registration with the organization 2) Upon completion of training 3) I entered differently (please explain) 		

Structured Questionnaire for the Treatment group

My name is Auma Prisca Imat I am conducting a study on **the Impact of Bead for Life's entrepreneurial training on livelihood outcomes** as part of the requirements for the completion of the Master of Science Degree in Urban Management and Development at the Institute for Housing and Urban Development Studies, Erasmus University, Rotterdam, Netherlands. You have been chosen to be part of this study since you are among those that completed the enterprenual training programme from Bead for Life and started an enterprise. I would like to understand how the income from the enterprise is used and the reasons for the different uses of the income in your household. Please feel free to express yourself on this matter. The information provided is entirely for academic purposes and shall be treated with utmost confidentiality.

Questionnaire No:

Ward:

Date:

Interviewer:

1. In which year did you join the organization?
2. Pease explain to me the procedure you went through in order to join the organization for the training?
3. How long was the training that you were given?
4. Can you please explain to me what you learnt from the training?
5. Did you use the new ideas/skills and knowledge to start up an enterprise / business after the training?
6. What type of enterprise/ business is it?
7. Why did you choose that particular type of business/ enterprise?
8. Please explain to me within a day how the business/ enterprise is run?
9. Do you sometimes give your customer's goods on credit?
10. How do you keep track of the credit given to your customers?
11. What amount of income has the business/ enterprise been able to accumulate?
12. Has the income accumulated from the business/ enterprise been able to be re- invested in the growth of the business?
13. In your opinion, since you started the business, has there been a change in income mainly from the business/ enterprise?
14. How do you use the income from the new enterprise?
15. What amount of the income are you able to save?
16. What other sources of income do you have apart from the business/ enterprise?

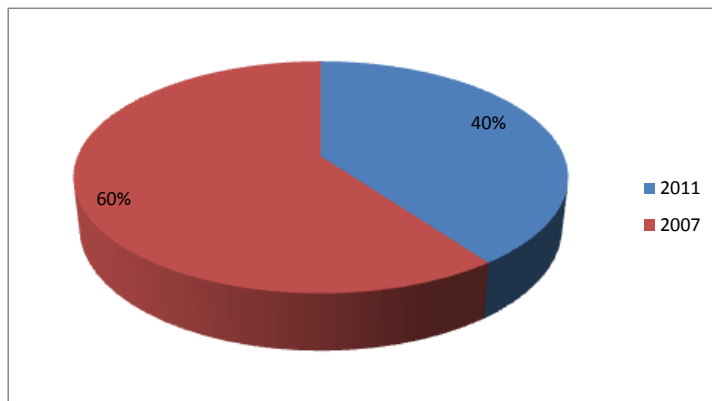
17. Has the business enabled you to get credit/ a loan from the bank?
18. If no, please explain how you access more credit for the business/ enterprise?
19. What has changed about the items and assets you had before you started the enterprise?
20. What has changed about your borrowing and lending money to your neighbours and friends?
21. Can you please explain what you do in difficult situations in the household?
22. Have you ever sold any assets to help in solving an emergency within the household?
23. Do you worry that sometimes you will not be able to look after your family?

Thank you for your co-operation.

Annex 2: Year of enrolment, influence of risk on enterprise performance, enterprise building, use of income, coping and asset accumulation

Year of enrolment

Figure 3: Year of enrolment of the treatment group into the organisation



Loss of bread winner

Figure 6: Loss of bread winner before

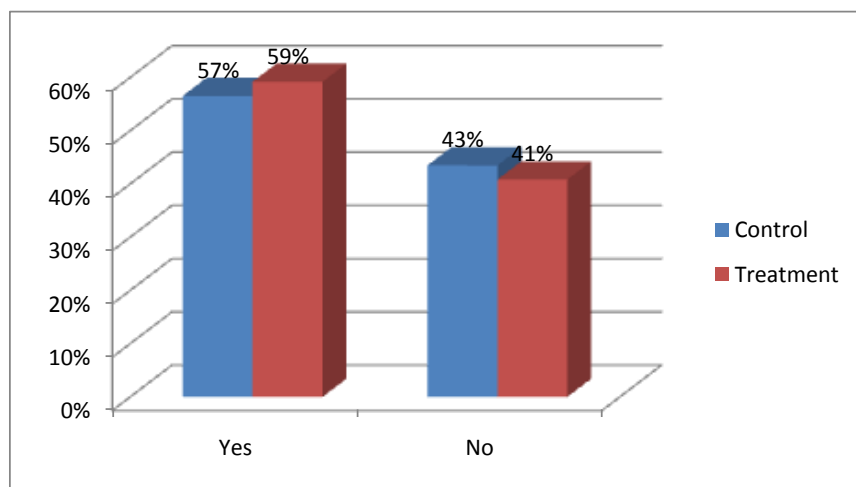
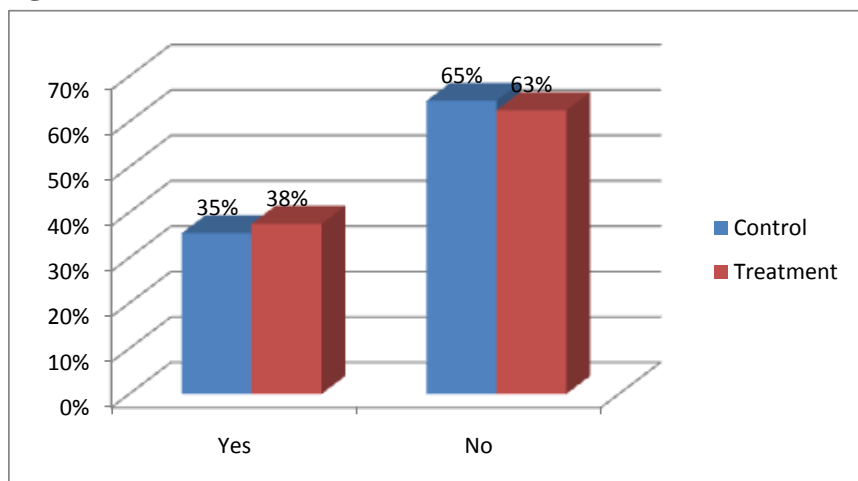


Figure 5: Loss of bread winner after



Loss of bread winner

Figure 6: Loss of bread winner before

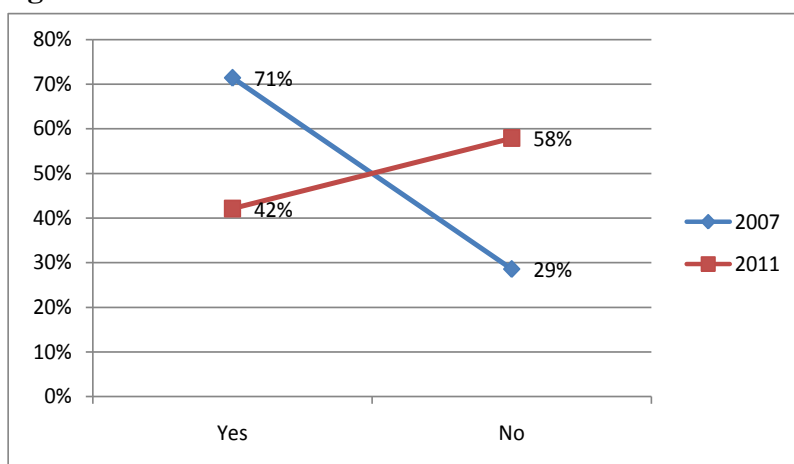
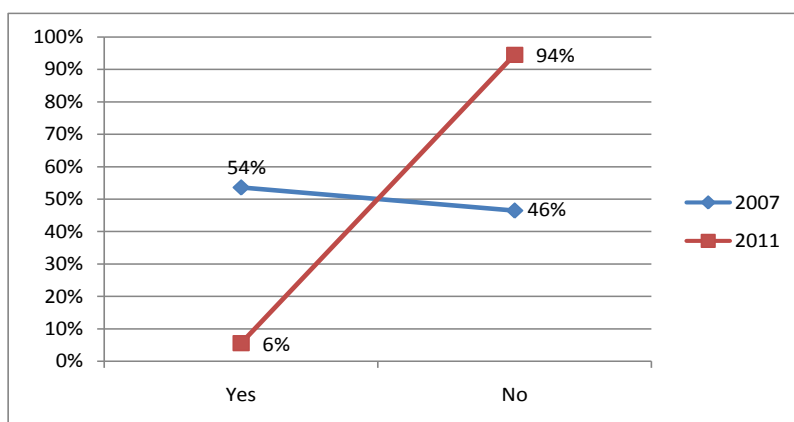
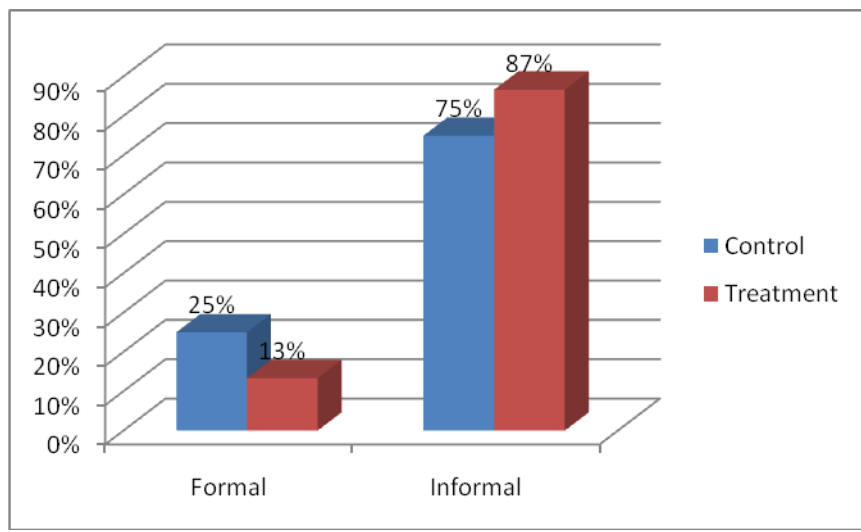


Figure 7: Loss of bread winner after



Type of business

Figure 14: Type of business



Frequency of purchase of staple food

Figure 15: Frequency of purchase of staple food before

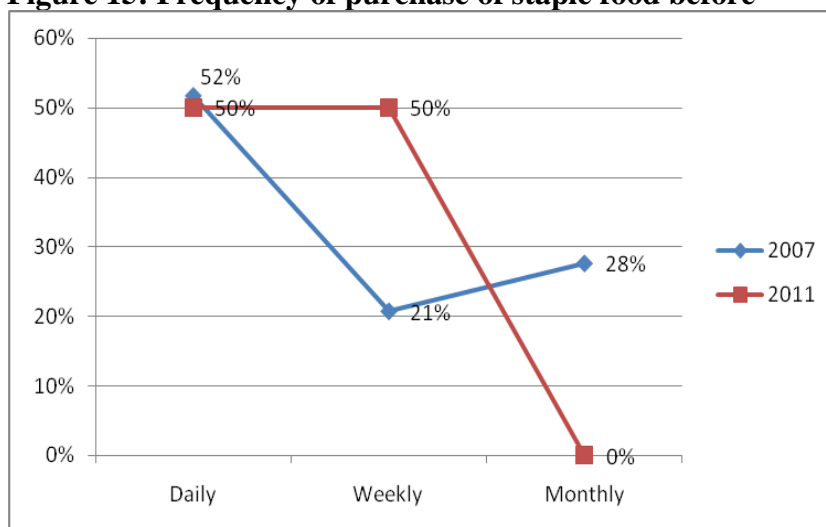


Figure16: Frequency of purchase of staple food after

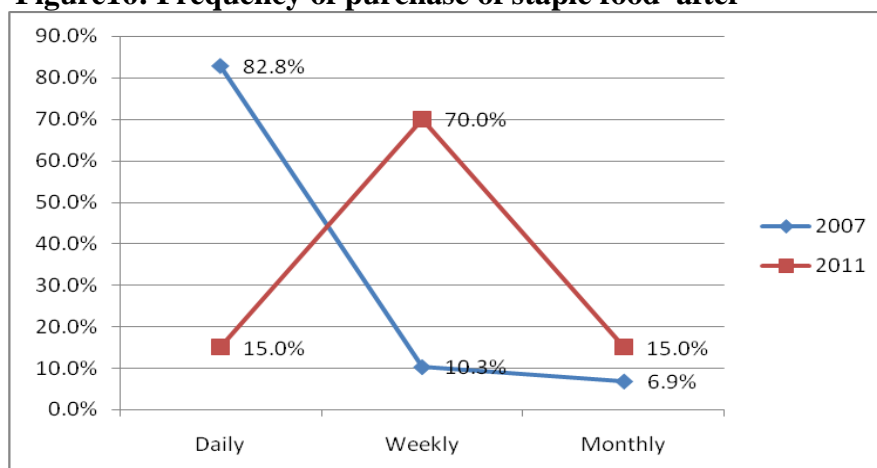


Figure 21: Frequency of meat and chicken before

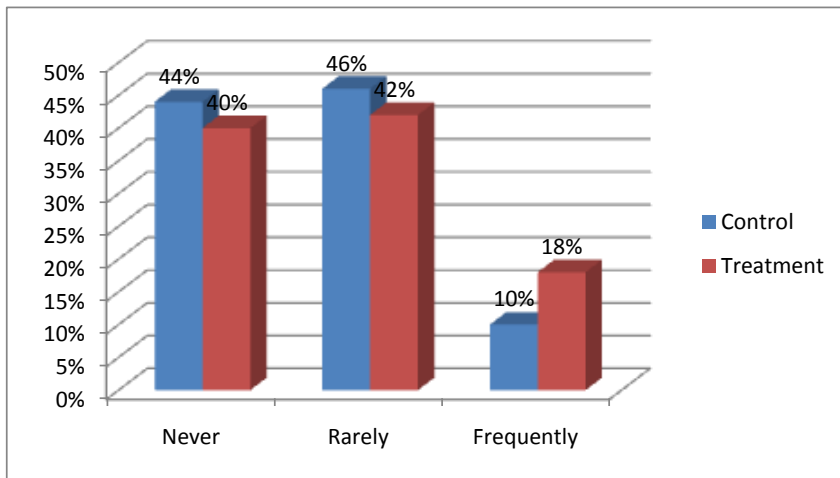


Figure 22: Frequency of meat and chicken before

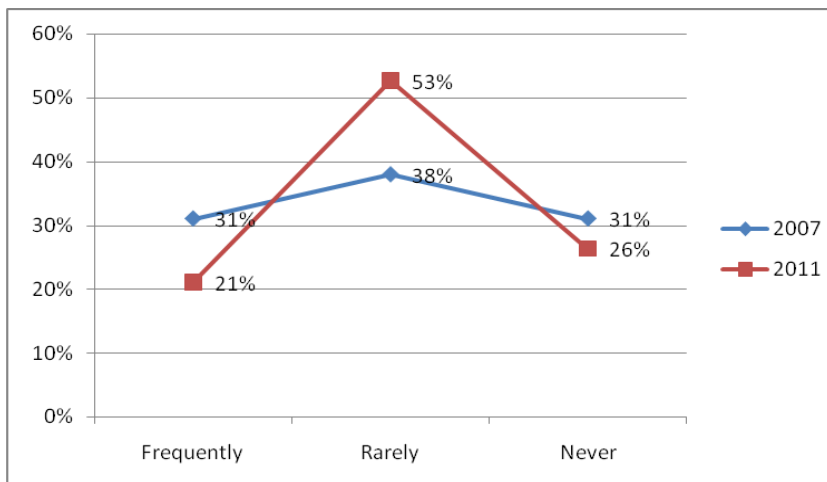
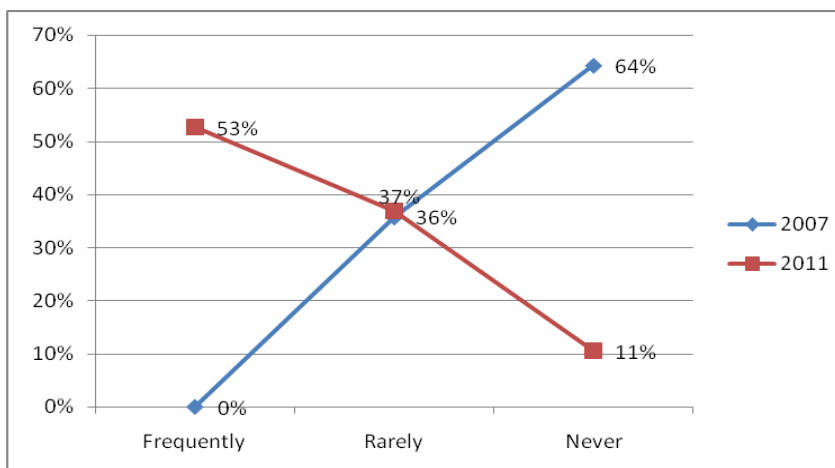


Figure23: Frequency of meat and chicken after



Physical Assets

Figure 25: Physical Assets before

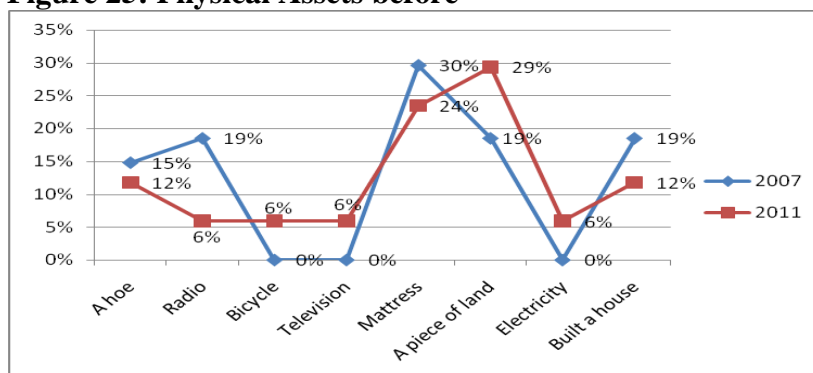
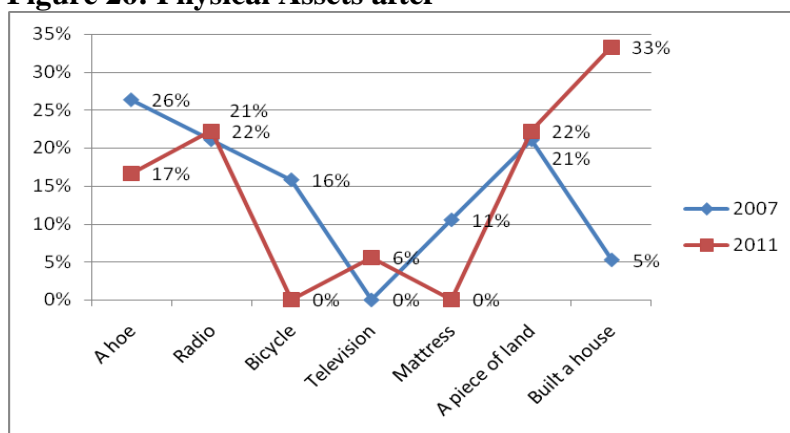


Figure 26: Physical Assets after



Ability to pay medical bills

Figure 29: Ability to pay medical bills before

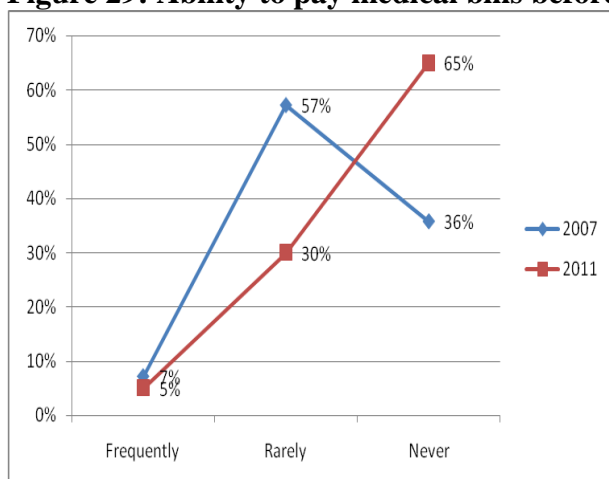
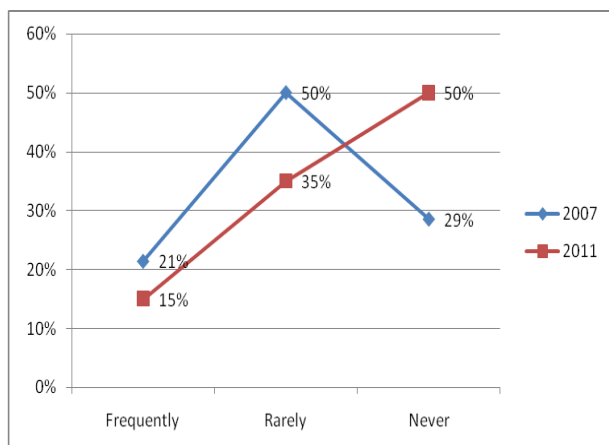


Figure 30: Ability to pay medical bills after



Frequency of savings

Figure 31: Frequency of savings before

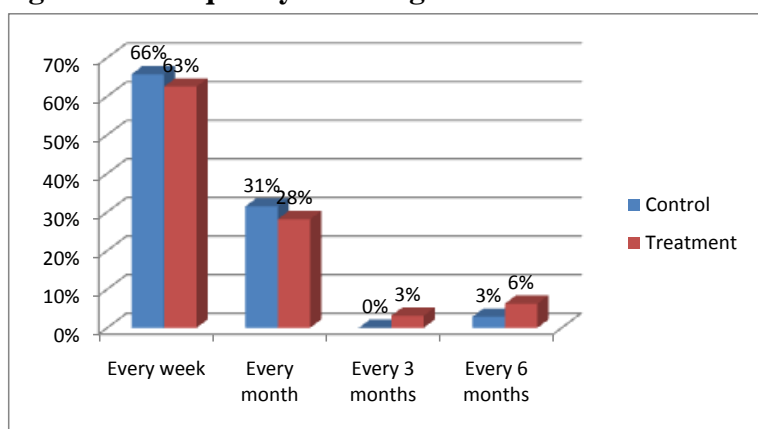
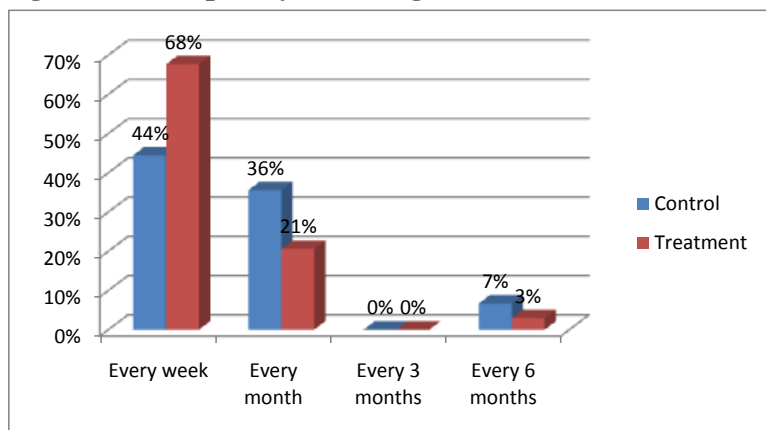


Figure 32: Frequency of savings after



Ability to lend friends and relatives

Figure 35: Ability to lend friends and relatives before

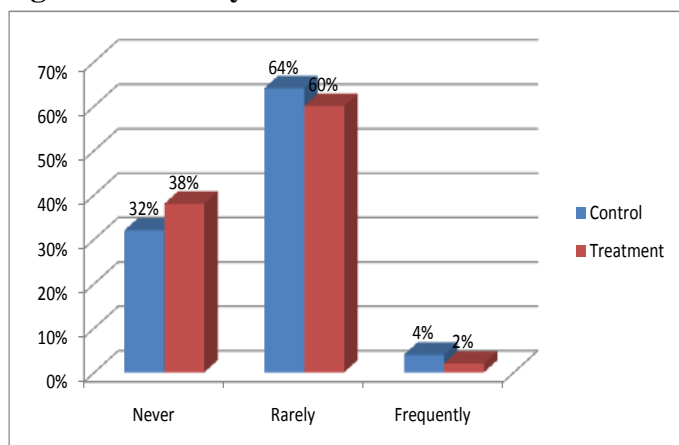


Figure 36: Ability to lend friends and relatives after

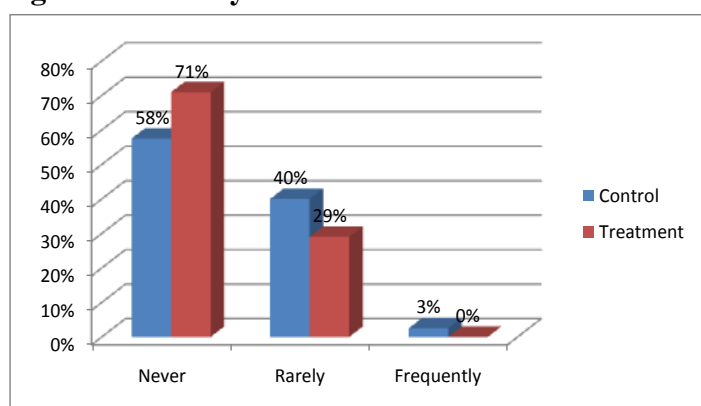


Figure 41: Income generating activities on the side before

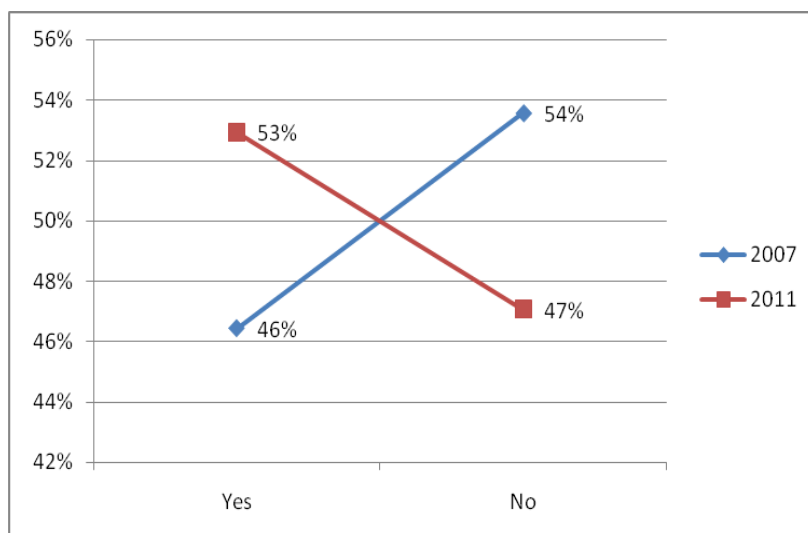


Figure 42: Income generating activities on the side after

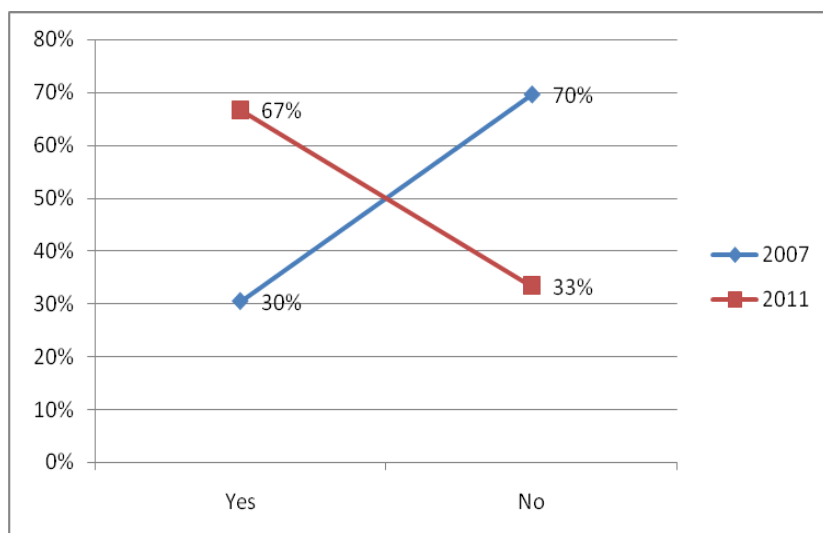


Figure 45: Preparation for sudden emergencies before

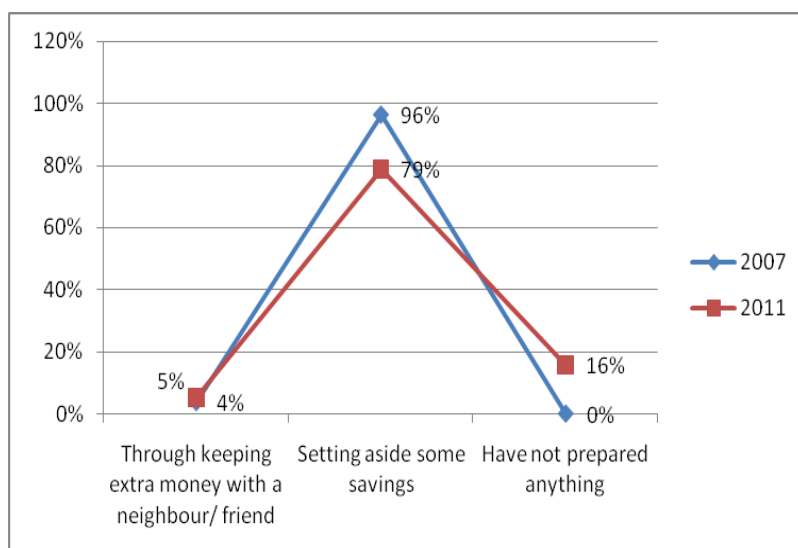
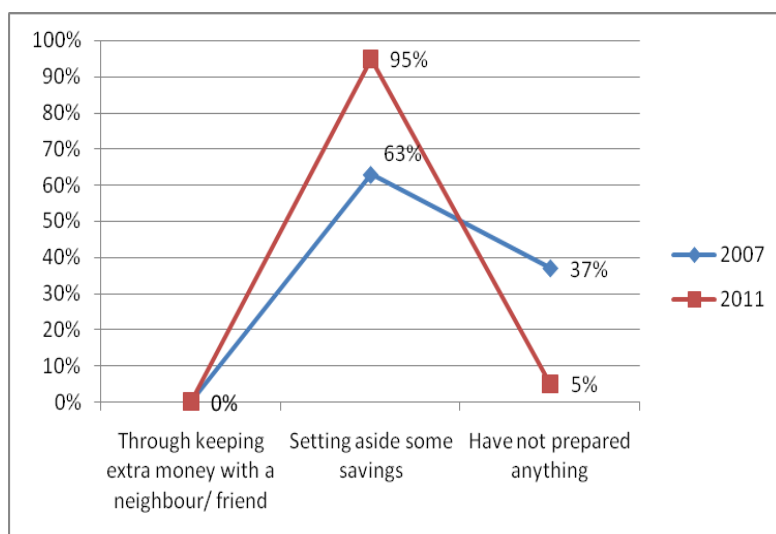
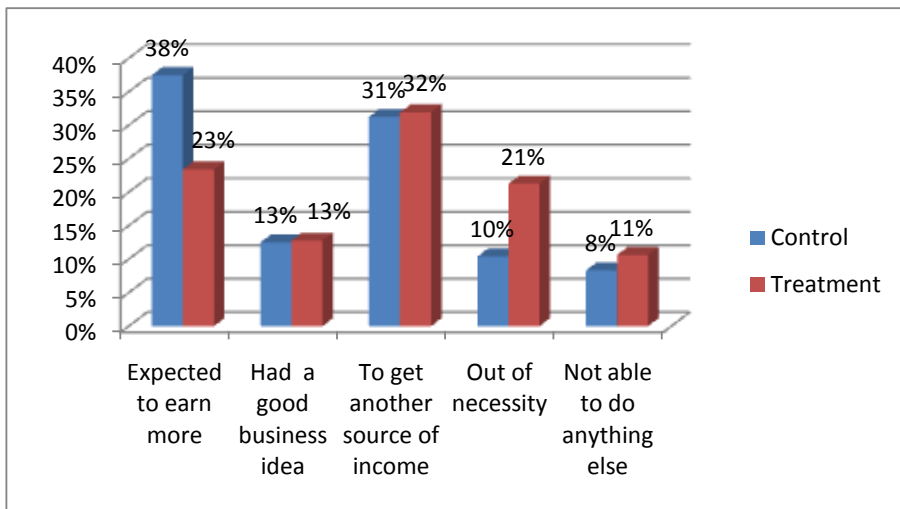


Figure 46: Preparation for sudden Emergencies after





Annex 3: Interview schedule during filed work
Table: Interview schedule during field work

Names in abbreviations	Date	Duration of interview
R. M	24 th June	50 minutes
P.N	26 th June	1 hour
A.N	27 th June	1 hour
G.A	28 th June	50 minutes
O.F	30 th June	50 minutes
N.J	2 nd July	1 hour
N.F	3 rd July	1 hour
A.H	4 th July	45 minutes
N.G	5 th July	50 minutes
N.C	9 th July	11/2 hours
B.M	11 th July	1 hour

Annex 4: Independent sample T- tests

Table 6: Independent sample test for the level of concern for not being to look after the family before scenario. (On an ordinal scale)

Group Statistics

	Experiment groups	N	Mean	Std. Deviation	Std. Error Mean
worry about not being able to provide for the family (before)	Control group	48	1.29	.459	.066
worry about not being able to provide for the family (before)	Treatment group	48	1.25	.438	.063

Independent sample test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	T	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Worry about not being able to provide for the family (before)	Equal variances assumed	.829	.365	.455	94	.650	.042	.092	-.140	.223
	Equal variances not assumed			.455	93.780	.650	.042	.092	-.140	.223

Table7: Independent sample test for the level of concern for not being to look after the family after (on ordinal scale).

Group Statistics

	Experiment groups	N	Mean	Std. Deviation	Std. Error Mean
Worry about not being able to provide for the family (after)	Control group	50	1.4400	.50143	.07091
Do you worry about not being able to provide for the family (after)	Treatment group	49	1.3469	.48093	.06870

Independent Sample Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	T	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Do you worry about not being able to provide for the family(After)	Equal variances assumed	3.100	.081	.942	97	.0348	.9306	.09878	-.10299	.28911
	Equal variances not assumed			.943	96.956	.0348	.9306	.09874	-.10290	.28903

Table 8: Independent T- test on the ability to start a business before (on ordinal scale)

Group Statistics

	Experiment groups	N	Mean	Std. Deviation	Std. Error Mean
(Before) Ability to start up a business	Control group	50	1.20	.404	.057
	Treatment group	49	1.14	.354	.051

Independent Sample Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
(Before) Ability to start up a business after the training	Equal variances assumed	2.279	0.134	0.748	97	.456	0.057	0.076	-0.094	0.209
	Equal variances not assumed			0.749	95.79	.456	0.057	0.076	-0.094	0.209

Table 9: Independent T- test on the ability to start a business after (on ordinal scale)

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Ability to start up a business after	Equal variances assumed	3.062	0.083	0.899	94	.0371	0.139	0.155	-0.168	0.447
	Equal variances not assumed			0.916	55.502	.0364	0.139	0.152	-0.166	0.444

Group Statistics

Table 10: comparison between treatment and control group before

Group Statistics

Groups	Experiment	N	Mean	Std. Deviation	Std. Error Mean
Frequency of purchase of staple food in before	Control group	49	3.0204	1.14546	.16364
Frequency of purchase of staple food in before	Treatment group	49	2.8980	1.04572	.14939

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	T	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Frequency of purchase of staple food (before)	Equal variances assumed	.192	.662	.553	96	.582	.12245	.22157	-.31737	.56227
	Equal variances not assumed			.553	95.214	.582	.12245	.22157	-.31741	.56231

**Table 11: Frequency of purchase of staple food before
Group statistics**

Experiment groups	N	Mean	Std. Deviation	Std. Error Mean
Control group	50	3.0600	1.01840	.14402
Treatment group	49	2.8163	.85813	.12259

Independent sample test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Frequency of purchase of staple food in (after)	Equal variances assumed	.612	.436	1.286	97	.0201	.24367	.18946	-.13235	.61970
	Equal variances not assumed			1.288	94.881	.0201	.24367	.18913	-.13181	.61916

Table 12: Amount of savings before
Group Statistics

	Experiment groups	N	Mean	Std. Deviation	Std. Error Mean
Amount savings before	of Control group	35	2.3429	1.43369	.24234
Amount savings before	of Treatment group	34	2.2353	1.34972	.23148

Independent Sample Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Amount of savings made in before	Equal variances assumed	.917	.342	.321	67	.749	.10756	.33542	-.56194	.77707
	Equal variances not assumed			.321	66.936	.749	.10756	.33512	-.56136	.77649

Table 13: Amount of savings after

Group Statistics					
	Experiment groups	N	Mean	Std. Deviation	Std. Error Mean
Amount of savings (After)	Control group	37	2.5946	1.16570	.19164
Amount of savings (After)	Treatment group	28	2.2857	1.27242	.24046

Independent sample Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Amount of savings made in (After)	Equal variances assumed	.017	.897	1.017	63	.0313	.30888	.30373	-.29808	.91584
	Equal variances not assumed			1.005	55.422	.0319	.30888	.30749	-.30723	.92500

Annex 5: Output of Atlas –ti interviews

Codes-quotations list

Code-Filter: All

HU: INTERVIEWS enterprenual training 25 july
File: [C:\Users\IMAT\Desktop\Downloads\Searches\Pict...\INTERVIEWS enterprenual training 25 july.hpr7]
Edited by: Super
Date/Time: 2014-08-14 01:21:40

Code: COMPONENTS OF THE TRAINING {4-0}

P 1: Interview No.3.doc - 1:2 [After the introduction my cont..] (5:5) (Super)

Codes: [COMPONENTS OF THE TRAINING]

No memos

After the introduction my contacts were taken and I was later called to attend the training at a nearby church, I was registered and embarked on the training starting with bead making then later the main stream training. We were taught how to manage a business, how to handle customers, how to maintain 2 or more businesses. Towards graduation day, we were told to do research on the business that i wanted to start. They also invited past graduates who talked to us about the businesses they had started and out of these i admired selling of second hand clothes and thus decided to settle for it.

P 2: Interview No.1 edited.doc - 2:2 [The introductory process was t..] (5:5) (Super)

Codes: [COMPONENTS OF THE TRAINING]

No memos

The introductory process was the bead making where I was taught how to roll beads out of paper for three months as I awaited the remaining bit of the training. After the three months of bead making, the main enterprenual training was introduced where I was taught how to bank money in the bank, how to start a business, book keeping, among others. I felt the time given to us was enough even if one was a slow learner they could gain a bit of an idea from the training.

P 3: Interview No.4.docx - 3:2 [Later on she did the main stre..] (5:5) (Super)

Codes: [COMPONENTS OF THE TRAINING]

No memos

Later on i did the main stream training and graduated. During the training we were taught how to save, reinvest money back to their businesses among others.

P 4: Interview No 5 edited.doc - 4:2 [I was then taught how to make .] (5:5) (Super)

Codes: [COMPONENTS OF THE TRAINING]

No memos

I was then taught how to make paper beads for three months then the main training started which involved numeracy, how to treat customers, how to save and bank money, how to separate profits from capital among others.

Code: FUTURE PLANS {4-0}

P 1: Interview No.3.doc - 1:7 [I hope that in 5 years I will ..] (15:15) (Super)

Codes: [FUTURE PLANS]

No memos

I hope that in 5 years I will be able to buy a bail of clothes and be able to also sell at whole sale to other buyers.

P 2: Interview No.1 edited.doc - 2:7 [In five years, I would like to..] (15:15) (Super)

Codes: [FUTURE PLANS]

No memos

In five years, I would like to see myself buying a large piece of land and constructing houses for rental purposes to further supplement my income.

P 3: Interview No.4.docx - 3:6 [She still doesn't know where s..] (11:11) (Super)

Codes: [FUTURE PLANS]

No memos

still don't know where i will be in five years time in relation to my business.

P 4: Interview No 5 edited.doc - 4:8 [I hope that in the next five y..] (17:17) (Super)

Codes: [FUTURE PLANS]

No memos

I hope that in the next five years my farming business will take off and we shall be able to move into the house we are constructing together with my husband.

Code: REASONS FOR DECISION TO START A BUSINESS {5-0}

P 1: Interview No.3.doc - 1:5 [I feared to take the risk of s..] (11:11) (Super)

Codes: [REASONS FOR DECISION TO START A BUSINESS]

No memos

I feared to take the risk of starting the business and thus started with food vending and due to the losses I changed the business after a while to clothes and shoe vending where I felt more comfortable and could easily work due to the training.

P 2: Interview No.1 edited.doc - 2:3 [I was not working when I joine..] (7:7) (Super)

Codes: [REASONS FOR DECISION TO START A BUSINESS]

No memos

I was not working when I joined the organization and so after the training, I was influenced by what I had learnt to start up my own business. With the startup capital that I had saved gradually from the sale of the beads for the 18 months, I started a business in knitting sweaters because it brought about a steady flow of income as compared to other businesses I had tried before getting the training and I now have two sewing machines currently.

P 3: Interview No.4.docx - 3:3 [Upon graduation, she set out w..] (7:7) (Super)

Codes: [REASONS FOR DECISION TO START A BUSINESS]

No memos

Upon graduation, i set out with my startup capital i had saved and paid for a stall in one of the big markets in the capital city called "owino". and started selling fresh peas, sweet potatoes. I then made losses and abandoned the business altogether due to fear and instead went back to the village bought a piece of land and built a house with some of the remaining money.

P 3: Interview No.4.docx - 3:4 [Later on she started a business..] (9:9) (Super)

Codes: [REASONS FOR DECISION TO START A BUSINESS]

No memos

Later on in 2014 i have started a business of fish vending which i have running up to now.

P 4: Interview No 5 edited.doc - 4:3 [After the training with the st..] (7:7) (Super)

Codes: [REASONS FOR DECISION TO START A BUSINESS]

No memos

After the training with the startup capital I opened up a charcoal stall where I sell charcoal alongside frying cassava chips because I had done market research about the business.

Code: REASONS FOR THE USE OF INCOME {4-0}

P 1: Interview No.3.doc - 1:3 [At first I dealt in vending fo..] (7:7) (Super)

Codes: [REASONS FOR THE USE OF INCOME]

No memos

At first I dealt in vending food stuffs like sweet potatoes among others but due to the fear of making losses I later transferred my business to second hand cloth vending in addition to tailoring and shoe vending. The profits from the second hand business have generated and given rise to the shoe vending business.

P 2: Interview No.1 edited.doc - 2:8 [Out of some of the savings fro..] (9:9) (Super)

Codes: [REASONS FOR THE USE OF INCOME]

No memos

Out of some of the savings from knitting the sweaters, I have started another business in juice making which is yet to stabilize and bring in profits.

P 3: Interview No.4.docx - 3:5 [The profits she gets from the ..] (9:9) (Super)

Codes: [REASONS FOR THE USE OF INCOME]

No memos

The profits i get from the current business i invest directly because my husband takes care of all the other household expenses.

P 4: Interview No 5 edited.doc - 4:6 [The income that I get from the..] (13:13) (Super)

Codes: [REASONS FOR THE USE OF INCOME]

No memos

The income that I get from the business I use to pay school fees, feed the family and pay rent because my husband's income isn't enough and so we combine our incomes in order to be able to cope and look after their family.

Code: RISK TAKING {2-0}

P 2: Interview No.1 edited.doc - 2:5 [I didn't fear to take the risk..] (11:11) (Super)

Codes: [RISK TAKING]

No memos

I didn't fear to take the risk to start the business because I had already tried some businesses before joining the organization and the new skills also helped me take on the risk.

P 4: Interview No 5 edited.doc - 4:4 [I did not fear to start the bu..] (9:9) (Super)

Codes: [RISK TAKING]

No memos

I did not fear to start the business because I really wanted the business and was determined to have it started due to the training i had been given from Bead for Life.
