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Summary

This research is a study on the effect of the grants programme on the vulnerable households in Ndola. The area was selected because it is one of the urban areas on the Copperbelt province where the Ministry of Community Development, Mother and Child Health-Department of Social Welfare rolled out the grants programme under the Social Protection Funds in 2012.

The grants programme has the objective of empowering households with grants in cash or material form in order to have an income source. The programme's assumption is that income generating activities will be established once the households have been given the resource. It is expected that the income generating activities would lead to change in income and consequently asset accumulation among the households.

The research seeks to generate general knowledge on the impacts of the grants programme. The main study question seeks to find out how risk and opportunity influence the effect of the grants programme for income generating activities on income and asset building among vulnerable households in Ndola. Therefore, the first specific research question seeks to find out what the effect of the grant programme for income generating activities on income and asset building is. The second specific question will establish to what extent risk and opportunity affect the choice of livelihood strategies in achieving household security.

The study employed a quasi experiment to assess the impact of the programme on the livelihood of the vulnerable households. Two comparable but independent groups were created which consisted of grant recipients and non grant recipients; treatment and control groups respectively. The control group was created specifically to create a counterfactual situation. This was to give a picture of how the recipients' situation would have been had they not received the grant. In this vein, two time frames were compared, 2012 (before) and 2014 (after). No baseline study had been done before the implementation of the programme so recall data was used for both groups for the 2012 data. The results of each group were then compared to establish whether there were any changes.

Quantitative and qualitative data was collected through a survey (closed ended questionnaire) and semi structured interviews. The survey was used as a data collecting tool for respondents in the treatment and control groups. The survey questionnaire had additional questions for respondents from the treatment group that asked grant specific questions. Two types of semi structured questionnaires were administered to implementers of the programme and grant recipients who had to give their perceptions on selected issues with regard to the policy and literature respectively.

Literature suggests that risk and opportunity play a role on the effect of policy programmes that aim at reducing poverty. It suggests that the two play a key role in determining the kind of entrepreneur one became as the high level of risk compels people to invest in low return businesses and not high return economically viable businesses. As a result, in order to spread the risk, the poor invest in different activities and this has an influence on their choice of strategies for achieving household security. What they choose to invest in is thus determined by the opportunity available and their level of concern for threats.

The main research findings indicated that the grants programme had a positive impact on the recipients' livelihoods. Improvement was seen in the consumption patterns; increase in social capital, human capital and to some extent financial capital through the level of savings. Access to credit was not pronounced because despite registering a positive change, its level of significance was not conclusive. The interviews revealed that two out of the five house

owners had improved their dwellings .There was no improvement in the acquisition or possession of household items and business inputs. A comparison of the two grant forms revealed that cash recipients performed better than the material grant recipients in a sample of indicators selected.

It was evident that risk and opportunity influenced the choice of business and consequently, the choice of strategies adopted for household security. The ever present notion of risk compelled the respondents to invest in assets such as social capital through lending and acquiring membership to groups and by investing in human capital through education and access to medical services. The strategies aim at cushioning the impact of future threats (ex-ante risk management) as they are a form of insurance in some cases. The greater part of the income went towards improving consumption patterns.

The study gave new insight into the grants programme. It showed how risk and opportunity influence the effect of the grants programme and it gave suggestions on how to improve on the programme. It showed why the grant form should be left to the would be recipients to decide and why the withdrawal of assistance should only be done until the income generating activity has shown sustainability.

Dedication

This thesis is a tribute to a man who lived a selfless life in order to give his family the best he could. A man who preached love and unity through his principles for living. He respected all people regardless of their status in life.

Dad, you fought a good fight. Thank you for always being there and encouraging me to soar. My greatest wish was to see you witness this achievement but you had to go. Even though you are not here in person, I know you are proud of me. I will always miss you. Dad, this one is for you. Rest in peace.

Keywords

Grants programme, risk, Opportunity, livelihood assets, household security, entrepreneurship.

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Lastly, I wish to extend my thanks to all the participants in my research for their cooperation and time. To all those who contributed to the production of this document and have not been mentioned, I thank you.

Foreword

The intention of this study is to add to the general knowledge on the impacts of the Grants Programme on the livelihoods of the poor in Zambia. The study will also show how decisions regarding an opportunity (income generating activities) are arrived at with the level of concern (risk). The research will generate invaluable knowledge so that at policy level, the programme could be made even more efficient and effective. In addition, the general knowledge which will be gained through the data collected will show how risk and opportunity interrelate to determine livelihood outcomes.

Abbreviations

IHS	Institute for Housing and Urban Development
MCDMCH	Ministry of Community Development, Mother and Child Health
SPF	Social Protection Funds
SCTs	Social Cash Transfer Scheme
PWAS	Public Welfare Assistance Scheme
HIV	Human Immune Virus
PSWO	Provincial Social Welfare Office
DSWO	District Social Welfare Office
DWAC	District Welfare Assistance Committee
CWAC	Community Welfare Assistance Committee
ACC	Area Coordinating Committee
AIDS	Acquired Immune Deficiency Syndrome
IGAs	Income Generating Activities
ZICTA	Zambia Information Communication Technology Authority
ZESCO	Zambia Electricity Supply Corporation
CETZAM	Christian Enterprises Trust of Zambia
ZAPD	Zambia Agency for People living with Disabilities
NORTEC	Northern Technical College

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Chapter one

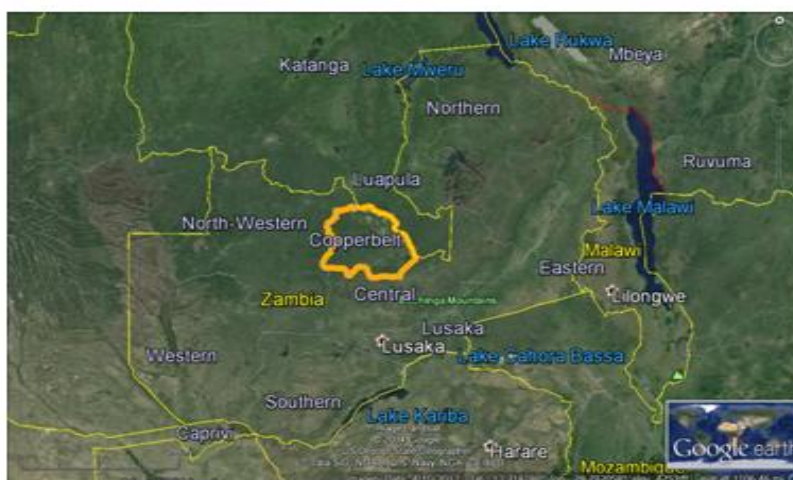
1.1 Introduction

In an attempt to ensure that income is achieved at household level, the government of the Republic of Zambia commissioned the grants programme for income generating activities under the Social Protection Funds to empower individuals. This chapter puts the research into perspective by discussing the main anchors of the study. It will give some background information on the topic under study and a statement of the problem. Following in line will be the objective of the study, the main research questions and the significance of the study. Lastly, a highlight of the scope and limitations of the study will be outlined.

1.1.1 Research Background

The fast approaching deadline to meet the objectives of the Millennium Development goals by 2015 has seen Zambia formulate and implement social protection programmes to reduce extreme poverty. The government of the Republic of Zambia has realised that chronic poverty transmitted through generations affects a large number of people countrywide.

In Zambia's Sixth National Development Plan (2011-2015) which was titled 'Sustained Economic Growth and Poverty Reduction' and later revised to 'People Centred Development', stress was placed on social protection programmes to reduce vulnerability caused by high unemployment rates and effects of the HIV/AIDS pandemic. The foregoing reasons necessitated the birth of the grants programme through the Social Protection Funds. Today, the programme has reached all the provinces of Zambia.



Source: google earth

Figure 1.1 map of Zambia showing all the provinces.

1.1.2 The grants programme

The grants programme under the Social Protection Funds was initiated in 2010 by the Ministry of Community Development, Mother and Child Health in the Department of Social Welfare. Initially, the programme had been under the Department of Human Resources and it was called the Social Safety Net Programme. The Department of Human Resources had been

tasked to deal with individuals who visited the Permanent Secretary's Office for assistance in terms of business start up capital and funds to aid people in their daily living for transportation, food and shelter. Over the years, the number had been increasing and so, a lasting solution had to be found.

The Programme was handed over to the Department of Social Welfare in June 2012 and changed the name to Social Protection Funds Programme (grants programme). The decentralisation process made possible the piloting of the programme in a few provinces including the Copperbelt Province where Ndola District, the focus area of this study rolled out the programme for the first time in June, 2012. Prior to this, there was the formulation of the Social Protection guidelines that laid down the terms of reference for the grants programme. Today, the programme which is jointly funded by the Zambian and Finnish governments is being administered in all the eighty nine districts of Zambia.

The main objective of the programme is to provide grants to the most vulnerable but viable individual clients for income generating projects in order to ensure economic empowerment at individual and household levels. Most individuals do not want to be empowered at group level as they believe that the benefits of group empowerment are not achieved at individual household level (Ministry of Community Development, Mother and Child Health, 2012).

The initiation of the grants programme was after the realisation that the other two safety net programmes in the Department of Social Welfare which are the Social Cash Transfer Schemes (SCTS) and the Public Welfare Assistance Scheme (PWAS) were not the right type of assistance for households that had potential to run businesses as they created a dependency on the social net programmes. The Social Cash Transfers (SCTs) give assistance bi monthly of the annual average price of a bag of staple food which is mealie meal. On the other hand, the Public Welfare Assistance Scheme (PWAS) gives assistance in terms of payment of school fees, health expenses and provision of food rations. However, government expenditure through the PWAS programme has reduced and this has increased the vulnerability of households.

The grants programme targets vulnerable households with viable business plans. Moser defined vulnerability as 'the insecurity of the well-being of individuals, households or communities in the face of a changing environment' (Moser, 1996). They are susceptible to stress, risks and shocks as a result of changes in the social and economic structures such as unemployment and the impact of diseases. This vulnerability is a characteristic of poverty and it is what the Department of Social Welfare tries to reduce in order to reduce poverty levels.

The government of the Republic of Zambia considers vulnerable households as those that do not have a source of income, are headed by the elderly and care for orphans and vulnerable children (Ibid). Households headed by women and the physically challenged persons are also the target of the grants programme. These households have challenges in meeting the basic needs of food, shelter and clothing. In addition, they do not have access to services such as health centres and education. All these inadequacies and lack are as a result of the shortfall of income in the households.

Implementation of the programme is done at the national, provincial and district levels. Funds are sent to the Provincial Social Welfare Offices (PSWO) who then disburse the funds to all the districts depending on the magnitude of the applications per district. The District Social Welfare Office (DSWO) is tasked with the disbursement of funds and the procurement of

items for the income generating activities to the clients. This is done in collaboration with the District Welfare Assistance Committee (DWAC) which comprises of personnel from different departments and organizations within the city. In addition, community structures such as the Community Welfare Assistance Committee (CWAC) and the Area Coordinating Committee (ACC) play a pivotal role in identifying the most vulnerable households in the communities.

The criteria for selection lie in the vulnerability of the households and the production of a business plan that is able to survive or work successfully. The underlying principle of the grant programme is to uplift the welfare of households and ultimately contribute to national economic development through poverty alleviation. The business plans include the type of business, the amount required and how the sustainability of the business will be ensured. Business plans are to be formulated with the help of leaders in the community structures such as the Community Welfare Assistance Committee and the District Welfare Assistance Committee. This is in order to assist those who are not able to read and write. Those who do not know how to make business plans are also assisted by the CWACs who work in close collaboration with the Department of Social Welfare. Before the plans are approved and sent to the ministry headquarters, these two committees should endorse the plans and application forms. This is very cardinal as the conditions for the award of the grants stipulate that one should be a Zambian citizen with a Green National Registration card and that a viable business plan should be presented with endorsements from the community structures.

Monitoring of the programme is undertaken by all the departments and committees mentioned above including the Department of Social Welfare-Ministry Headquarters, Accounts department and Audit Committee members. The guidelines stipulate that a midterm evaluation an ex-post evaluation will be conducted after five and ten years from the inception of the programme respectively. Therefore, no evaluation has been done so far.

The provision of the grant is done through materials needed for the activities or funds given directly to the beneficiaries. The government recommends provision in material form to avoid the risk of misusing the grant. Funds are only given in cash form in extremely rare cases for activities that require travelling such as fish, charcoal or agricultural inputs.

The main assumption of the programme is that individuals will set up income generating activities which would propel them out of poverty. Therefore, the expectation of the programme is increase in income and consequently the ability to access medical services, improvement in nutrition as well as ability to access education institutions. Mention should be made that the Government of the Republic of Zambia offers free primary education but beyond this level, education comes with a cost. It is anticipated that through this programme, people may be able to live dignified lives.

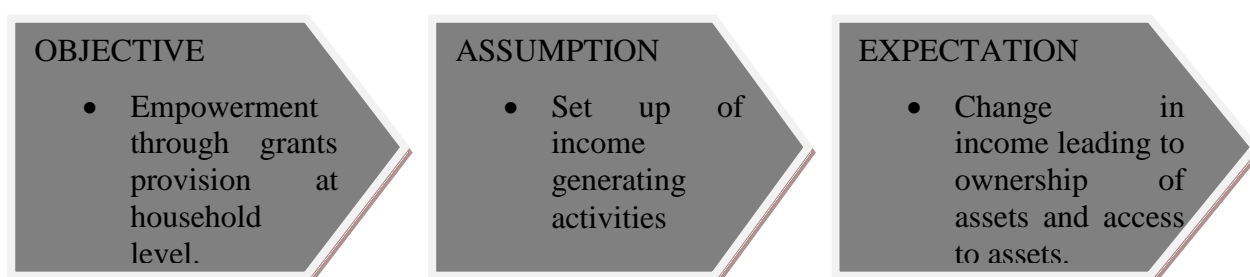


Figure 1.2 programme summary

The focus of this study is Ndola town which is under the Copperbelt Province of Zambia. Although the programme was first rolled out in June 2012 when seven (7) households were empowered, this study targeted the 2013 recipients who comprised of fifty two (52) households. The recipients were from Chifubu, Town centre, Itawa, Kang'onga, Kabushi, Kawama and Ndeke. Other areas included Masala, Northrise, Mushili, Kaloko, Pamodzi, Nkwazi, Twapia, Lubuto and Chipulukusu.

The grant ceiling for each household was four thousand kwacha (ZMK4, 000) which is equivalent to five hundred euro (£500) today when £1 is equivalent to ZMK8. The determinant of the amount was the business plan submitted. The grant amounts in cash or materials ranged from one five kwacha (ZMK500) to four thousand kwacha (ZMK4, 000).

1.1.3 Problem statement

Poverty has led to an increase in the number of clients on welfare programmes such as the Public Welfare Assistance Scheme (PWAS) which gives assistance in form of food rations and support to access health and education services. Many people do not have sources of income and are entirely dependent on government support for their livelihood.

On the other hand, government support to these programmes has decreased over the years due to deficits in the national budget and this has led to increased vulnerability at household level as government resources are limited and can only be stretched so far. The increased population growth, the HIV/AIDS pandemic and the effects of the Structural Adjustment programmes has had an impact on the welfare of households as a large number of people are unemployed and lack sources of income. This has led to increased vulnerability and consequently, high poverty levels.

As a broader poverty reduction strategy, the grant programme provides investments for income generating projects to households. It is anticipated that this would lead to a reduction in poverty and inequality levels as a result of the increase in incomes. Recipients of the one off grant would be weaned off the welfare programmes thereby reducing dependency on government programmes. Therefore, beneficiaries of the grant are expected to ensure that the income generating activities are established, sustained and the impact should be evident at least after one year.

However, the government's assumption that the grants would lead to direct investments in businesses is not always the case due to the ever present notion of risk among vulnerable households. The poor's perception of risk determines how the opportunity provided through the grants programme is utilised. This is discussed in detail in chapter two on literature review.

This leads me to the statement of the problem to which the thesis is addressed that risk and opportunity influence the decision making process of vulnerable households in Ndola. The Government assumes that with the grants, people will ultimately become entrepreneurs and rise above poverty. Through this research, it was hoped to see whether this was obtaining on the ground by following the process people take once they have been given the opportunity.

1.1.4 Objective of the study

To explain how risk and opportunity influence the grants programme for income generating activities for vulnerable households.

1.1.5 Provisional research question

How do risk and opportunity influence the effect of the grants programme for income generating activities on income and asset building among vulnerable households in Ndola?

Specific Research Questions

1. What is the effect of the grant programme for income generating activities on income and asset building?
2. To what extent do risk and opportunity affect the choice of livelihood strategies in achieving household security?

1.1.6 Significance of study

There is need to explain the strategies that poor people use to prevent risk, cope and build their assets. What affects the decision making processes involved that eventually lead to diverse livelihood strategies is very important to note as they have a bearing on the outcome of programmes. Therefore, this study was undertaken to explain the income generating activities in relation to the processes involved after the policy (grant programme) has created a livelihood opportunity.

The study looked at the role that risk and opportunity play in the decision making process at household level. Therefore, it will have practical relevance to policy as well as academic relevance as prevention and coping with risk is very important. It will bring to light issues surrounding the programme with regard to its impact and processes undertaken. Through this research, valuable information to improve the policy will be yielded and a contribution to academic research is possible.

1.1.7 Scope and limitations

The programme targeted vulnerable households in the high density areas of Ndola city which had been selected through a screening process by the Ministry headquarters with assistance from the District Social Welfare office and the grassroots level structures. The study looked at the impact of the grants programme on the welfare of the vulnerable by focussing on the role of risk and opportunity in determining livelihood strategies. This impact was to be established by assessing how the grants programme has influenced the way of life of the vulnerable who had received the grants in 2013. This year was chosen because it had a considerable number of recipients who were fifty two. The recipients for the previous year were only seven and so if these had been selected, reliability of the results would have been very low.

Limitations were foreseen in the study and these related to inadequate financial resources and limited time for fieldwork. The study was an experiment that wanted to establish the effect of the grants programme and understand how risk and opportunity interrelate to influence decisions. It would have been interesting to compare the impact of two different programmes from the department and to explain how risk and opportunity influence each one of them.

The limitation in time would not accord me the opportunity to look into issues of access in relation to the institution responsible for the provision of the grants. It would have been interesting to look into how people access the grants and what factors influence their participation. In addition, studying the power relations at household and community level would ensure understanding of how decisions are actually arrived at. However, issues of access and power would be better investigated in other studies due to the time limit.

The other limitation anticipated lay in conducting the actual data collection because the recipients of the grant live in different areas within Ndola. It is not easy to locate the houses as they were not built in a logical order. However, the Community Welfare Assistance Committee leaders and the Area Coordinating Committee leaders would assist in locating these households because they live in these communities and they were also involved in the process of identifying the households.

Chapter two: Literature Review

2.1 Introduction

The aim of this chapter is to review literature advanced by different scholars who have forwarded arguments surrounding poverty theories and the livelihood model in one way or the other. It discusses different approaches to the definition and measurement of poverty and highlight why the livelihood model has been selected for this study in section 2.3. The literature review will start by describing the livelihood model and in so doing contrasting and comparing it with other approaches to poverty that have been forwarded. The livelihood model's weaknesses and limitations will be discussed in relation to its use. The literature will then narrow down to arguments on how the poor manage their portfolios and their prospects in entrepreneurship.

2.2 Poverty Theories

2.2.1 The Monetary, Capability, Social Exclusion and Participatory approaches

The four approaches that are compared and contrasted with the livelihoods approach in this chapter include the monetary, capability, social exclusion and participatory approaches to poverty. These have pros and cons in their own right and it is in these that they are compared and contrasted with the livelihood's approach. The monetary approach measures poverty from a certain poverty line. On the other hand, the capability approach measures poverty in the expansion of human capabilities thus education and access to basic services are some of the areas of importance. The social exclusion approach looks at the processes that exclude people from accessing resources that have a potential to contribute to their wellbeing. Lastly, the participatory approach looks at poverty according to the people themselves (Stewart, Laderchi, et al., 2007). The livelihood's approach will be used in this study because it encompasses the capabilities, assets and activities or strategies that people use to make a living. It captures processes that determine the outcome of people's efforts in making a living.

2.2.2 The livelihood's approach

The history of the livelihood model lies in the understanding of poverty by the poor themselves through their participation. This was advanced by Robert Chambers and Gordon Conway from the 1980s to early 1990s for the rural areas and later in the 1990s by Caroline Moser and Carole Rakodi in relation to the urban areas.

Carney defined a livelihood as encompassing, 'the capabilities, assets (including both material and social resources) and activities required for a means of living' (Carney, 1998). This relates to how people use their resources in adverse circumstances. These resources or assets culminate into capital and are used in combination or transformed from one type into a different asset altogether to sustain livelihoods. There are five main capitals that capture the assets that households use to produce and amass for future utilization. These include human, social, physical, financial and natural capitals. These are elaborated on in this section. How these assets are utilized in their combination or transformed forms the basis of survival strategies. The assets are influenced by policies, institutions and processes which play a role in how people access livelihood opportunities to improve their way of life in the vulnerability context (Rakodi, 2002).

The vulnerability context according to Rakodi's livelihood model can be sudden shocks, long term trends and stresses that subject people and assets to insecurity. This vulnerability is what

Moser defined as the, ‘insecurity and sensitivity in the wellbeing of individuals, households and communities in the face of a changing environment and implicit in this, their responsiveness and resilience to risks they face during negative changes’ (Moser, 1998).

According to Rakodi, the livelihood approach is characterized by its people centeredness, responsiveness and multi level dimensions. It is dynamic and sustainable and can be conducted in partnerships between the public and private sectors. The model has merits and demerits but compared to other concepts of poverty still emerges as a better model. Stewart et al (2007) gave a comparative view of the four concepts of poverty namely the monetary, capabilities, social exclusion and participatory approaches which assist in understanding the issues that surround the concept of poverty (Stewart, Laderchi, et al., 2007).

The livelihood framework is the diagrammatic model of the livelihoods approach which helps in analysing livelihoods as well understanding and managing complexity. It makes the identification of objectives and interventions in the endeavour to improve livelihoods easier as has been discussed earlier. Below is the livelihoods framework indicating clearly the focus of the research which is on the livelihood assets and strategies with the entry point being the livelihood opportunity.

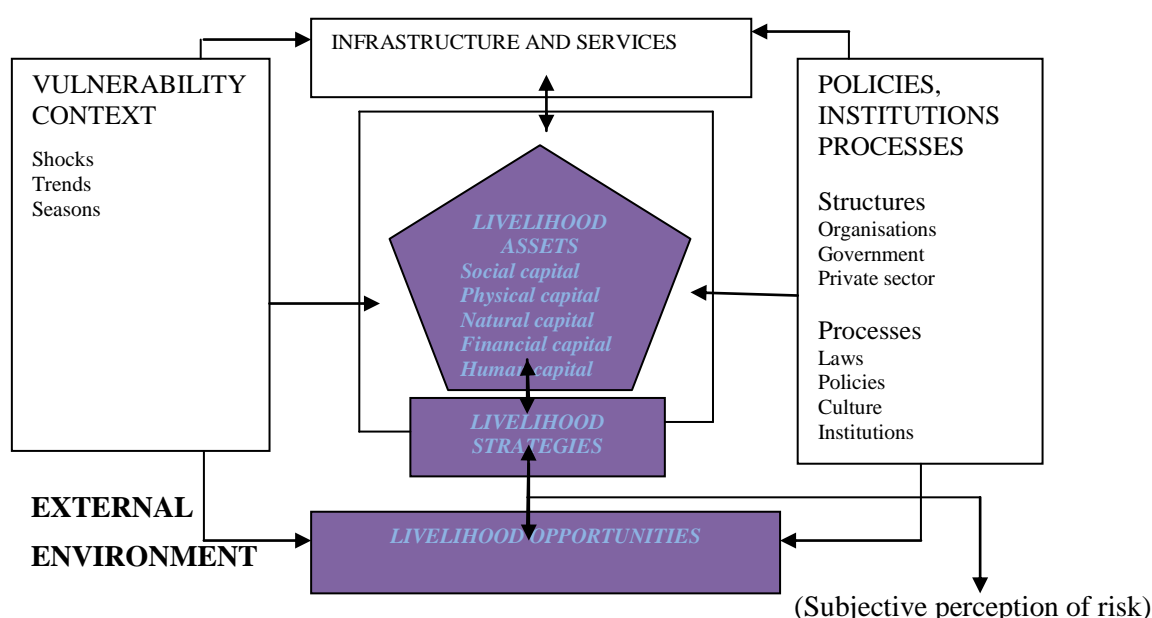


Figure 2.3 The livelihoods framework

The household livelihood assets are summarised as follows;

Table 2.1 Livelihood assets

1. Human	Qualitative (levels of education skills and health status) and quantitative (Number of members and time available to engage in income generating activities) labour resources.
2. Social and political capital	Networks, membership of groups, relationships of trust and reciprocity, access to wider institutions of society on which people draw in pursuit of livelihoods.

3. Physical capital	Physical or produced capital is the basic infrastructure (transport, shelter, water, energy, and communications) and the production equipment and means which enable people to pursue their livelihoods.
4. Financial capital	The financial resources available to people (including savings, credit, remittances and pensions) which provide them with different livelihood options.
5. Natural capital	The natural resource stocks from which resource flows useful to livelihoods are derived, including land, water and other environmental resources, especially common pool resources.

Source: Carney, 1998, p7

An analysis of the livelihood assets is very important for this research as it is in these that poverty through income levels could be measured. A change in income levels could be seen in the change in consumption patterns, ownership of assets as well as access to assets. It is important to note that for this research, natural capital will not be included because the respondents live in urban areas and do not necessarily use common pool resources to build livelihoods.

2.2.3 The advantages of the livelihood approach

One advantage that the livelihood model has over the other approaches like the participatory, social exclusion, monetary and capabilities approach which Moser (1998) attests to is that it looks at people as the major actors in their asset management strategies and so people are able to make decisions on how they utilize their assets to sustain their lives. This is cardinal as it is themselves who understand their situations and are better able to make decisions according to what they deem right and prioritize at a given time.

The concept of livelihood has gained popularity and is mostly used as a sensitizing concept indicating an approach to poverty issues aiming to be people centered, non sectoral and grounded in the multi dimensional reality of life. The focus is always from the perspective of people's daily struggles to make a living (Kaag, Van Berkel, et al., 2003). The other approaches such as the monetary and capabilities approaches rely on assessments of poverty from 'professionals' views whose focus are simply descriptive. These professionals do not understand the processes the poor themselves undergo and what their priorities are in terms of making a living. In addition, Stewart et al (2007) posed a number of important questions relating to value judgement in the measurement of poverty that goes to show the importance of understanding the concept of poverty from the perspective of the poor themselves. The livelihood model allows for the analysis of poverty and issues relating to poverty in a broader way as it looks at the processes involved (Stewart, Laderchi, et al., 2007).

Despite being dynamic like the livelihood model, social exclusion is a problematic approach as it can only be adequate if there is an adequate group to compare with. Just like the monetary approach, the social exclusion approach was developed for the developed countries and is context specific. Social exclusion is the result of deprivation advanced by people's attitudes and behaviours through selectiveness. In this way, people are not able to benefit from resources or opportunities which could be available at a particular time.

Another advantage of the livelihood model is that it looks at poverty from the micro and macro levels as structures and organizations are also recognized as important determinants of livelihood outcomes. These form the basis for policy in terms of external intervention from government or non governmental organizations by creating an enabling environment.

Through these institutions and organizations, policies are formed that aim at improving the welfare of individuals, households and communities. However, it is through these institutions that marginalization can occur and deprive others of access to resources and opportunities.

Different from other models such as the monetary approach that looks at poverty measurement in terms of incomes, the livelihood model takes a holistic view that looks at both tangible and intangible assets. It acknowledges the interdependent factors at play and that, if managed properly assets could reduce vulnerability. This is vital as people employ different strategies which involve the utilization of different forms of assets in a wide range of pathways.

In assessing poverty indicators, Moser (1998) concluded that income trend data and consumption characteristics only give a partial picture as they do not capture the diverse responses that people engage in during economic hardships. However, she pointed out that it was a good starting point to the study of reassessing urban poverty reduction strategies (Moser, 1998). The monetary approach is easy to measure and comparable worldwide. It is worthy to look beyond incomes to sustainable livelihoods and beyond poverty to wellbeing (Chambers, 1995).

However, despite being easy to standardize, the monetary approach has weaknesses because poverty is a relative concept and income fluctuations are inevitable. In addition, capturing these fluctuations can prove to be difficult. Hulme and McKay (2005) asserted that income and consumption measures of wellbeing highlight large fluctuations overtime and this is mostly significant for the poorest. These fluctuations imply vulnerability and so non monetary indicators such as nutritional status and literacy levels for example are less subjective to changes (Hulme and McKay, 2005).

2.2.4 The disadvantages and limitations of the livelihood approach

The disadvantages and limitations of the livelihoods approach which will be highlighted in this section are that it does not address issues of access and power and that it is subjective and time consuming. It is also difficult to measure because it is dynamic and complex. The livelihood's approach is blind to the inequality of social capital as the underlying assumption is that decision making is done in an environment that is conflict free and where people share common interests.

One of the disadvantages of the livelihood model is that focusing on the poor people's perception and strategies may result into the overlooking of the structural constraints such as power inequalities and unequal access to resources by certain groups in society (Kaag, Van Berkel, et al., 2003). The important role of power was analyzed by Haan and Zoomers (2005) who identified the two challenges of the livelihood model as access and access to livelihood opportunities in relation to decision making. In both challenges, power played a key role in the interactions of people, institutions and structures (De Haan and Zoomers, 2005). The livelihoods approach does not take the structural environment into consideration but it is in these that decisions are made.

Participation which is highlighted in the livelihood model should be critically looked at as there are power relationships within households and communities that shape decisions. It is a fallacy to believe that the relationships are harmonious as there are conflicts between individuals because social capital encompasses individuals with different interests and priorities. In this way, it is very difficult to know whether participation captures the perceptions and desires of the intended target or the few better off because of the significant role of power in decision making. These processes normally involve a trade off of livelihoods

of one group and undermine the other. It is very important to capture social relations and power within the framework.

The other weakness of the livelihood model is that its holistic view tends to be complex and renders measurement extremely difficult. Compared to other approaches such as the monetary approach which quantifies and standardizes outcomes using the poverty line, measurement of outcomes in the livelihood model is not easy as outcomes are interpreted in qualitative terms and may be subjective hence. In addition, the process of measurement is time and resource consuming as a result of difficulties in getting to the depth of issues. Related to this is the fact that comparisons of outcomes with other units are not easy as households, communities and countries are homogeneous.

The livelihood model is useful in my research because its holistic view of poverty will assist in understanding the processes that may lead to asset accumulation in vulnerable households. The research will seek to explain the pathways people take to reduce vulnerability using financial capital given in form of the grant. This is important to acknowledge as deviations can occur at different stages in the way to investments in assets due to the influence of risk and opportunity for example. The livelihood model is ideal as it will show how different assets can be transformed into different forms to serve specific purposes

Further, the model which looks at the micro and macro levels in terms of creating an enabling environment through public and private organizations as an external determinant on strategies will help explain how strategies are influenced. This has a bearing on the tradeoffs, options, choices and decisions people make in their endeavour to reduce their insecurity as has been mentioned already.

The research will not focus on the livelihood model in totality but will focus on aspects of the model with the entry point being the opportunity. It will show how decision making pertaining to livelihoods is influenced by the opportunity (grant programme) and the perception of risk by the poor themselves. The study will investigate how strategies are formed in order to prevent risk, cope, attain security, and invest in assets.

The livelihood model is by far still the best model to use in livelihood studies despite the disadvantages and limitations outlined in the essay. It captures the processes that people engage in to make a living. It does not just assess the causes and give solutions to poverty and related concepts but looks at the pathways that people take in order to survive. It is in these processes that policy intervention should be formed.

2.2.5 Livelihood strategies

Rakodi, (2002) indicated that livelihood strategies are activities that people choose to engage into in order to attain security. This is in combination of a wide array of assets, both tangible and intangible. The strategies which are aimed at coping and recovering from shocks and stresses are hence dependent on the asset portfolio held and the household's ability to find and make use of livelihood opportunities. It is important to highlight that access to these opportunities is influenced by a number of factors.

Beall (2002) made an analysis on intra-household analysis which many writers overlooked. She pointed out that the role of gender and generation in influencing access and ability to command resources at the household level was very crucial and yet ignored. She said an approach that recognized this would ensure that understanding of low income houses in terms of differences and pursuits is achieved. The pursuits could relate to efforts for survival, coping or seeking security and having relative wealth. Long term security may involve investments in human capital through education so that people are in a better position to

make decisions and challenge structures. Livelihood decisions revolve around issues of production, consumption and distribution and these determine the strategies to be taken.

It is important to note that labour is the poor's most important asset as it facilitates an income which gives people an opportunity to improve wellbeing, adapt to shocks and secure livelihoods. However, to secure the future, an approach that looks into the structures and processes that determine how people access opportunities and the environment in which strategies are formulated is necessary. At household level, outcomes are unique depending on the household structure in terms of human capital endowments, size, gender and age of the members. Many households engage in risk spreading behaviour as well as change in expenditure patterns such as reduction in consumption which may yield serious health consequences (Beall, 2002).

Mention should be made that supplementary sources of income may be required to move from survival to household security achievement. Poor households are forced to make choices depending on the level of vulnerability. In order to survive, young children may be forced to leave school in order to work and contribute to the survival of the household depriving them of a very key livelihood opportunity, education. This, in most instances creates child labour which is detrimental to the lives of children and the country as a whole (Rakodi, 2002). All in all, risk plays a fundamental role in the decision making process of a household as crucial choices have to be made when opportunities are available in order to survive.

Attaining livelihood security should ensure a, move beyond survival or simply coping and seek longer term security - investing in the future (Beall, 2002). Investment in the future requires one being availed opportunities to tap into. Security is a livelihood ambition that aims at increasing consumption and creating savings to use in order to cushion shocks. The most important issue then becomes access as resources are of no value if they can not be accessed (Bebbington, 1999) .

(i) Risk and (In) Security

The concept of risk is very important in the conceptualization of poverty. Devereux equated risk to uncertainty and mentioned that risk and vulnerability were rediscovered features of rural livelihoods and poverty thus making them an issue of policy focus. He defined the concept of vulnerability as one that combines exposure to a threat with susceptibility or sensitivity to its adverse consequences (Devereux, 2001). In this definition, the 'exposure to a threat' is risk and the antidote to this is security.

Mention should be made that the concept of risk is dependent on the context and conditions prevailing in that particular household or community. According to Devereux, vulnerability is decided partly by risk factors that are generic to geographically connected groups of people (exposure) and partly by specific risk factors that are specific to individuals and households (susceptibility). He added that resilience was dependant on relative wealth, access to alternative income sources and support from extended family and social networks. Brouwer et al outlined the determinants of vulnerability as low incomes, disparity in incomes and less access to productive assets. This was according to a case study in Bangladesh that looked at the association between risk, poverty and vulnerability in flood areas. They added that cultural mechanisms to perceptions and beliefs about nature and avoidance of threats also play a role in the formulation of strategies (Brouwer, Akter, et al., 2007)

Birkmann (2006) argued that the perception of risk which is subjective may border on past events that are linked to different hazards (Birkmann, 2006). The level of risk concern will be determined by past hazards or shocks such as illness, death of bread winner or loss of source

of income. These have a bearing on how households make decisions pertaining to their livelihoods. In the final analysis, it will have a bearing on how people choose their livelihood strategies so that they could prevent future occurrences of the threats.

The findings of an inductive participatory Urban Appraisal (APUA) study conducted in Colombia and Guatemala on livelihood security advanced for the need to look at violence and physical safety in poverty related issues. The results suggested a strong link between poverty, security and violence in livelihood security as the poor themselves prioritized physical security over income. The study concluded that most livelihood approaches tend to focus on economic and social aspects of security (McIlwaine and Moser, 2003). For livelihood security, the concept of poverty should explicitly look at this aspect because when people have no access to opportunities that bring in an income for example, they are left with no choice but to resort to crime. There is need to understand that poverty is related to violence and conflict and this puts a strain on people as they have to constantly live in fear.

The concept of risk is very important in my research as it has a bearing on how people perceive opportunities and consequently on the decisions that they have to make regarding their livelihoods. It is the subjective perception of their concerns that determine how an opportunity is treated due to past events for example. This concept will help explain how decisions are made hence. It is very important to note that the ability to assume risk determines the level of vulnerability and consequently entrepreneurship (Berner, Gomez, et al., 2012). In business investments, it is a characteristic of the profit oriented entrepreneurs to take risks and invest in viable projects which have a considerable return. It is through their ability to assume risk that a springboard out of poverty could be found.

(ii) Risk management and Social capital

Poor people in the rural areas engage in ex-ante risk mitigation strategies, ex-post coping strategies and community support systems to enhance their livelihoods. Ex ante risk mitigation strategies are usually preventative and include activities such as diversification in income sources Devereux (2001, p.511-512). According to Brouwer et al, spreading the risk across multiple economic activities tends to pay off but this is only possible for those who have the opportunity to engage in economic activities.

The ex-post strategies comprise of coping strategies as well as adaptive strategies which are short term responses and permanent coping strategies respectively. Devereux (2001) stated that there was usually a trade off of short term strategies against longer term economic viability that ensured livelihood security. He pointed out that the coping strategies do not make it possible for households to overcome severe shocks as savings are for use during emergencies. He referred to community support structures as safety nets comprising of a range of coping strategies that people adopt which capitalize on social capital through horizontal and vertical redistributions.

However, Social capital may not always be advantageous as it could lead to exclusion of the poor from certain opportunities. According to Cleaver (2005), many analyses of the concept of social capital that have outlined the benefits of social capital have oversimplified the relationship between social economic and cultural inequalities and relations of power. Social capital can aid or constrain individual actions causing disparities in class and caste as well as gender and age (Cleaver, 2005). It is therefore imperative that contents and practices are examined as social capital is two edged as it can yield both cooperation and conflict depending on circumstances and actions prevailing at a particular time.

Cleaver further argued that, 'the chronically poor engage in social and institutional life on adverse terms; they are less able to negotiate 'the right way of doing things' to create room

for manoeuvre, to shape social relations to their advantage rather than others' (ibid, p.895). Exclusion occurs on the basis that people do not have capabilities in terms of their education or economic status to penetrate the relationships that are beneficial. Cleaver listed the poor's dependence on their own able-bodiedness, derogatory perceptions and their inability to articulate issues at public fora as factors that constrain this. He said that at such gatherings, the poor only listen to be informed as they do not speak. For effective participation and utilization of social capital, there was a need to look into the effects of material and physical assets of the poor and the structures that impede their exercise of agency.

These concepts are useful to my research because of the influence of risk on decision making. Ex ante risk management strategies focus on prevention of risk and so grant beneficiaries may split the resource into different activities which may include investments in insurance or social capital among other things. Social relationships may need to be enhanced through lending or offering assistance as they could be useful when unexpected expenditures arise. This is because these relationships have an obligation of reciprocity.

(iii) Power

Issues of power at household and community level affect the decision making process. In households, individuals command different proportions of power and this affects how strategies in homes are arrived at. At community level, the elite, who are endowed with education and economic status, are more likely to take up positions of influence and their decisions have an impact on the poor. In most development projects they can influence decisions that can benefit them and the poor or benefit them alone thus creating elite control and elite capture respectively. A study conducted in four areas of Indonesia revealed that not all elites are corrupt thus showing a clear distinction between elite capture and elite control. It further revealed that democratic governance in communities did not exactly entail resources reaching the intended beneficiaries but it gave the opportunity to redress issues that affected the community such as elite capture for example (Dasgupta and Beard, 2007).

Power is a very important concept because it determines who has access to resources. It is evident at different levels where decision making has to be made. The power differences in society may entail exclusion for some individuals or households as those with power have the upper hand.

Despite its importance, this concept will not be included in this research due to the time factor. The focus of this research will start from the opportunity created. Acknowledgement should be made that decision making power in households may be influenced by power relations especially in cultures where women are sidelined but in this research, this will not be the focus.

(iv) Access

Access is the ability to benefit from things-including material objects, persons, institutions, and symbols. This definition draws attention to relations that can either constrain or enable people to benefit from resources. Further, power affects access as some people have power within the domains of the material, culture and political-economy hence putting them at an advantage. Access, a bundle of power is dynamic due to the differences in social relations. Some actors in these webs of social relations direct and maintain access by controlling single bundles of power (Ribot and Peluso, 2003).

Bebbington (1999) in analyzing peasant viability, rural households and poverty looked at how people access different capitals and how these are combined to build livelihoods by affecting human experience and income. He analyzed how people engaged with other actors through relations of the state, economy and civil society to expand asset bases. In this, he

investigated the structures responsible for enhancing life through capabilities so that a framework that broadens the conception of livelihoods could be formulated. The framework made explicit the tradeoffs between economic growth, human development, social integration and environmental integrity. How these are made vary across the life cycle and the short term (Bebbington, 1999).

He pointed out that efforts to improve livelihoods fail because there is a lack of understanding of how the poor strategize and get by. It is thus important to look at the assets that the poor have access to as limited access constrains the viability of livelihoods. He said that it was vital to analyze their own perceptions about wellbeing in relation to their livelihood strategies. It is important for the poor to be aware of their capabilities so that they can confront social conditions that produce poverty.

Bebbington (1999) proposed varying alternative sources of livelihoods in the urban sector as a result of the impact of the neoliberal economic reforms on households. The result has been transitions such as migrations that in most cases have offered elements of sustainable alternatives by going beyond survival stage.

Access to opportunities that lead to livelihood activities are shaped by interactions at different levels including individual, households and community. On the other hand, institutional interactions also shape access to assets and activities. In all these activities, power relations play a very important role as they define who gains access and who has control over the activities (De Haan and Zoomers, 2005). It is imperative then to acknowledge that access to resources is determined by the forces of power at play at different levels. Access could be dictated by those who hold power in communities but it is possible that the better off could benefit from the programme denying the most deserving, based on vulnerability, access. Important as it may be, the issue of access demands a separate research as it would require a look into the institutions and structures as well as processes responsible for the implementation of the programme.

2.2.6 Grants and Micro credit

The grant programme for income generating activities is an initiative of the government of the republic of Zambia which gives the poor people a livelihood opportunity in order to reduce household vulnerability and lead to poverty reduction. Policy makers perceive the micro grants as unconditional cash transfers providing a risk free opportunity for people to start or grow their businesses. It is envisioned that through these activities there would be an increase in income leading to asset building.

Micro grants and micro credit are similar in that they have the same objectives of reducing vulnerability and alleviating poverty. According to Balkenhol (2007), microfinance has the objectives of developing microenterprises, reducing poverty and improving social equity (Balkenhol, 2007).

One of the prerequisites for economic and social development is the ability of households to access capital, save and manage risk exposure. Access to basic financial services should result into the development of entrepreneurial skills and opportunities. It should also lead to the promotion of better risk management capabilities and economic aspirations among the poor who fall outside the perimeters of financial markets and services (Sundaresan, 2008).

In his study of the rural areas, Devereux concluded that the solution to poverty lay in improving the performance of private actors and the removal of inefficiencies and distortions. He added that focus should then be on the labour market as a mechanism to smooth consumption and that more attractive accessible micro credit and savings schemes would raise production, incomes, savings rates and asset buffers. He however pointed out that

information asymmetries, chronic poverty, lack of collateral, covariant risk and high transaction costs disadvantaged the poor in the developing countries. He pointed out that these could be overcome as potential for commercial provision existed to a large extent (Devereux, 2001). Research has shown that those who are able to access microfinance are those who fall just below or above the poverty line and not the extremely poor or the destitute. The extreme poor are usually not eligible for loans for the reasons already outlined.

On the other hand, Verrest (2013) pointed out that the poor may be aware and be in acknowledgement of the bottlenecks involved in accessing credit but their main concern is mistrust and avoidance of any form of risk. This has a bearing on the experiences and perceptions that they have towards credit that comes with conditionality (Verrest, 2013). The risk of repayments and the perception that they have of making bad investments have a bearing on their decisions.

Balkenhol (2007) advanced that some of those who are able to get over the hurdles of accessing credit have had their conditions deteriorate at some point because microfinance has accentuated income disparities resulting into indebtedness, excessive attention to micro-entrepreneurship and the use of entire savings to service loans (Balkenhol, 2007). Indeed this has a negative impact on the poor as they are constantly strained by the burden of repayments at the expense of other immediate needs.

Despite the promotion of savings groups and group collateral as alternatives, the extremely poor are still marginalized as they are passed over for good clients who have collateral or are able to prove their saving capacity. Savings are used for life cycle events, investment opportunities and emergencies. Informal savings are preferred over the formal ones as they have appropriate designs, low transaction costs and give positive returns and security. Barriers to entry are insurmountable for the extreme poor as they may not be a part of a network and may have limited entrepreneurial capacity and insufficient empowerment. The limited access to investment opportunities is harmful as poverty is partly explained by the lack of economic opportunities (Balkenhol, 2007).

For those who cannot access credit through institutions and networks, the provision of micro grants becomes necessary. However, it is important to highlight the role of social networks as the most deserving households who meet the criteria for grants may not be availed with information and so may be left out. Mention should be made that despite the policy makers' perception of the grants being 'risk free', grant recipients have to make decisions of how they manage the resource. This process is influenced by the opportunity and their perception of risk. This determines the pathways they take in order to meet their basic needs to attain security or invest in assets.

A discussion of the concepts of grants and micro credit are important in my research because the underlying reason for the provision of the grants is that the poorest of the poor can not access credit to initiate income generating activities. This is because they do not meet the conditions stipulated by financial credit institutions. Provision of the grants is seen as a springboard to access credit. Even in informal savings groups, the extremely poor are excluded due to lack of assets and so their inclusion in these groups is seen as a risk. A discussion of the grants programme is important because it creates the opportunity which is the starting point of this research. This opportunity is assumed to be a risk free opportunity by policy makers but on the other hand the perception of risk affects the decision making process of recipients. The poor's perception of risk is so eminent that it affects the strategies they adopt in order to survive by diversifying the risk or to leap out of poverty by taking the risk of investing in one viable venture.

2.2.7 Survival and Growth Oriented Entrepreneurs

Microenterprises are usually informally organized and produce modest income through small scale businesses mostly conducted in homes. A research conducted in four low income communities in the Caribbean capital cities of Trinidad and Tobago on micro entrepreneurship revealed that livelihoods are developed using assets available and accessible to the poor. One of the findings of the study was that microenterprises played a role in shifting the households' livelihood from the level of survival to a level of security. Basic needs were covered and people were able to cope with shocks and stresses such as illness or unexpected expenditures. However, it was also noted that those entrepreneurs with business ambitions could go beyond survival and security (Verrest, 2013).

The difference in the two types of entrepreneurs lies in their ability to take risks by investing in a viable enterprise or by dividing the investment hence spreading the risk. The proceeding discussion will highlight the main differences between growth oriented and survival entrepreneurs with a focus on the later because that is the pathway that is the most attractive to the poor.

Indeed there are distinctions between entrepreneurs whose objective is to survive and those who are growth oriented; survival and growth oriented entrepreneurs respectively. Survival entrepreneurs are necessity driven and require low capital. They are mostly run by women (and those with idle labour) and are strongly embedded in networks of family and kinship relationships with the obligation to share the income generated. On the other hand, growth oriented entrepreneurs are opportunity driven and are characterized by barriers to entry. In addition, these micro enterprises are mostly run by men who are specialized and there is a willingness to take risks resulting into accumulation of part of the income generated (Berner, Gomez, et al., 2012).

In poor communities, a myriad of economic activities occur at various locations including streets, yards, houses and alleys but most of these activities do not achieve the basic logic of entrepreneurship as they lack capital to invest, specialized skills and they do not take risks in the bid to make profits. The poor need credit to handle emergencies, acquire assets, to pay for education and health services and to manage their lives in general (ibid).

Survival entrepreneurs trade in goods of daily need despite having limited customers. The limited customers are as a result of market saturation and preference of some community members to buy goods in bulk at open markets and discounters. These small trading businesses offer security because incomes are regular despite not being adequate and so they come in handy during difficult times. Further, it is a form of saving as the stock can still be consumed during emergencies. Survival entrepreneurs are caught in a web of poverty as success in their activities means that social capital and the rules of reciprocity demands are followed. In this way, the entrepreneur is expected to assist when a crisis arises (ibid).

Survival entrepreneurs operate in environments where markets are overcrowded, government agents are negligent or predatory and households are characterized by multiple but volatile sources of income. Most of them prefer low but stable flows of income to adequate but irregular incomes. Despite barriers to upward mobility being significant, it is important to note that some regular workers, though a small number, have the capacity (skills and savings) to start a growth oriented enterprise. It is important to note that inspite of all the factors inhibiting survival entrepreneurs to graduate, they are able to educate their children giving them an opportunity to get regular employment and become growth oriented entrepreneurs. This in itself is a livelihood strategy.

Factors that are attributed to the failure of most survival entrepreneurs to move beyond survival stage include the actors' motive to simply survive and not to expand, inadequate income for reinvestments of profits into the business, the balance between the reproductive and productive roles of women and the differential access to business development services, credit and social networks. Most programs are collateral based which are best suited for growth oriented businesses. According to Berner (2012), it was best to conclude that survival entrepreneurs were in a different group altogether and not necessary a stage to cross over to growth oriented entrepreneurship. There is the urgency to formulate tailor made policies that will impact on their operations effectively. Interventions should be strengthened in order to foster survival entrepreneurship as a cushion against slipping deeper into poverty. Poverty reduction schemes should be promotional as well as protective; increase incomes, productivity or employment prospects of poor people and reduce the vulnerability of the poor respectively.

The forces that stimulate people to become entrepreneurs are seen as important but the flaw is that they are poorly understood (Hechavarria and Reynolds, 2009). The type of individual entrepreneurial motivation determines the goals and aspirations which dictate the outcome. Policy makers should be aware of factors within their sphere of influence and how they relate to motivations and aspirations of the poor. These could be as a result of the reasons being opportunity (pull factor), necessity (push factor), risks, lack of alternatives and the psychological motive (achievement or power). These determine the scale of the business and the level of risk taken and they should be understood (Hassels, Van Gelderen, et al., 2008)

There is need for flexibility in tailoring services that aim at improving livelihoods through entrepreneurship as survival and growth oriented actors are in different categories. Survival entrepreneurs as mentioned will concern themselves with meeting basic needs and so a lump sum received through grants for example will be apportioned to different activities to diversify the risks in order to be able to cope with shocks and stresses and to smooth consumption within the household. Attaining livelihood security should ensure a move beyond survival or simply coping and seek longer term security - investing in the future (Beall, 2002). Vulnerability is thus determined by how people assume risk as it is through this that their livelihoods are determined. Growth oriented entrepreneurs assume the risk of investing into an activity that leads to capital accumulation and provides an opportunity to alleviate poverty. Survival entrepreneurs will choose not to assume risk due to their subjective perception of future threats and choose to diversify risk by investing in different activities. There is usually a trade off between economically viable activities for low return activities.

Studies conducted in Bangladesh, India and South Africa to investigate how the poor meet their needs revealed the strategies that the poor engage into in order to survive on low, irregular and uncertain income. Irregular and unpredictable incomes may cause many challenges in households. Regular income, despite being low will enable higher levels of financial intermediation (Collins, Morduch, et al., 2009). The low and irregular income indeed compels the poor to formulate strategies that aim at patching livelihoods from different sources of income. The focus is usually not on long term goals but on short term needs to manage cash flow. Having more assets could help in cushioning them against hard times and create major investments but the challenges and priorities dictate how finances are managed.

The ability to manage immediate needs is a precondition for considering long term ambitions but the way people achieve it has received negligible attention from policy makers and others arguing for financial access for the poor. Using their financial tools of lending and

borrowing, the poor are able to survive by splitting the income or resource and combining it in different ways. The findings of the study suggested that if focus is on asset accumulation, the point will be missed as a lot of effort is put into managing finances through a number of portfolio transactions by saving and borrowing through capitalizing on social relations (ibid).

The study indicated that in South Africa, those who were able to access grants still needed other sources of income through casual work, small businesses and remittances from working relatives as the grants were not enough to cover the cost of living. In addition, those who depended on grants became more vulnerable if the funds did not come on time. Access to these funds could prevent lowering of nutritional intake or pulling children from school. It could also lead to investments into assets as mentioned and may lead to engagement in small scale businesses. Grant provision eliminated irregular income which is one part of the triple whammy whose other parts are low incomes and the unsuited financial instruments. He further stated that the grants made it possible for households to access more financial opportunities to manage their small incomes (ibid).

Given small amounts, poor people are able to use it in various ways so as to diversify the risk that comes with investing in one activity. Daily needs and savings are achievable but accumulation of resources is quite hard as livelihoods depend on portfolio transactions of lending and borrowing using reciprocity and obligatory demands of social capital. Without accumulation it is difficult for the poor to build an asset base hence. The solution is piecemeal accumulation through loans, grants and savings from monthly budgets. The funds could be transferred into assets which could provide household security.

2.2.8 The Conceptual Framework

The literature review has led to the formulation of the conceptual framework for the research. It will help in understanding the role that risk and opportunity play in the choice of livelihood strategies. Therefore, this research will investigate and explain how the subjective perception of the exposure to risk and opportunity affect the decision making process of vulnerable households. This will be in relation to the livelihood strategies adopted when presented with the grant. Some grant recipients could have made direct investments into ex ante risk management (business plus other activities) where as others could have invested the resource directly into one business.

Despite playing a role in the grant programme for income generating activities, the concepts of power and access will not be in the conceptual framework due to the limitation in the time period of the research. We are aware that decisions at household level are subject to power differences and that social capital even in a home is not always harmonious. Thus, such an attempt will require a separate research altogether. The entry point for this research from the livelihoods framework as has been highlighted in figure 2.2 is the livelihood opportunity.

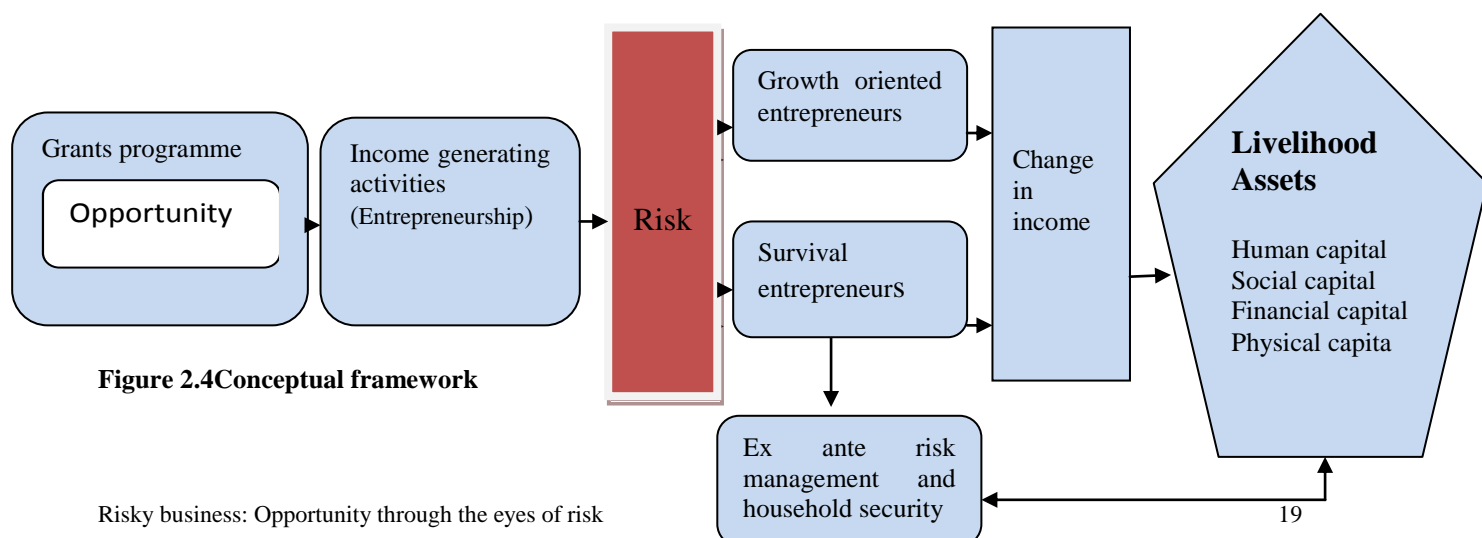


Figure 2.4 Conceptual framework

Chapter 3: Research design and methods

3.1 Introduction

This chapter contains the revised research questions and gives details of how the research was conducted by outlining the research technique, data collection methods, sampling and data analysis methods. It will also highlight the challenges which were met when the methods were used in terms of validity and reliability and will explain how these were overcome during the research. Lastly, two tables will summarise the discussion of the chapter.

3.1.1 Revised research questions

(i) Main research question

The centre of this research is the role that risk and opportunity play in influencing the choice of livelihood strategies in relation to the impact of the grants programme on the vulnerable. In this vein, the main research question is;

How do risk and opportunity influence the effect of the grants programme for income generating activities on income and asset building among vulnerable households in Ndola?

(ii) Specific Research Questions

1. What is the effect of the grants programme for income generating activities on income and asset building?
2. To what extent do risk and opportunity affect the choice of livelihood strategies in achieving household security?

3.1.2 Research technique

This explanatory research was a case study which employed the quasi experiment as a design to reveal the causal relationship between the independent (grants programme) and dependent variables (income and asset building). This was to investigate the before and after situation in order to note the change in livelihoods. A survey was used as a data collecting tool in the quasi experiment to give the study a statistical underpinning in the evaluation of the effect of the programme. Two major challenges were anticipated with the use of the quasi experiment namely; the attribution problem and the selection bias. These will be explained in the next paragraphs.

One of the challenges in the study was to ensure that the change in the welfare of the people was due to the intervention which was initiated and nothing else. This is a validity issue termed the attribution problem. It was imperative to ensure that what was being measured was indeed what was supposed to be measured. It was possible that the changes in the grants recipients' households may have been as result of other influences within the context and so it was prudent to ensure that another comparison group (control group) was identified. This group would show how the households would have been if they had not been recipients of the grants.

Therefore, the study used the treatment and control (or comparison) groups to investigate the presumed causal relationship between the grants programme and changes in income and asset building. This counterfactual situation created by the control group was very crucial in the endeavour to ascertain the extent to which the changes noted in the impact study were as a

result of the influence of the intervention. An isolation of the intervention, the grants programme, was done in order to give an allowance for the measurement of the influence of the independent variable on the dependent variables.

A survey was used as a data collecting tool in the quasi experiment to give the study statistical underpinnings in the evaluation of the effect of the programme. The groups were compared at baseline as well as at the current situation to note the differences in each group and the results were compared. In essence, the two comparable but independent groups were subjected to measurements twice (before and after), at same time intervals, one with and the other without the intervention and their results were compared. Ravallion called this process the 'double difference' (Ravallion, 2001).

It is important to note that no baseline study was done before the intervention and so the condition or state of the household groups was determined by recall data. Although recall data has the problem of precision, it was still used because the treatment group had received the grants in 2013 and respondents were able to recall how their living conditions were before 2013.

The other challenge in the study was the selection bias which according to Ravallion could be as a result of differences in the observable and unobservable characteristics of the groups (Ravallion, 2001). It is important to note that selection of the treatment group was not the researcher's responsibility as it had been done by the Department of Social Welfare.

Selection of the control group was closely approached so that it was comparable to the treatment group as much as possible at baseline level. There was a possibility that the two groups which were compared could have been at different levels at the baseline phase as there may have been observable and unobservable factors that led to the makeup of the treatment group. Mention should be made that lack of affiliation to networks could have rendered some households not being able to apply for and access the grants as they could have had no access to such information. It was also possible that those who had received the grants could have been privileged to access the funds because they were better off (had power) and were able to apply for the funds thus depriving the most deserving households. In addition, others who had the information could not access the funds due to low self esteem which could have stemmed from low literacy levels especially among the women.

However, this was beyond the researcher's scope and so the treatment group was taken as given. This group consisted of 2013 grant recipients only. The population of the control group was selected from the waiting list of households who had met the criteria to receive the grant but due to limited resources could not be recipients of the funds. Therefore, the recipients and non recipients were compared on the basis of the observable characteristics of the groups. The two groups were comparable on the observables in terms of the criterion for eligibility for grants. To increase data reliability, the number of households in the control group was more than those in the treatment group to cover the differences.

The case study was then used as a design to give a detailed insight into the situation by explaining the findings of the quasi experiment and to explain the interaction of factors at play. The role of risk and opportunity on the grants programme was hence investigated. The study investigated and explained theory surrounding the impact of the programme on the households in relation to risk and opportunity. Apart from revealing the causal relationship between the grants programme and the change in income and asset building, the research enabled an in depth study of the issue. In analyzing the reasons for the use of a case study, Yin (2003) advanced that it allowed investigations to retain the holistic and meaningful characteristics of real life events. He added that it was ideal for explaining the presumed

causal links in real life interventions that are too complex for the survey or experimental strategies (Yin, 2003). In this case, the study described the impact and explained findings and factors in relation to propositions suggested in literature.

Yin articulated that for reliability, it was very important that data was handled in a methodical manner by having a regular system of reporting evidence. Therefore, the research made use of the research protocol; logbook, research plan and data sets which would make an independent inspection of the findings possible (Yin, 2003). The transparency enhanced the reliability of the research.

This was the best research design for the study as the quasi experiment evaluated the extent of the impact of the grants programme by comparing the factual and counterfactual situations in isolation of the intervention. Further, the results were explained through an in depth understanding of issues thus linking theory, data and analysis.

3.1.3 Operationalisation: Variables and indicators

(i) Definition of concepts

1. Livelihood assets

Stuff that arguments incomes but is not totally consumed in use (Nayaran and Pritchett, 1999)

Resources that people need to access in the process of composing a livelihood (Bebbington, 1999)

Material and social resources required for a means of living (Carney, 1998).

Resources making up social, human, natural, financial and physical capitals (Rakodi, 2002).

Livelihood assets are material and non material resources that people use to make a living.

2. Livelihood opportunity

Non agricultural economic activities in the city that aim to realize economies of agglomeration (Rakodi, 2002).

Labour market opportunities associated with diverse mixes of manufacturing and service enterprises (Rakodi, 2002).

Livelihood opportunity is a prospect that enables people to realize a way of living.

3. Risk

Subjective interpretation of randomness which may relate to a range of variables related to livelihood outcome (income, health, sustainability etc) or to livelihood conditions (climate, politics etc) - (Kaag, Van Berkel, et al., , 2003).

Exposure to a threat (Chambers, 1989).

Objective or subjective probability of reaching a future state or outcome and the expected consequences of this state or outcome (Costanza, 1994)

Past events linked to different hazards (Birkmann, 2006)

Subjective perception of the future usually based on past threat events.

4. Ex ante risk management

Risk reducing techniques (Devereux, 2001).

Protective or preventive measures in preparation for risk (Brouwer, Akter, et al., 2007).

Ex-ante risk management refers to techniques employed in anticipation of threats.

5. Income

One of the positive outcomes of livelihood strategies (Rakodi, 2002)

One of the dimensions that determine poverty levels (Klasen, 2008)

Benefits that accrue from the mobilization of entitlements, assets and capabilities (McIlwaine and Moser, 2003)

An outcome of the combination of assets and capabilities meant to reduce poverty.

6. Income generating activities

Formal and informal activities whereby households mobilize their labour and non labour resources to obtain an income (Eroglu, 2011).

Economic activities comprising construction, production, service delivery and trade which enable people to make a living.(Berner, Gomez, et al., 2012)

Activities that people engage in to meet their basic needs.

- **Survival entrepreneurs**

People who start businesses because other employment options are absent or unsatisfactory (Hechavarria and Reynolds, 2009)

People who spread risk by investing in different activities in order to meet their daily needs.(Berner, Gomez, et al., 2012)

Necessity driven entrepreneurs

- **Growth oriented entrepreneurs**

People who choose to start businesses by taking advantage of perceived opportunity with risk involved (Hechavarria and Reynolds, 2009)

People who take risks by investing in one business activity in order to maximize profits (Berner, Gomez, et al., 2012)

Opportunity driven entrepreneurs

7. Household security

Ability to cope with shocks and stresses such as illness or unexpected expenditures (Verrest, 2013).

Sustainability through interventions that increase the poor's control over assets (Devereux, 2001)

The state of being able to manage shocks and stresses through utilization of assets.

Table 2.2 Operationalisation

SPECIFIC RESEARCH QUESTIONS	CONCEPT	VARIABLES	INDICATORS
What is the effect of the grant programme for income generating activities on income and asset building?	Income	Change in consumption	<ul style="list-style-type: none"> • Changes in consumption patterns • Number of meals per day • Weekly consumption of meat/fish. • Availability of staple food (mealie-meal)
	Livelihood assets	Social capital	<ul style="list-style-type: none"> • Assistance to extended family and community • Level of ability to receive help • Access to networks
		Human capital	<ul style="list-style-type: none"> • Access to health services • Payment of school fees • Level of education
		Physical	<ul style="list-style-type: none"> • Improvement to dwelling Number of rooms, type of floor of and type of roof • Home furniture (property). Television , Radio, Couch/sofa, Dinning suite, Stove and Fridge • Acquisition of physical inputs to business Shop/Kantemba,bicycle,wheelbarrow,sewing machines and poultry items
		Financial	<ul style="list-style-type: none"> • savings • Access to credit
To what extent do risk and opportunity affect the choice of livelihood strategies in achieving household security?	Livelihood Opportunity	Grants programme	<ul style="list-style-type: none"> • Transfer of funds • Amount of cash • Transfer of materials • Cost of materials • Level of satisfaction with grant form (type)-opinion
	Risk	Subjective perception of future threats usually based on past events.	<ul style="list-style-type: none"> • Level of concern (low,high) • Illness • Death • Loss of source of income • Past events

	Income Generating activities	Growth oriented entrepreneurs	<ul style="list-style-type: none"> • Business by choice (opportunity driven) • Production • Capital accumulation • Business skills (specialization) • Male operator • Willingness to take risks • business networks • Number of people working for entrepreneur • Willingness to take risks
		Survival entrepreneurs	<ul style="list-style-type: none"> • Business by necessity • Trading (home based, street etc) • No capital accumulation • No skills • Female operators • Obligation to share proceeds • Investment in different activities • Family and kin networks
	Ex ante risk management	Spreading of risk	<ul style="list-style-type: none"> • Split investment in alternative strategies. • Choice of merchandise • Enhancing social relations through lending • Member of community groups • insurance
	Household security	Management of shocks and stresses	<ul style="list-style-type: none"> • Availability of different income sources.

3.1.4 Data collection methods

The research employed the use of structured questionnaires (closed ended), semi-structured questionnaires and secondary data sources to collect primary and secondary data. Therefore, the data collected were facts and numbers (hard data) as well as perceptions, opinions, behaviours, attitudes and processes (soft data). It was acknowledged that fieldwork was influenced by characteristics of the researcher which are basically determined by his or her reflexivity. Bailey asserted that practice, ability to adapt to changing situations and norms played a very big role in research (Bailey, 2007).

Structured questionnaires were used in the quasi experiment to evaluate the effect of the grant programme on the vulnerable households. The vulnerable households are those that lack income and comprise mainly of households headed by physically challenged persons, the elderly taking care of orphans and vulnerable children as well as widows. This strategy as has already been discussed compared the control and treatment groups in terms of the situation before and after the intervention by the use of recall data and the data obtaining on the current situation. To achieve this, a survey was used as a technique for this task. The questionnaire was administered to households in the control and treatment groups to establish to what extent the intervention had impacted on the livelihoods of the programme recipients. It was used to investigate to what extent the programme had contributed to change in income and asset building. A considerable amount of knowledge was already known and so the instrument was used to test what was already known with the respondents.

The main challenge in the structured questionnaire was to ensure that what was supposed to be measured was indeed measured through well structured explicit questions. This challenge was overcome through pre-testing the questions and making amendments to the instrument. The questionnaire was indeed pre tested to check whether the responses were in line with the data that was to be collected. This allowed for changes in the phrasing or wording of the questions to ensure that what was measured was actually what was being depicted in the questions and eventually collected.

Two types of semi structured questionnaires were administered through interviews to some of the recipients of the grant and key informants from the ministry headquarters in Lusaka as well as programme implementers at the Ndola District Social Welfare office. The interviews gave an allowance for an in depth understanding of issues surrounding the grants programme. Data from the grant recipients was collected in order to capture people's perceptions of the grants with regard to risk and opportunity and the process of decision making. Although some knowledge was already known, there was a need to get knowledge from respondents in order to have an understanding of the phenomenon. In their own words, the respondents described and explained fundamental issues to answer questions in the interview guide based on the literature review. Interviews with key informants from the government department brought to light key issues surrounding the grants programme such as the expectations and the assumptions of the programme.

The semi structured questionnaires demanded for the researcher's practice, alertness (for clarification and summarization) and being able to adapt to changing situations. Collection and analysis of data was done concurrently and the instrument was adjusted accordingly. This was very cardinal as waiting until the end of the process would have posed the danger of the likelihood to miss and not correct threats to validity and reliability (Morse, Barrett, et al., 2002). It was ensured that respondents gave responses according to the highest level of explicitness. All changes and actions made during the research were documented. Mention should be made that all the semi structured interviews were conducted by the researcher because only one endowed with knowledge (literature) on the topic under study could do so.

Secondary data was collected from the Department of Social Welfare through the 2012 Social Protection Guidelines. The secondary data was complemented by interviews with the policy makers because there were limitations in the number of secondary data sources on the grants programme.

(i) Research assistance

Owing to the time limitation, two research assistants were recruited and trained in collecting the survey data using the structured questionnaire for the household survey. The training ensued that the two, who were closely supervised understood what was to be collected. The questionnaires were pretested and amendments made to ensure that the instruments collected what they were supposed to collect.

3.1.5 Sample size and selection

For the survey, stratified random sampling was used only to identify and select the control and treatment groups. Simple random sampling was used to select respondents from the two groups. However, a limitation in the tracing of grant recipients resulted into the incorporation of snowball sampling for the treatment group and consequently the reduction in the sample size.

For the semi structured questionnaires, the research used purposive sampling in selecting the sample capitalizing on those with relevant knowledge according to theory as well as appropriateness (Morse, Barrett, et al., 2002). Sandelowski (1995) advanced that sampling

was a matter of judgement and experience in evaluating the quality of information against its use, method, the purpose of strategy and the intention of the results. She further said that the size was relative and dependent on the type of case that is, homogenous or maximum variation. Therefore, the key was in determining when the theoretical category had been saturated by being able to recognize that sufficient data to create an intended product had been collected. She pointed out that what would suffice for a homogenous case would not pass for a maximum variation as the later required more sampling units to reach saturation (Sandelowski, 1995).

In this vein, eleven (11) respondents from the treatment group and two (2) from the policy making organisation were selected through purposive sampling. The number of respondents from the treatment group was determined by the saturation point. Due to commitments by some key informants the number of those interviewed from the implementer's side was reduced from four to two. Despite this being the case, the two respondents gave sufficient information on the grants programme.

For the structured questionnaire, a total of 100 respondents (treatment and control) were interviewed on a face to face basis. The sample for the treatment group comprised of thirty (30) household recipients of the grant. This sample was given as it consisted of those households which were in receipt of the funds in 2013. The control group consisting of seventy (70) households which were randomly selected from the existing waiting list at the District Social Welfare Office in Ndola using a probability sampling method called simple random sampling.

Care was taken to ensure validity and reliability as has been outlined already was enhanced. The structured questionnaire takes a linear process and so required testing of the questionnaire before it was applied and lastly an analysis of the results. On the other hand, the interview takes an iterative process and hence required testing before it could be applied. In addition, the administering of the interview guide involved a continuous process of analysis at the same time as it was being applied. Morse (2002) stipulated that responsiveness, methodological coherence, adequate sampling, active analysis and recognition of saturation would give an assurance of a link between theory, data and analysis.

According to Baxter and Jack (2008), a case study is unique in that collection and integration of data is possible so that a holistic understanding of the phenomenon is studied. They added that data from multiple sources can be converged (triangulation) in the analysis as each is a piece of a puzzle building to the understanding (Baxter and Jack, 2008).

The table below summarises the research methodology and sampling techniques used for primary data collection.

Table 3.3 Summary of data collection methods, data type and sampling

Data collection method	Data collection instrument	Data type	Data sources	Number of respondents	Type of sampling
Survey	questionnaire	primary	Treatment group	30	(As given)
			Control group	70	Simple random sampling (probability sampling)
Interview	Interview guide	primary	Beneficiaries	11	Purposive sampling (non probability sampling)
			Key informants	02	

Note: The two groups were identified and selected using stratified random sampling.

3.1.6 Secondary data

Secondary data was collected from the Ministry of Community Development, Mother and Child Health-Department of Social Welfare. The document researched was the 2012 Social Protection guidelines.

3.1.7 Data analysis methods

Quantitative data was analysed using the statistical package for social sciences (SPSS) and Excel was used in the formulation of graphs and other visuals. Qualitative data was analysed using Atlas Ti.

3.1.8 Validity and Reliability

The table below summarises what has been discussed in sections 3.1.3, 3.1.4 and 3.1.5 regarding validity and reliability. It was indeed paramount that what was measured was indeed what was to be measured and that the research could be as transferable as possible. Reliability ensured care in the procedures and instruments used so that an independent inspection carried out later using the same techniques would yield similar results. The table is as follows.

Table 3.4 Summary of validity and reliability

Section		Validity/reliability by;
3.1.3	1. Case study	<ul style="list-style-type: none"> ○ Transparency through case protocol, logbook and data bases. ○ Triangulation <ul style="list-style-type: none"> ➤ Survey for statistical underpinning. ➤ Interviews ➤ Secondary data
	2. Quasi experiment	<ul style="list-style-type: none"> ○ Creation of a counterfactual situation through a comparable but larger control group independent of the treatment group. ○ Comparable groups based on the observable characteristics.
3.1.4	Operationalisation	<ul style="list-style-type: none"> ○ The conceptual framework, operationalisation and questions should be at the same level with the research question(s).
3.1.5	Data collection methods	<ul style="list-style-type: none"> ❖ Primary data ○ Questionnaire <ul style="list-style-type: none"> ➤ Well structured explicit questions through pre-testing. ➤ Train research assistants to ensure they are aware of what is to be collected. ○ Interview <ul style="list-style-type: none"> ➤ Avoid bias and prejudice. ➤ Practice, alertness and flexibility. ➤ Collection and analysis of data concurrently so that threats to validity and reliability are corrected. ➤ Observe ethics ❖ Secondary data ○ Secondary data <ul style="list-style-type: none"> ➤ Focus on research topic, relevant time frame and improvising with interviews.

3.1.9 Study limitations

The study looked at the impact of the grants programme on the welfare of the vulnerable by focussing on the role of risk and opportunity in determining livelihood strategies. The programme's impact was established by assessing how it had influenced the way of life of the vulnerable who had received the grants in January 2013. The 2013 recipients were selected because those that had received the grants in 2012 when the programme was first initiated were less than ten and so the sample size would not have been sufficient. Although the study focussed on the opportunity (grant) as the entry point, issues pertaining to access and power came up and deserve to be pointed out.

One of the limitations of the study lay in the investigation of the impact of the grants programme on the recipients' households as there was need to compare them with non recipients. Although access to the opportunity was not the focus of this study, it is prudent to mention that the lack of affiliation to networks could have rendered some households not being able to apply for and access the grants as they had no access to information. Most of those who accessed the grants could have been privileged to access the funds because they were better off (had power) and were able to apply for the funds. On the other hand, others who had the information could not access the funds due to their low self esteem which could have stemmed from low literacy levels especially among the women.

It is very important to note that the role of social capital is very eminent in this case as business plans are to be endorsed by community structures which gives the individuals in communities the upper hand in determining to some extent, who gets a chance of being selected for the grants as funds are limited. Therefore, the role of social capital cannot be ignored when investigating programmes of this nature.

However, this was beyond my scope and so groups of respondents comprised the households that received the grants and those that did not receive but had been on the programme's waiting list. Therefore, the respondents were compared on the basis of their observable characteristics based on the vulnerability criteria in accordance with the profiles defined by the Department of Social Welfare.

Coupled with the above limitation of the study was the time factor which did not accord me the opportunity to look into issues of access in relation to the institution responsible for the provision of the grants. It would have been cardinal to look into how people access the grants and what factors influence their participation. In addition, studying the power relations at household and community level would ensure understanding of how decisions are actually arrived at. However, issues of access and power would be better investigated in other studies due to the time limit as earlier mentioned.

Perhaps the greatest limitation lay in the tracing of the recipients of the grants as this resulted into the reduction of the sample size for the treatment group from fifty to thirty respondents. This was because the records at the Department of Social Welfare revealed that there was no provision for the clients in the forms to show exactly where they lived or how to get to their fixed abodes. Despite having located individual files for the respondents, most telephone numbers could not go through. This could be attributed to the fact that the Zambia Information Communication Technology Authority (ZICTA) had ensured the deactivation of some unregistered mobile telephone numbers following the sim card registration exercise. This really contributed to the difficulty in tracing the respondents. ZICTA is the mother body of all telecommunication technology in Zambia.

Furthermore, it was extremely difficult to locate the houses as they are not numbered in a logical order. Despite the Community Welfare Assistance Committee leaders and the Area Coordinating Committee leaders' assistance in locating households, not much changed as most of the respondents had taken their own initiative to visit the District Social Welfare Office for applications. This is contrary to what is stipulated in the guidelines that CWACs should identify and assist would be recipients to go through the process with ease.

Chapter 4: Research Findings

4.1 Introduction

This chapter discusses the findings of the main study question which is to find out to what extent risk and opportunity influence the effect of the grants programme for income generating activities on income and asset building among vulnerable households in Ndola. The statistical analyses from the survey through structured questionnaires as well as Atlas Ti outputs from the semi structured interviews were used to establish the role of risk and opportunity on the programme. The outline of this chapter is such that statistics are shown as well as statistical tests taking the order of the investigations in the various assets of the two groups. Later, the chapter will show and discuss to what extent risk and opportunity affect the choice of livelihood strategies in the bid to achieve household security.

The research was a case study that used a quasi experiment to establish the impact of the grants programme on the welfare of vulnerable individuals. It employed the use of interviews with (11) eleven respondents (from the 30 recipients) and a survey comprising hundred (100) respondents in total. The survey was used as a data collection instrument to check whether there were differences in the before and after programme implementation scenarios for both the treatment and control groups. Part of the survey questionnaire had additional questions for the treatment group and these, together with the interviews with the respondents were used to establish the influence of risk and opportunity on the grants programme.

The experiment consisted of participants who are clients of the Department of Social Welfare in Ndola. These included people from households with similar profiles comprising of physically challenged people, widows and the unemployed. The department categorizes these as vulnerable due to their inability to command an income for their households. The experiment had seventy (70) respondents in the control group and thirty (30) respondents in the treatment group.

Table 4. 5 Samples for the quasi experiment

Groups	Number of respondents	Cash	Material	Before	After
Control	70			2012	2014
Treatment	30	14	16	2012	2014

The results of the before and after scenario from the groups were then compared

The results of the experiment will be shown and analysed through charts (for comparisons) and results of the independent T-tests to establish comparability of groups before the programme was initiated and to establish whether there were significant differences in 2014 (after scenario). All the results of the T-test for all the indicators will be compiled in annex I except for the groups' comparability test for 2012 for three selected indicators.

The research was carried out in Ndola district and the participants were drawn from sixteen different areas in the district. Six of the sixteen areas are shown on the map below and the inset lists all the areas.

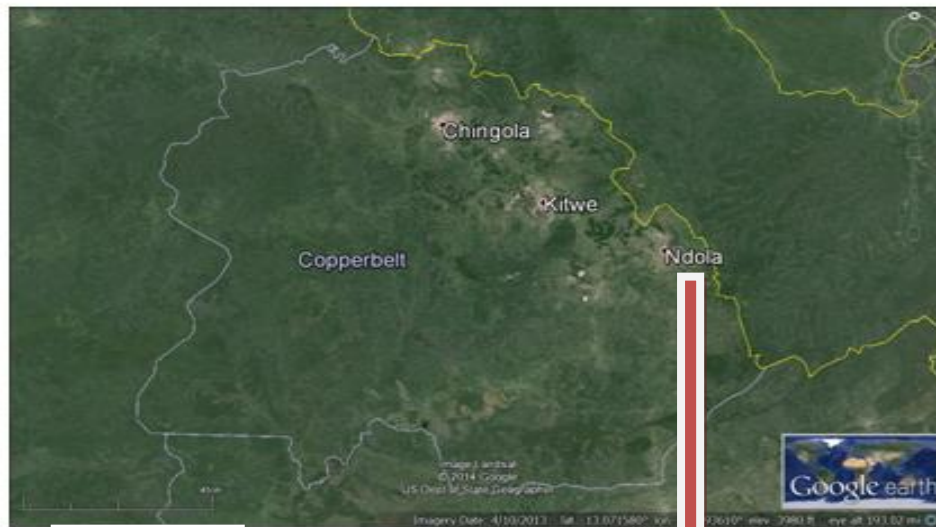


Figure (a)

Respondents were drawn from Ndola District which is a town on the Copperbelt Province of Zambia



Figure (b) Source: Google earth

1. Chipulukusu
2. Kabushi
3. Luboto
4. Twapia
5. Ndeke
6. Town centre
7. Masala
8. Northrise
9. Itawa
10. Kawama
11. Pamodzi
12. Kang'onga
13. Nkwazi
14. Sinya
15. Chifubu
16. Kaloko.

Figure 4.5(a) Map of the Copperbelt, (b) Map of Ndola

4.2 Research findings and analysis

This section discusses the findings with the data collected through the survey and the interviews in order to answer the research questions. Before this could be done, it was important to establish the groups' comparability in 2012.

4.2.1 Comparison of the treatment and control groups

The selection criteria for the two groups employed the vulnerability test by the Department of Social Welfare which included the physically challenged, the widows, the ex prisoners and other people who have no source of income and therefore struggle to make ends meet.

To verify that the two groups in the experiment were similar or comparable before the start of the grants programme, some aspects of their livelihoods before the programme was implemented were checked. These are some of the indicators that the Department of Social Welfare uses in determining the vulnerability of households. The indicators included the number of meals per day, the ability to pay school fees and the ability to pay for health services. To do this, an independent samples test for the groups' comparability in 2012 was conducted and the following were the results.

Table 4.6 Independent samples test-comparability

Group Statistics					
Treatment and Control		N	Mean	Std. Deviation	Std. Error Mean
How were you able to pay school fees in 2012?	Treatment	30	2.27	.828	.151
	Control	70	2.06	.478	.057
Were you able to pay for medical services in 2012?	Treatment	30	2.77	1.040	.190
	Control	70	2.37	.871	.104
On average how many meals did you have in a day in 2012?	Treatment	30	1.70	.651	.119
	Control	70	1.71	.640	.077

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
How were you able to pay school fees in 2012?	Equal variances assumed	10.682	.001	1.592	98	.115	.210	.132	-.052	.471
	Equal variances not assumed			1.297	37.564	.203	.210	.162	-.118	.537
Were you able to pay for medical services in 2012?	Equal variances assumed	8.334	.005	1.960	98	.053	.395	.202	-.005	.795
	Equal variances not assumed			1.825	47.259	.074	.395	.217	-.040	.831
On average how many meals did you have in a day in 2012?	Equal variances assumed	.017	.897	-.102	98	.919	-.014	.140	-.293	.264
	Equal variances not assumed			-.101	54.099	.920	-.014	.141	-.298	.269

The T- tests (0.203, 0.074, and 0.919) with regard to school fees, medical services and frequency of meals per day respectively showed that there was no significant difference between the treatment and control groups on these indicators. The test result shows that although there may have been differences, the two groups did not have significant differences

in 2012 in the three selected indicators. As a result, the two groups were comparable before the programme was implemented.

4.2.2 Question 1: What is the influence of the grants programme for income generating activities on income and asset building?

In order to investigate the effect of the grants programme on the welfare of vulnerable households, it was imperative that through the experiment, access to assets as well as ownership of assets was assessed for the years 2012 and 2014. This was seen in the four assets namely; Financial, Social, Physical and Human capitals. Income was isolated as an indicator because the programme's main expectation is change in income and consequently, an impact on the four assets. In reality, income indicators are seen through the four assets but for this research and the programme under study, an isolation of income from the rest of the assets was necessary. It was vital to categorise the analysis in this way so that the impact of the change in income could be seen in the rest of the assets.

(I) Influence on Income

Income indicators are seen in access to and ownership of assets as well as consumption patterns. However, because the grants programme's impact was also investigated in the four assets that pertain to access to and ownership of assets namely; physical, social, financial and human capital, income was measured in terms of consumption patterns only. As a result, the indicators included the frequency of meals per day, frequency of meat or fish consumption per week and the frequency of unavailability of the staple food (mealie-meal). The before, (2012) and after, (2014) scenarios for each group were assessed and the results were compared.

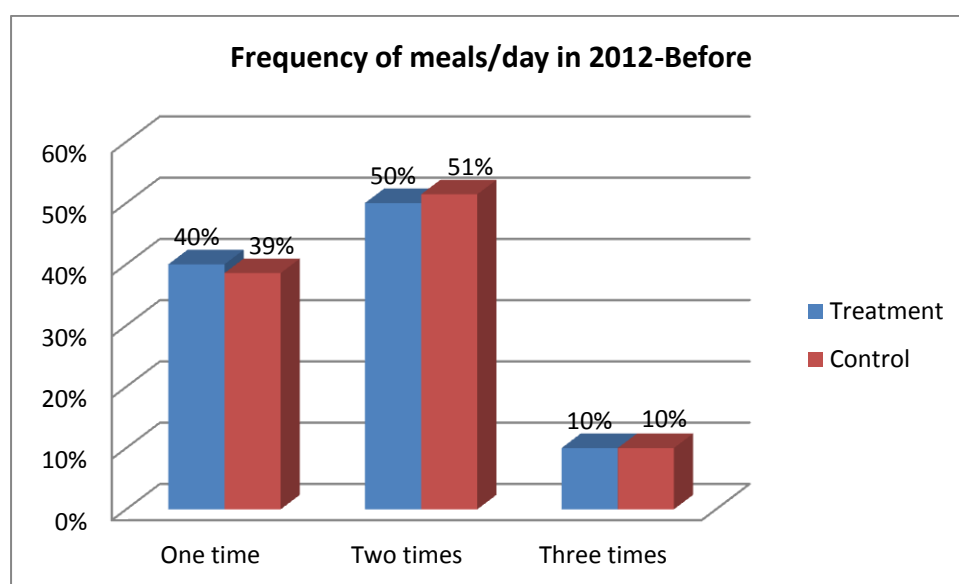


Chart 4.1 Frequency of meals-2012

The chart above indicates that in 2012, 50% of the households in both the treatment and control groups were able to have at least two meals in a day and about 40% from both groups had one meal a day. The chart also shows that only 10 % of the households could manage to have three meals in a day from both groups.

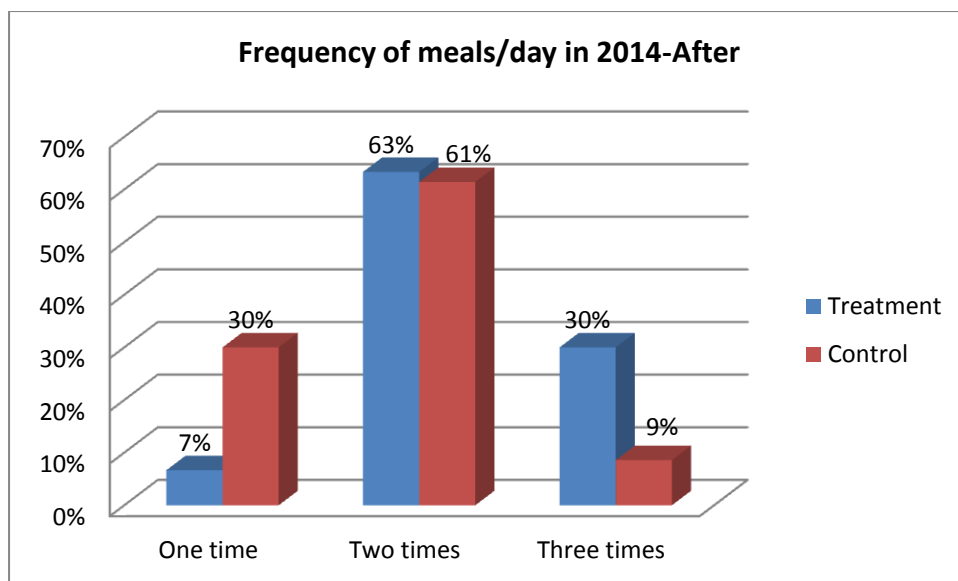


Chart 4.2 Frequency of meals-2014

The chart above shows that in 2014, the treatment group recorded a 20% increase for households that were able to have at least three meals a day and a drastic drop of slightly over 30% in households that had one meal a day. The control group recorded a 1% reduction in the households that had three meals a day. A steady rise was noted in both the treatment and group groups with regard to households that had two meals a day.

A statistical test was done in order to see if the two groups were similar in 2012. The T-test (0.919) revealed no significant difference between the two groups in relation to the frequency of meals in 2012. So, $t(98) = -102$, $p > .05$.

The chart above in relation to the year 2012 shows findings that clearly agree to the results of the independent amples test due to the distribution of the responses. Hence the two groups were comparable in 2012.

Another statistical test was done in order to establish whether there was a significant difference between the two groups in relation to the number of meals in a day in 2014. The T-test (0.001) revealed that there was a significant difference in the frequency of meals in a day in the year 2014. So, $t(56.62) = 3.57$, $p < .05$

A considerable improvement was noted in the treatment group as can be seen in the shift in pattern where less people from the treatment group were relying on one meal a day to having two or three meals a day. As seen from the charts and the T-test, an increase in the number of treatment group respondents who were able to have three meals a day and the 10% increase for those who were able to have at least two meals a day, an improvement was evident in the treatment group.

Interviews with some grant recipients revealed that six out of the eleven had seen an improvement in the frequency of meals they had in a day. One recipient said '*Before we could only eat once but now we are managing to eat twice or three times a day*'. Fieldwork interview: 2014

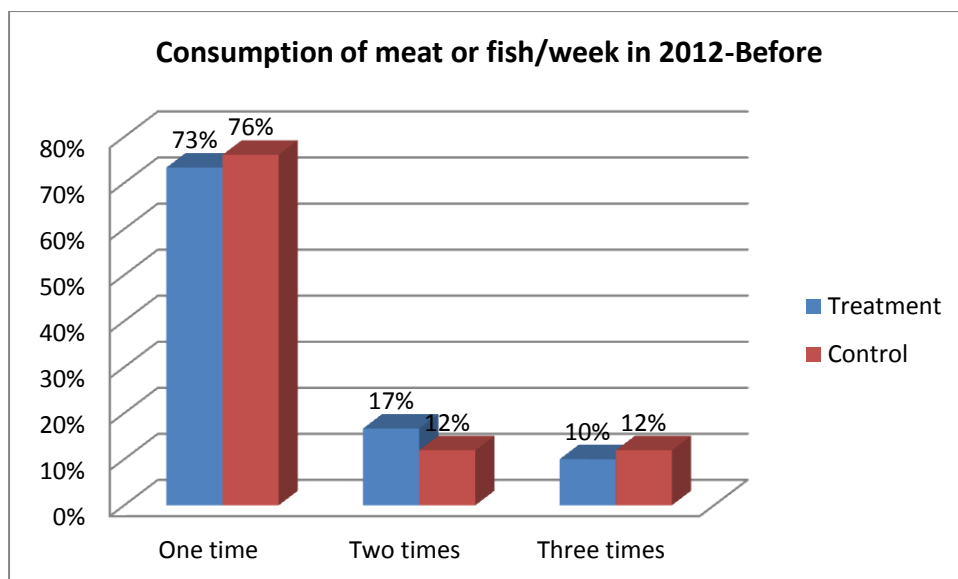


Chart 4.3 Frequency of meat/fish consumption-2012

The chart above shows that the majority of households, which is over 70%, in both the treatment and control groups had meat/fish once a week. The groups did not register major differences in meat/fish intake for the two and three times a week intervals.

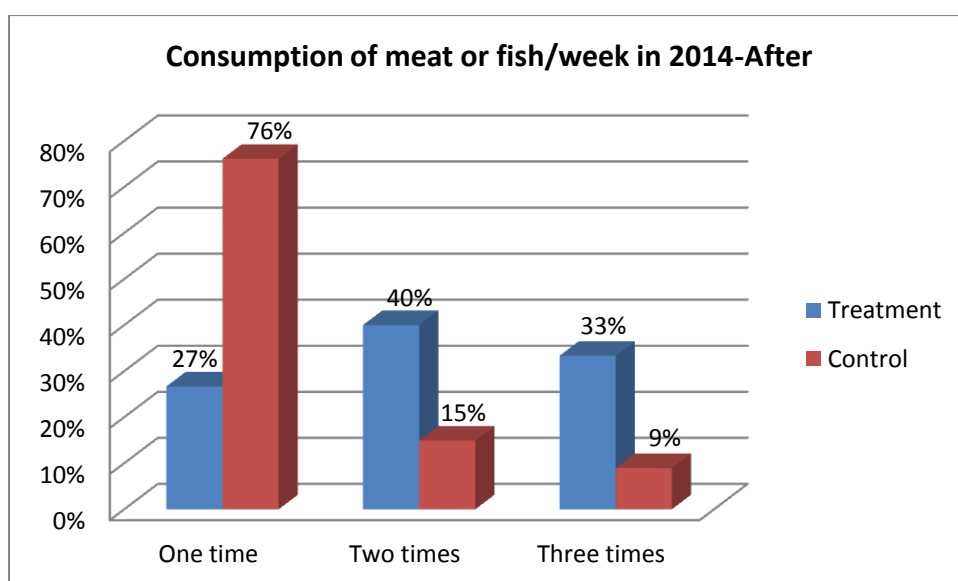


Chart 4.4 Frequency of meat/fish consumption-2014

The data portrayed in the chart above indicate that the treatment group recorded a rise in the consumption of meat/fish of over 20% in each of the two and three times a week interval. The control group recorded a slight drop of 3% in those that had meat/fish three times a week and an equal percentage rise in those who had meat/fish twice a week. The number of households that consumed meat/fish once a week in the control group remained constant where as those in the treatment group saw a rise of over 40%. In order to ascertain the comparability of the groups in 2012, a statistical test was conducted.

The T-test (0.955) revealed no significant difference between the two groups in relation to the frequency of meat/fish consumption in 2012. So $t(95) = 0.06, p > .05$.

The results showed that the two groups were comparable in 2012. This can also be seen from the distribution of the responses in the 2012 chart.

Another statistical test was conducted to establish whether there was a significant difference between the two groups in 2014. The T-test (0.000) revealed that there was a significant difference between the two groups in 2014 in relation to the frequency of meat/fish consumption in the households. So, $t(95)=4.9, p<.05$

With reference to the above charts in relation to meat/fish consumption, differences were noted and it was observed that there was an increase in the frequency of intake with regard to two and three times a week for the treatment group.

In addition, the majority of the interviewed respondents pointed out that an improvement was seen in the frequency of meat/fish consumption in their homes. They were able to buy these foods because they had regular cash and they could afford to improve their diet. One respondent reported that, *'I have not bought any item but the business helps in buying food although it's done with care due to the fear of making the business go under. I am not supposed to touch the capital but only the profit to meet some basic needs'*. Another respondent conquered and said, *'the business is okey and helping us in buying food and other things'*. Fieldwork interview: 2014

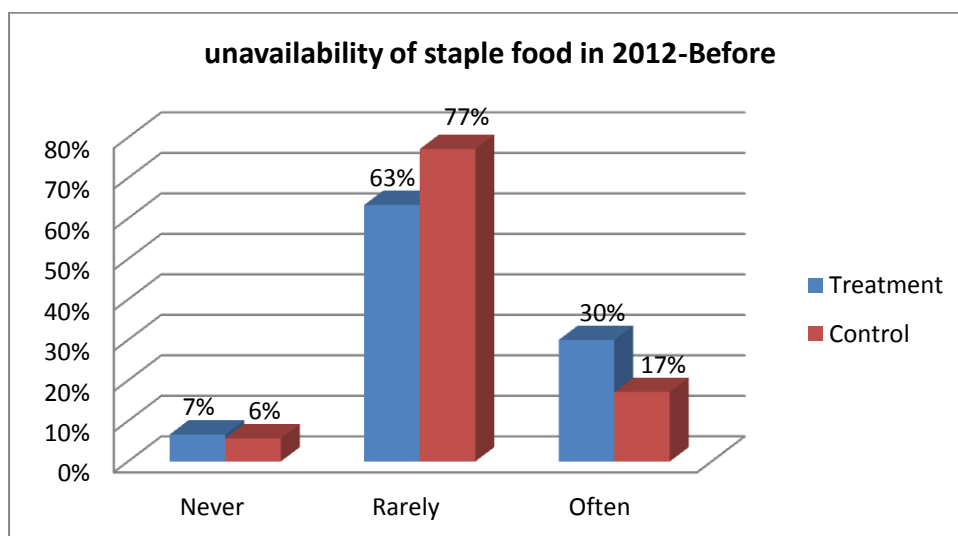


Chart 4.5Frequency of unavailability of staple food-2012

The above chart indicates that the majority of households for both the treatment and control groups in 2012 rarely lacked mealie-meal. Slightly over 5% of respondents in each of the groups never lacked mealie-meal where as 30% of those in the treatment and over 15% of those in the control groups often lacked mealie-meal in 2012.

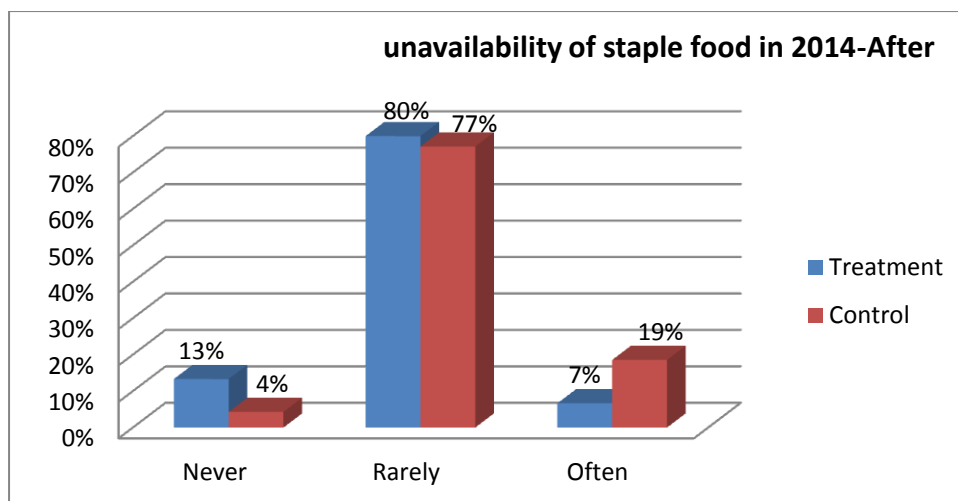


Chart 4.6 Frequency of unavailability of staple food-2014

The chart shows that in 2014, the majority of respondents in both groups rarely lacked mealie meal. It was observed that the composition of this percentage saw an increase in the treatment group of close to 20% whereas the control group remained static. There was an increase of 5% in the treatment group for those who never lacked the commodity. The number of households in the treatment group who often lacked the commodity dropped by over 20% in 2014. On the other hand, the control group recorded a rise of 2% in households that often lacked mealie-meal.

A statistical test was conducted to ascertain the comparability of the two groups in 2012. The T-test (0.318) revealed no significant difference between the two groups in relation to the unavailability of the staple food (mealie-meal). So, $t(46.61) = 1.01, p > .05$. The distribution from the 2012 chart above shows that to some extent, the two groups were similar and this was depicted in the findings of the T-test. Another test was conducted for the year 2014.

The T-test (0.038) revealed that there was a significant difference between the two groups in 2014. So, $t(98) = -2.10, p < .05$.

This can be seen in the 2014 chart in relation to the unavailability of the staple food for both groups. The chart indicated that there was an improvement in the treatment group with regard to the frequency of the lack of the commodity. The treatment group saw an improvement as there was a 5% increase in the households who never lacked mealie meal. Further, the treatment group recorded a drastic drop in the number of respondents who lacked mealie meal. This was a great improvement in the treatment group as was advanced by recipients interviewed who talked about their increased ability to buy food in the above two analyses with regard to frequency of meat/fish consumption and the number of meals.

(II) Influence on assets

The indicators for the four assets namely; social, human, physical and financial assets were investigated to check whether there was a difference in the before (2012) and after (2014) scenario and the results from both groups were compared. The following were the results;

(a) Social capital

Social capital was measured in terms of the ability to assist others and to be assisted, as well as membership to groups. The ability to get assistance from others was used as an indicator to test the reciprocity that characterises social capital.

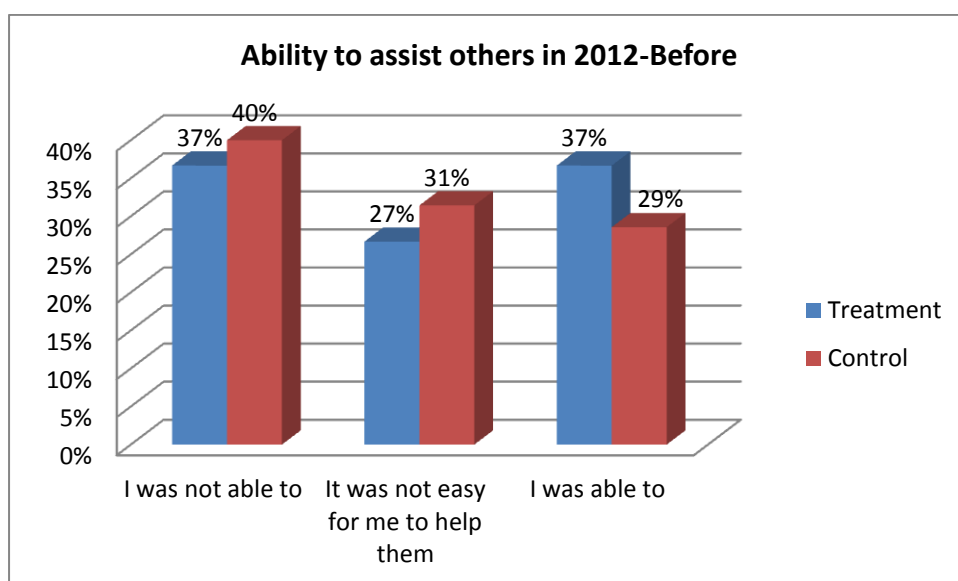


Chart 4.7 Ability to assist others-2012

The chart above shows a relatively steady distribution of responses from the treatment and control groups. Close to 40% of respondents in the treatment and almost 30% of the respondents in the control group were able to assist others. The majority of the respondents were not able to assist others. Around 30% from each of the groups found it difficult to help others in 2012.

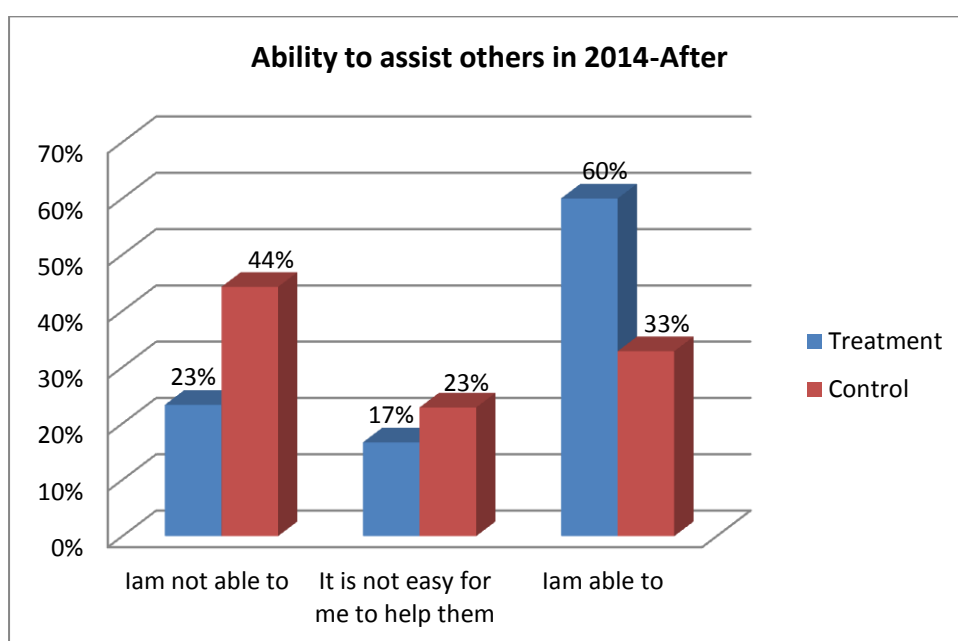


Chart 4.8 Ability to assist others-2014

The chart revealed that in 2014, the treatment group recorded an increase of slightly over 20% in respondents who were able to assist others. In the same vein, the control group recorded a 4% increase in those who were able to assist others. Both the treatment and control groups saw a reduction in the number of households that had found it difficult to help

others in 2012. For those that were not able to help others in the treatment group, the number was reduced in 2014. On the other hand, those in the control group who were not able to help others increased by 4%.

A statistical test was done to see if the two groups were similar in 2012. The T-test (0.534) revealed that there was no significant difference between the groups just as the distribution had suggested in the 2012 chart above. So, $t(98) = 0.624$, $p > .05$. This meant that the two groups were comparable before the implementation of the grants programme.

Another T-test was conducted for the year 2014 to see whether there was a significant difference between the two groups. The findings of the T-test revealed that there was a significant difference between the two groups in 2014. So, $t(98) = 2.54$, $p < .05$.

As was shown in the 2014 chart, the treatment group recorded more improvement in the level of the ability to assist others. This can be correlated with sentiments from all the eleven grants recipients who indicated that they were more able to help others when approached for help in 2014. They indicated that it was important to assist others because at some point everyone needed help. One of the respondents gave his view by saying, *'When people come to me for help I assist where I can and I don't charge extra. They know that I am found in town so they assume I always have money. I need to know who the person I am lending to is because some are notorious for not paying back. I need to give those I know can pay back and know that one day I can run to them for help'*. Another respondent who is physically challenged pointed out that she was now in a position to assist others because before, she was mostly on the receiving end. She said, *'These days I am also able to assist others because before I started this business no one could visit me. I was always the one to visit others in order to ask for help. Now they know that I have this shop and I am somebody'*. Fieldwork interview: 2014.

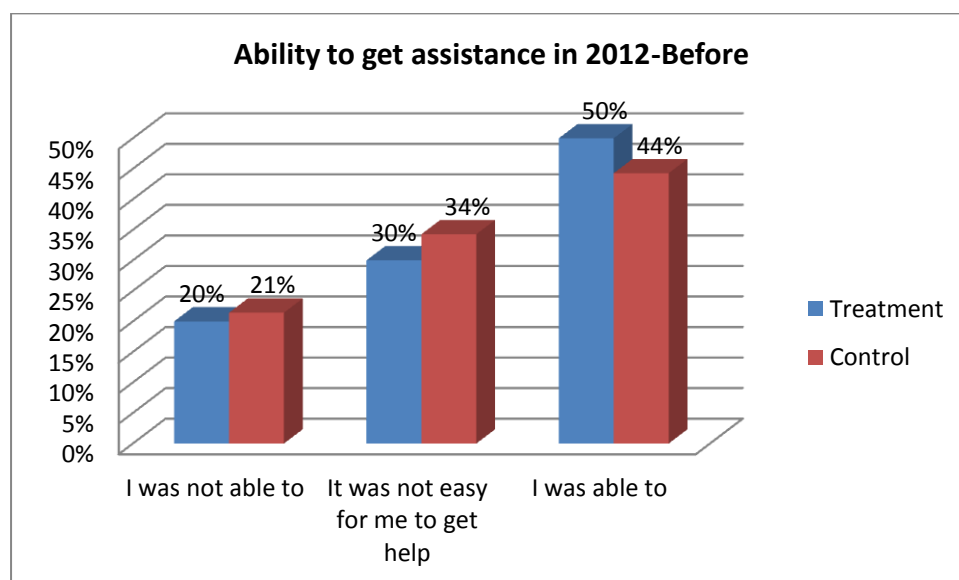


Chart 4.9 Ability to get assistance from others-2012

The chart above indicated that the majority of the respondents from both groups were able to get assistance from others. Slightly over 30% from both groups indicated that they had difficulties getting help while about 20% of respondents from each group indicated that they were not able to get assistance.

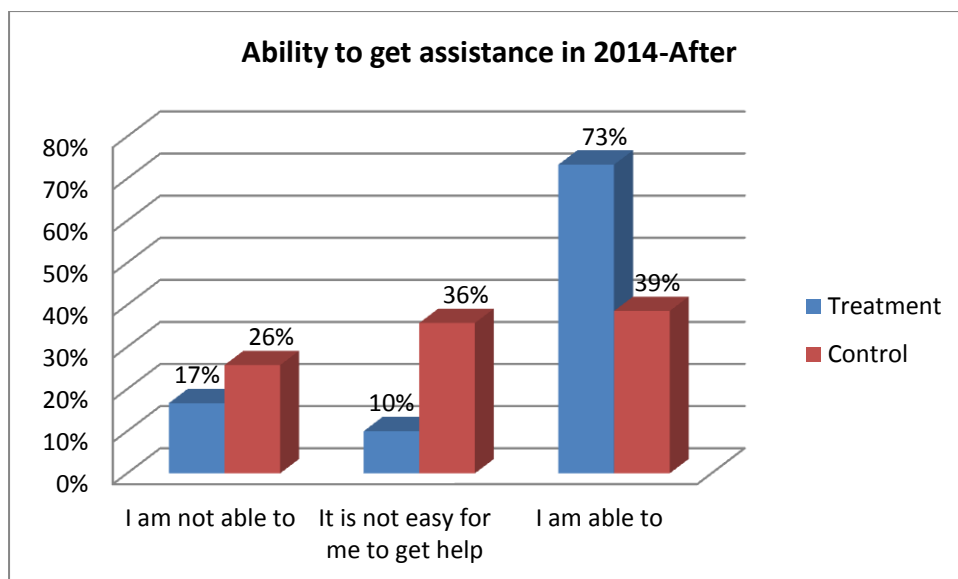


Chart 4.10 Ability to get assistance from others

The chart shows that there was an increase of over 20% in the treatment group in relation to the ability to get assistance in 2014. On the other hand, the control group saw a slight decrease of 5% in the ability to get assistance from others. Overall, the results in the chart indicated that in 2014, respondents in the treatment group were more able to get assistance from others than those who were in the control group.

A statistical test was conducted to see if the two groups were really similar in 2012. The T-test (0.678) showed that the two groups were comparable in 2012 as there was no significant difference between them. So, $t(98) = 0.42, p > .05$. The chart distribution for 2012 with regard to the ability to get assistance showed a similar pattern between the two groups.

Another statistical test was conducted for 2014 and the T-test (0.013) showed that there was a significant difference between the two groups in 2014 in terms of their ability to get assistance from others. So, $t(98) = 2.54, p < .05$.

This was due to the improvement recorded in the treatment group in the year 2014. These results correlated with the picture that was portrayed by the recipients of the grant who articulated that the more they were able to assist others, the more they were able to get assistance from others. One respondent narrated an instance where he was able to get assistance simply because the person who assisted him had previously received assistance from him. He knew that the respondent had a business and would pay him back. He said, *'The life of an African is a very good life because you can go to a friend and tell him that your child is sick and he will be able to assist you. It's not like the life in Europe where each one fends for himself. I once borrowed from Mr. M's grocery where I got a ZMK150. I had an urgent meeting and was sure that once I sold the herbal medicine, I would pay him back. You see, you must create rapport with people. They should know you so that they have confidence in u. your age, behaviour and lifestyle should be good. The man knew that I would pay back in no time because I have a shop'*. Fieldwork interview: 2014.

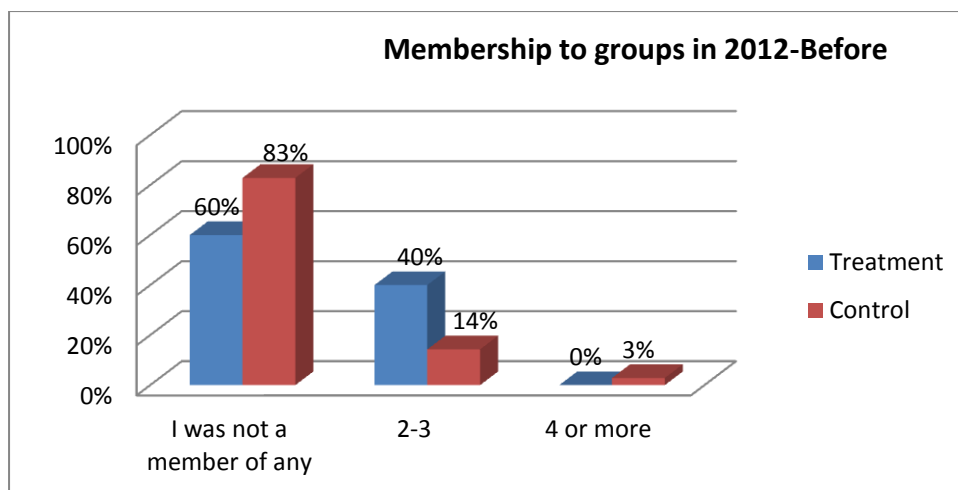


Chart 4.11 Membership to groups-2012

The chart revealed that the majority of the respondents in 2012 were either members of one group or they did not belong to any community groups. There was a difference of about 25% between treatment and control group respondents who belonged to one or none and those that belonged to two or three groups, with the higher number falling into the control group. For those who belonged to four or more groups, only 3% from the control group were part of this composition.

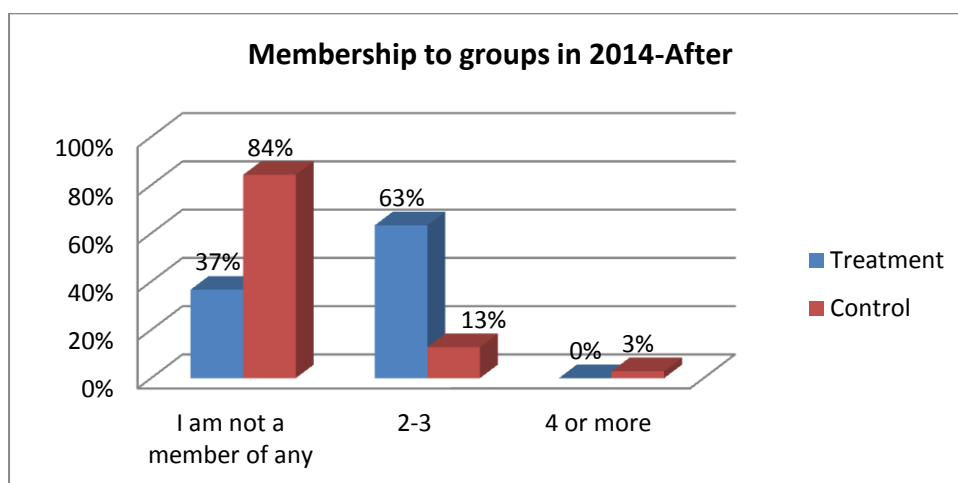


Chart 4.12 Membership to groups-2014

The above chart indicates that there was rise of just above 20% in the number of treatment group respondents who belonged to two or three groups. This is shown in the reduction of the composition of the treatment group consisting of respondents who belonged to one community group or were not members of any group at all.

The results of the T-test (0.067) showed that there was no significant difference in the two groups with regard to membership to groups. So, $t(52.08) = 1.871$, $p > .05$. The groups were quite similar in 2012 and thus comparable.

For the year 2014, the T-test (0.000) indicated that there was a significant difference between the two groups in 2014. So, $t(51.9) = 4.26$, $p < .05$. This can be seen from the 2014 chart above, in relation to membership to groups. An improvement of 20% was seen in the treatment group with people being members of two or more groups. The increase was

minimal and correlates with the responses from the interviews which indicated that in 2014, only three of the eleven grants recipients belonged to two or three groups where as the majority of them did not belong to any groups. One of the physically challenged respondents who worked in a tailoring shop which she shared with three others made mention that she had formed a group with the same friends. She said, *‘we are four at this tailoring shop but we work as individuals. We have formed a group called Hope Women Living with Disability. We even have a certificate although we have not applied for help because it is new. The group is meant to help the four of us in terms of assisting each other when we have needs.’* Another respondent explained that *‘at the moment I belong to one women’s group and the Zambia Agency for Persons living with Disabilities (ZAPD). They call us when there is a workshop. I am also a pioneer in the Catholic Church.’* Fieldwork interview: 2014.

(b) Human Capital

Human capital was seen in the access to medical services, level of education and ability to pay education fees. These were investigated to note any changes and the changes were tested. However, using the recoded data showed the influence of outliers and so it was not possible to note the reliable changes. The researcher then used the data in its original form in order to note the reliable differences.

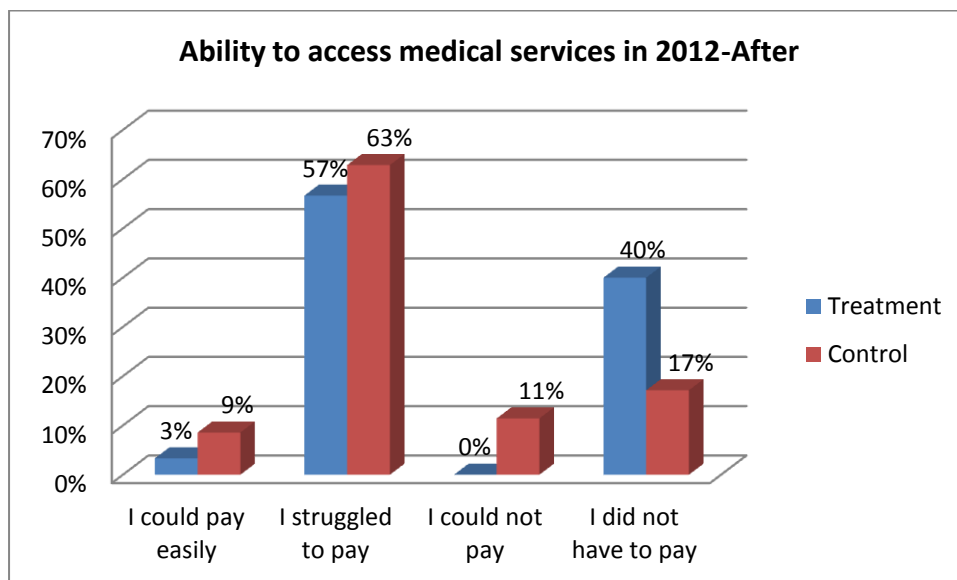


Chart 4.13 Ability to pay for medical services-2012

The chart indicates that the majority of respondents struggled to pay for medical services. It was also observed that less than 10% of the respondents in each group could pay for the services. 40% of respondents from the treatment group and almost 20% from the control group did not have to pay for medical services.

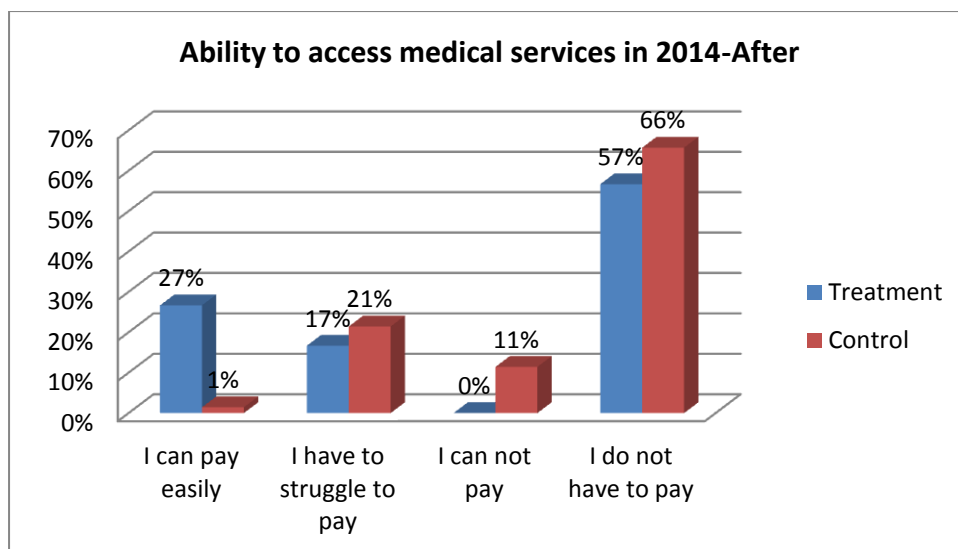


Chart 4.14 Ability to pay for medical services-2014

The chart above indicates that in 2014, a rise of close to 25% in the treatment group with regard to those who could pay easily was noted while a drop of 8% was recorded in the control group. The chart also revealed that the percentage of those that did not have to pay for the service increased in both groups. There was hence a reduction in both groups in respondents who had to struggle to pay for the medical services as those who did not have to pay increased in both cases. However, it is important to note that considerable improvement in the treatment group was noted as it registered an increase of over 20% in those who could easily pay in 2014.

A statistical test was conducted to see if the two groups were similar in 2012. The T-test (0.074) showed that the two groups were similar in 2012 hence they were comparable. So, $t(47.26) = 1.83, p > .05$.

Another statistical test was conducted to see if a significant relationship existed between the two groups in 2014. The T-test (0.049) indicated that a significant relationship existed between the two groups in 2014 with regards to ability to pay for medical services. So, $t(39.75) = -2.04, p < .05$.

The findings revealed that respondents in the treatment group were more able to pay for medical services in 2014. Through interviews with the recipients, it was revealed that most of them did not have to pay because of their physical disabilities or age (60 and above) but the other members of their households had to pay. This is government policy in all the districts of Zambia. Overall, an improvement in the ability to pay for medical services in the treatment group was noted.

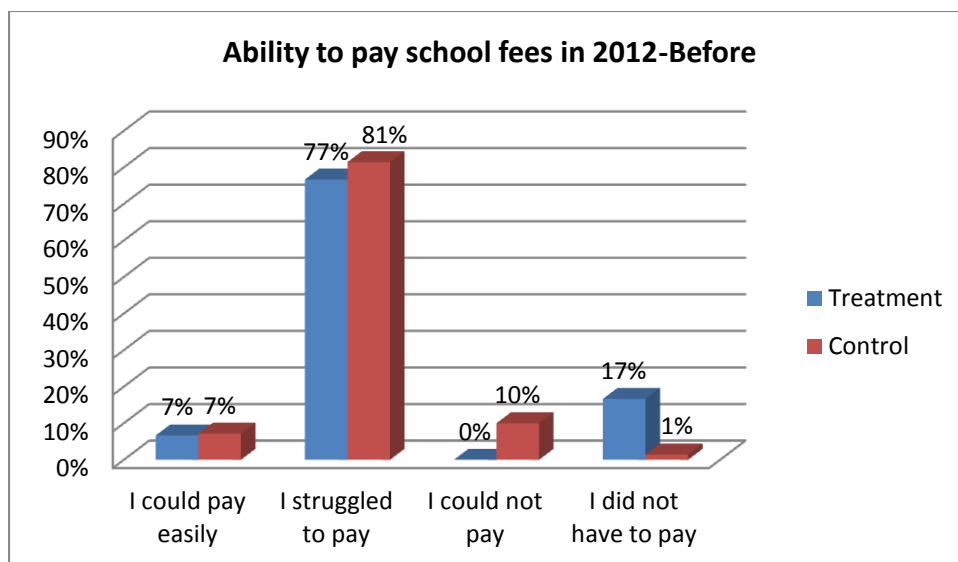


Chart 4.15 Ability to pay school fees-2012

The chart shows that over 75% of respondents in both groups struggled to pay school fees in 2012. The distribution of the respondents indicated that the number of those who could easily pay was the same for each of the two groups and it was less than 10%. Slightly less than 20% of respondents from the treatment did not have to pay and only 1% from the control group did not have to pay in 2012.

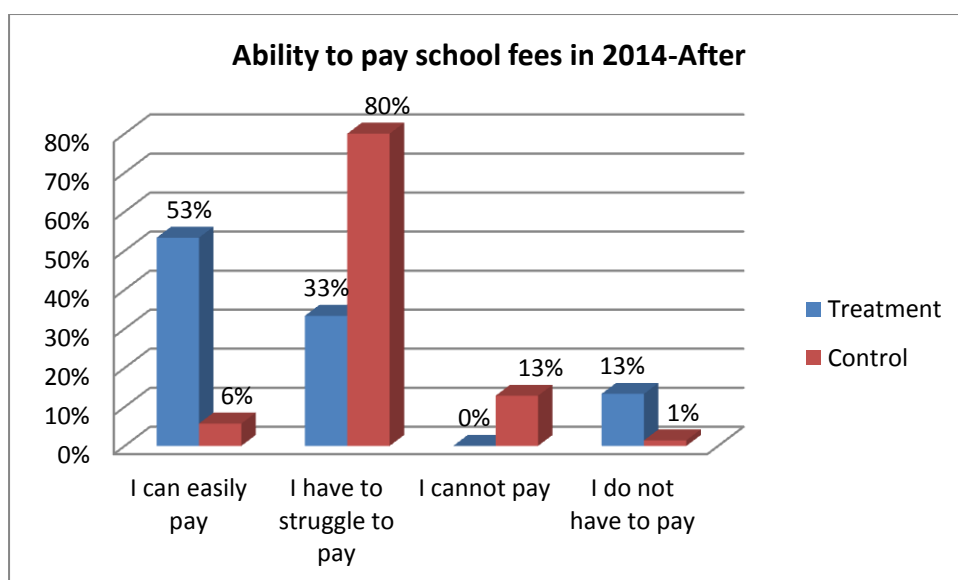


Chart 4.16 Ability to pay school fees-2014

The chart above shows that over 40% of the respondents from the treatment group who had struggled to pay school fees and could not pay in 2012 were able to pay in 2014. This was noted in the sharp rise of respondents in the treatment group who were able to pay easily. There was a 1% reduction in the respondents from the control group who struggled to pay school fees.

A statistical test was conducted to see if the two groups were comparable in 2012. The T-test (0.203) showed that there was no significant difference between the two groups in 2012 and so the groups were similar. So, $t(37.56) = 1.297, p > .05$

Another statistical test was conducted to see if there was a significant difference between the two groups in 2014. The T-test (0.067) showed that there was a significant difference between the two groups in 2014. So, $t(34.84) = 1.89, p > .05$.

This can be seen in the 2014 chart (above) with respect to the ability to pay school fees. There was an improvement noted in the treatment group in this regard. The findings indicated that a great improvement of over 40% was seen in the ability to pay school fees for respondents in the treatment group in 2014.

Interviews conducted with the eleven grant recipients revealed that more than half of them were now in a position to pay for school fees. A single mother who had been empowered to start a grocery store at her home expressed gratitude to the Department of Social Welfare and had this to say concerning her ability to pay for her children's education, *'I wanted to brighten my daughter's future so that in future she can take care of me. This is better than going back to the Department of Social Welfare for help. The groceries from Social Welfare Department were put in the kantemba and I started selling together with charcoal. I would put the money from the sales in a tin. I raised ZMK1, 500 and sent my daughter to a nursing college in Kitwe'*. Fieldwork interview: 2014.



Figure 4.6 Investment into multiple businesses

Another respondent who is a single mother of seven and is a tailor advanced that the grant had assisted her in paying for her children's school fees. She had been given tailoring materials which had consisted of bed sheet materials and others. She made the bed sheets and part of the funds realised were used for payment of school fees. She said, *'The money I made also helped because at that time, I had two children who had qualified to go to grade eight. I also had one in grade 11 and one at Northern Technical College (Nortec). The one who is at Nortec is on a government bursary but for groceries and food, I always have to provide. The government only pay tuition fees. So, from the same money I had to buy books and all the other school requirements.'* Fieldwork interview: 2014.

Note: *Kantemba is a separate building within the yard, on the streets or at the market which is used as a shelter for conducting business.*

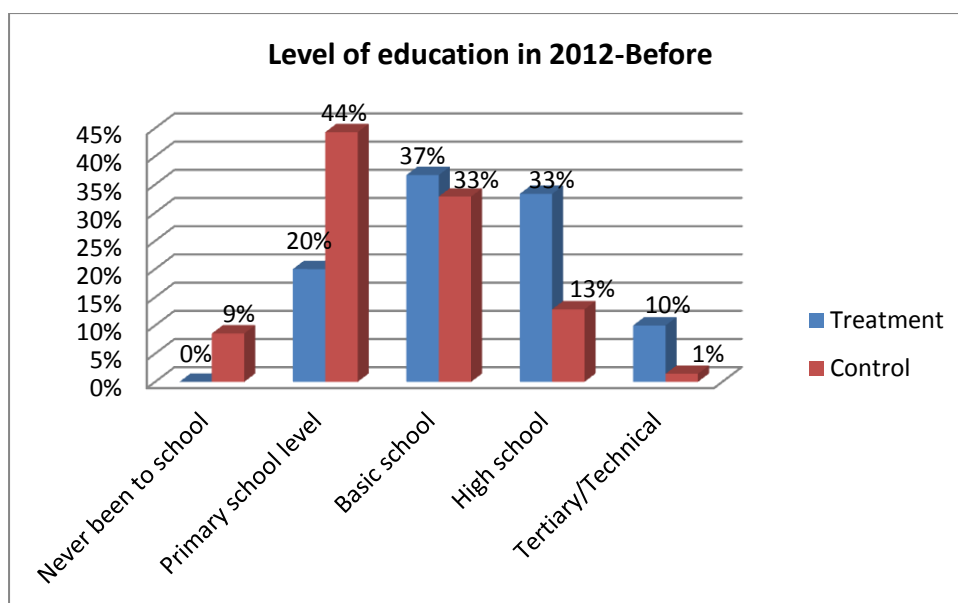


Chart 4.17 Level of education-2012

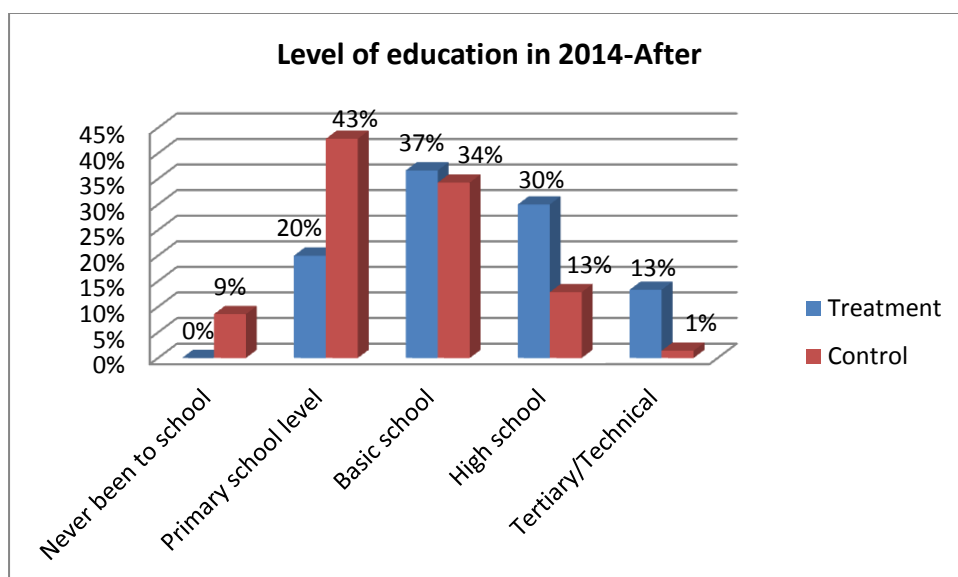


Chart 4.18 Level of education-2014

The above two graphs show that there was almost no change in the level of education for the respondents. There were large disparities in the distribution indicating that the groups were not similar to start with. When the researcher used coded data to enhance reliability, the charts showed no changes at all.

A statistical test was done with the original data entered in SPSS to see if the two groups were comparable in 2012. The T-test (0.000) indicated that the two groups were not comparable in 2012 as there was a significant difference between them. So, $t(98) = 4.06$, $p < .05$

The distribution in the 2012 chart in relation to levels of education seems to suggest a pattern that could lead to a research on access to the grants programme. The distribution indicates that the treatment group was more endowed with education compared to the control group. All respondents in the treatment group had been to school while close to 10% in the control

group had not. The majority of the respondents in the control group (over 40%) had attained primary education.

Interestingly enough, over 30% of those from the treatment group had attained education up to high school level compared to only about 10% from the control group. Similarly, 10% from the treatment group had tertiary education compared to only 1% from the control group. The two groups were not similar and distribution seems to suggest that perhaps those who accessed the grants were those who were endowed with education. A separate research to investigate access may be necessary.

(c) Physical capital

Indicators for physical assets were captured in improvements in the acquisition of household items and inputs to business. Improvement to the dwellings was not considered despite having been included in the questionnaire. This was because there was no question that established house ownership. Improvement to dwellings could only be done by house owners but the researcher had not included a question to explicitly establish that. It would have been possible to filter respondents from the question that addressed the people's ability to pay rent in the category 'I did not have to pay' (for both 2012 and 2014) who were 39 in total, but this was going to be unreliable because not all people who did not have to pay rent owned the houses they were living in.

Table 4.7 Exemption from payment of rent-2012 and 2014

		Payment of rent-2012			Payment of rent-2014		
		I could pay easily	I struggled to pay	I did not have to pay	I can pay easily	I struggle to pay	I do not have to pay
		Count	Count	Count	Count	Count	Count
Treatment and Control	Treatment	0	0	13	0	0	13
	Control	0	0	26	0	0	26

Some respondents could have been living in other people's houses for free and could not make improvements even if they had the capacity to. So exemption from rent payment could not be used to help measure the indicators under 'improvement to dwelling'. As a result, the indicator was not measured in the survey. However, only two out of the five interview respondents who owned their houses had reported that they had used part of the income from the grant to improve their dwellings. One of them had extended her house while the other used the proceeds to buy roofing sheets for the house which she was still constructing at the time of the interview. The figure below shows the extension that was made to the house by one of the grant recipients as well as bricks for further extension.



Figure 4.7 Bricks for build an additional structure to the house within the yard and an extension to recipient's house.

(i) Comparison of the household items between the treatment and control groups (2012-2014)

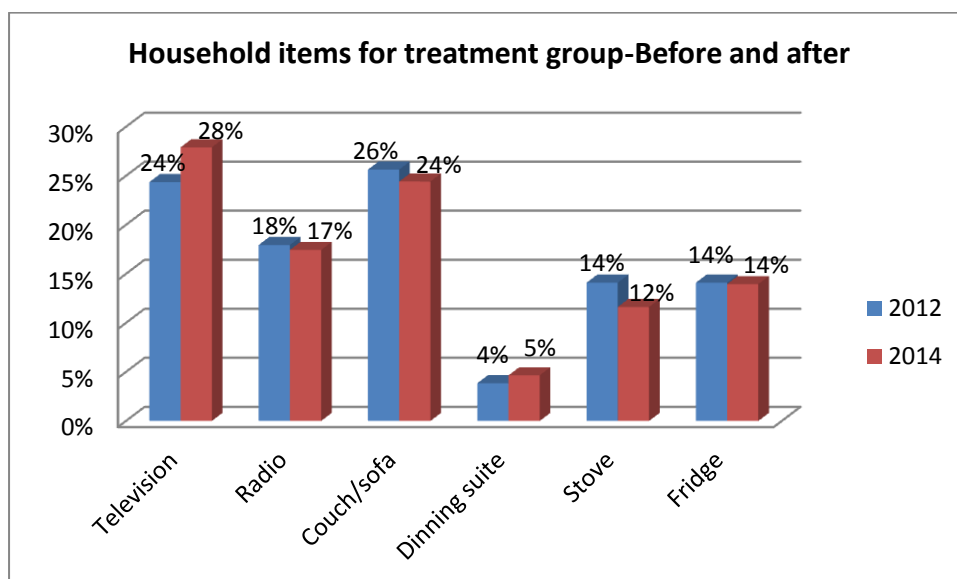


Chart 4.19 Household items-treatment group

The chart shows the distribution of household items for the year 2012 in the treatment group. The treatment group recorded a slight improvement of 4% with regard to possession of television sets and a 1% rise in the possession of dinning suites. The other household items recorded a drop or maintained the percentage.

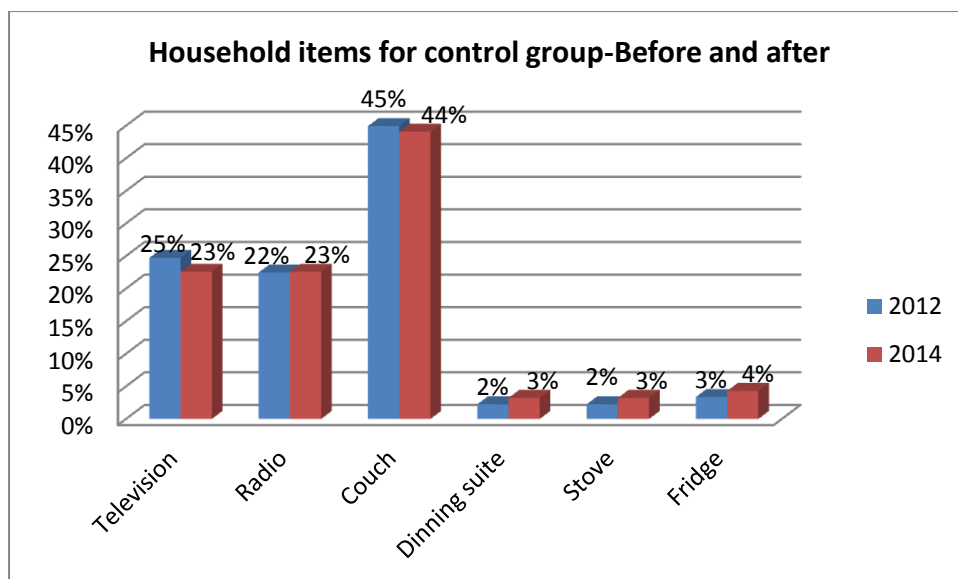


Chart 4.20 Household items-control group

The chart above shows the distribution of household items for the control group. The group recorded a steady 1% rise in the possession of a radio, dinning suite, stove and fridge. A reduction in the possession of the television and couch was observed.

Despite being minimal, the control group noted some improvement in the possession of radio, dinning suite, stove and fridge. On the other hand, the treatment group had some improvements in the possession of television and dinning suite.

The table below summarises the comparison in household items between the two groups. The changes were noted in percentages.

Table 4.8 Percentage changes in household items (control and treatment)

SN	Household item	Treatment group (% change:2012-2014)	Control group (% change:2012-2014)
1	Television	+4	-2
2	Radio	-1	+1
3	Couch/sofa	-2	-1
4	Dinning suite	+1	+1
5	Stove	-2	+1
6	Fridge	-1	+1

(ii) **Comparison of the business inputs between the treatment and control groups (2012-2014)**

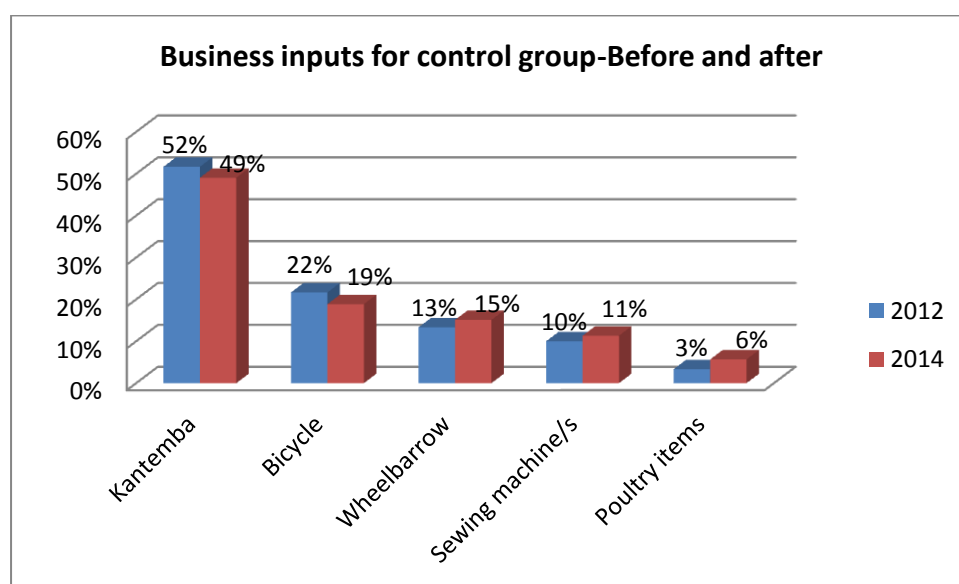


Chart 4.21 Business inputs-control group

The above chart shows the trend in the distribution of inputs in the control group. It indicates that there was a reduction in the possession of kantemba and bicycles. On the other hand, slight increases were seen in the possession of wheelbarrows, sewing machines and poultry items.

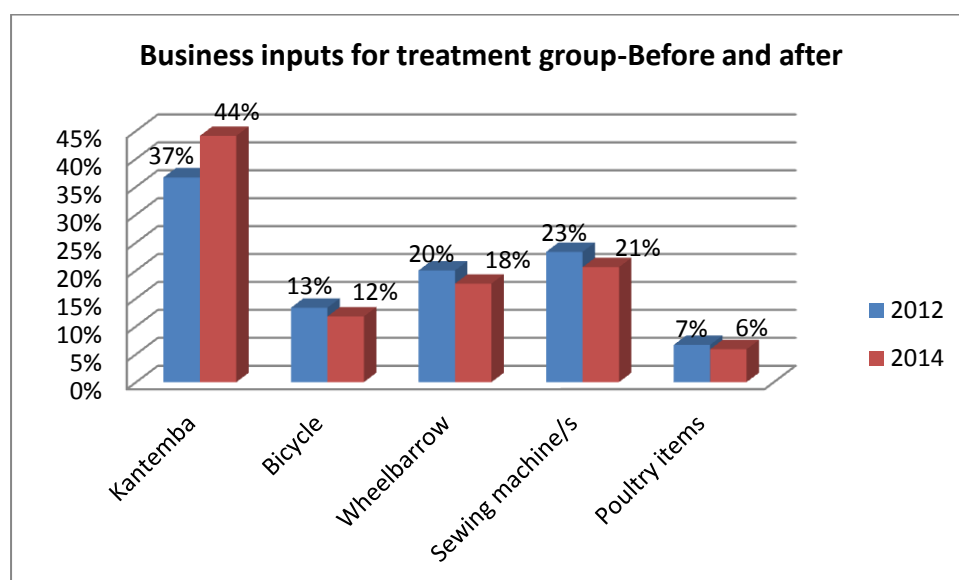


Chart 4.22 Business inputs-treatment group

The treatment group showed a positive change in the possession of kantemba and saw negative changes in the possession of bicycles, wheelbarrows, sewing machines and poultry items.

The table below summarises the trends that occurred in relation to possession of the five inputs. The differences were captured in percentages.

Table 4.9 Percentage changes in business inputs-control and treatment groups

SN	Business inputs	Treatment group (% change:2012-2014)	Control group (% change:2012-2014)
1	Kantemba	+7	-3
2	Bicycle	-1	-3
3	Wheelbarrow	-2	+2
4	Sewing machine/s	-2	+1
5	Poultry items	-1	+1

(d) Financial capital

Indicators for financial capital were captured in the ability to save and the ability to access credit.

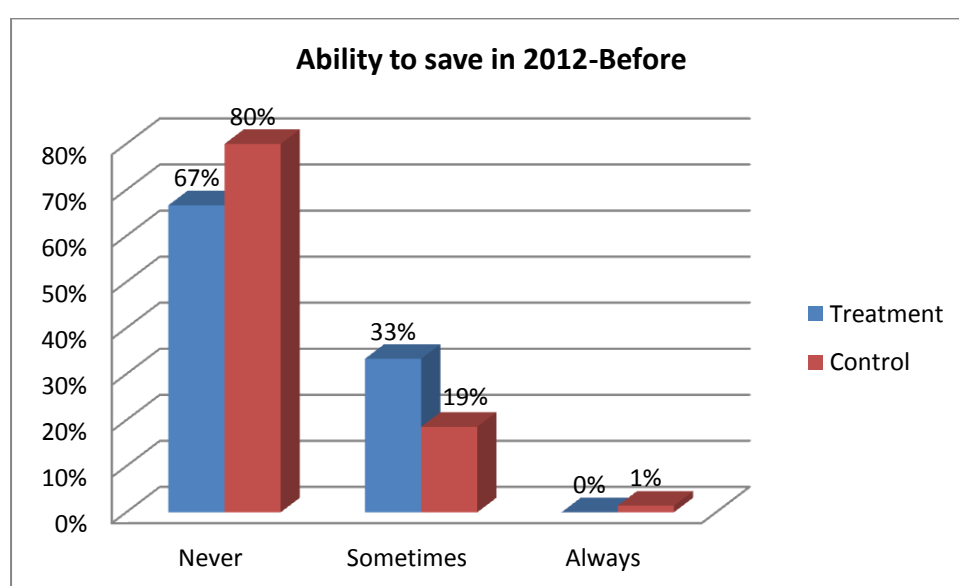


Chart 4.23 Ability to save-2012

The chart results indicated that in 2012, the majority of respondents never saved for emergencies. It further showed that only 1% of respondents from the control group were able to save while no one from the treatment group was able to. About 30% of the respondents from the treatment group and about 20% from the control group managed to save some money 'sometimes'.

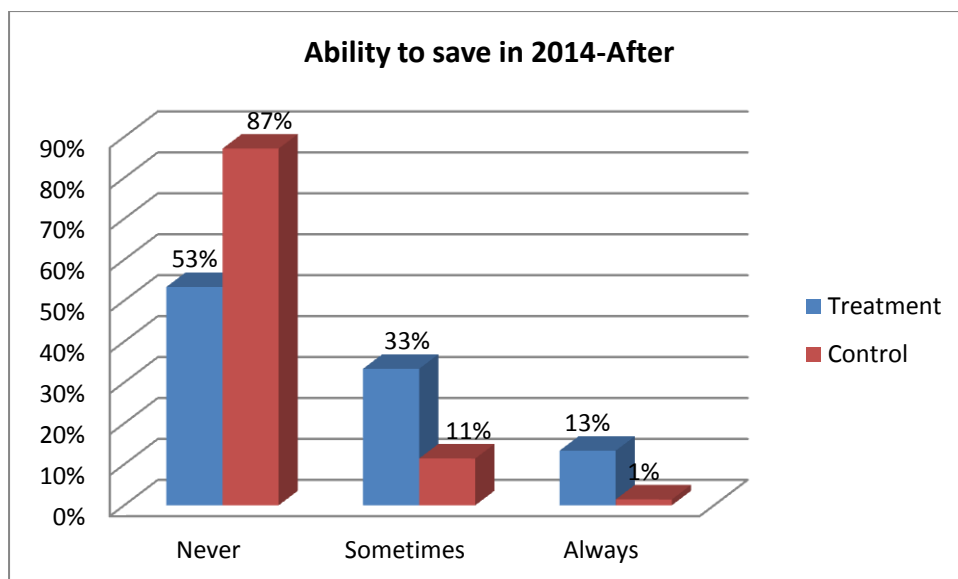


Chart 4.24 Ability to save-2014

This results on the above chart showed that there was a close to 15% reduction in the number of respondents in the treatment group who never used to save in 2014 and a rise of almost 15% in those who always saved. The control group noted a rise in those who never used to save and maintained the same percentage for those who always saved. There was close to 10% reduction in the control group for those who used to save ‘sometimes’ while the treatment group maintained the same percentage.

A statistical test was conducted to ascertain the comparability of the two groups in 2012 and the T-test (0.235) indicated that in 2012, the treatment and control groups were similar hence they were comparable with regard to the level of savings. So, $t(98) = 1.19, p > .05$

Another statistical test was conducted to see if there was a significant difference between the two groups in 2014. The T-test (0.002) revealed that there was a significant difference between the two groups in 2014. So, $t(36.48) = 3.26, p < .05$. This is evidenced from the chart comparisons in the years 2012 and 2014 for both the treatment and control groups. More people in the treatment group were more able to save for emergencies. The interviews revealed that seven out of the eleven recipients were more able to save small amounts in order to deal with unforeseen events in 2014.

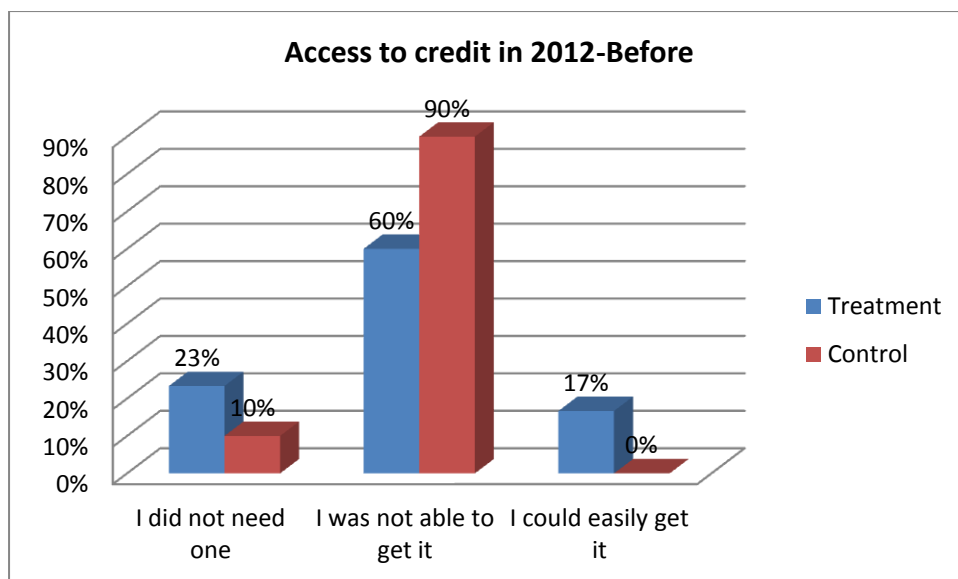


Chart 4.25 Access to credit-2012

The chart above indicates that the majority of the respondents from both the treatment and control groups were not able to access loans in 2012. Close to 20% of the treatment group could easily access loans while none from the control group could access the loans in 2012. Less than 20% of the respondents in each group said that they did not need the loans.

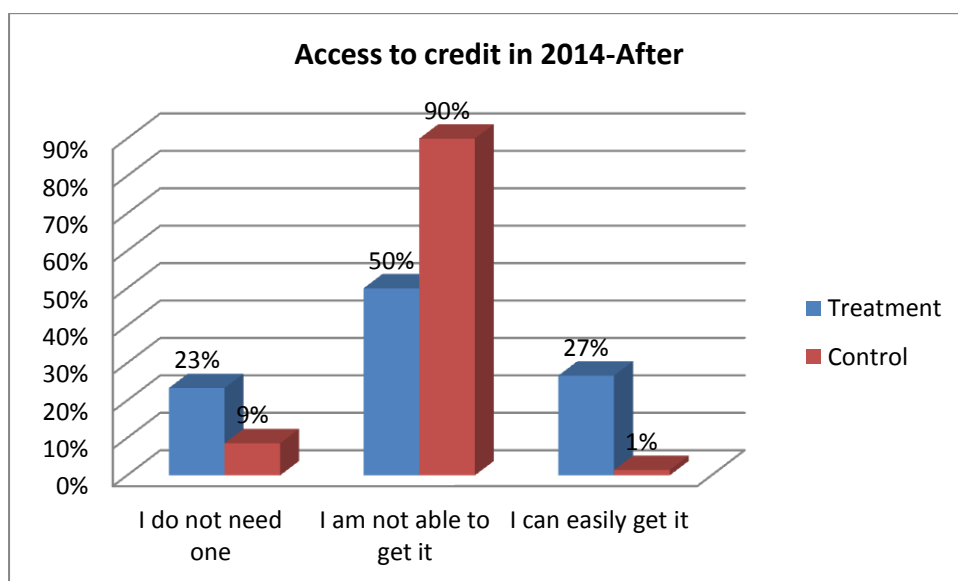


Chart 4.26 Access to credit-2014

The chart above showed that a 10% improvement in the treatment group was observed for those who could easily access the loan while a 1% increase was noted in the control group for the same category. There were no major differences in the other categories except for a 10% drop in the treatment group for those who were not able to get the loan. This drop was the rise that was noted in the increase to accessibility with respect to those who could easily get the loan in 2014.

A statistical test was conducted to see if the two groups were similar in 2012. The T-test (0.787) indicated that the two groups were similar in 2012. So, $t(34.68) = 0.273$, $p > .05$. This can also be seen from the 2012 chart above with regard to access to credit.

Another statistical test was conducted to see whether there was a difference in the two groups in 2014. The T-test (0.447) results indicated that there was no significant difference between the two groups in 2014 in respect of access to credit. So, $t(33.73) = 0.769$, $p > .05$. Despite there being a 10% difference in the level of accessibility in the treatment group, the change could have been as a result of chance happening. From the eleven interviews, no respondent had managed to access credit from other institutions of lending in 2014.

Conclusion on change in income and asset building

The experiment revealed that there was marked improvement in the treatment group respondents' households. Compared to the control group, the treatment group scored a number of positives which could, to a certain extent be attributed to the grants programme. Improvement was recorded in the change in income and assets in the treatment group. However, changes in the level of education for household heads could not be measured as an independent samples test indicated that the two groups were not comparable in 2012. It is also important to note that although there was a slight improvement noted in the treatment respondents' access to credit, the change was not significant as it could have occurred by chance.

Overall, a general improvement was noted in the treatment group which to a certain extent could be attributed to the grants programme as the control group had created a counterfactual situation which showed how the situation could have been had the grants programme not been implemented. The interviews with the two policy makers gave information that correlated with some of these findings. They indicated that despite not having any monitoring reports, the programme was achieving some positive results. Their responses are indicated in annex VI.

4.2.3 Question 2: To what extent do risk and opportunity affect the choice of livelihood strategies in achieving household security?

In order to establish the influence of risk and opportunity on the choice of livelihood strategies in achieving household security, the two variables; risk and opportunity were analysed independently. Secondly, an analysis of entrepreneurial characteristics was conducted to determine the type of entrepreneurial profiles of the grant recipients. These profiles determined the strategies that the grant recipients adopted in order to attain household security. Therefore, this section pertains to the treatment group (recipients of the grant) only.

The data used in this section was collected through the eleven interviews conducted with the grant recipients and the treatment group specific questions in the survey questionnaire. The specific questions were additional questions for the treatment group and these pertained to the grant received in either cash or material form.

This section analysed the opportunity, risk and the strategies in relation to the type of entrepreneurship. Lastly, a reflection on the findings was given. It was important to get the

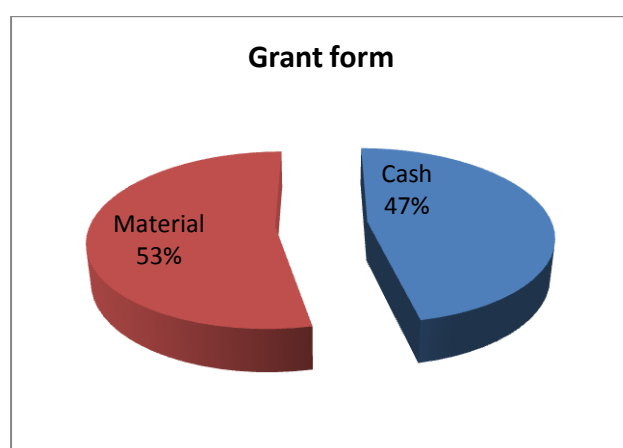
recipients perception of the grant as it determined how they used the grant. The perception was seen in their level of satisfaction on the grant form and the reasons for their views.

Risk was analysed through the level of concern as it had been operationalised as the 'subjective perception of a threat'. In addition, it was to be investigated through recipients' reference to past events. The level of concern was to be seen at decision making point as it was assumed that the high level of risk resulted into division of the resource received. However, because it is easier to divide cash than material, only cash recipients were investigated for the first part of risk analysis with regard to decision making.

Through interviews, entrepreneurial profiles were identified using literature from chapter 2 where the characteristics of the two types of entrepreneurs were given. The identification helped in analysing the different strategies that people adopted in order to attain household security.

(a) Opportunity-perception

In order to measure how opportunity impacts on livelihood strategies, the level of satisfaction for each grant form and the choice of investment were analysed. This was based on people's perception towards the opportunity with regard to their vulnerability. The answer to the question was found in the opinion that people gave with regard to the grant form and the level of satisfaction. It is important to note that the grant form was determined by the programme implementers.



The chart above indicated that slightly above 50% of the grant recipients received it in material (in kind) form while close to 50% received it in cash form.

Chart 4.27 Grant form

(i) Level of satisfaction

In order to establish the relationship between the level of satisfaction and the grant form, a cross tabulation was conducted and the tables below show the results.

Table 4.10 Level of satisfaction and grant form

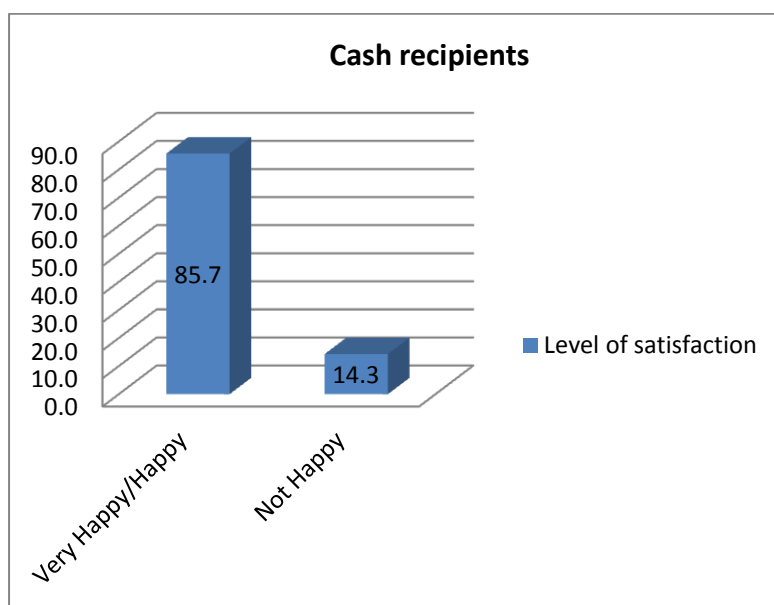
In what form was the resource you received? * Level of satisfaction Crosstabulation				
Count				
		Level of Satisfaction		Total
		Very Happy/Happy	Not Happy	
In what form was the resource you	Cash	12	2	14
	Kind	4	12	16

received?				
Total		16	14	30

Chi-Square Tests

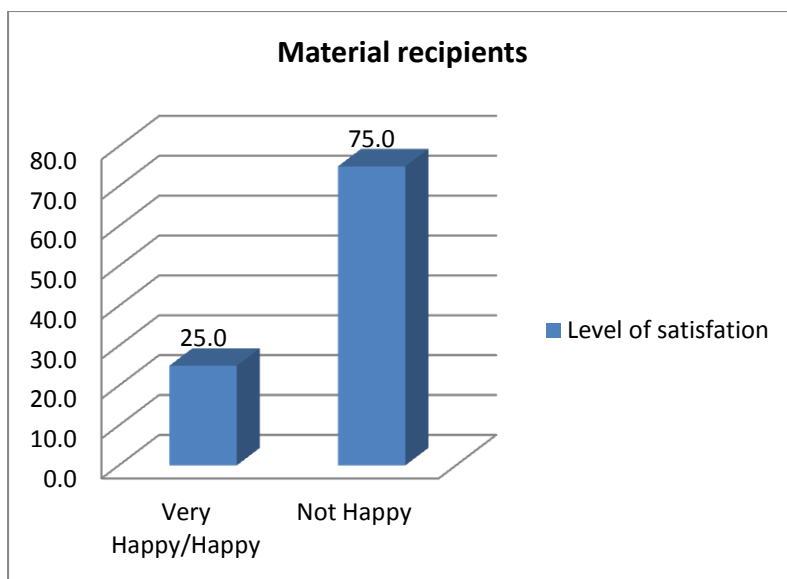
	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	11.059 ^a	1	.001		
Continuity Correction ^b	8.754	1	.003		
Likelihood Ratio	11.977	1	.001		
Fisher's Exact Test				.001	.001
Linear-by-Linear Association	10.690	1	.001		
N of Valid Cases	30				
a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 6.53.					
b. Computed only for a 2x2 table					

The study showed that there was a significant relationship between level of satisfaction and grant form. $X^2 (1, N=30) = 11.06, p < 0.001$. This is explained in the graphs for each grant type below;



The chart on the left revealed that almost 86% of grant recipients who received the grant in cash form were very satisfied and about 14% were not satisfied.

Chart 4.28 Level of satisfaction-cash recipients



The graph on the left indicated that $\frac{3}{4}$ of the grant recipients who received the assistance in kind were not satisfied while a $\frac{1}{4}$ were satisfied

Chart 4.29 Level of satisfaction-material recipients

The two charts on the level of satisfaction correlate with the data that was collected from the interviews with the recipients. In their opinion, ten out of the eleven respondents who were interviewed indicated that the best form to receive the grant was in cash. This was because cash is divisible and one would be able to divide the resource to meet different needs and avoid the collapse of the business. Cash was also preferred to material resource because people could do more than one activity with money. They could easily deal with immediate needs and invest it in multiple businesses. One of the respondents who had received the grant in cash form to start a grocery business said, *'It was good that the department gave me cash because money is flexible and I could divide it during the purchases to choose the products that could easily sell like sweets, cooking oil and washing paste'*. Fieldwork interview: 2014.



Figure 4.8 Divisibility of cash allows precise merchandise selection and investment in a business that deals with different commodities.

In a separate interview, another respondent who had received the grant in the form of tailoring materials expressed dissatisfaction and said, *'you see, with the materials we had to*

find our own transport to collect them from the shops .There were delays because we struggled to raise the transport money. I was not happy with this because one should be left with some change so that he or she can buy some mealie-meal and have something to eat. You need strength as you work. I know how to divide the money in the best way possible in accordance with my needs.’ Fieldwork interview: 2014

In yet another interview, when asked about his opinion on the grant form, a man who had received the grant in cash form had this to say, *‘I was given the resource in cash form because of the nature of the business. Given the option to choose the form of the resource I would still choose cash because it gives you an allowance to do more than one thing with it. In my case I was able to buy mealie meal and charcoal for use at home.’* Fieldwork interview: 2014

On the other hand, the respondent who stated that it was better to receive the grant in material form, which was the form she received it in said, *‘In any case, I was happy that they bought the groceries for me because money is tempting and I could probably have used it to solve the many problems I have and left with nothing’.* Fieldwork interview: 2014

The findings from the survey and the interviews suggest that the majority of respondents prefer cash to material grants. According to the respondents’ perception, it was easy to allocate portions of the grant to meet different needs and different business types in order to avoid losing the whole resource. Further, respondents stated that they were the best in buying the resources for themselves because they knew what their clients needed and in what quantities.

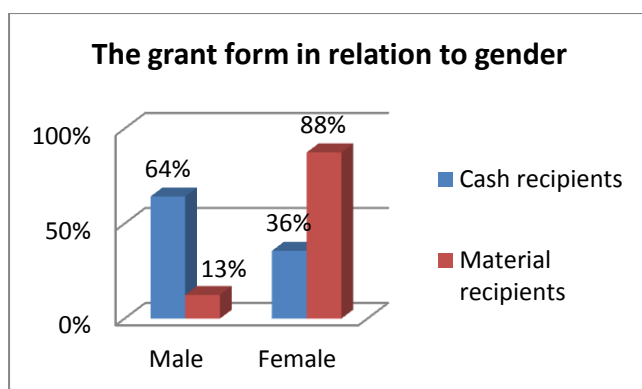
An assessment of improvement by each grant form

The results from the survey and perceptions from the interviews clearly suggested that the grant in cash form was preferred to the grant in material. Therefore, it was imperative to assess the level of improvement between the two grant form recipients to establish which group performed better than the other, if at all, with the use of the grant.

In order to establish the level of performance the two groups were compared on the basis of some four selected indicators. These pertained to the ability to pay school fees, the frequency of meals per day, the ability to assist others and the ability to save for the years 2012 and 2014.

(I) Cash and Material grant recipients

It is important to note that it was earlier established that 63% of the grant beneficiaries were female while 37% were male (see chart 4.2). Therefore, it became eminent to distinguish the grant forms by gender before a comparison was made. The breakdown was as shown below;



	Male	Female
Cash recipients	9	5
Material recipients	2	14

Of the 63% female grant beneficiaries 88% of them (14) received the grant in material form while 36% of them (5) received the grant in cash form. On the other hand, of the 37% male recipients, 64% of them (9) received the grant in cash form while 13% (2) received it in material form.

Chart 4.30 Grant form and gender

The comparisons between the cash and material recipients are shown and discussed below;

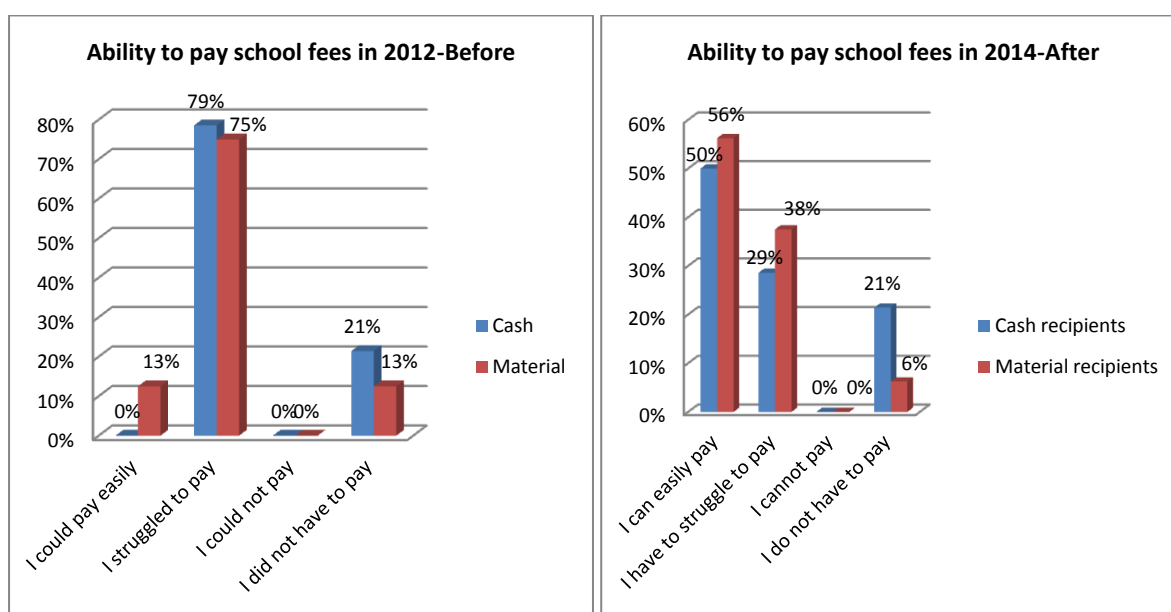


Chart 4.31 Ability to pay school fees in 2012 and 2014-Before and after

The above charts revealed that cash recipients noted a greater improvement in their ability to pay school than the material recipients in 2014. There was a 50% rise in respondents who could pay easily from the cash recipients' group and a 43% increase for the material recipients group. Additionally, the cash recipients recorded a drastic drop of 50% in the number of respondents who struggled to pay for school fees while the material recipients recorded a drop of 37% in the same category. Therefore, with regard to ability to pay school fees, the cash recipients performed better than the material recipients.

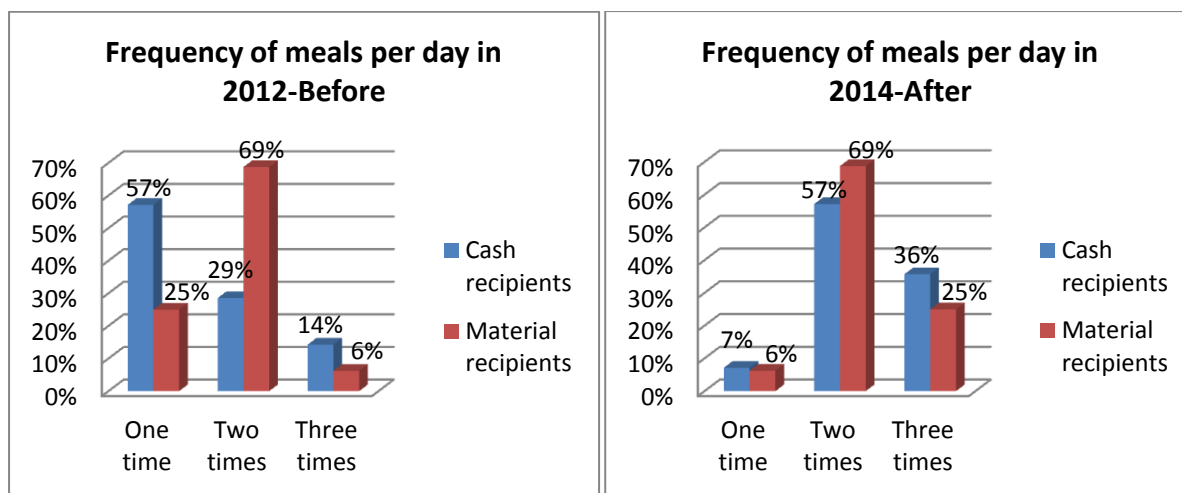


Chart 4.32 Frequency of meals per day in 2012 and 2014-Before and after

The results in the charts above revealed that both groups recorded drastic reduction in the number of respondents who had one meal a day. The cash recipients noted an increase of close to 30% for those who had two meals a day while the number of material recipients for this category remained constant. For the three times a day frequency, the cash recipients noted an increase of slightly over 20% while the material recipients recorded a 19% increase. Despite the differences being minimal, the cash recipients made a greater improvement than the material group.

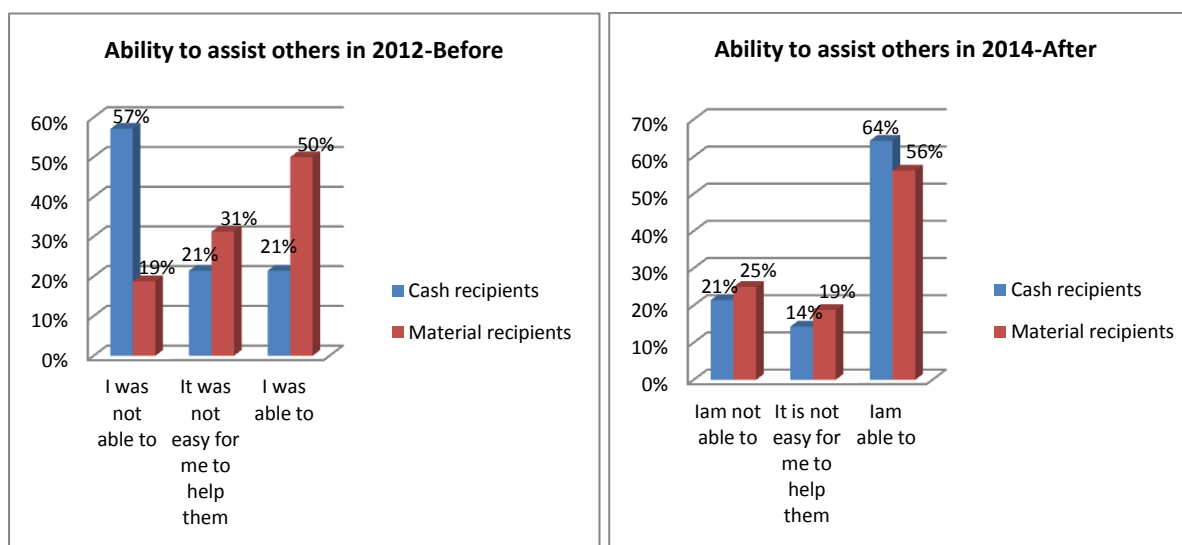


Chart 4.33 Ability to assist others in 2012 and 2014-Before and after

The charts above revealed that with regard to the ability to assist others, the cash recipients recorded a greater improvement than the material recipients. The cash recipients saw a 36% drop of those who were not able to assist others and a 43% increase in those who were able to assist others in 2014. On the other hand, the material recipients recorded an increase of only 6% in those who were not able to assist others and the same percentage increase in those who were able to assist others in 2014. By a very large margin, the cash recipients performed better than the material recipients with regard to the ability to assist others.

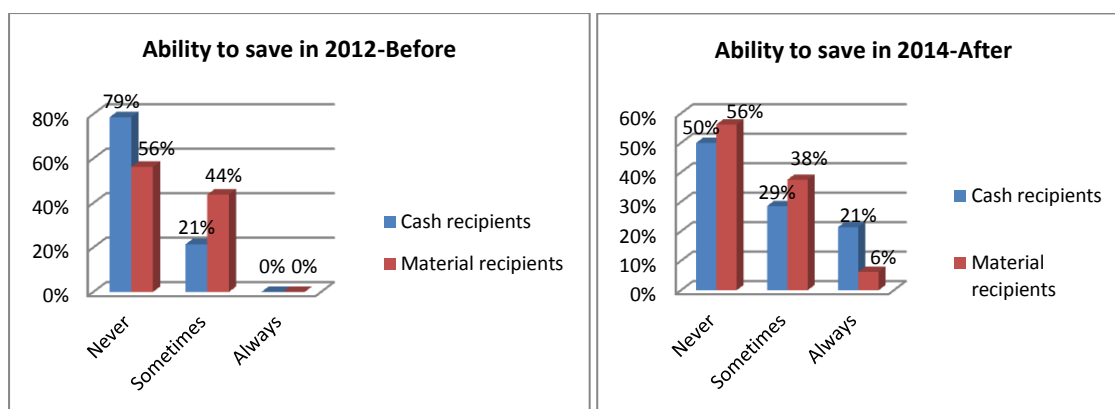


Chart 4.34 Ability to save in 2012 and 2014-Before and after

The above charts showed that the cash recipients saw an improvement in the respondents who saved 'always' of slightly above 20% while the material recipients recorded an improvement of 6%. For those who never saved, the cash group saw a decline of close to 30% while the percentage for material recipients in this category remained static. Further, the cash recipients recorded an improvement of 8% in the category of those who saved 'sometimes' and a decline of 6% was noted in the material recipients. Overall, a greater improvement was noted in the cash recipients with regard to the ability to save in 2012.

Conclusion on the comparison between cash and material recipients

The foregoing discussion of the comparison between the two forms of grant reciprocity revealed a distinct pattern that was formed with regard to the resource given. In all the four indicators that were analysed, cash recipients improved more than the material recipients. To some extent, this trend seems to suggest that respondents perform better when they are given the grant in cash form than in material form.

(b) Risk-perception

Risk was measured in terms of perception and this was to be seen in the level of concern or worry about events occurring as well reference to past events. The questions (indicators) were recoded in SPSS in order to have two levels; Low or High risk. The following table shows how this was done.

Table 4.11 Recoding and aggregation of levels of risk

Concern	Concern level				New labels	Aggregation
	Not at all 1	Rarely 2	Occasionally 3	Always 4	1=1 2=1 3=2 4=2	1=Low 2=High
Illness						
Death of bread winner						
Loss of income source						

A test for reliability for the indicators capturing this perception (risk) in the questionnaire was done and the following were the findings;

Table 4.12 Reliability test

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.780	.784	3

Item Statistics			
	Mean	Std. Deviation	N
Riskillness	1.67	.479	30
Riskdobw	1.80	.407	30
Risklois	1.80	.407	30

Summary Item Statistics							
	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	1.756	1.667	1.800	.133	1.080	.006	3
Item Variances	.187	.166	.230	.064	1.389	.001	3

Item-Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Risk_illness	3.60	.524	.596	.505	.737
Risk_dobw	3.47	.533	.789	.627	.517
Risk_lois	3.47	.671	.497	.347	.822

The results from the reliability test show that after recoding the indicators, the Cronbach's alpha gave a .780 which indicated that the three indicators were all measuring risk. Therefore, the test for reliability of risk consisted of 3 items ($\alpha = .780$). The concern level was found to be reliable (3 items; $\alpha = .780$). This means that any of the three indicators could suffice as a risk indicator. For consistency, the loss of income source (lois) was used for crosstabulations with the other variables.

Before establishing the relationship between risk and decision making in business, cross tabulations were conducted between the level of risk and gender as well as the level of risk and age. It was important to establish whether these relationships existed or not as a pattern could be established. However, it is important to mention that the sample had been split and so for some of the crosstabulations (for $N < 30$), the chi square indicated that some cells had less counts(selection of the 14 cash recipients). Therefore, the following were the findings;

(i) **Risk and gender**

Table 4.13 Crosstabulation on risk and gender

What is your sex * Risklois Crosstabulation				
Count				
		Risklois		Total
		Low	High	
What is your sex	Male	2	9	11
	Female	4	15	19
Total		6	24	30

The results revealed that the majority from both gender registered high risk compared to those who had low risk.

A chi square test revealed that there was no relationship between gender and risk.

$\chi^2 (1, N=30) = 0.036, p=0.85$. The results of the chi square are indicated in annex I.

The crosstabulation is explained in the chart below;

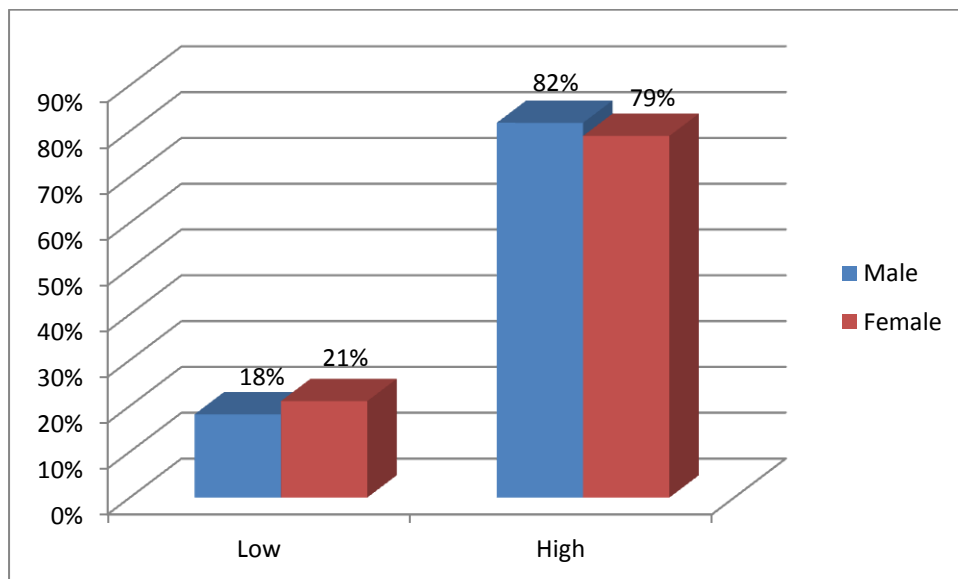


Chart 4.35 Risk and gender

The findings indicate that risk was high for both men and women although men had a percentage which was only 3% higher. It was also shown that from those who had low risk women were only 3% higher than men. Based on the small sample, cross tabulation and chi square results indicated that there was no association between risk and gender.

(ii) Risk and age

Table 4.14 Cross tabulation on risk and age

What is your age range? * Risklois Crosstabulation				
Count				
		Risklois		Total
		Low	High	
What is your age range?	30-39	2	4	6
	40-49	0	6	6
	50-59	4	9	13
	60 and above	0	5	5
Total		6	24	30

The majority of respondents with high risk fell in the age range 40-49 and 50-59. However the chi square results indicated that there was no relationship between risk and age. The results $X^2(3, N=30) = 4.36, p=0.225$ can be seen in annex I.

The above cross tabulation is explained using the chart below.

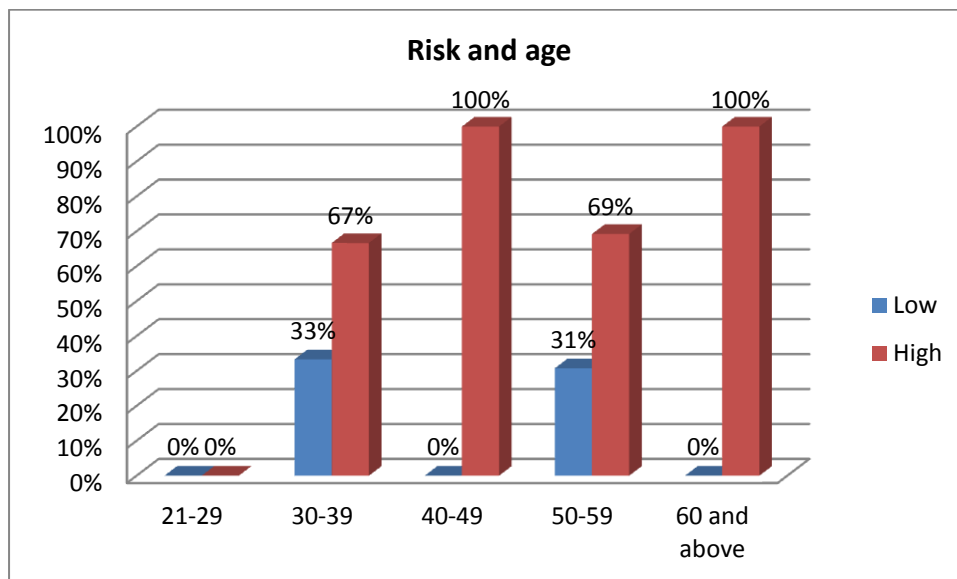


Chart 4.36 Risk and age

The chart above shows that recipients who fell in the age ranges of 40-49 and 60 and above registered high risk at 100% each. The other two age ranges showed a similar distribution of high risk falling just under 70% and low risk slightly above 30%. As earlier mentioned, the chi square result indicated that there was no association between risk and age.

(iii) Risk and investment decision making

In order to measure the influence of risk on decision making with regard to the opportunity, a crosstabulation was done for the variable. This was to see if there was a relationship between risk and decision making in terms of investment of the whole resource into business or splitting the resource to spread the risk by investing into a business or businesses and other activities. An isolation of respondents who had received the resource in cash form was done because they had less restriction in deciding what to do with the resource (sample was split).

Those that had received the resource in material form were restricted as they had no freedom to some extent, to divide the resource and so these were not analysed. Despite the sample being small, the cross tabulations were conducted for cash recipients and decision making. It is important to note that since the sample was split to isolate the cash recipients, the reliability of the chi square test results could not be conclusive. However, the crosstabulations could give an indication as to show what patterns were followed in decision making.

Table 4.15 Risk (Loss of income source) and decision making

Case Processing Summary						
	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
What did you do with the resource you received? * Risklois	14	100.0%	0	0.0%	14	100.0%

A total of 14 cases (cash recipients) were analysed.

What did you do with the resource you received? * Risklois Crosstabulation				
Count				
		Risklois		Total
		Low	High	
What did you do with the resource you received?	Investment of the whole resource into the business.	2	3	5
	Investment in a business and other activities.	0	9	9
Total		2	12	14

Chi-Square Tests					
	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	4.200 ^a	1	.040		
Continuity Correction ^b	1.569	1	.210		
Likelihood Ratio	4.753	1	.029		
Fisher's Exact Test				.110	.110
Linear-by-Linear Association	3.900	1	.048		
N of Valid Cases	14				
a. 3 cells (75.0%) have expected count less than 5. The minimum expected count is .71.					
b. Computed only for a 2x2 table					

The study shows a significant relationship between risk and decision making.

$$X^2(1, N=14) = 4.2, p=0.04$$

Crosstabulations were conducted between risk of death of a bread winner and decision making as well as between illness and decision making. The two tables below show the results. The chi square results for the two indicators showed no association and are indicated in annex I.

Table 4.16 Risk (death of a bread winner) and decision making

What did you do with the resource you received? * Riskdobw Crosstabulation				
Count				
		Riskdobw		Total
		Low	High	
What did you do with the resource you received?	Investment of the whole resource into the business.	1	4	5
	Investment in a business and other activities.	2	7	9
Total		3	11	14

Table 4.17 Risk (illness) and decision making

What did you do with the resource you received? * Riskillness Crosstabulation				
Count				
		Riskillness		Total
		Low	High	
What did you do with the resource you received?	Investment of the whole resource into the business.	2	3	5
	Investment in a business and other activities.	4	5	9
Total		6	8	14

The results indicated that the majority of those with higher risk level opted to invest in the business and other things while those who had lower risk mostly invested the whole resource into the business. Owing to the small sample which was further split the chi square results indicated that there was no relationship between illness and decision making as well as death of a bread winner and decision making. This was because of the small sample as the 30 recipients had to be split further to capture the cash recipients who were only 14. However, a closer look at the crosstabulations and the data indicated that the majority of those who had high level of risk in all the three indicators opted to divide the resource into different activities.

It is important to point out that through the interviews with the grant beneficiaries, it was revealed that illness, loss of source of income and the death of a bread winner were common responses. The respondents had the ever present notion of these concerns. One elderly respondent who had a kantemba at the market and had joined an organisation for herbal medicine distribution said he had split his resource because investing in one business was risky. He also expressed a high level of concern over the death of a bread winner as he had seven grand children to take care of. He said, *'You see my worry is whether God is going to*

keep me until these children are educated. Or is my wife going to be there? It's better if I died before my wife because at least these children will have a place to stay. As I was deciding to use the grant, I had these deep thoughts and more, because at my age I could not stand ZESCO disconnecting my electricity or Kafubu disconnecting my water. At my age, that would have been an embarrassment. That is why I decided to apportion the funds by making some payments and investing in the herbal medicine distribution and the kantemba'. Fieldwork interview: 2014

Ten out of the eleven respondents in the interviews expressed a deep concern over loss of source of income. They worried that they would lose the resource if they invested the entire resource in one business. This concern was particularly strong among those who had received the resource in material form. Those who had received the resource in cash took care in deciding the pathway to take. One of the respondents who had been given cash to start an ice cream business had this to say, *'I thought that if I invested the whole amount I could lose the business so I got ZMK1000 and bought bricks and ZMK500 I bought roofing sheets. The remaining amount I used to buy corns, sugar, flour, butter and corn powder. I also bought biscuits, soft drinks (4crates) and two packets of jiggies. Then I had the house-extended with four rooms'. She added by saying, 'The other worries such as illnesses and death are different because one cannot run away from so I do not really think much about them. They are here to stay with us and are dealt with as they come.'* Fieldwork interview: 2014.

The interviews also revealed that the lack of accommodation (owning a house) and lack of financial resources to send children and dependents to school were very high concerns. The majority of the respondents worried that if they died before building or buying a house and/or not educating their children then their children's lives would be doomed. This was the reason why efforts were made to pay school fees with the grant and also to work towards completing houses which were already under construction. A physically challenged woman who has eight children and had used part of the proceeds from her tailoring work to buy roofing sheets for her house had this to say; *'what if I die before leaving a house or before they finish school? I worry so much and as a result, I work hard so that they don't become street kids. I see these things happening in some families, even in this compound. I don't want that for my children.'* Fieldwork interview: 2014

In a separate interview a man who is engaged in the selling of charcoal with his wife added to this by saying, *'If you leave a house for your children before you die, then things will be better. Even if they eat once a day, they are okay because they have no worries about paying rent. As long as they sleep in the house, they are okay. I thought about these things when I got the resource.'* Fieldwork interview: 2014

Almost all the respondents had the fear of assuming risk which came through investing into one venture. One physically challenged woman said *'even with this grant, I really wanted to know if I was required to pay back. I am scared to owe people because some people get arrested for not paying back you know'*. Fieldwork interview: 2014.

One woman who had been given cotton to start making sweaters encountered problems due to mobility issues and so she had to change to a grocery business. Her condition could not allow her to move to and fro a friend's house who had offered to let her use her knitting machine from her house. When asked why she conducted her business in the way she did, she answered by saying, *'I sell soap, drinks biscuits, sweets, eggs, buns, sugar although today I don't have sugar and I also sell salt. I repackage them into smaller quantities. I decided to*

start selling different items because sometimes some things sell more than the others so this is to ensure that my business keeps moving’. In the same vein, a male respondent said, *‘I chose the charcoal business because there is no loss in this business. If my wife brings ten or fifteens bags and we fail to sell all the bags, we get one or two bags, repackage them, and then sell from home. There is no loss in this business’.* Fieldwork interview: 2014.

Another respondent put it in this way, *‘I chose to diversify just in case some things don’t sell. Someone cannot go to the market to buy washing paste or sugar for ZMK5 when I have it at the kantemba. I cannot concentrate on one thing. What if that thing does not sell? With me, if one item is not that profitable or does not sell as well as I thought in the beginning, the other items buffer it and help sustain the business.* Fieldwork interview: 2014.

It is interesting to note that all recipients of the grants expressed some concerns about issues that constantly occupied their minds. Even for one respondent who claimed that he had no worries, the notion of worry was there but perhaps the level was low. He said, *‘I do not worry because I try by all means to sort my issues. If there are people helping you like social welfare then you have to extremely work hard. I work hard so that my family’s future is secured’* Fieldwork interview: 2014. Although he could not acknowledge it, his statement had a connotation of concern for the future implying that he actually did think about it.

Through the interviews, it was revealed that the level of risk was influenced by events that had happened in the past. Almost all the respondents recounted incidents that had happened before such as the collapse of previous business, loss of other sources of income and deaths. Some even made reference to incidents that had happened in their neighbour’s or relatives lives before. A respondent reported that his previous business had collapsed and told his story. *‘I started the kantemba myself. My daughter who is now late said I should find something to do and she gave me ZMK500. Later on, CETZAM gave me a loan of ZMK3500 to expand my business. I made one repayment and I got very sick. I was down for a long time and when officers from CETZAM visited me, they confirmed my illness and left. They never visited me again and no letter was written to that effect. When I got better, as a defaulter I went to the offices and when I asked about my fate they just smiled and told me not to worry. That is how it ended.’* Fieldwork interview: 2014.

The choice of strategies for achieving household security

The table below shows the list of businesses and the number of people in each type.

Table 4.18 Business types and Frequency

Food stuff	7
Tailoring	6
Chicken rearing	1
Groceries	4
Charcoal selling	3
Second hand clothes selling (salaula)	4
Auto spares	1
Talk time(mobile phone credit)	1
Electronic repairs	1
Wire making	1
Stationery	1

The majority of the recipient respondents who were seven were dealing in food stuff. The six who were tailors were all physically challenged and were already in business before receiving the grants. Those who sold second hand clothes or groceries were four in each business type. There were three recipients who were selling charcoal and there was one person in each business type for those who were dealing in chicken rearing, auto spares, mobile phone credit, electronic repairs, wire making and stationery. It is evident from the distribution that the majority of people were dealing in commodities that gave a regular income and not necessarily a higher income which is characteristic of the poor.

In order to analyse the strategies followed by the poor, a classification of the entrepreneurs was necessary through the profiles given in the indicators. These were weighed against a sample of responses obtained from the interviews and analysed through Atlas-Ti. The following tables show how the profiles were identified.

Table 4.19 Survival entrepreneurs' profiles/characteristics

	Survival Entrepreneurs	Sample of responses from the interviewees
1	Business by necessity	<i>The problem is that my husband has a stroke so the doctor filled a form and asked me to take to the Department of Social Welfare. When I went to the social welfare office and showed them the form, I was told that I would be empowered with some money to help with my needs. They asked me what business I wanted to do. I told them I wanted to rear chickens but they said that because I live in a two roomed house I could not do that. They then suggested that I start a grocery business. I was given items for the groceries business worth ZMK1, 500.</i>
2	Trading (home based, street etc)	<i>I have to work from home because of the limitations in my movements.</i> <i>We used to farm together but we were forced to stop when he got ill in 2011. Things are tough now. I cannot leave him alone because all the children go to school in the morning. Who is going to find food and feed him? I need to work from home.</i>
3	No capital accumulation	<i>The grant has helped in our consumption but we cannot afford to buy clothes. When I sell and make the profit we buy food. Sometimes when I make some profit I send K80 to my daughter in college to buy food</i> <i>I do not keep money for emergencies because most of what I make is from hand to mouth</i> <i>In ten years time it will still be a struggle because we use the profit for food and other necessities. If I had another business maybe I would grow my business but as things stand it will not be easy. As at now, we cannot even wear the latest fashion which our friends wear. We have to buy second hand clothes once in a while.</i> <i>Our profit is hand to mouth. We may have a ZMK300 or ZMK400 profit and it will just go to food. Just look at the stuff we are selling. The plastic containing the sugar has holes because of the mice in the house. These are challenges I am facing now.</i>

4	Obligation to share proceeds from the business	<p><i>When I help people with money they pay back the same amounts although I rarely do. I help because I know that one day I may need help from them.</i></p> <p><i>I lend money to people because I know that no man is an island. We all need help at some point. Of course I do not lend so that people pay back with interest because the bible discourages that.</i></p> <p><i>People always come to me for help. You see, as I said earlier, when you look at me I look like I have a lot of money but it is just God's grace. I have learnt that with the little I have, I need to share. I can give material things though I also give money at times. If God gives me more, I will give more.</i></p>
5	Investment into different activities	<p><i>These days apart from selling charcoal, we also sell maize at the market. In addition, I do piece works for painting boards and walls as well as fixing desks. Right now I am doing some work at Sopani School.</i></p> <p><i>I think we will abandon the kantemba business. Why? My grandson buys the items for this kantemba. Sometimes he will buy things worth ZMK600 but the profit will only be ZMK50 or ZMK70. We are not progressing unless we do other things. We wanted to start selling mealie meal but we realized we would only be making ZMK500 profit, that is ZMK5 from a bag. Our intention is to stop the kantemba unless my grandson wants to continue with it.</i></p>
6	Family or kin networks	<p><i>I work in this business with my children. I do not pay them</i></p> <p><i>We work the four of us most times. These include my wife and I and my sisters in law. At the moment I can't lie, we don't pay them because they help us as children would because that's how we have brought them up.</i></p> <p><i>I work in this business alone.</i></p> <p><i>I make the ice-cream alone and people buy from home. . This is the only business I want to do because all businesses are the same. What we want is profit and to keep selling. Business is just your ability to think and plan.</i></p>

Adopted from (Berner, Gomez, et al., 2012).

The other indicators for survival entrepreneurs were captured in the treatment group questionnaire and pertained to the gender of entrepreneurs (female), lack of skills and the place of trading which was usually home based or streets. These were also adopted from Berner, Gomez, et al., 2012 and the characteristics were as follows;

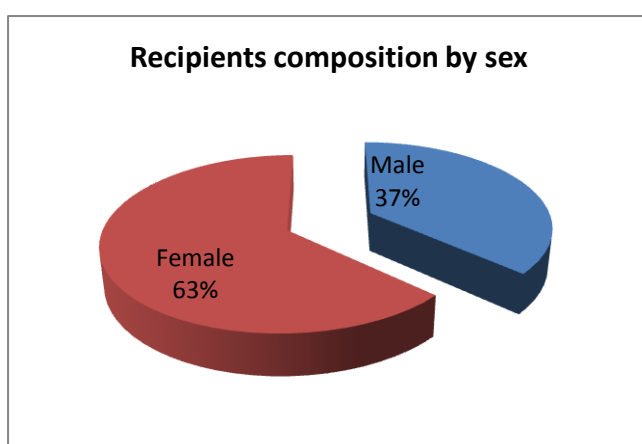
(i) Gender

The table below shows the composition of gender in relation to the 30 recipients of the grant.

Table 4.20 Gender composition

		Frequency
Valid	Male	11
	Female	19
	Total	30

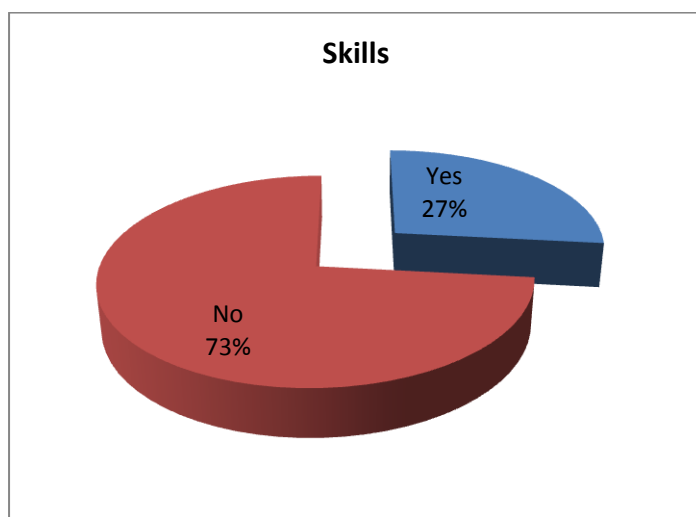
The chart below shows the composition of gender in percentages with regard to the 30 beneficiaries.



The findings revealed that more than half of the recipients' sample comprised of women and less than a quarter were men. According to the survivalist profiles, the majority of survival entrepreneurs are women.

Chart 4.37 Composition by gender

(ii) Skills



The findings revealed that less than 30% of the grants recipients had undergone training in business skills. This confirmed the indicator that survivalist entrepreneurs lack skills.

Chart 4.38 Skills

(iii) Place of trading

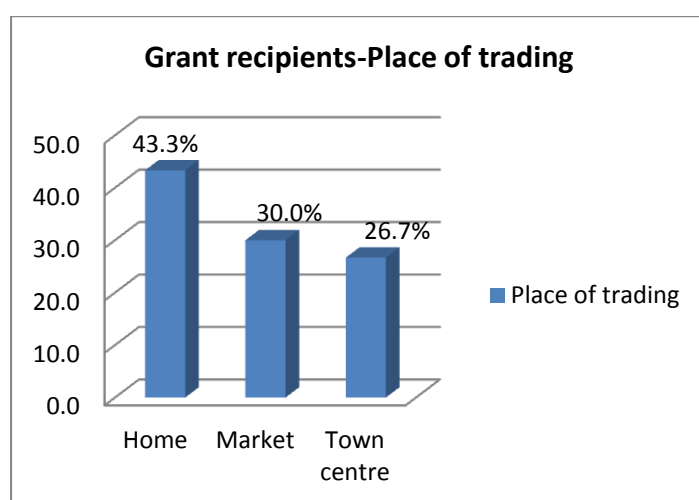


Figure 4.9 Place of trading

Home	13
Market	9
Town centre	8

According to the findings, the places of business operations were as outlined in the survival entrepreneurs' profile.

(b) Growth Oriented Entrepreneurs

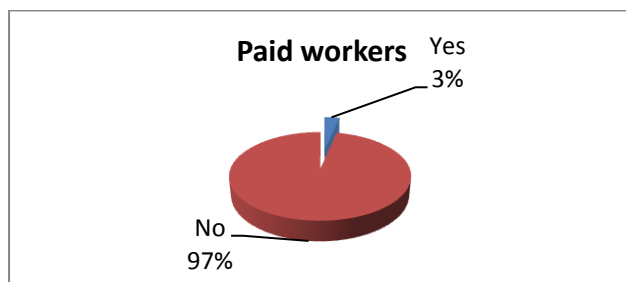
The research also included indicators that applied to growth oriented entrepreneurs and these were analysed in the table below to identify the profiles. These profiles were obtained from two respondents who had exhibited some characteristics of growth oriented entrepreneurs.

Table 4.21 Growth oriented entrepreneurs' profiles/characteristics

	Growth Oriented Entrepreneurs	Sample of responses from the two interviewees
1	Business by choice	N/A
2	Type(mostly production)	<i>When I received the money I went to Mufulira to buy winding ropes to use in making con-force wires, brick force wires and springs for sofas or couches.</i> <i>I deal in auto spares.</i>
3	Capital accumulation	N/A
4	Business skills-specialisation	<i>I used to work for SWAP which used to deal in wire making as a machine operator. I worked for six years, from 1996 to 2003. The company was closed and from that time I have never worked.</i>
5	Male operators	See chart 4.2 above on composition of gender
6	Willingness to take risks	<i>I received ZMK2000 from Social Welfare which was supposed to start a grocery store (kantemba) according to what I wanted. I changed my mind to wire making so that they could give me cash. When I received the money I went to Mufulira to buy winding ropes to use to make con-force wires, brick force wires and springs for sofas or couches. I bought 10X6 meters winding ropes and I spent ZMK1500. Then I used ZMK500 as transport money to transport the materials from Mufulira to Ndola. I chose this business because it was more profitable than a kantemba. I make more profit from this.</i>

		<p><i>Nowadays people are constructing everywhere and they can not do without these wires.</i></p> <p><i>I have always been business minded which the reason I quit my teaching job is. With the teaching job I had no time. Running my own business could allow me manage my time well and give me the freedom to do what I love to do. So the desire to work for myself could give me flexibility.</i></p>
7	Business networks	N/A
8	Number of people working for entrepreneur	<p><i>It will make so much sense if I have five workers and not the two I have at the moment because in so doing I will be helping my friends who have nothing to do. I have to think ahead to have big things in future. In future when we have machines for winding wires we can supply to other companies.</i></p>

Adopted from (Berner, Gomez, et al., 2012).



Only 1 out of the 30 grant recipients had people who were working for him. He had a total of two people working for him at his home which was his place of operation.

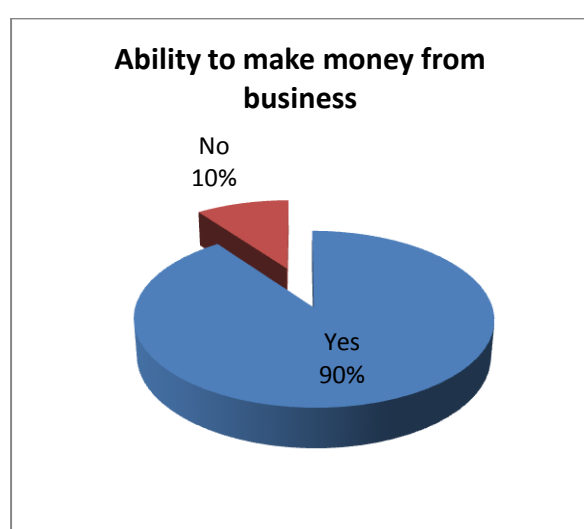
Chart 4.39 Number of paid workers

The two respondents above have not yet attained the stage of being growth oriented entrepreneurs despite showing some traits of growth oriented entrepreneurs. They were not opportunity driven as their businesses were birthed out of necessity. Despite one of them having two workers, no capital was accumulated as at the time of the interview. Their place of business also took after the survival entrepreneurs' profile.

Reflection on the profiles and strategies

In the final analysis, according to their profiles, all the 30 grant recipients were survival entrepreneurs. Their businesses were necessity driven and the majority were women. The trading places included home, market and town centre. In addition, the majority of the respondents lacked skills and despite having some savings, no capital accumulation was achieved. The interviews revealed that most of their savings went towards a specific venture such as payment of school fees and purchase of food. In addition, most of the profit realised was used for oiling social relationships through lending. This was a form of insurance to turn to when the need arose as people were obligated to reciprocate a good favour. Investment in education and building or improving dwellings were also seen as insurance against future threats or shocks.

The interviews revealed different strategies that the grant recipients engaged into in order to achieve household security. The strategies were in line with the pathways taken by survival entrepreneurs. Apart from spreading the risk through alternative strategies as has already been discussed, the findings indicated that eight out of the eleven interviewed survived through lending and borrowing. It was revealed that during emergencies, people asked for assistance from friends and relatives. This was very common among the respondents as they advanced that everyone needed help at some point. It was because of this notion that they believed in sharing what they had realised from the business when they were approached for assistance. This was done because the act demanded for reciprocity later and so the idea was that they could also get assistance from others when the need arose. This strategy took precedence over savings and capital accumulation as can be seen from the chart and inset table below.



		Frequency	Percent
Valid	Yes	27	90.0
	No	3	10.0
	Total	30	100.0

90% of the respondents said they made some profit from their ventures.

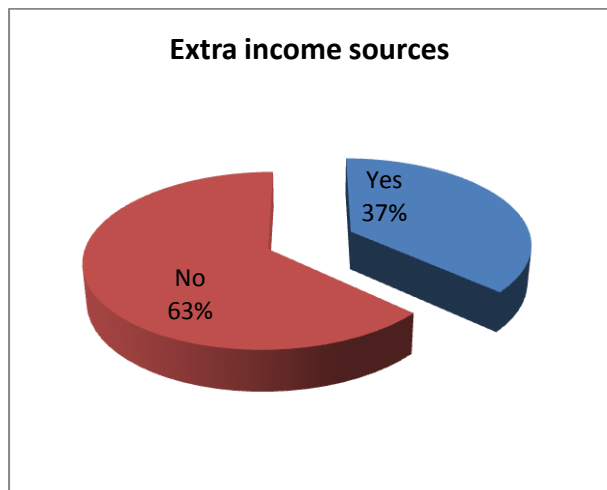
Chart 4.40 Profit making

Through the survey, despite indicating that they made money from the business, the majority of the interview respondents acknowledged that no accumulation was done as the profits were used for basic necessities as well as lending to friends and relatives. A number of them made some savings through different methods in order to meet their needs. For example, physically challenged woman who had put her daughter through nursing school said she kept the proceeds from the grocery business in a tin until she had the required amount.

It was also revealed that assets were transformed into different forms to meet certain needs. Despite not being addressed in the survey because of inexplicitness in questioning in line with improvement to dwellings, some improvements were noted in people's houses. Two (2) out of the five (5) house owners interviewed revealed that they had invested some financial capital from the grant into the improvement of houses. One of the recipients who has already been quoted and was in the ice cream making business had also extended her house. Although the project is not yet completed, she was positive that in no time tenants would occupy the rooms in the extension. She said that she had realised that school fees were too high for her to pay from the ice cream business. Therefore, she decided to extend the house so that it could help in the payment of school fees. Another beneficiary used the proceeds to

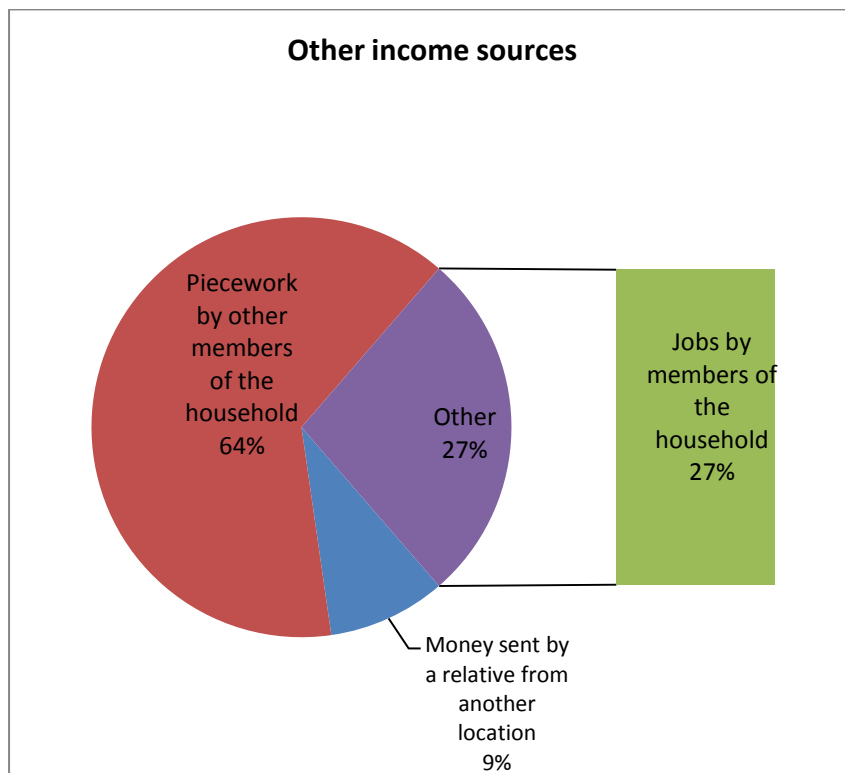
buy roofing sheets for her house which is still under construction, so that she could one day live in her own house and not have to pay rent.

Household security was achieved through additional income sources which were mostly for consumption smoothening. The chart below shows the percentage of the respondents' answers with regard to having an income source. A woman narrated how her two sons had to engage in piecework in order to pay their own school fees. She explained that making payments from her grocery store would result into the collapse of her business.



Almost 40% responded in the affirmative and about 60% responded in the negative.

Chart 4.41 Extra sources of income



Over 60% of those who responded that they had extra income sources indicated that members of households had to engage in piecework while close to 30% in each case indicated that they got remittances and other members of the household had to get jobs.

Chart 4.42 Strategies for extra sources of income

In order to achieve household security, one respondent whose husband had suffered a stroke was responsible for the entire family. She reported that apart from her business, she also did some piecework through laundry in the suburbs. She also added that during the farming season, she grows some maize for home consumption. It was from the proceeds of the business that she had to pay some people to till the land for her in 2013. Other respondents indicated that they received some money from relatives and still others said that some members of the households had jobs which helped to meet some basic needs.

Conclusion on the findings

To sum it all, there was improvement in the level of income and consequently an increase in some assets especially social capital, financial capital, and human capital. To some extent, physical capital in terms of house improvement increased (2 out of 5) although the level could not be established because there was no comparison point between the control and treatment groups. In terms of household items and business inputs there was almost no improvement according to the survey and the interviews conducted. There was no significant change in the recipients' access to credit.

The improvement in the assets could be attributed to the grants programme because the counterfactual situation created by the control group showed how the situation could have been had the grants programme not been implemented.

However, it was evident from the survey and interviews that risk and opportunity affected the choice of livelihood strategies for the achievement of household security and consequently the outcomes of the grants programme for the vulnerable in Ndola. The perception of the opportunity was mirrored by the subjective perception of future threats (level of concern). The two simultaneously affect the decision making concerning investment.

The level of grant satisfaction itself revealed that due to high level of concern (risk) for the future, the majority of respondents preferred the grant in cash form. This gave them the leeway to spread the risk of business loss by apportioning the resource into different activities. The implication was investment in low return businesses instead of high return economically viable businesses. The low return businesses took after the survival entrepreneurial profile and not the growth oriented entrepreneurial profile.

The decision making point in the recipients undertaking was cardinal as it determined what kind of entrepreneurs they became and consequently the type of strategies adopted to achieve security. The results of the crosstabulations to some extent (bearing in mind that the sample was small) on risk and decision making indicated that the higher the risk level, the more recipients were likely to divide the risk in order to spread the risk.

The results of the quasi experiment clearly showed that the pathways taken by the recipients confine them to being survivalists as change in income means more investment in social capital and human capital and not investments into physical capital in terms of business inputs, dwellings and household items. They do not attain the stage of accessing credit for business expansion. This means that for the recipients, the grants programme may not be a

springboard out of poverty but a way of maintaining household security through prevention and management of risk. However, it should be mentioned that improvement in the quality of education has the potential of birthing growth oriented entrepreneurs who may be able to leap out of poverty.

All in all, risk and opportunity play a role in the decision making process of the recipients' use of the resource received through the grants programme. This has a bearing on how the income realised is used as most use it for consumption, social capital and investment in education. Saving for worthwhile ventures was not noted as there was no capital accumulation. In the final analysis, income is used in risk management and maintaining household security and not towards acquisition of physical capital or access to credit for expansion of businesses for example.

The intention of the grants programme is noble and its benefits are quite visible. However, the role of risk and opportunity highly influence its impact on the livelihoods of the vulnerable in Ndola. It has clearly been indicated that the increase in income take the route of investments in assets such as human and social capital and not in investments that would command a higher return and a leap out of poverty. Their main concern is regular cash flow through maintenance of social capital and investment in human capital.

Chapter 5: Conclusions and recommendations

5.1 Introduction

This chapter discusses the findings of the research with regard to the main question which was answered through the two specific questions. The purpose of the research was to study the influence of risk and opportunity on the effects of the grants programme for income generating activities on income and asset building on vulnerable households in Ndola. Therefore, to do this, the effect of the programme on the households was established and later, the extent to which risk and opportunity affected the choice of livelihood strategies was also established.

The intention of this study was to add to the general knowledge on the impacts of the Grants Programme on the livelihoods of the poor in Zambia with regard to the influence of risk and opportunity.

5.1.1 Discussion and Conclusion

(a) Effect on income

The study revealed that the grants programme had a positive impact on the household income levels. The survey results showed that there was a general improvement in the consumption patterns of the grant recipients' households. This was seen in the increase of the frequency of meals in a day as well as the reduction in the frequency of the unavailability of the staple food in households. Further, an improvement was seen in the frequency of the consumption of meat or fish on a weekly basis.

The interviews with the recipients confirmed the results of the survey as the respondents indicated that there was a general improvement in their consumption patterns. This correlated with Bebbington's advancement that security was a livelihood ambition that aimed at increasing consumption and creating savings to use in order to cushion shocks. (Bebbington, 1999)

(b) Effect on assets

The findings of the research revealed that there was an improvement in social capital as people were more able to lend to others. The increase in social capital was also seen in the people's ability to get assistance from others as this was an indication that people were more confident to give assistance to those who they believed could pay back or had the ability to reciprocate a favour. Further, membership to groups registered an increase in the number of people who belonged to two or more groups.

The interviews also suggested that people were more able to save as they could put aside some money for emergencies. Therefore, there was a considerable improvement in financial capital with respect to savings. However, despite showing that there was an improvement in access to credit, the difference was too minimal and could have been out of chance. The underlying assumption was that the grant would lead to increase in income and provide a platform for recipients to access loans but to a large extent this was not the case. This was confirmation to what Verrest (2013) had pointed out that the poor may be aware and be in acknowledgement of the bottlenecks involved in accessing credit but their main concern is mistrust and avoidance of any form of risk. This may be because of their experiences and perceptions that they have towards credit (Verrest, 2013).

As a result, the improvement in financial capital was seen in the frequency of saving for emergencies. Despite the strategy for saving being evident, there was no capital accumulation because savings were eventually invested in oiling social relationships through lending (social capital) and managing unforeseen threats.

The findings also revealed that the quality of human capital increased as was registered in the ability to access medical fees and the ability to pay school fees. The interviews confirmed this scenario as the majority of the grant recipients were concerned with their children's education. Generally, their ability to improve the quality of human capital was noted. This confirmed what Beall (2002) advanced that long term security may involve investments in human capital through education so that people are in a better position to make decisions (Beall, 2002). The interviews established that this was a form of insurance against future threats and/or, for education, hope for a leap out of poverty for some.

With regard to physical capital which had been measured in terms of household items and business inputs, there was almost no improvement in the acquisition of these possessions. Improvement to dwellings could not be established but through interviews, it was revealed that two out of the five respondents who owned their houses had made some improvement to their houses with the change in income through their businesses. Generally, the results from the survey with regard to household items and business inputs gave an indication that there was no improvement in physical assets. This correlated with theory on the portfolios of the poor that the poor are more likely to invest in social capital than other assets as a way of cushioning future shocks (Collins, Morduch, et al., 2009).

An investigation into the assets was vital as it showed the impact of the grants programme on the four assets. Rakodi, (2002) indicated that livelihood strategies were activities that people chose to engage into in order attain security. It was stressed that these strategies involved a combination of tangible and intangible assets in order to cope. She further stated that this was dependant on the asset portfolio and how an opportunity was utilised (Rakodi, 2002). Assets were used in combination or transformed from one type into a different asset altogether to sustain livelihoods. Findings of the study showed that financial assets were usually converted to improvement in the quality of human capital through payment of school fees and access to medical services.

The findings of the study suggest that physical capital and access to credit were not a priority for most of the respondents as was evidenced from the survey results. From the interviews, though to a lesser extent, with reference to the two out of the five house owners who had improved their dwellings, it was also clear that at times, financial capital was converted to physical assets which would later be transformed back to financial capital and later to all the other assets.

(c) Influence of risk and opportunity on livelihood strategies for household security

The study revealed that risk and opportunity influenced decision making with regard to pathways that people took in order to enhance household security. The two affected how people apportioned or dealt with the grant. Mention should be made that the concept of risk is dependent on the context and conditions prevailing in that particular household or community. According to Devereux (2002), vulnerability was decided partly by risk factors that are generic to geographically connected groups of people (exposure) and partly by

specific risk factors that are specific to individuals and households (susceptibility). In this case, the concerns and their levels were similar across the board but unique in each household case. This was seen in the respondents differing levels of risk for the concerns discussed in the findings.

The findings revealed that the majority of the respondents preferred the grant in cash form to material form. These results were obtained when respondents were asked to indicate what they thought was the best form regardless of the form in which it had been given to them. The interviews revealed that the preference for cash was because of its easy divisibility. This, they reported, gave them a chance to divide the resource in order meet more than one need at a time. This perception was linked to their perception of risk as there was a general notion of its ever present influence.

The interviews revealed that the concerns that people had were in relation to illness, death of a bread winner and collapse of the business. They further explained that the fact that they did not own houses was a daily concern. In addition, their children's education was also a major concern. These concerns had an association with past events that had happened in their households, neighbours or relatives' lives. This finding was in accordance with Birkmann's supposition, who in an effort to measure risk, had advanced that the perception of risk which is subjective, could border on past events. He further said its level could be determined by past hazards or shocks such as illness, death of a bread winner and loss of source of income (Birkmann, 2006). In the final analysis, these concerns have a bearing on how households make decisions pertaining to their livelihoods with regard to achieving household security.

The grant was seen through the eyes of risk and as a result, the pathways which were taken by the recipients to achieve household security took after the profiles of the survival entrepreneurs. This affected the decisions they made concerning the opportunity because the high level of concern (risk perception) influenced the majority of them to divide the resource and not to assume the risk of investing in one activity which is a characteristic of entrepreneurs. This was a very cardinal distinguishing feature of entrepreneurs as it was argued whether survival entrepreneurs deserved to be called entrepreneurs (Berner, Gomez, et al., 2012).

The determinants of vulnerability were outlined as low incomes, disparity in incomes and less access to productive assets. This was according to a case study conducted in Bangladesh that had investigated the association between risk, poverty and vulnerability in flood areas. It was added that cultural mechanisms to perceptions and beliefs about nature and avoidance of threats also played a role in the formulation of strategies (Brouwer, Akter, et al., 2007) . Despite this study focussing on flood areas, the results were similar to the findings of the study under discussion as the avoidance of risk was eminent in the grant recipients' bid to formulate strategies in the attainment of household security.

The grants recipients' inability to assume risk was seen in how they apportioned their merchandise. This strategy was common among them as most believed in selling different kinds of items or engaged in more than one business to avoid the threat of going under if and when the resource was invested in one 'risky' venture. This correlated with what Devereux (2001) stated when he analysed risk prevention and coping strategies. He indicated that there

was usually a trade off of short term strategies against longer term more economic viable strategies that ensured longer term livelihood security or a leap out of poverty.

The foregoing suggests that in order to survive, grant recipients engaged in strategies that take after the life of survival entrepreneurs. They are concerned with enhancing social capital through lending and borrowing, having extra income sources and to a large extent, converting one asset into another. The low and irregular income indeed compels the poor to formulate strategies that aim at patching livelihoods from different sources of income. The focus is usually not on long term goals but on short term needs to manage cash flow. Having more assets could help in cushioning them against hard times and create major investments but their challenges and priorities dictate how finances are managed. Using their financial tools of lending and borrowing, the poor are able to survive by splitting the income or resource and combining it in different ways. (Collins, Morduch, et al., 2009).

As has been mentioned a number of respondents had extra sources of income in order to cushion some shocks. They indicated that this was done by engagement in piecework, jobs by other members of the household and remittances from other members of the family. Mention should be made that supplementary sources of income may be required to move from survival to household security achievement. Poor households are forced to make these choices depending on the level of vulnerability (Rakodi: 2002).

To a very large extent, risk and opportunity influenced the outcomes of the grants programme as people opted to take up low return businesses at the expense of high return businesses. This affected how they conducted their businesses as their main concern was the regularity of income and not necessarily its level. The majority of the recipients, especially those that sold groceries had to repackage the commodities into smaller quantities as these sold faster than the big packages. In addition, a good number of them had multiple sources of income through a wide array of strategies as has been discussed.

The reasons for choice of strategies boil down to the influence of risk and opportunity at a very important stage in investment called decision making. Risk and opportunity influence how the resource is handled and determines the outcomes of the grants programme.

5.1.2 Conclusion and recommendations

(I) Conclusion

The influence of risk and opportunity on the outcomes of the grants programmes was investigated through a quasi experiment. It was important to establish the impact of the programme on the vulnerable (treatment group) before the influence of risk and opportunity could be investigated.

The research used a control group to ensure that if there were any changes noted in the grant recipients' livelihoods, it could, to a certain extent be attributed to the grants programme. The control group was to be comparable but independent of the treatment group. Therefore, the composition of the control group consisted of people who were on the programme's waiting list at the Department of Social Welfare in Ndola to ensure comparability on the observable characteristics. However, mention should be made that the issue of access could have influenced the composition of the treatment group as there could have been unobservable characteristics at play. This was suggested in the findings of chapter 4 with regard to the level of education for heads of households.

The policy makers' assumption that grant recipients will automatically engage into businesses that will lead to increase in income and consequently acquisition of assets is a long call for the recipients. This is because the strategies that the recipients apply to manage risk and achieve household security take a different route. The strategies or pathways followed take the route of survivalist entrepreneurs and not growth oriented entrepreneurs because of the people's perception of the opportunity and their level of concern. This was clearly revealed from the survey and the interviews conducted with the grant recipients.

The results of the quasi experiment as well as the interviews indicate that when presented with an opportunity, the vulnerable will look at it with their level of risk (risk). This has a bearing on the decision making in relation to investment into a high return business (assuming risk) or low return business/businesses (avoiding and spreading risk). The majority choose to spread the risk by investing in different activities to prevent threats, cushion future threats and achieve household security.

Their perception of risk grounds them to become survival entrepreneurs and hence adopt strategies that match these profiles. These strategies include borrowing and lending, extra income sources and to some extent, insurance through improvement to dwellings and investment into children's education. Investment in business inputs and household items is not a priority as is the fear of accessing credit. Risk and opportunity hence negatively affect the outcomes of the grant programmes in terms of capital accumulation and investment in physical capital with regard to business and household items.

The study gave a deeper understanding of issues at play as far as poverty reduction policies for the vulnerable are concerned. It revealed that in evaluation, it is important to track all possible effects of a programme, both tangible and intangible as the poor may choose to invest in intangible assets. The research also showed to what extent risk and opportunity interrelate to influence decision making in the grants programme. Therefore, a call for some policy changes in the implementation of the grants programme is necessary. The study findings suggested some changes that could improve the policy and these are outlined in the next section on recommendations.

(II) Recommendations

The study revealed that the grants programme has had a positive impact on the lives of the vulnerable in Ndola especially in improving the household consumption, increase in the quality of human capital and increase in social and to some extent, financial capitals. The intention of the programme is noble and this should be recognised. However, the programme could perform even better if some recommendations are taken up. In this vein, the following are the recommendations in specific areas;

- **Access:** Despite not being part of the focus of the study, access emerged as an issue in the study of the impact of the grants programme. The study findings suggested that there was need to ensure that the most deserving households with regard to the vulnerability selection criteria are targeted. The Department of Social Welfare should work in collaboration with the grass root organisations to ensure that the most deserving households are captured. An inquiry into the level of education for household heads showed that the two groups were not similar in 2012. It revealed that Over 30% of the grant

recipients had attained education up to high school level compared to only about 10% from the non recipients. Similarly, 10% from the recipients group had attained tertiary education compared to only 1% from the non recipients group. The two groups were not similar before the start of the grants programme. The results seem to suggest that perhaps those who accessed the grants were those who were endowed with education. There could be other unobservable characteristics that may be influencing access and so a study on access could be very beneficial as far as the grants programme is concerned.

- Timeframe for assistance- There is need to tailor the programme in such a way that assistance in terms of payment of school fees, access to medical services and provision of food rations is facilitated to grant recipients up to a certain time in view of the sustainability of the programme. This is very important as the level of concern for these issues has a bearing on the decision making process of the beneficiaries. It affects how recipients handle the grant and it has an impact on the outcomes of the programme.
- Grant form: Grant recipients should be given the permission to select which grant form to receive. A comparison of the two grant type recipients revealed that cash recipients performed better than material recipients. Through the survey, it was established that with regard to the ability to assist others, grant recipients recorded an increase of over 40% in those were able to assist others while the material recipients recorded a 6% increase. There were 50% and 43% rises with respect to the ability to pay school fees for the cash and material recipients respectively. The cash recipients noted an increase in the level of saving of 20% while a 6% rise was seen in the material recipients. For the frequency of meals, there was a 1% difference for the three times a day category with the cash recipients being higher.

The findings from the interviews revealed that the recipients preferred cash to material because they knew the type of merchandise that sold faster and in which quantities to buy it in. The majority reported that with cash, they could do more than one business at a time and avoid the risk of the business going under. Only one out of the eleven interviewees preferred material to cash grant because of the fear of losing the resource. In view of this, it is prudent to leave the selection of the grant form to the recipients. Therefore, the key in sustaining the programme lies in;

- Monitoring: It is important to monitor the progress of the grants programme at an individual level as well as at programme level. It is through monitoring that an indication of the results of an evaluation study would be seen. This is very important as the grants programme will only be evaluated after five and ten years respectively. In addition, there is need to put in place a system of record

keeping that would ease tracing of clients. The other issue that would ensure programme sustainability is;

- Training: It would be beneficial to hold training workshops for recipients so that they can attain the basic business skills. This should be done before the would be recipients decide what grant form they would prefer and venture into business.

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Annex 1 Independent samples tests

Independent samples test for frequency of meals-2012

Group Statistics					
Treatment and Control		N	Mean	Std. Deviation	Std. Error Mean
Number of meals	Treatment	30	1.70	.651	.119
	Control	70	1.71	.640	.077

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
Number of meals-2012	Equal variances assumed	.017	.897	-.102	98	.919	-.014	.140	-.293	.264
	Equal variances not assumed			-.101	54.099	.920	-.014	.141	-.298	.269

Independent samples test for frequency of meals-2014

Group Statistics					
Treatment and Control		N	Mean	Std. Deviation	Std. Error Mean
Number of meals	Treatment	30	2.23	.568	.104
	Control	70	1.79	.587	.070

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
Number of meals-2014	Equal variances assumed	.024	.877	3.527	98	.001	.448	.127	.196	.699
	Equal variances not assumed			3.573	56.618	.001	.448	.125	.197	.698

Independent samples test for frequency of meat/fish consumption-2012

Group Statistics					
Treatment and Control		N	Mean	Std. Deviation	Std. Error Mean
Frequency of meat/fish	Treatment	30	1.37	.669	.122
	Control	67	1.36	.690	.084

N=97 because three (3) respondents from the control group consisted of households comprising vegetarians.

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 meat/fish-2012	Equal variances assumed	.007	.933	.056	95	.955	.008	.150	-.290	.307
	Equal variances not assumed			.057	57.485	.955	.008	.148	-.289	.305

Independent samples test for frequency of meat/fish consumption-2014

Group Statistics					
Treatment and Control		N	Mean	Std. Deviation	Std. Error Mean
Frequency of meat/fish	Treatment	30	2.07	.785	.143
	Control	67	1.33	.637	.078

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 meat/fish	Equal variances assumed	1.809	.182	4.903	95	.000	.738	.151	.439	1.037
	Equal variances not assumed			4.528	46.834	.000	.738	.163	.410	1.066

Independent samples test for frequency of unavailability of staple food-2012

Group Statistics					
Treatment and Control		N	Mean	Std. Deviation	Std. Error Mean
Lack of mealie-meal-2012	Treatment	30	2.23	.568	.104
	Control	70	2.11	.468	.056

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
Lack of mealie-meal-2012	Equal variances assumed	4.317	.040	1.092	98	.277	.119	.109	-.097	.335
	Equal variances not assumed			1.010	46.618	.318	.119	.118	-.118	.356

Independent samples test for unavailability of staple food-2014

Group Statistics					
Treatment and Control		N	Mean	Std. Deviation	Std. Error Mean
Lack of mealie-meal-2014	Treatment	30	1.93	.450	.082
	Control	70	2.14	.460	.055

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
Lack of mealie-meal	Equal variances assumed	.865	.355	-2.102	98	.038	-.210	.100	-.407	-.012
	Equal variances not assumed			-2.121	56.039	.038	-.210	.099	-.407	-.012

Ability to assist others-2012

Group Statistics					
Treatment and Control		N	Mean	Std. Deviation	Std. Error Mean
Assistance to others	Treatment	30	2.00	.871	.159
	Control	70	1.89	.826	.099

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
Assistance to others	Equal variances assumed	.071	.791	.624	98	.534	.114	.183	-.249	.478
	Equal variances not assumed			.611	52.397	.544	.114	.187	-.261	.490

Ability to assist others-2014

Group Statistics					
Treatment and Control		N	Mean	Std. Deviation	Std. Error Mean
Assistance to others	Treatment	30	2.37	.850	.155
	Control	70	1.89	.877	.105

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
Assistance to others	Equal variances assumed	.090	.764	2.535	98	.013	.481	.190	.105	.857
	Equal variances not assumed			2.567	56.541	.013	.481	.187	.106	.856

Independent samples test for ability to get assistance from others-2012

Group Statistics					
Treatment and Control		N	Mean	Std. Deviation	Std. Error Mean
Assistance from others	Treatment	30	2.30	.794	.145
	Control	70	2.23	.783	.094

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
Assistance from others	Equal variances assumed	.043	.835	.416	98	.678	.071	.172	-.269	.412
	Equal variances not assumed			.414	54.250	.681	.071	.173	-.275	.417

Independent samples test for ability to get assistance from others-2014

Group Statistics					
Treatment and Control		N	Mean	Std. Deviation	Std. Error Mean
Assistance from others	Treatment	30	2.57	.774	.141
	Control	70	2.13	.797	.095

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
Assistance from others	Equal variances assumed	.159	.691	2.540	98	.013	.438	.172	.096	.780
	Equal variances not assumed			2.571	56.464	.013	.438	.170	.097	.779

Independent samples test for membership to groups-2012

Group Statistics					
Treatment and Control		N	Mean	Std. Deviation	Std. Error Mean
Community groups	Treatment	30	1.40	.498	.091
	Control	70	1.20	.469	.056

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
Community groups	Equal variances assumed	5.825	.018	1.917	98	.058	.200	.104	-.007	.407
	Equal variances not assumed			1.871	52.083	.067	.200	.107	-.014	.414

Independent samples test for membership to groups-2014.

Group Statistics					
Treatment and Control		N	Mean	Std. Deviation	Std. Error Mean
Community groups	Treatment	30	1.63	.490	.089
	Control	70	1.19	.460	.055

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
Community groups	Equal variances assumed	5.737	.019	4.374	98	.000	.448	.102	.245	.651
	Equal variances not assumed			4.263	51.895	.000	.448	.105	.237	.658

Independent samples test for ability to pay for medical services-2012

Group Statistics					
Treatment and Control		N	Mean	Std. Deviation	Std. Error Mean
Were you able to access medical services in 2012?	Treatment	30	2.77	1.040	.190
	Control	70	2.37	.871	.104

		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
Were you able to access medical services in 2012?	Equal variances assumed	8.334	.005	1.960	98	.053	.395	.202	-.005	.795
	Equal variances not assumed			1.825	47.259	.074	.395	.217	-.040	.831

Independent samples test for ability to pay medical services-2014

Group Statistics					
Treatment and Control		N	Mean	Std. Deviation	Std. Error Mean
Are you able to access medical services now?	Treatment	30	2.87	1.358	.248
	Control	70	3.41	.876	.105

		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
Are you able to access medical services now?	Equal variances assumed	35.218	.000	-2.408	98	.018	-.548	.227	-.999	-.096
	Equal variances not assumed			-2.035	39.745	.049	-.548	.269	-1.092	-.004

Independent samples test for ability to pay school fees-2012

Group Statistics

		N	Mean	Std. Deviation	Std. Error Mean
How were you able to pay school fees in 2012?	Treatment	30	2.27	.828	.151
	Control	70	2.06	.478	.057

Independent Samples Test

How were you able to pay school fees in 2012?	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
Equal variances assumed	10.682	.001	1.592	98	.115	.210	.132	-.052	.471
Equal variances not assumed			1.297	37.564	.203	.210	.162	-.118	.537

Independent samples test for ability to pay school fees-2014

Group Statistics

		N	Mean	Std. Deviation	Std. Error Mean
How are you able to pay school fees now?	Treatment	30	1.73	1.015	.185
	Control	70	2.10	.486	.058

		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
How are you able to pay school fees now?	Equal variances assumed	22.960	.000	-2.448	98	.016	-.367	.150	-.664	-.069
	Equal variances not assumed			-1.888	34.840	.067	-.367	.194	-.761	.028

Independent samples test for level of education-2012

Group Statistics					
Treatment and Control		N	Mean	Std. Deviation	Std. Error Mean
What was your level of education in 2012?	Treatment	30	3.33	.922	.168
	Control	70	2.54	.879	.105

		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
What was your level of education in 2012?	Equal variances assumed	.103	.749	4.059	98	.000	.790	.195	.404	1.177
	Equal variances not assumed			3.982	52.649	.000	.790	.199	.392	1.189

Independent samples test for ability to save-2012

Group Statistics					
Treatment and Control		N	Mean	Std. Deviation	Std. Error Mean
Savings-2012	Treatment	30	1.33	.479	.088
	Control	70	1.21	.447	.053

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
Savings-2012	Equal variances assumed	3.372	.069	1.194	98	.235	.119	.100	-.079	.317
	Equal variances not assumed			1.161	51.617	.251	.119	.103	-.087	.325

Independent samples test for ability to save-2014

Group Statistics					
Treatment and Control		N	Mean	Std. Deviation	Std. Error Mean
Savings-2014	Treatment	30	1.60	.724	.132
	Control	70	1.14	.391	.047

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
Savings-2014	Equal variances assumed	34.412	.000	4.085	98	.000	.457	.112	.235	.679
	Equal variances not assumed			3.260	36.480	.002	.457	.140	.173	.741

Independent samples test for access to credit-2012

Group Statistics					
Treatment and Control		N	Mean	Std. Deviation	Std. Error Mean
Loan	Treatment	30	1.93	.640	.117
	Control	70	1.90	.302	.036

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
Loan	Equal variances assumed	13.167	.000	.355	98	.724	.033	.094	-.153	.220
	Equal variances not assumed			.273	34.678	.787	.033	.122	-.215	.282

Table 4.22 Independent samples test for access to credit-2014

Group Statistics					
Treatment and Control		N	Mean	Std. Deviation	Std. Error Mean
Loan	Treatment	30	2.03	.718	.131
	Control	70	1.93	.310	.037

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
Loan	Equal variances assumed	22.034	.000	1.022	98	.309	.105	.102	-.099	.308
	Equal variances not assumed			.769	33.732	.447	.105	.136	-.172	.382

Chi square test on risk and gender

Chi-Square Tests					
	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.036 ^a	1	.850		
Continuity Correction ^b	0.000	1	1.000		
Likelihood Ratio	.036	1	.849		
Fisher's Exact Test				1.000	.620
Linear-by-Linear Association	.035	1	.852		
N of Valid Cases	30				
a. 2 cells (50.0%) have expected count less than 5. The minimum expected count is 2.20.					
b. Computed only for a 2x2 table					

Chi square test on risk and age

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	4.359 ^a	3	.225
Likelihood Ratio	6.338	3	.096
Linear-by-Linear Association	.403	1	.525
N of Valid Cases	30		
a. 7 cells (87.5%) have expected count less than 5. The minimum expected count is 1.00.			

Risk (death of a bread winner) and decision making

Case Processing Summary						
	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
What did you do with the resource you received? * Riskdobw	14	100.0%	0	0.0%	14	100.0%

What did you do with the resource you received? * Riskdobw Crosstabulation				
Count				
		Riskdobw		Total
		Low	High	
What did you do with the resource you received?	Investment of the whole resource into the business.	1	4	5
	Investment in a business and other activities.	2	7	9
Total		3	11	14

Chi-Square Tests					
	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.009 ^a	1	.923		
Continuity Correction ^b	0.000	1	1.000		
Likelihood Ratio	.009	1	.922		
Fisher's Exact Test				1.000	.725
Linear-by-Linear Association	.009	1	.925		
N of Valid Cases	14				
a. 3 cells (75.0%) have expected count less than 5. The minimum expected count is 1.07.					
b. Computed only for a 2x2 table					

Risk (illness) and decision making

Case Processing Summary						
	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
What did you do with the resource you received? * Riskillness	14	100.0%	0	0.0%	14	100.0%

What did you do with the resource you received? * Riskiness Crosstabulation				
Count				
		Riskiness		Total
		Low	High	
What did you do with the resource you received?	Investment of the whole resource into the business.	2	3	5
	Investment in a business and other activities.	4	5	9
Total		6	8	14

Chi-Square Tests					
	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.026 ^a	1	.872		
Continuity Correction ^b	0.000	1	1.000		
Likelihood Ratio	.026	1	.872		
Fisher's Exact Test				1.000	.657
Linear-by-Linear Association	.024	1	.877		
N of Valid Cases	14				
a. 3 cells (75.0%) have expected count less than 5. The minimum expected count is 2.14.					
b. Computed only for a 2x2 table					

Annex II Questionnaire for grant recipients and non recipients

The information to be collected in this questionnaire will be used for a research on ‘**The influence of risk and opportunity on the grant programme: A case of Ndola, Zambia**’. This is in partial fulfilment 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 at Erasmus University, Rotterdam, Netherlands. The information to be collected is strictly for academic purposes and will be treated with the utmost confidentiality. Therefore, you are kindly requested to answer the questions and give your opinions freely. This questionnaire will take approximately thirty minutes.

Questionnaire No: Area

Contact No..... House No.....

Date: Interviewer:

SECTION 1

	Personal information 1. Gender <table border="1"> <tr> <td>Male ()</td> <td>Female()</td> </tr> </table> 2. Please tick which age range applies to you. <table border="1"> <tr> <td>Age range (years)</td> <td>Tick()</td> </tr> <tr> <td>21-29</td> <td>()</td> </tr> <tr> <td>30-39</td> <td>()</td> </tr> <tr> <td>40-49</td> <td>()</td> </tr> <tr> <td>50-59</td> <td>()</td> </tr> <tr> <td>60 and above</td> <td>()</td> </tr> </table>	Male ()	Female()	Age range (years)	Tick()	21-29	()	30-39	()	40-49	()	50-59	()	60 and above	()		
Male ()	Female()																
Age range (years)	Tick()																
21-29	()																
30-39	()																
40-49	()																
50-59	()																
60 and above	()																
SN	2012	SN	2014														
	SECTION 2: Human Capital																
3a	In 2012 to what level were you able to pay school fees? 1. I could pay easily 2. I struggled to pay 3. I could not pay 4. I did not have to pay	3b	To what level are you able to pay school fees now? 1. I am able pay easily 2. I struggle to pay 3. I cannot pay 4. I do not have to pay														

4a	<p>To what level were you able to access medical services in 2012?</p> <ol style="list-style-type: none"> 1. I could pay easily 2. I struggled to pay 3. I could not pay 4. I did not have to pay 	4b	<p>To what level are you able to access medical services?</p> <ol style="list-style-type: none"> 1. I am able to pay easily 2. I struggle to pay 3. I cannot pay 4. I do not have to pay 																
5a	<p>On average, in 2012 how often in a month did you not have mealie meal?</p> <ol style="list-style-type: none"> 1. Never 2. Rarely 3. Occasionally 4. Often 5. Very often 	5b	<p>On average, how often in a month do you not have mealie meal?</p> <ol style="list-style-type: none"> 1. Never 2. Rarely 3. Occasionally 4. Often 5. Very often 																
6a	<p>In 2012, on average, how many times in a week did you eat meat/fish?</p> <table border="1"> <thead> <tr> <th>One time ()</th> <th>Two times ()</th> <th>Three times ()</th> <th>Four or more times ()</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	One time ()	Two times ()	Three times ()	Four or more times ()					6b	<p>On average, how many times in a week do you eat meat/fish?</p> <table border="1"> <thead> <tr> <th>One time ()</th> <th>Two times ()</th> <th>Three times ()</th> <th>Four or more times ()</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	One time ()	Two times ()	Three times ()	Four or more times ()				
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7a	<p>On average how many meals did you have in a day in 2012? Please indicate</p> <ol style="list-style-type: none"> 1. One time 2. Two times 3. Three times 4. Four or more times 	7b	<p>On average how many meals do you have in a day? Please indicate</p> <ol style="list-style-type: none"> 1. One time 2. Two times 3. Three times 4. Four or more times 																

8a	<p>Indicate to what level you were able to pay for rent in 2012.</p> <ol style="list-style-type: none"> 1. I could pay easily () 2. I struggled to pay () 3. I could not pay () 4. I did not have to pay () 	8b	<p>Indicate to what level you are able to pay the rent.</p> <ol style="list-style-type: none"> 1. I am able to pay easily () 2. I struggle to pay () 3. I can not pay () 4. I do not have to pay () 																																																
9a	<p>What was your level of education in 2012?</p> <ol style="list-style-type: none"> 1. Never been to school () 2. Primary school level () 3. Basic School () 4. High school () 5. Tertiary/Technical () 	9b	<p>What is your level of education now?</p> <ol style="list-style-type: none"> 1. Never been to school () 2. Primary school level () 3. Basic School () 4. High School level () 5. Tertiary level/Tertiary() 																																																
10a	<p>How many people lived in this house in 2012? Kindly circle the number.</p> <table border="1"> <tr> <td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11</td><td>12</td> </tr> <tr> <td>13</td><td>14</td><td>15</td><td>16</td><td>17</td><td>18</td><td>19</td><td>20</td><td>21</td><td>22</td><td>23</td><td>24</td> </tr> </table>	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	10b	<p>How many people lived in this house in 2011? Kindly circle the number.</p> <table border="1"> <tr> <td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11</td><td>12</td> </tr> <tr> <td>13</td><td>14</td><td>15</td><td>16</td><td>17</td><td>18</td><td>19</td><td>20</td><td>21</td><td>22</td><td>23</td><td>24</td> </tr> </table>	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
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11a	<p>How many of these were doing something that produced some money? Please circle your response.</p> <table border="1"> <tr> <td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td> </tr> </table>	1	2	3	4	5	6	7	8	11b	<p>How many of these are doing something that produces some money? Please circle your response.</p> <table border="1"> <tr> <td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td> </tr> </table>	1	2	3	4	5	6	7	8																																
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12a	<p>How many of these were able to assist with the basic needs in the house? Please circle your response.</p> <table border="1"> <tr> <td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td> </tr> </table>	1	2	3	4	5	6	7	8	9	12b	<p>How many of these are able to assist with the basic needs in the house? Please circle your response.</p> <table border="1"> <tr> <td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td> </tr> </table>	1	2	3	4	5	6	7	8																															
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1	2	3	4	5	6	7	8																																												

	Section 3: Financial capital		
13a	<p>On a monthly basis in 2012 how often were you able to set aside some money for emergencies?</p> <ol style="list-style-type: none"> 1. Never () 2. Sometimes () 3. Most times () 4. Always () 	13b	<p>On a monthly basis, how often are you able to set aside some money for emergencies?</p> <ol style="list-style-type: none"> 1. I do not () 2. Sometimes () 3. Most times () 4. Always ()
14a	<p>To what level were you able to get a loan in 2012?</p> <ol style="list-style-type: none"> 1. I did not need one () 2. I was not able to get it () 3. I could get it with difficulties () 4. I could easily get it () 	14b	<p>To what level are you able to get a loan now?</p> <ol style="list-style-type: none"> 1. I do not need one () 2. I am not able to () 3. I can get it but with difficulties () 4. I can easily get it ()
	Section 4 : Physical capital		
15a	<p>How many rooms did your house have in 2012?</p> <ol style="list-style-type: none"> 1. 1 room () 2. 2 rooms () 3. 3 rooms () 4. 4 rooms () 5. More than 4 rooms () 	15b	<p>How many rooms does your house have now?</p> <ol style="list-style-type: none"> 1. 1 room () 2. 2 rooms () 3. 3 rooms () 4. 4 rooms () 5. More than 4 rooms ()
16a	<p>What type of floor did your house have in 2012?</p> <ol style="list-style-type: none"> 1. Mud () 2. Cement () 3. Plastic tiles () 4. Ceramic tiles () 	16b	<p>What floor does your house have now?</p> <ol style="list-style-type: none"> 1. Mud () 2. Cement () 3. Plastic tiles () 4. Ceramic tiles ()
17a	<p>What type of roof did your house have in 2012?</p> <ol style="list-style-type: none"> 1. Asbestos () 2. Iron sheets () 3. Boards () 4. Plastics () 5. Grass () 	17b	<p>What type of roof does your house have now?</p> <ol style="list-style-type: none"> 1. Asbestos () 2. Iron sheets () 3. Boards () 4. Plastics () 5. Grass ()

18a	<p>Did you possess the following household items in 2012?</p> <ol style="list-style-type: none"> 1. Television Yes() No () 2. Radio Yes() No () 3. Couch/sofa (Yes() No () 4. Dinning suite(Yes() No () 5. Stove (Yes() No () 6. Fridge Yes () No () 	18b	<p>Do you possess the following household items now?</p> <ol style="list-style-type: none"> 1. Television Yes() No () 2. Radio Yes() No () 3. Couch/sofa Yes() No () 4. Dinning suite Yes() No () 5. Stove Yes() No () 6. Fridge Yes () No ()
19a	<p>Did you possess the following items/inputs in 2012?</p> <ol style="list-style-type: none"> 1. Shop/kantemba (make shift shop) Yes () No () 2. Bicycle Yes () No () 3. Wheelbarrow Yes () No () 4. Sewing machines () 5. Poultry items (feeders and drinkers) Yes () No () 	19b	<p>Do you possess the following items/inputs now?</p> <ol style="list-style-type: none"> 1. Shop/ kantemba (makeshift shop) Yes () No () 2. Bicycle Yes () No () 3. Wheelbarrow Yes () No () 4. Sewing machines Yes () No () 5. Poultry items(feeders and drinkers) Yes () No ()
Section 5:Social capital			
20a	<p>How many community groups were you a member of in 2012?</p> <ol style="list-style-type: none"> 1. I was not a member of any () 2. 1 () 3. 2 () 4. 3 () 5. 4 or more () 	20b	<p>How many community groups are you a member of now?</p> <ol style="list-style-type: none"> 1. I am not a member of any () 2. 1 () 3. 2 () 4. 3 () 5. 4 or more ()
21a	<p>Were you able to help friends and relatives with money in 2012?</p> <ol style="list-style-type: none"> 1. I was not able to () 2. It was not easy for me to help them () 3. I was able to () 4. I was very much able to () 	21b	<p>Are you able to assist friends and relatives with money in 2014?</p> <ol style="list-style-type: none"> 1. I am not able to () 2. It is not easy for me to help them () 3. I am able to () 4. I am very much able to ()
22a	<p>Were you able to ask for assistance with money when the need arose in 2012?</p> <ol style="list-style-type: none"> 1. I was not able to () 2. It was not easy for me to get help 	22b	<p>Are you able to ask for assistance with money when the need arises?</p> <ol style="list-style-type: none"> 1. I am not able to () 2. It is not easy for me to get help

	from them () 3. I was able to () 4. I was very much able to ()		from them () 3. I am able to () 4. I am very much able to ()
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ADDITIONAL QUESTIONS FOR GRANT RECIPIENTS ONLY

23	In what form was the resource you used? <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td>Cash ()</td> <td>In kind/material ()</td> </tr> <tr> <td>ZMK</td> <td>ZMK</td> </tr> </table>					Cash ()	In kind/material ()	ZMK	ZMK																					
Cash ()	In kind/material ()																													
ZMK	ZMK																													
24	Please indicate in the space above how much/worth of the resource you received.																													
25	How happy are you that you received the resource in the form you did? 1. Very happy 2. Happy 3. Not happy 4. It does not matter																													
26	Risk How often do you think about the following events happening? <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <th>Concern level</th> <th>Not at all</th> <th>Rarely</th> <th>Occasionally</th> <th>Always</th> </tr> <tr> <td>1. Illness</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>2. Death of bread winner</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>3. Loss of income source</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </table>					Concern level	Not at all	Rarely	Occasionally	Always	1. Illness					2. Death of bread winner					3. Loss of income source									
Concern level	Not at all	Rarely	Occasionally	Always																										
1. Illness																														
2. Death of bread winner																														
3. Loss of income source																														

	Income generating activities (Entrepreneurship), ex ante risk management and household security
27	<p>What did you do with the resource you received? Kindly mark what applies to you?</p> <ol style="list-style-type: none"> 1. Investment of the whole resource into the business () 2. Investment in a business and other activities ()
28	<p>What does your business deal in?</p> <ol style="list-style-type: none"> 1. Food stuff () 2. Tailoring () 3. Chicken rearing () 4. Groceries () 5. Charcoal selling () 6. Second hand selling (salaula) () 7. Other.....
29	<p>Why did you start this business?</p> <ol style="list-style-type: none"> 1. I had nothing else to do but business (necessity) () 2. I had a good business idea () 3. I had always wanted to try business (gain an income) () 4. I cannot work outside the house because I need to take care of the children and perform other home duties ()
30	<p>Do you have other things/activities that bring in money to this household?</p> <p>Yes () No ()</p>
31	<p>If yes, what are those things/activities?</p> <ol style="list-style-type: none"> 1. Money sent by a relative from another location () 2. Piecework by other members of the house () 3. Jobs by members of the family () 4. Money paid back with interest by those who borrow ()
32	<p>Where do you do your business from?</p> <ol style="list-style-type: none"> 1. Home () 2. Market () 3. Town centre () 4. Other.....
33	<p>Do you have someone/ people who work for you in the business?</p> <p>Yes () No ()</p>
34	<p>If yes, how many people work for you in the business?</p> <ol style="list-style-type: none"> 1. One () 2. Two () 3. Three () 4. Four ()

	5. Four or more ()
	Financial and Social Capital
35	Do you make money from the business? Yes () No ()
36	If yes, what do you do with the money you make? 1. Take to the bank () 2. Deal with emergencies () 3. Lend it to friends and relatives () 4. Put it back in the business () 5. Other.....
37	If you are able to assist others with money (question 21), how do they pay back the money. 1. Paying back more(with interest) () 2. Paying back the same amount (without interest) ()
38	Have you ever needed more money to keep the business running (when you were running at a loss) since you received the resource from the government? Yes () No ()
39	If yes, where or who did you ask for the money? 1. Bank () 2. Friends () 3. Relatives () Other.....
40	Have you ever borrowed money from the bank or other organizations that give money? Yes () No ()
41	If yes, what was the money for? 1. To deal with an emergency () 2. For the business () 3. To solve an emergency and for the business ()
42	If your answer to question 40 is no, why? 1. I don't know about the banks and other organisations () 2. The process is too long () 3. They require you to prove that you can pay back () 4. They require you to have something that can be taken from you if you fail to pay

	<input type="checkbox"/> 5. I do not trust the banks and organisations (<input type="checkbox"/>) 6. I do not need it (<input type="checkbox"/>)
	Skills
43	Did you ever attend any training in business before you started the business? Yes (<input type="checkbox"/>) No (<input type="checkbox"/>)
44	Who organized it? 1. The Department of Social Welfare (<input type="checkbox"/>) 2. A private organisation (<input type="checkbox"/>) 3. I had to go to a centre/college on my own (<input type="checkbox"/>)
45	Did you pay for the training? Yes (<input type="checkbox"/>) No (<input type="checkbox"/>)
46	Are you using the skills that you learnt in the business? Yes (<input type="checkbox"/>) No (<input type="checkbox"/>)

THANK YOU SO MUCH

Data analysis guide

This section shows how the data collected in the survey was aggregated with regard to how variables that had more than one indicator were recoded. This was done for each variable in relation to both the before (2012) and the after (2013) condition. These were later tested for internal reliability by grouping the indicators and then a computation was done at aggregate level. The indicators were grouped according to the type of capital and assets and for this reason they maintained their numbers despite rearranging them. Income indicators include access to assets, ownership of assets as well as level of consumption. In this research, income was measured in terms of consumption levels. Despite doing this, most indicators were analysed in their original form as using recorded data did not depict a reliable picture.

The table below shows the aggregation for each variable indicating the old and the new codes as well as the meaning.

Annex 1

Scoring and Aggregation

SN	BEFORE		SN	AFTER	
	Human Capital	Recode point			Recode point
3a	In 2012, to what level were you able to pay school fees? 5. I could pay easily 6. I struggled to pay 7. I could not pay 8. I did not have to pay	1=1 2=2 3=2 4=3	3b	To what level are you able to pay school fees? 5. I am able pay easily 6. I struggle to pay 7. I cannot pay 8. I do not have to pay	1=1 2=2 3=2 4=3
4a	To what level were you able to access medical services in 2012? 5. I could pay easily 6. I struggled to pay 7. I could not pay 8. I did not have to pay	1=1 2=2 3=2 4=3	4b	To what level are you able to access medical services? 5. I am able to pay easily 6. I struggle to pay 7. I cannot pay 8. I do not have to pay	1=1 2=2 3=2 4=3
9a	What was your level of education in 2012? 6. Never been to school () 7. Primary school level () 8. Basic School () 9. High school () 10. Tertiary/Technical ()	1=1 2=2 3=2 4=3 5=3	9b	What is your level of education now? 6. Never been to school () 7. Primary school level () 8. Basic School () 9. High School level () 10. Tertiary level/Tertiary()	1=1 2=2 3=2 4=3 5=3
	Income				
5a	On average, in 2012 how often in a month did you not have mealie meal? 6. Never 7. Rarely 8. Occasionally 9. Often 10. Very often	1=1 2=2 3=2 4=3 5=3	5b	On average, how often in a month do you not have mealie meal? 6. Never 7. Rarely 8. Occasionally 9. Often 10. Very often	1=1 2=2 3=2 4=3 5=3

6a	<p>In 2012, on average, how many times in a week did you eat meat/fish?</p> <table border="1"> <tr> <td>One time ()</td> <td>Two times ()</td> <td>Three times ()</td> <td>Four or more times ()</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> </tr> </table>	One time ()	Two times ()	Three times ()	Four or more times ()					<p>1=1 2=2 3=3 4=3</p>	6b	<p>How many times in a week do you eat meat/fish?</p> <table border="1"> <tr> <td>One time ()</td> <td>Two times ()</td> <td>Three times ()</td> <td>Four or more times ()</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> </tr> </table>	One time ()	Two times ()	Three times ()	Four or more times ()					<p>1=1 2=2 3=3 4=3</p>
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One time ()	Two times ()	Three times ()	Four or more times ()																		
7a	<p>On average how many meals did you have in a day in 2012? Please indicate</p> <p>1. One time 2. Two times 3. Three times 4. Four or more times</p>	<p>1=1 2=2 3=3 4=3</p>	7b	<p>On average how many meals do you have in a day? Please indicate</p> <p>5. One time 6. Two times 7. Three times 8. Four or more times</p>	<p>1=1 2=2 3=3 4=3</p>																
	<p>Income before</p> <p>1. High 2. Medium 3. Low</p>			<p>Income after</p> <p>1. High 2. Medium 3. Low</p>																	
	Financial capital																				
13 a	<p>On a monthly basis in 2012 how often were you able to set aside some money for emergencies?</p> <p>5. Never () 6. Sometimes () 7. Most times () 8. Always ()</p>	<p>1=1 2=2 3=2 4=3</p>	13 b	<p>On a monthly basis, how often are you able to set aside some money for emergencies?</p> <p>5. I do not () 6. Sometimes () 7. Most times () 8. Always ()</p>	<p>1=1 2=2 3=2 4=3</p>																
14 a	<p>To what level were you able to get a loan in 2012?</p>	<p>1=1 2=2</p>	14 b	<p>To what level are you able to get a loan now?</p>	<p>1=1 2=2</p>																

	5. I did not need one () 6. I was not able to get it () 7. I could get it with difficulties () 8. I could easily get it ()	3=3 4=3		5. I do not need one () 6. I am not able to () 7. I can get it but with difficulties () 8. I can easily get it ()	3=3 4=3
	Financial capital before 1. Low 2. Average 3. High			Financial capital after 1. Low 2. Average 3. High	
	Physical capital				
15 a	How many rooms did your house have in 2012? 6. 1 room () 7. 2 rooms () 8. 3 rooms () 9. 4 rooms () 10. More than 4 rooms ()	1=1 2=1 3=1 4=2 5=2	15 b	How many rooms does your house have now? 6. 1 room () 7. 2 rooms () 8. 3 rooms () 9. 4 rooms () 10. More than 4 rooms ()	1=1 2=1 3=1 4=2 5=2
16 a	What type of floor did your house have in 2012? 5. Mud () 6. Cement () 7. Plastic tiles () 8. Ceramic tiles ()	1=1 2=1 3=2 4=2	16 b	What floor does your house have now? 5. Mud () 6. Cement () 7. Plastic tiles () 8. Ceramic tiles ()	1=1 2=1 3=2 4=2
17 a	What type of roof did your house have in 2012? 6. Asbestos () 7. Iron sheets () 8. Boards () 9. Plastics () 10. Grass ()	1=1 2=1 3=2 4=2 5=2	17 b	What type of roof does your house have now? 6. Asbestos () 7. Iron sheets () 8. Boards () 9. Plastics () 10. Grass ()	1=1 2=1 3=2 4=2 5=2
18 a	Did you possess the following household items in 2012? 7. Television Yes() No () 8. Radio Yes() No () 9. Couch/sofa (Yes() No ()	1=1 2=2	18 b	Do you possess the following household items now? 7. Television Yes() No () 8. Radio Yes() No () 9. Couch/sofa Yes() No ()	1=1 2=2

	10. Dinning suite(Yes() No () 11. Stove (Yes() No () 12. Fridge Yes () No ()			10. Dinning suite Yes() No () 11. Stove Yes() No () 12. Fridge Yes () No ()	
19 a	Did you possess the following items/inputs in 2012? 6. Shop/kantemba (make shift shop) Yes () No () 7. Bicycle Yes () No () 8. Wheelbarrow Yes () No () 9. Sewing machines () 10. Poultry items (feeders and drinkers) Yes () No ()	1=1 2=2	19 b	Do you possess the following items/inputs now? 6. Shop/ kantemba (makeshift shop) Yes () No () 7. Bicycle Yes () No () 8. Wheelbarrow Yes () No () 9. Sewing machines Yes () No () 10. Poultry items(feeders and drinkers Yes () No ()	1=1 2=2
	Physical capital before 1.High 2. Low			Physical capital after 1.High 2. Low	
	Social capital				
20 a	How many community groups were you a member of in 2012? 6. I was not a member of any () 7. 1 () 8. 2 () 9. 3 () 10. 4 or more ()	1=1 2=2 3=2 4=2 5=3	20 b	How many community groups are you a member of now? 6. I am not a member of any () 7. 1 () 8. 2 () 9. 3 () 10. 4 or more ()	1=1 2=2 3=2 4=2 5=3
21 a	Were you able to help friends and relatives with money in 2012? 5. I was not able to () 6. It was not easy for me to help them () 7. I was able to () 8. I was very much able to ()	1=1 2=2 3=3 4=3	21 b	Are you able to assist friends and relatives with money in 2014? 5. I am not able to () 6. It is not easy for me to help them () 7. I am able to () 8. I am very much able to ()	1=1 2=2 3=3 4=3
22 a	Were you able to ask for assistance with money when the need arose in 2012? 5. I was not able to ()	1=1 2=2 3=3	22 b	Are you able to ask for assistance with money when the need arises? 5. I am not able to () 6. It is not easy for me to get help	1=1 2=2 3=3

	6. It was not easy for me to get help from them () 7. I was able to () 8. I was very much able to ()	4=3		from them () 7. I am able to () 8. I am very much able to ()	4=3
	Social capital before 1. High 2. medium 3. Low			Social capital after 1. High 2. medium 3. Low	

Annex III Interview guide for grant recipients

Dear respondent,

My names are **Mwanja Mwale** and I am a student at the Institute for Housing and Urban Development studies at Erasmus University in Rotterdam, Netherlands. I am pursuing a Master of Science Degree in Urban Management and Development and in fulfilment of this programme; I am conducting a research on **‘The influence of risk and opportunity on the grant programme: A case of Ndola, Zambia’**.

You have been selected as a respondent because you are one of the recipients of the grants which were given by the Ministry of Community Development, Mother and Child Health-Department of Social Welfare in 2012. Your opinions and explanations will help address questions in my research on how exactly you used the resource and how you are living. This should take about forty (40) minutes. I wish to state that all the information you will give me will be confidential and it will only be used for my research. For that reason, I wish to seek your permission to conduct the interview.

Year of grant receipt.....

Name of interviewer.....

Consent: Yes () No ()

Interviewee No.....

Date: / /2014

Area.....

Interview guide

1. Can you tell me how many people live in this house?
2. Was the resource you received in cash or material form?
3. How did you use the resource you received?
4. What in your opinion is the best form to receive it?
5. What things do you have now which you did not have before you received the resource?
6. How are you able to pay school fees, buy food and clothes now?
7. Do you own the house you are living in?
8. Have you made any changes to your house since you received the resource?
9. What things occupy your mind when think about the future of your family?
10. Why do you think of them so often?
11. Have there been occasions when they have happened?
12. Can you give me an example?
13. What do you do when you have an emergency and you do not have money?
14. Are you able to assist people when they ask you for assistance in terms of material of financial help?
15. If yes, do you assist them on condition to pay back more (with interest) or not?
16. Do you work?
17. Have you worked before?
18. Tell me about the work you used to do.
19. Were you doing any business before you received the resource?
20. Are you a member of any groups in the community?

21. Are you able to assist people when they ask you for money?
22. Have you been trained in any business skills?
23. If yes, who organized the training
24. Did you pay for the training?
25. What did you learn?
26. Are you using what you learnt in the business/businesses
27. Do other people work for you in the business/businesses?
28. If yes, how many people work for you in the business/businesses?
29. Do you pay this person/people?
30. How do you see the business ten years from now?
31. Do you have anything else to contribute to the interview?
32. Do you have any questions?

Annex IV Outputs from interviews with recipients

Report: 16 quotation(s) for 1 code

HU: atlasti-mwanja
File: [C:\Users\MWANJA\Documents\atlasti-mwanja.hpr7]
Edited by: Super
Date/Time: 2014-08-16 11:13:39

Mode: quotation list names and references

Quotation-Filter: All

RISK_Concerns_Resource utilisation

P 1:.docx - 1:9 [I really do not worry about li..] (37:37) (Super)

Codes: [RISK_Concerns_Resource utilisation]
No memos

I really do not worry about life. I try to be positive for I believe in everything happening in good time. What will worry do to me? It will just wear me out. I plan my moves but I do not worry. What should happen will happen. You know things always work out in the end.

P 2:.docx - 2:4 [But I thought that if I invest..] (7:7) (Super)

Codes: [RISK_Concerns_Resource utilisation]
No memos

But I thought that if I invested the whole amount I could lose the business so I got ZMK1000 and bought bricks and ZMK500 for roofing sheets. The remaining amounts I used to buy corns, sugar, flour, butter and corn powder. I also bought biscuits, drinks (4crates) and two packets of jiggies. Then I had the house-extended with four rooms. Given the option to pick between materials or money I would have chosen money because it's easy to divide and budget according to the needs.

P 2:.docx - 2:9 [My son works but it's on contr..] (25:27) (Super)

Codes: [RISK_Concerns_Resource utilisation]
No memos

My son works but it's on contract basis so you cannot depend on it because it's not permanent.

My worry is livelihoods because in this life business is hard .What if I lose my business. How will I live because Social Welfare will not always help me. How will I live? The other worries such as illnesses and death you cannot run away from so I do not really think much about them. They are here to stay with us.

P 3:.docx - 3:7 [Sometimes business is not good..] (27:27) (Super)

Codes: [RISK_Concerns_Resource utilisation]
No memos

Sometimes business is not good. It is good in December during holidays such as Christmas and functions such as kitchen parties or when we get orders from schools for uniforms. Otherwise sometimes I struggle to pay for rent. When I don't have enough I explain to my landlord that I will not manage and will pay on a later specific date. We have to agree with the landlord.

P 3: - 3:8 [Things that worry me concernin..] (31:31) (Super)

Codes: [RISK_Concerns_Resource utilisation]
No memos

Things that worry me concerning my children are that what if I die before leaving a house or before they finish school? I worry so as a result I work hard so that they don't become street kids. I see these things happening in some families even in this compound. I don't want that for my children.

P 3: - 3:10 [I ask for money when I have il..] (34:34) (Super)

Codes: [RISK_Concerns_Resource utilisation]
No memos

I ask for money when I have illnesses or I have to travel.

P 3:.docx - 3:11 [For me I wanted cash so that I..] (45:45) (Super)

Codes: [RISK_Concerns_Resource utilisation]
No memos

For me I wanted cash so that I roof my house but they refused.

P 4:.docx - 4:4 [t was really hectic for me to ..] (7:7) (Super)

Codes: [RISK_Concerns_Resource utilisation]
No memos

t was really hectic for me to move everyday and to take orders to people who were my customers. In my condition moving on buses is not easy because I have to ensure that there is space in the bus for my wheelchair. It became extremely difficult especially when I had to meet deadlines and was required to work through the late afternoon and evening.

P 4:.docx - 4:6 [I sell soap, drinks biscuits, ..] (8:8) (Super)

Codes: [RISK_Concerns_Resource utilisation]
No memos

I sell soap, drinks biscuits, sweets, eggs, buns, sugar although today I don't have sugar and I also sell salt. I repackage them into smaller quantities. I decided to start selling different items because sometimes some things sell more than the others so this is ensure that my business does not collapse.

P 4:.docx - 4:9 [My worries include how we will..] (20:20) (Super)

Codes: [RISK_Concerns_Resource utilisation]

No memos

My worries include how we will eat, cloth and live if the business collapsed. Where would I go? All these come together and they worry me.

P 4:.docx - 4:10 [Even for this grant I really w..] (22:22) (Super)

Codes: [RISK_Concerns_Resource utilisation]

No memos

Even for this grant I really wanted to know if I was required to pay back. I am scared to owe people because some people get arrested for not paying you know.

P 5:.docx - 5:6 [I have issues especially with ..] (17:17) (Super)

Codes: [RISK_Concerns_Resource utilisation]

No memos

I have issues especially with my children's education. For the one in boarding school I have to look for 1500 boarding fee, he needs groceries and transport. Last holiday he didn't come home because I had no money. He stayed with one of the teachers because I befriended the teacher. I told him to be prayerful. He had passed with good grades and so I had been advised to take him to a boarding school. He is doing very well and I wouldn't want him to move.

P 5:.docx - 5:7 [I worry about so many things. ..] (23:23) (Super)

Codes: [RISK_Concerns_Resource utilisation]

No memos

I worry about so many things. I worry about my children's future .Their education really worries me. Transport to Kansenshi high school to and fro is costly and my heart is troubled each time my son tells me that he has no transport money. In addition he has to go for tuitions in Mushili.

P 5 .docx - 5:8 [Both my children are boys I al..] (23:23) (Super)

Codes: [RISK_Concerns_Resource utilisation]

No memos

Both my children are boys I also worry that they may impregnate girls and stop school thereby adding to my pressures. I have no husband so I talk to my boys about these issues.

P 6:.docx - 6:8 [I worry about a lot of things...] (37:37) (Super)

Codes: [RISK_Concerns_Resource utilisation]

No memos

I worry about a lot of things. I worry about my children's education and shelter. I worry a lot because in this world there is death. If as parents we die then where to start from would be terrible for our children. Everyday, we see how children suffer when they lose their parents especially if there is no one to take them in. If you leave a house for children before you die then things would be better. Even if they eat once a day they have no worries about rentals. As long as they sleep in the house they are okay. I thought about these things when I got the

resource.

P 7:.docx - 7:7 [I do not worry because I try b..] (25:25) (Super)

Codes: [RISK_Concerns_Resource utilisation]

No memos

I do not worry because I try by all means to sort my issues. If there are people helping you like social welfare then you have to extremely work hard. I work hard so that my family's future is secured.

Report: 14 quotation(s) for 1 code

HU: Atlas Ti mwanja_12_08_2014_final

File: [C:\Users\MWANJA\Documents\Scientific Sof...\Atlas Ti mwanja_12_08_2014_final.hpr7]

Edited by: Super

Date/Time: 2014-08-16 12:18:04

Mode: quotation list names and references

Quotation-Filter: All

RISK_Concerns_Resource utilisation

P 1:.docx - 1:7 [It is not easy on my part beca..] (15:15) (Super)

Codes: [RISK_Concerns_Resource utilisation]

No memos

It is not easy on my part because the person whom you found outside the house my husband used to work but had a stroke and can not work anymore. He suffered the stroke in 2011.

P 1: .docx - 1:8 [Top on the list is my children..] (17:17) (Super)

Codes: [RISK_Concerns_Resource utilisation]

No memos

Top on the list is my children's education and their future. The second worry is accommodation. We have an incomplete house which we have failed to finish due to the challenges. It has gone up to window level. It reached that stage in 2012. Even the way we live; what we eat and wear worry me. There are a lot of worries I tell you.

P 1:.docx - 1:9 [Some years ago I used to farm ..] (21:21) (Super)

Codes: [RISK_Concerns_Resource utilisation]

No memos

Some years ago I used to farm near the stream just here within chipulukusu. I used to grow and sell vegetables. I stopped because of my husband's health. We used to farm together but we were forced to stop when he got ill in 2011. Things are tough now. I cannot leave him alone because all the children go to school in the morning. Who is going to find food and feed him? I need to work from home.

P 2.docx - 2:6 [When we got the money we had t..] (7:7) (Super)

Codes: [RISK_Concerns_Resource utilisation]

No memos

When we got the money we had to buy mealie meal and charcoal for the home so we spent ZMK200 from the grant. We used the rest of the money which was ZMK1, 800 to start the business. The first time they went to buy charcoal and we did quite well. Unfortunately I did not find any piecework so the same money was used to meet the needs of the household until I later found some work. By this time the capital had even reduced. So the capital went to ZMK1, 200.

P 2.docx - 2:11 [The thing that worries me the ..] (17:17) (Super)

Codes: [RISK_Concerns_Resource utilisation]

No memos

The thing that worries me the most is accommodation. When you have your own house things are easier. You see even when you get a bit of money it can go a long way because you are not paying rent. We spend a lot on rent and if u do not pay you can be evicted. Without paying rent even the income from the business can be felt.

P 2:.docx - 2:13 [I chose the charcoal business ..] (20:20) (Super)

Codes: [RISK_Concerns_Resource utilisation]

No memos

I chose the charcoal business because there is no loss in this business. If my wife brings ten or fifteens bags and she doesn't sell all, she gets one or two bags and repackages them, and she then sells from home. There is no loss.

P 3 - 3:1 [The little money we receive wi..] (4:4) (Super)

Codes: [RISK_Concerns_Resource utilisation]

No memos

The little money we receive will go to nothing because the cost of living is high

P 3:.docx - 3:4 [Unless they had the system lik..] (6:6) (Super)

Codes: [RISK_Concerns_Resource utilisation]

No memos

Unless they had the system like before where they could give us mealie meal and other food then add the grant. Maybe it can work. Not just the grant and that's all.

P 3:.docx - 3:5 [You will see when I take you h..] (6:6) (Super)

Codes: [RISK_Concerns_Resource utilisation]

No memos

You will see when I take you home that indeed there is hunger in this house. Because if I mean to eat, the whole business will disappear. Look at this boy; I need to pay for school fees .Look at the shoes he's wearing. He is forced to wear these shoes even if it's a shame so

that he does not wear out the school shoes.

P 3.docx - 3:12 [You see my worry is that is Go..] (43:43) (Super)

Codes: [RISK_Concerns_Resource utilisation]

No memos

You see my worry is that is God going to keep me until these children are educated? Or is my wife going to be there? It's better if I died before my wife because at least these children will have a place to stay. These are the only worries I have.

P 3.docx - 3:14 [As I was deciding to use the g..] (48:48) (Super)

Codes: [RISK_Concerns_Resource utilisation]

No memos

As I was deciding to use the grant I had deep thoughts because at my age I could not stand Zesco disconnecting my power or Kafubu disconnecting my water. At my age that would have been an embarrassment that is why I decided to apportion the funds as such.

P 6:.docx - 6:8 [I wanted to brighten my daught..] (13:13) (Super)

Codes: [RISK_Concerns_Resource utilisation]

No memos

I wanted to brighten my daughter's future so that in future she can take care of me. This was better in order to avoid going back to the department of social welfare for help. I also took my son to Northern Technical College for a course in Motor Mechanics. This I have Stanbic Bank to thank for.

P 6:.docx - 6:12 [I worry about the future of my..] (21:21) (Super)

Codes: [RISK_Concerns_Resource utilisation]

No memos

I worry about the future of my children especially my daughter who is in college. What if I die before she completes her studies? My other daughter needs to go to college but I can't afford two at the same time. How will my children live? I also worry about her. She also wants to study nursing. I am strong coz most of my friends businesses have collapsed. I put aside some money all the time. Unlike the other women, I am too old to be married so marriage is out of my plans. I chose to diversify just in case some things don't sell. Someone cannot go to the market to buy washing paste or sugar for 500. I cannot concentrate on one thing. What if that thing does not sell? With me if one item is not that profitable or does not sell as well as I thought the other items buffer it and help sustain the business.

P 6:.docx - 6:17 [I need to stock what people bu..] (34:34) (Super)

Codes: [RISK_Concerns_Resource utilisation]

No memos

I need to stock what people buy regularly

Report: 4 quotation(s) for 1 code

HU: Atlas Ti mwanja_12_08_2014_final
File: [C:\Users\MWANJA\Documents\Scientific Sof...\Atlas Ti mwanja_12_08_2014_final.hpr7]
Edited by: Super
Date/Time: 2014-08-16 12:14:25

Mode: quotation list names and references

Quotation-Filter: All

OPPORTUNITY_Opinion

P 1:.docx - 1:20 [I would have been happy if the..] (9:9) (Super)

Codes: [OPPORTUNITY_Opinion]

No memos

I would have been happy if they had given me money because with cash I would have carefully selected what to include in the store and exactly how to use the money for the benefit of the family. I know exactly what sells easily.

P 2.docx - 2:7 [I was given the resource in ca..] (9:9) (Super)

Codes: [OPPORTUNITY_Opinion]

No memos

I was given the resource in cash form because of the nature of the business. Given the option to choose the form of the resource I would still choose cash because it gives you to do more than one item. In my case I was able to buy mealie meal and charcoal for use at home.

P 3.docx - 3:8 [Cash, even if it was not enoug..] (17:17) (Super)

Codes: [OPPORTUNITY_Opinion]

No memos

Cash, even if it was not enough.

P 6: - 6:7 [In any case, I was happy that ..] (11:11) (Super)

Codes: [OPPORTUNITY_Opinion]

No memos

In any case, I was happy that they bought the groceries for me because money is tempting and I would probably have used it to solve the many problems I have. I have been selling for years and so the groceries were okay.

Report: 6 quotation(s) for 1 code

HU: atlasti-mwanja
File: [C:\Users\MWANJA\Documents\atlasti-mwanja.hpr7]
Edited by: Super
Date/Time: 2014-08-16 11:07:28

Mode: quotation list names and references

Quotation-Filter: All

OPPORTUNITY_Opinion

P 1:.docx - 1:13 [It was good that the departmen..] (17:17) (Super)

Codes: [OPPORTUNITY_Opinion]

No memos

It was good that the department gave me cash because it is money is flexible and I could divide it during the purchases to choose the products that could easily sell like sweets, cooking oil and washing paste

P 2:.docx - 2:15 [So I was happy that I was give..] (10:10) (Super)

Codes: [OPPORTUNITY_Opinion]

No memos

So I was happy that I was given money instead of materials. I was even able to build a kantemba although I still need to cover it.

P 3:.docx - 3:14 [You see, with the materials we..] (12:12) (Super)

Codes: [OPPORTUNITY_Opinion]

No memos

You see, with the materials we had to find our own transport to collect the materials from the shops where they had taken the cheques. There were delays because we struggled to raise the transport money. I was not happy with this because you have to leave some change so that you can buy some mealie-meal and eat. You need strength as you work. At least you need some change. I would know how to divide the money depending on my needs than deciding for me.

P 4:.docx - 4:16 [What in your opinion is the be..] (9:10) (Super)

Codes: [OPPORTUNITY_Opinion]

No memos

What in your opinion is the best form to receive it?

I think money because then I can use it to solve my problems and invest it in things that I know easily. I live here and I know what sells. I know what people like.

P 5:.docx - 5:15 [You see, even those who sell t..] (11:11) (Super)

Codes: [OPPORTUNITY_Opinion]

No memos

You see, even those who sell the machines are human beings. I could have given those 1500 and paid the balance over some months. The same people who sell machines are the same who even help you find customers.

P 6: docx - 6:15 [I would have preferred the who..] (21:21) (Super)

Codes: [OPPORTUNITY_Opinion]

No memos

I would have preferred the whole resource to be in cash form because my idea was to have a kantemba and start selling dry foods such as beans, kapenta and fish. I was going to do this even with that little money.

Annex v Interview guide for policy makers

Dear respondent,

My names are **Mwanja Mwale** and I am a student at the Institute for Housing and Urban Development studies at Erasmus University in Rotterdam, Netherlands. I am pursuing a Master of Science Degree in Urban Management and Development and in fulfilment of this programme, I am conducting a research on ‘**The influence of risk and opportunity on the grants programme : A case of Ndola, Zambia**’.

You have been selected as a respondent because you are one of the key persons in the Department of Social Welfare who is actively involved in the Social Protection Funds Scheme which is the umbrella for the grants programme. Your responses to the questions will help in understanding the assumptions and expectations of the policy thereby adding invaluable knowledge to my study. The interview will take approximately **30 minutes**. Your opinions will be treated with utmost confidentiality and all the information I collect will solely be for the research purpose. In view of this, I seek your consent to go ahead with the interview.

Consent: Yes () No ()

Interview No.....

Date: / /2014

HQ () PSWO () DSWO ()

Interview guide

1. For how long have you been working for the Ministry of Community Development, Mother and Child Health?
2. What are your main responsibilities in the Department of Social Welfare?
3. What is the grant programme under Social Protection Funds?
4. How was the grant programme initiated?
5. Why was the programme initiated?
6. How is the programme implemented?
7. What was the idea behind disbursing the grant in either material or cash form?
8. What are the main objectives of the programme?
9. What are the main assumptions of the programme?
10. What are the expectations of the programme?

11. What is the current scale of the programme nationwide?
12. What are the criteria for beneficiary selection?
13. Are the objectives of the programme being met?
14. Please give examples for your answer?
15. Is the programme monitored?
16. If yes who monitors the programme?
17. How is monitoring carried out?
18. How often is monitoring conducted?
19. Is there an evaluation plan for this programme?
20. If yes what is the procedure for evaluation?
21. Has the programme been evaluated?
22. If **yes**, can you please tell me what the findings were?
23. How do you perceive the future of the programme?
24. Do you have anything else to contribute to this interview?
25. Do you have any questions?

26. Can I be availed with the monitoring or/and evaluation reports?

Thank you so much for your time and input.

Annex VI Outputs from interviews with policy makers

Report: 38 quotation(s) for 12 codes

HU: Atlas Ti mwanja_12_08_2014_final

File: [C:\Users\MWANJA\Documents\Scientific Sof...\Atlas Ti mwanja_12_08_2014_final.hpr7]

Edited by: Super

Date/Time: 2014-08-16 09:52:20

Mode: quotation list names and references

Quotation-Filter: All

GRANTS PROGRAMME_Assumptions and expectations

GRANTS PROGRAMME_Current perception

GRANTS PROGRAMME_Future projection

GRANTS PROGRAMME_Implementation

GRANTS PROGRAMME_Initiation

GRANTS PROGRAMME_Monitoring and Evaluation

GRANTS PROGRAMME_Objective

GRANTS PROGRAMME_Rationale

GRANTS PROGRAMME_Scale

GRANTS PROGRAMME_Selection criteria

MAIN RESPONSIBILITIES

WORK BACKGROUND

P 4: Mrs NT new.docx - 4:1 [I started work at the Ministry..] (4:4) (Super)

Codes: [WORK BACKGROUND]

No memos

I started work at the Ministry of community Development, Mother and Child Health eighteen years ago. By, then it was called something else.

P 4: Mrs NT new.docx - 4:2 [My main responsibilities as As..] (6:6) (Super)

Codes: [MAIN RESPONSIBILITIES]

No memos

My main responsibilities as Assistant District Social Welfare officer include statutory and non statutory duties. My non statutory responsibilities include formulation of field reports for would be beneficiaries of social protection programmes, sensitization of community welfare assistance committees who liase between the department of social Welfare and the community. I also assess and monitor cases under the social cash transfer programme.

Under statutory services I carry out juvenile investigation cases as well as adoption cases, child custody issues and inspection of children's facilities.

P 4: Mrs NT new.docx - 4:3 [The grants programme under the..] (9:9) (Super)

Codes: [GRANTS PROGRAMME_Initiation]

No memos

The grants programme under the social protection funds was initiated in 2010 by the Ministry. Initially the funds were disbursed on a small scale to the vulnerable but viable clients directly at the ministry headquarters. People would go to collect funds to be empowered on an individual basis.

P 4: Mrs NT new.docx - 4:4 [This was to assist those clien..] (11:11) (Super)

Codes: [GRANTS PROGRAMME_Objective]

No memos

This was to assist those clients who did not want to be empowered in groups and preferred to work as individuals. This was so because the impact at group level was not visible. As a result the ministry was compelled to decentralize the process at the district level because this group of individuals was growing daily.

P 4: Mrs NT new.docx - 4:5 [The vulnerable according to th..] (13:13) (Super)

Codes: [GRANTS PROGRAMME_Selection criteria]

No memos

The vulnerable according to the Department include people who are incapacitated as a result of loss of employment. Others include those with educational qualifications but are not in any gainful employment, the disabled, elderly and ex-prisoners. These should be of sound mind and should have some knowledge in business. The clients should have proper recommendations and endorsements.

P 4: Mrs NT new.docx - 4:6 [The criteria for beneficiary s..] (15:15) (Super)

Codes: [GRANTS PROGRAMME_Implementation]

No memos

The criteria for beneficiary selection employs an interview with the would be beneficiary using the social protection form which requires personal information as well as the business plan/income generating activating plan. Also attached should be a verification and conformation from a community welfare assistance committee member who should be a volunteer. In addition there is need for endorsement from any community member who could be a clergy or a person in a leadership position to endorse the capacity of the would be beneficiary to be able to run a business. After all this, the District Social Welfare office then makes a follow up to ascertain the information that the community members have submitted. This is done with the assistance of the Community Welfare Assistance Committee and Area Coordinating Committee members.

P 4: Mrs NT new.docx - 4:7 [The main assumption of the pro..] (18:18) (Super)

Codes: [GRANTS PROGRAMME_Assumptions and expectations]

No memos

The main assumption of the programme is that once empowered, clients will set up income generating activities with the grants given to them either in material or cash form.

P 4: Mrs NT new.docx - 4:8 [The expectation of the grants ..] (21:21) (Super)

Codes: [GRANTS PROGRAMME_Assumptions and expectations]

No memos

The expectation of the grants programme is that the income generating activities would lead to increase in income and result into the ability of the clients to be able to pay their children's school fees and provide for the basic needs and be able to live dignified lives. This is very important as most of them are stigmatized in their community as a result of their extreme poverty situation or condition.

P 4: Mrs NT new.docx - 4:9 [Currently, the grants programm..] (23:23) (Super)

Codes: [GRANTS PROGRAMME_Scale]

No memos

Currently, the grants programme is on a nationwide scale as poverty is eminent in all districts of the Republic of Zambia. The funds are sent to the Provincial Social Welfare Office which is tasked to disburse the funds to the various districts which are under the provincial office depending on the demand in each district.

P 4: Mrs NT new.docx - 4:10 [At the District level cheques ..] (25:25) (Super)

Codes: [GRANTS PROGRAMME_Rationale]

No memos

At the District level cheques are given to different suppliers for goods in accordance with the business submitted to the office. Except in very special cases is the grant given in cash form to avoid the risk of abuse of the grant by the vulnerable. The special cases include businesses requiring traveling to distant places to buy goods. These include fish and charcoal businesses.

P 4: Mrs NT new.docx - 4:11 [In my opinion, the programme h..] (27:27) (Super)

Codes: [GRANTS PROGRAMME_Current perception]

No memos

In my opinion, the programme has scored some positives as some clients have already been weaned off from the other social protection programmes such as the Public Welfare Assistance Scheme (PWAS) that gives assistance in terms of education, health and food rations. We give the clients a grace period to establish and sustain their businesses before withdrawing the other forms of assistance. The clients are prepared psychologically so that they are aware that at a given period, some assistance will be withdrawn to allow other clients who are not on any programme to also benefit from the services offered at the department.

P 4: Mrs NT new.docx - 4:12 [Although there are no monitori..] (32:32) (Super)

Codes: [GRANTS PROGRAMME_Monitoring and Evaluation]
No memos

Although there are no monitoring reports monitoring of the grants programme under the social protection programme is done every three months on an in

P 4: Mrs NT new.docx - 4:13 [Recently, we had people from t..] (35:35) (Super)

Codes: [GRANTS PROGRAMME_Monitoring and Evaluation]
No memos

Recently, we had people from the Ireland government, UNICEF, the World Bank and the MCDMCH who carried out monitoring visits to the individual clients.

P 4: Mrs NT new.docx - 4:14 [Through home visits and also v..] (41:41) (Super)

Codes: [GRANTS PROGRAMME_Monitoring and Evaluation]
No memos

Through home visits and also visiting them at the places where they do their business from.

P 4: Mrs NT new.docx - 4:15 [Well the team that had come fr..] (44:44) (Super)

Codes: [GRANTS PROGRAMME_Monitoring and Evaluation]
No memos

Well the team that had come from Lusaka has not written any report. They recently left Ndola and I think it will take a bit of time before we can see their report. If they do we can always give you a copy.

P 4: Mrs NT new.docx - 4:16 [The programme has not been eva..] (50:50) (Super)

Codes: [GRANTS PROGRAMME_Monitoring and Evaluation]
No memos

The programme has not been evaluated but it will be after some time

P 4: Mrs NT new.docx - 4:17 [Headquarters should have an ev..] (52:52) (Super)

Codes: [GRANTS PROGRAMME_Monitoring and Evaluation]
No memos

Headquarters should have an evaluation plan but I am not very sure what it stipulates.

P 4: Mrs NT new.docx - 4:18 [The programme has received an ..] (54:54) (Super)

Codes: [GRANTS PROGRAMME_Future projection]
No memos

The programme has received an overwhelming response but the only disadvantage is there are a lot of clients who need to benefit but the resources are limited. Currently Ndola has over 500 vulnerable households and the funding received looks like a drop in the ocean. If the funding is increased then we can reach so many people. Otherwise the programme is doing quite well in as far as improving the wellbeing of people is concerned.

P 4: Mrs NT new.docx - 4:19 [I would just like to emphasize..] (56:56) (Super)

Codes: [GRANTS PROGRAMME_Rationale]

No memos

I would just like to emphasize that only in very special cases do we give out materials. This is meant to empower the clients and so the idea is to avoid them spending the money. The funds are sent every year to the Provincial Social Welfare office and so each year new recipients are empowered.

P 5: Ms N.docx - 5:1 [I have been with the ministry ..] (3:3) (Super)

Codes: [WORK BACKGROUND]

No memos

I have been with the ministry since 2001

P 5: Ms N.docx - 5:2 [My main responsibility is the ..] (5:5) (Super)

Codes: [MAIN RESPONSIBILITIES]

No memos

My main responsibility is the Public Social Welfare Assistance Scheme (PWAS). I am in charge of this programme and I also handle social protection funds and the Social Cash transfer Scheme programme.

P 5: Ms N.docx - 5:3 [The Social Protection Fund is ..] (7:7) (Super)

Codes: [GRANTS PROGRAMME_Initiation]

No memos

The Social Protection Fund is not a new programme per se. The programme was under the Human Resource (HR) Department and it was called Social Safety Programme net which was dealing with stranded people who used to go to the Permanent Secretary's office or the Minister's office for help. The social safety nets were given by the Human Resource Department, as long as the department of Social Welfare referred them and so it was adhock.

P 5: Ms N.docx - 5:4 [There were a number of audit q..] (9:9) (Super)

Codes: [GRANTS PROGRAMME_Initiation]

No memos

There were a number of audit queries as to why HR was giving it and so it was suggested that the Department of Social welfare be responsible. When they gave it to us in 2012 we decided to have guidelines and piloted it a bit on the Copperbelt and a few other districts.

P 5: Ms N.docx - 5:5 [The reason we had it is becaus..] (11:11) (Super)

Codes: [GRANTS PROGRAMME_Objective]

No memos

The reason we had it is because there is no other programme in the ministry that empowers individuals. These other programmes empower groups and you know in groups not everyone can be able to be empowered and be self sustained. The programme is supposed

to complement the PWAS. So those that can be weaned off the PWAS are empowered.

P 5: Ms N.docx - 5:6 [There is the Provincial commit..] (14:14) (Super)

Codes: [GRANTS PROGRAMME_Implementation]

No memos

There is the Provincial committee at each province that receives requests from the district which gets requests from clients who specify what kind of assistance they want from application form from the guidelines. The Provincial Committee sits and looks at the applications and approve accordingly.

P 5: Ms N.docx - 5:7 [The Provincial Committee will ..] (17:17) (Super)

Codes: [GRANTS PROGRAMME_Rationale]

No memos

The Provincial Committee will be able to explain on the rationale but what I have seen is that clients go to the district where they ask for empowerment not handouts. They make the request depending on what they want. These should have viable good business, raise income then they are supported. The provincial Committee rarely gives cash because it is difficult. The District can bargain at a good price to buy in bulk. But there are some inputs like agricultural inputs or fishing which can't be bought by the district.

P 5: Ms N.docx - 5:8 [The major objective of the pro..] (19:19) (Super)

Codes: [GRANTS PROGRAMME_Objective]

No memos

The major objective of the programme is to sustain livelihood and income at household level.

P 5: Ms N.docx - 5:9 [Household income through small..] (22:22) (Super)

Codes: [GRANTS PROGRAMME_Assumptions and expectations]

No memos

Household income through small businesses.

P 5: Ms N.docx - 5:10 [The expectation of the program..] (25:25) (Super)

Codes: [GRANTS PROGRAMME_Assumptions and expectations]

No memos

The expectation of the programme is that they will be empowered, be self sustained and those who were going from one office to another should stop and I think you have seen that .There is a very big reduction of clients frequenting our offices including at the provincial offices, they are few now.

P 5: Ms N.docx - 5:11 [The scale of the programme is ..] (28:28) (Super)

Codes: [GRANTS PROGRAMME_Scale]

No memos

The scale of the programme is nationwide. It's just that you were not here when I was presenting. The funds were disbursed in all the provinces and the minimum amount was ZMK200,000,000 which is now ZMK200,000 for each province. Lusaka got ZMK699,000 which is almost a billion. The province then distributes to the districts. Others request that they disburse the money and others request that the districts buy the materials and they do. Depending on what the Provincial Committee has decided.

P 5: Ms N.docx - 5:12 [The criteria for selection is ..] (30:30) (Super)

Codes: [GRANTS PROGRAMME_Selection criteria]

No memos

The criteria for selection is that they must be viable, older persons, disabled if there is that viability of running a business, child headed, chronically ill, HIV /Aids. Similar as those under PWAS but the difference is that they must be viable. Not when you are bed ridden then u want to run a business. How is u going to run it? Unless there is someone within the house who can run it then u can b given.

P 5: Ms N.docx - 5:13 [Yes the objectives of the prog..] (32:32) (Super)

Codes: [GRANTS PROGRAMME_Current perception]

No memos

Yes the objectives of the programme are being met though it's relatively new. So far yes they are being met.

P 5: Ms N.docx - 5:14 [What we have heard is that it'..] (34:34) (Super)

Codes: [GRANTS PROGRAMME_Monitoring and Evaluation]

No memos

What we have heard is that it's doing well. Cooperating partners visited the copperbelt and they have seen that it is doing well. I don't know if they are going to give us a report after the visit because went to different places around the country. The province should monitor and we check on the province because they get a percentage of the funds. We have to receive those reports.

P 5: Ms N.docx - 5:15 [We will do an evaluation, this..] (36:36) (Super)

Codes: [GRANTS PROGRAMME_Monitoring and Evaluation]

No memos

We will do an evaluation, this is the reason we are here for this workshop.

P 5: Ms N.docx - 5:16 [Has the programme been evaluat..] (37:38) (Super)

Codes: [GRANTS PROGRAMME_Monitoring and Evaluation]

No memos

Has the programme been evaluated?

Not yet but we will evaluate it.

P 5: Ms N.docx - 5:17 [I think the future of the prog..] (41:41) (Super)

Codes: [GRANTS PROGRAMME_Future projection]
No memos

I think the future of the programme is bright.

P 5: Ms N.docx - 5:18 [I have told you enough for now..] (43:43) (Super)

Codes: [GRANTS PROGRAMME_Future projection]
No memos

I have told you enough for now. Maybe after five years I would have something different but for now it's relatively new. Because those fifty from Copperbelt you were talking about received the grants in 2012. Then last year and this year we had a bit of something we gave some as well. Give it three years and do an impact then we will have a concrete stance.

P 5: Ms N.docx - 5:19 [For now the monitoring is show.] (44:44) (Super)

Codes: [GRANTS PROGRAMME_Current perception]
No memos

For now the monitoring is showing that these are some of the programmes we should invest in as Social Welfare than handouts because at least people can work .So we leave the handouts for those who are severally chronically ill and when they are better we give then this fund. We give them PWAS-we give them food and when they become better we empower them as individuals and later we refer them to community Development.