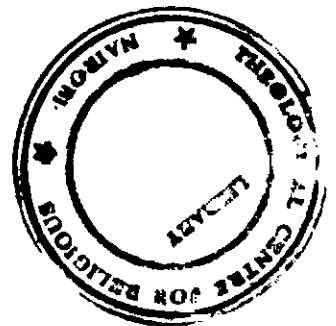


CATHOLIC UNIVERSITY OF EASTERN AFRICA
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SOME CAUSES OF POVERTY
AMONG THE SCC MEMBERS OF
OUR LADY OF GUADALUPE PARISH

A FULL SCALE PROJECT THESIS SUBMITTED
IN PARTIAL FULFILMENT OF THE REQUIREMENTS
FOR THE BACHELOR OF ART'S DEGREE
IN SOCIAL DEVELOPMENT

BY
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**OLI
1999**

NAIROBI, MARCH 1999

DECLARATION

This project is my own work and has not been submitted for academic credit to any other institution. All sources have been duly acknowledged.

.....

Maria Rita Oliva

This dissertation has been submitted for examination with my approval as university supervisor.

.....

Patrick Ryan

And accepted by Head of Department.

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Francesco Pierli

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CHAPTER ONE

INTRODUCTION

1.1. OVERVIEW

Last year I met people from Our Lady of Guadalupe parish who lived in great poverty and I became interested in exploring the causes of their poverty. Our Lady of Guadalupe parish covers about 70,000 population with approximately 12,000-15,000 Catholics. It is impossible to have exact figures since the area covers 16 Small Christians Communities (SCCs) and people are constantly moving.

At the present, the 16 SCCs are the following: Kianda, Olympic, Fort Jesus, Makina Sokoni, Makina Stage, Makina B., Makina D.O., Makina Makongeni, Karanja Road, Woodley/Kilimani, Dagoretti City Council, Jamhuri Park, Jamhuri Estate, Ole Odume, Ayany, Kenya Science Teachers College.

Guadalupe parish caters for three milieux of people: 60% are very poor and predominantly from Kibera, 35% are middle class and only 5% are upper class. The poor living in the area of this cosmopolitan parish experience hardships due to various problems, such as single parenthood, unemployment, tribalism within the communities, street children and orphans, mostly left by AIDS victims. Poverty in its different aspects, that is economic, moral and spiritual is tackled by offering to the needy counselling, awareness programmes and small income generating projects as well.

A Catholic movement called St Vincent de Paul Group is active with the purpose of helping the poorest of the poor residents in the area of the parish, regardless of their religious belief. However, the economic possibility of the group is limited since its main

source of income is the monthly collection of the parishioners and a few donations from nearby religious congregations.

The Social Group is another constituted group whose members are trying to find an answer to poverty by helping people to start their own small businesses. They think that providing financial help in the form of loans can be a possible answer towards sustainable development and financial self-sufficiency. So far they have helped a few people to set up their own small businesses and are in the process of monitoring the trend of this enterprise.

1.2. STATEMENT OF THE PROBLEM

Many people resident in the area of Our Lady of Guadalupe parish experience poverty and seek for a livelihood. The causes of poverty can be traced to the stagnation of the economy and high inflation rates, without excluding the major role played by corruption.

A look at the current Auditor General's Report released by the Kenya government demonstrates that out of every Sh 3 made as income by an average Kenyan, at least Sh 1 is collected by the Government as tax. Of the collected tax, half is eaten by "government sharks" through corruption.¹

Unemployment is also a big threat to Kenya's national stability. A growing number of school-leavers cannot be absorbed in industry, commerce, administration, or higher education. Moreover urbanisation has caused the invasion of cheap and unskilled labour and a rise in the number of unemployed and under-employed. Rural migration to urban areas has led to an explosion of slums ringing Nairobi, where AIDS, prostitution, alcoholism and violence are part and parcel of the struggle for survival. The inadequacy of housing, together with the lack of services such as running water, electricity and sanitation facilities are responsible for creating inhuman living conditions in the slums.

¹ Muthai Nguny, "Poverty in Kenya is 'Political'", in *Daily Nation*, 13 December 1998, 15.

People who are trapped in the vicious circle of poverty must be helped to become self-reliant and active subjects within history. Independence is achieved not only through economic self-sufficiency, but also through cultural, political and human development. If nothing is done to promote the integral development and economic empowerment of the poor, they will continue to survive by perpetually depending on others.

I consider this type of dependence as a form of enslavement which is against human dignity. Thus it must be strongly opposed. On the contrary, I would spur the poor to exploit their talents and prove their ability to stand on their own feet and become promoters of their own regeneration.

1.3. RESEARCH OBJECTIVES

The research objectives of this study are the following:

- i) To investigate the causes of poverty of people resident in the area of Our Lady of Guadalupe parish.
- ii) To find out the perspectives of the poor towards their own poverty.
- iii) To discover what the pastoral team and some other groups in the parish perceive about poverty.
- iv) To discern practical strategies to help people improve their economic situation and direct them towards financial self-sufficiency.

It is hoped that this study will contribute to the body of knowledge already in existence on the factors that lead to poverty, including immediate and underlying causes. A project proposal will be included in this study as an attempt to provide a concrete and feasible answer to the problem.

1.4. RESEARCH QUESTIONS

There are some possible factors that seem to influence poverty and that could be measurable in a research. The following are the research questions of the study:

- i) What do the SCC members, the parish pastoral team and some other groups perceive as factors contributing to poverty in the area of Our Lady of Guadalupe parish?
- ii) What is the relationship between poverty and lack of education among the SCC members of Our Lady of Guadalupe parish?
- iii) What is the connection between cultural behaviour and poverty among the SCC members of Our Lady of Guadalupe parish?
- iv) Which possible steps can be taken to counteract the negative factors leading to poverty?

1.5. WORKING ASSUMPTIONS

For this study, the working assumptions are that:

- i) People are caught in a poverty trap, both financial and cultural.
- ii) Credit facilities may be a possible way of eradicating poverty by promoting small scale businesses.
- iii) A culture of saving is needed to help people to move towards financial self-sufficiency.

CHAPTER TWO

LITERATURE REVIEW

2.1. DEFINITION OF POVERTY

Poverty may be defined as deprivation of the material necessities of life. However, this definition is not very correct because what is regarded as a necessity in one society may be considered as a luxury in another or even unknown in a third.

Another way of looking at the issue is to differentiate types of poverty. In Africa, for example, we can speak of collective poverty since entire populations experience a more or less permanent insufficiency of the material means of life. This can be induced either by a scarcity of resources or by an unequal distribution of resources. Cyclical poverty, on the other hand, is the widespread but temporary deprivation that is caused by well-identified occurrences, for example, a failure of crops in an agricultural economy. Individual poverty is the result of individual misfortune or inadequacy. In every society there are some categories of people that have problems of support, such as widows and orphans, the victims of disasters, the disabled and mentally impaired, the chronically sick and the aged, the alcoholics and drug addicts.¹

Although I basically agree with the above subdivision, I believe that the majority of poor people are affected by a combination of elements and situations which prevent them from enjoying a decent standard of living, freedom and dignity. The "Human Development Report 1997" gives a multidimensional perspective:

Poverty can involve not only the lack of the necessities of material well-being, but the denial of opportunities for living a tolerable life. Life can be prematurely shortened. It can be made difficult, painful or hazardous. It can be deprived of knowledge and

¹ cf. T. Cw., "Poverty", in *Encyclopaedia Britannica*, Vol. 18 (Chicago: Encyclopaedia Britannica, 1967), 392- 393.

communication. And it can be robbed of dignity, confidence and self-respect - as well as the respect of others. ²

From the human development angle, poverty is not only restricted to the income perspective, but it also takes into account the deprivation of basic needs, such as basic health and education, employment and participation. A third frame of reference is the capability perspective. Poverty represents the absence of some basic capabilities to function, ranging from being well nourished, adequately clothed and sheltered to participating in the life of the community. ³

However, poverty cannot be fully defined since people perceive deprivation in different ways and each person and community is entitled to define the deprivation and disadvantages that affect their lives.

2.2. POVERTY IN KENYA

In Kenya the number of absolutely poor people has been increasing at a startling rate.

The total number of the absolute poor in the country rose from 11.5 million in 1994 to a projected 12.6 million in 1997. Over the same period, the absolute rural poor rose from 10.3 million to a projected 11.3 million while the absolute urban poor rose from 1.2 million to a projected 1.3 million. (OVP & MPND, 1997) ⁴

The figures clearly indicate that poverty in Kenya is predominantly a rural phenomenon, but I am convinced that the urban poor are more vulnerable to the effects of poverty. Moreover, the urban poor lack the support system characteristic of the rural poor.

² United Nation Development Programme, *Human Development Report 1997* (New York: Oxford University Press, 1997), 15.

³ cf. *ibid.*, 16.

⁴ Aloys B. Ayako, and Musambayi Katumanga, *Review of Poverty in Kenya* (Nairobi: Institute of Policy Analysis and Research, 1997), 6.

Ayako and Katumanga assert that:

*Urban dwellers cannot enjoy consistent livelihood because their sources of income are constantly destroyed through forced evictions from shelters and violence on hawking. To make matters worse, the government's allocation of land in slums to individuals has dislocated slum life and disrupted slum-dwellers' accessibility to health care and education. Furthermore, the Vagrancy Act has effectively made unemployment, homelessness and poverty in urban areas crimes because it defines a vagrant as "any person without lawful employment, means of subsistence, fixed abode, begging in the streets, living in a veranda, shop or unoccupied building" and states that such a person should be arrested without a warrant and subsequently, repatriated to the countryside. In these circumstances, the contention that the urban poor are better off than the rural poor is misleading: the transitory nature of urban existence and the inability by the urban poor to gain access to constant sources of food make the former more vulnerable than the latter.*⁵

I entirely agree with Ayako and Katumanga when they suggest that the urban poor are more vulnerable than the poor living in rural areas. I believe that upcountry family ties are still strong and the community provides for the needy and accommodates a sense of belonging. On the contrary, the urban poor are confronted by a society marked by indifference and individualism, anonymity and impersonality. The fight for survival in housing, education, food, trading and employment seeking is oppressive. Work is difficult to find and it is even more difficult to give it a meaning. Many youth experience frustration and are tempted to achieve their goals through crime and narcotics. People suffer from uprootedness leading to insecurity, alcoholism, drug addiction, prostitution and many other social illnesses of today's urban cities.

Bahemuka et al. indicate as the four major components that individually and collectively contribute to poverty in the country the following: inflation, cost-sharing in education and health, increasing population and social disintegration.⁶

⁵ Ibid., 15.

⁶ cf. Judith Bahemuka et al., "Analysis and Evaluation of Poverty in Kenya", in *Poverty Revisited: Analysis and Strategies Towards Poverty Eradication in Kenya*, Judith Bahemuka, Benjamin Nganda, and Charles Nzioka, eds (Nairobi: University of Nairobi, 1998), 6.

I only partially agree with the above statement because I believe that corruption and mismanagement of public resources play a decisive role in keeping the country in a condition of constant if not increasing poverty. The reality of corruption is so widespread that it is almost impossible to get a job without bribing somebody, not to mention issuance of business licences and permits. Evidence from the 1994 Machakos and Nairobi survey shows that:

*About 60 per cent of the respondents believed that one could not get a job in the country today without bribing somebody and 59.3 per cent said they would be willing to offer a bribe to get help. The willingness to offer bribes is spread among people from most of the occupations including farmers, jua kali entrepreneurs, traders, manufacturers, private sector and public sector employees as well as students and the unemployed.*⁷

The lack of public accountability has influenced the quick deteriorating level of public health and educational facilities, roads, water and sanitation in areas where the poor live.

*Apart from land allocation and the appointment of senior public servants, other areas in which corruption has featured in a more pronounced way include awarding of public project tenders; issuance of business licences and permits; foreign exchange allocations; sale or other forms of disposal of public assets such as vehicles, houses and plots; and employment.*⁸

Lastly, I would like to point out that women and men experience poverty in different ways. The so-called feminization of poverty implies that women are more vulnerable and face greater hardship due to unequal opportunities in education, ownership and employment, to say nothing of the great number of women who are deserted by their partners and are left alone to take care of their children and provide a livelihood.

Some conditions experienced both by rural and urban poor are the following: food insecurity, poor quality housing, lack of safe water, living in unhygienic physical

⁷ Kivutha Kibwana, Smokin Wanjala, and Okech-Owiti, eds, *The Anatomy of Corruption in Kenya: Legal, Political and Socio-Economic Perspectives* (Nairobi: Claripress Limited, 1996), 111.

⁸ *Ibid.*, 108.

environment, poor sanitation, landlessness, having large families, survival on odd jobs, lower access to education and health care.

2.3. MICROFINANCE AND POVERTY REDUCTION

No doubt the fight against poverty is linked to both economic efficiency, social and political stability. Moreover, it should involve the combined effort of the government and the NGOs called to act as intermediaries between the government and the poor and between donors and the government.

One of the viable strategies to alleviate poverty is through microfinancing the poor so that they can improve their financial status and eventually become self-reliant. The poor are excluded from the formal financial sector mainly because they are not in a position to provide collaterals (the most common form of collateral is land) which are requirements stated in the Central Bank guidelines. Besides applying for very small loans, they do not understand the legal requirements in the application for loans, such as the preparation of feasibility studies for their project ideas.

A source of informal credit available to the small borrowers is the traditional money lenders, quite often associated with usurious interest rates. In reality, many people obtain credit from relatives, friends and other people who combine a number of economic activities.

Another source of informal financial services is NGOs, which have been a vital source of lending to the poor in Kenya. About 43 NGOs in Kenya provide credit to the poor: some are strictly for credit schemes while others use credit to complement interventions in health or education programmes. Most of these organizations use the Grameen Model of

group lending where peer-group monitoring helps reduce lending risks. NGOs assistance to the poor enhances their economic power by making credit more widely available at lower interest rates and minimal transaction costs. In addition, NGOs normally provide training to their beneficiaries.⁹

In 1991 ActionAid-Kenya launched a Savings and Credit Scheme in Kariobangi. It was targeted to reach 10,000 people in ten years and create 2,000-3,000 direct jobs or self-employment. The target beneficiaries were petty traders, hawkers, and small scale artisans employing 2-3 people. The overall aim of the programme was to raise the income levels of the poorest members of the community so that they could ameliorate their social and economic status and be able to partake fully and positively in their own development. The strategy was based on group formation, a minimal training on business development concepts and compulsory weekly saving. All loans were provided for a one-year term with principle and interest (15%) paid back on a weekly basis in fifty-two equal instalments.¹⁰

Johnson and Rogaly maintain that:

*Microfinance interventions may increase incomes, contribute to individual and household livelihood security, and change social relations for the better. But that they can not always be assumed to be doing so. Financial services are not always the most appropriate intervention. The poorest, in particular, often face pressing needs in terms of primary health care, education, and employment opportunities.*¹¹

I agree that credit is not the “panacea” for every problem or need because each intervention to reduce poverty should be based on the specific context and nature of poverty. It is also undeniable that the bulk of poor people have never undergone

⁹ cf. John T. Mukui, and Christine M. Guchu, “Finance for the Poor: Case Study of Kariobangi ActionAid-Kenya”, in *Poverty Revisited: Analysis and Strategies Towards Poverty Eradication in Kenya*, op. cit., 117.

¹⁰ cf. *ibid.*, 121-131.

¹¹ Susan Johnson, and Ben Rogaly, *Microfinance and Poverty Reduction* (Oxford: Oxfam, 1997), 14.

management training and, therefore, should be educated to acquire financial discipline before having accessibility to credit. On the other hand, it has been proved that poor people not only are willing and able to save, but also are financially reliable, especially in a context of reciprocal responsibility.

Whether savings are voluntary or compulsory, there is often a link between the saving component and the access to credit.

*In the case of SUNGI in Pakistan, compulsory minimum monthly savings are a criterion for receiving a loan, although the loan amount is assessed in relation to the purpose proposed. In Mexico, URAC operates a system by which an applicant for a loan must be making regular savings with the scheme, and the maximum loan amount is five times the savings balance.*¹²

The needs of poor people for financial services are many and differ from person to person: some are facing a crisis, others wish to invest in small businesses, still others save for the future. Therefore, in order to be relevant and useful to poor people, flexible financial services are to be provided according to the different needs and environments.

2.4. CATHOLIC SOCIAL TEACHING ON POVERTY

Modern Catholic social teaching on the question of poverty begins with Leo XIII's "Rerum Novarum" (1891). Deeply moved by the conditions of the urban proletariat, mainly non-owning workers, he remarked that "*the poor must be speedily and fittingly cared for, since the great majority of them live undeservedly in miserable and wretched conditions.*"¹³

¹² Ibid., 47.

¹³ Leo XIII, *Rerum Novarum*, n. 5.

“*Gaudium et Spes*” pointed out the right of all people to share in the goods of the earth as well as the right of the poor to take from the rich. “*If one is in extreme necessity, he has the right to procure for himself what he needs out of the riches of others.*”¹⁴ Furthermore, it called for a new economic order based on a greater international cooperation in the economic field.

The synodal document “Justice in the World” considered the poor as the “*voiceless victims of injustice*”.¹⁵ Poverty is the result of oppression and cannot be tackled by the trickle-down theory of development. The problem is the accumulation of wealth, power, and decision making in the hands of small groups.¹⁶

Whenever and wherever there is structural injustice, Christians are called to oppose it by making an option for the poor, that is, for the victims of that injustice. The term poor does not refer only to those who are economically deprived, but also to those who are bereft of fundamental political, cultural or religious rights. It extends also to those who are victims of racist attitudes, including women who are frequently discriminated against and treated as second-class human beings.

An option for the poor is, first of all, a very personal choice because it implies a radical change in lifestyle in order to express coherently solidarity with the voiceless, the powerless and marginalised. Still this personal commitment is not enough. On top of that, the institutional church itself is called to take up the challenge.

¹⁴ Vatican Council II, *Gaudium et Spes*, n. 69.

¹⁵ Synod of Bishops, “Justice in the World”, in *Proclaiming Justice and Peace: Documents from John XXIII to John Paul II*, Michael Walsh, and Brian Davies, eds (London: Collins Liturgical Publications, 1984), n. 20.

¹⁶ cf. *ibid.*, n. 9-10.

The Catholic bishops of Latin America at their meeting in Medellin (1968) and Puebla (1979) committed themselves very publicly to such an option.

The Catholic bishops of the United States as well recognised the call as individuals and as a nation to make a fundamental option for the poor.

*The obligation to evaluate social and economic activity from the viewpoint of the poor and the powerless arises from the radical command to love one's neighbour as one's self. Those who are marginalised and whose rights are denied have privileged claims if society is to provide justice for all.*¹⁷

The bishops suggested some norms to guide the economic choices and shape economic institutions in order to guarantee the minimum conditions of human dignity in the economic sphere for every person. These norms, based on love, justice and human rights should enable the poor to become active participants in the life of society.

It is extremely necessary to give special attention to the masses of the poor people and involve them in economic and human development.

*It is not merely a matter of "giving from one's surplus", but of helping entire peoples which are presently excluded or marginalized to enter into the sphere of economic and human development. For this to happen, it is not enough to draw on the surplus goods which in fact our world abundantly produces; it requires above all a change of lifestyles, of models of production and consumption, and of the established structures of power which today govern societies.*¹⁸

The Catholic bishops of Kenya are openly speaking against the deterioration of the economic and political situation of the country.

There has never been so much poverty in Kenya as in these days. Kenya can certainly grow enough food to feed its people, but these days a terrible number of people are not getting enough food, and this includes many children. Not only is it an affront to human dignity, but such a condition is the breeding ground of social unrest and crime. The Government is still spending billions for luxury projects whilst the education, health

¹⁷ *Economic Justice for All: Pastoral Letter on Catholic Social Teaching and the U.S. Economy* (Washington: United States Catholic Conference, 1986), n. 87.

¹⁸ John Paul II, *Centesimus Annus*, n. 58.

*and social service system has become a scandal to the tax-payer and a burden to the wananchi.*¹⁹

*If all of us together refuse to pay bribes for services to which we have a right, refuse to pay exorbitant fares for transport at peak moments or grossly inflated prices for scarce goods, those who exploit us become helpless.*²⁰

¹⁹ Rodrigo Mejia ed., "Doc. 19 - To Serve Peace Reach Out to the Poor: Message of the Kenya Catholic Bishops (14 September 1993)", in *The Conscience of Society: The Social Teaching of the Catholic Bishops of Kenya 1960-1995* (Nairobi: Paulines Publications Africa, 1995), 180.

²⁰ Ibid., "Doc. 22 - A Call to a Change of Heart: Pastoral Letter of 2 April 1995", 207.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1. SITE DESCRIPTION

The study was carried out in Our Lady of Guadalupe parish in Nairobi (see map Appendix I) among the poor members of the SCCs and the members of the pastoral team and some other parish groups. Catholics are approximately 12,000-15,000 out of a population of 70,000.

3.2. RESEARCH DESIGN

To meet the objectives of this research two different questionnaires have been designed for two different sets of people, namely the members of the SCCs and the members of the pastoral team and several parish groups. The division of the two groups is merely on economic basis being the SCC members the poor who usually ask for financial assistance to the parish groups.

The two different questionnaires have been designed with the intention of cross checking the answers in order to have a better understanding of the reality of poverty. Moreover they should have allowed us to monitor the different “perception” of poverty, namely that of the poor themselves and that of the others. According to Paulo Fréire the “perception” people have of their situation is a crucial springboard to solve their problems.

3.3. SELECTIVE SAMPLING SURVEY

A selective sample survey was used in this research to examine possible causes of poverty among the SCC members of Our Lady of Guadalupe parish. The population sample was drawn from those members of the SCCs who had already asked for financial help to the parish. The respondents (43) came from the following SCCs: Makina Makongeni, Karanja Road, Kenya Science Teachers College, Makina B., Makina Stage, Olympic, Kianda, Fort Jesus, Jamhuri Park, Woodley/Kilimani and Makina Sokoni.

Some members of the parish groups that are already addressing the issue of poverty were invited to answer a different questionnaire in order to allow the researcher to make a comparison between the vision of the poor and those who are helping them. The respondents (23) belong to the following parish groups: Pastoral Team, Social Group, St Vincent de Paul Group, Parish Council, Development Committee, Justice & Peace, Catechist and Liturgy Group.

3.4. DATA COLLECTION

The main method employed for data collection was questionnaires; one questionnaire for the SCC members (see Appendix III) and one for the pastoral team and other parish groups (see Appendix IV). Both open and closed-ended questions were used to collect data.

The questionnaires were administered during meetings at parish level and the respondents filled them at once. All the questionnaires were in English. Some assistants helped the researcher to explain the questions to those respondents who were familiar

only with Swahili. Informal discussions were also carried out while the researcher made a visit to one of the SCCs.

3.5. METHODS OF DATA ANALYSIS

After the data had been collected, the actual information analysis started. The gathered information was analysed and collected under descriptive statistic and frequency distribution tables.

The results were discussed using the methods of grouping and simple counting integrated with deductive reasoning. It was possible to prove the hypothesis of this research using the verified data and therefore also come up with propositions made of confirmed hypothesis.

3.6. LIMITATIONS OF THE STUDY

Linguistic problems arose since the researcher does not speak Swahili, which is the local language. The problem was resolved by employing some assistants who explained the questions and wrote down the answers on behalf of those who could not understand English sufficiently well.

Due to the limitation of time it was not possible to organise meetings in each SCC and administer the questionnaire there. Despite these limitations, the researcher was able to fulfil the objective and goals of the research.

CHAPTER FOUR

DATA ANALYSIS

4.1. BACKGROUND CHARACTERISTICS OF THE RESPONDENTS

We list the personal data of the two different samples targeted in our research. We have differentiated the members of the SCCs from the members of the pastoral team and the parish groups to allow data cross-check and to evaluate the possible different perceptions of poverty and its causes. As far as "perception of reality" is concerned, life experience plays a major role. Therefore the background characteristics of the two samples are highlighted here.

4.1.1. BACKGROUND CHARACTERISTICS OF THE RESPONDENTS FROM THE SCCs

There were a total of 43 respondents answering the questionnaire designed for the SCC members. These included men and women. Below is a distribution of the respondents by sex.

Table 1: Distribution of respondents (SCC members) by sex

Sex	Absolute frequency	Percentage
Female	36	83.8
Male	7	16.2
Total	43	100.0

From the above table we can deduce that the majority of people from the SCCs who ask for help to the parish are women. In fact, among the respondents 83.8% (36) were women, while the males were only up to 16.2% (7). The reason for this disparity can be the so-called feminization of poverty, already mentioned in the literature review, or a different attitude of men and women towards the church and its charitable activities. The majority of church participants are actually women.

Table 2: Distribution of respondents (SCC members) by age

Age in years	Absolute frequency	Percentage
Under 25	4	9.3
26-35	21	48.9
36-45	16	37.2
46-55	1	2.3
Over 55	1	2.3
Total	43	100.0

From the above table we can deduce that from the respondents 9.3% (4) were under 25 years, 48.9% (21) in the age bracket of 26-35 years, 37.2% (16) in the age category of 36-45 years. The other category fell at 2.3% (1) of 46-55 years and another 2.3% (1) over 55 years. The above findings help us to draw the conclusion that people in the age bracket of 26-45 years are most in need because they might have more children in school age, who require a considerable financial effort.

Table 3: Distribution of respondents (SCC members) by marital status

Marital status	Absolute frequency	Percentage
Single	8	18.6
Married	22	51.2
Widow/er	7	16.3
Divorced	6	13.9
Total	43	100.0

The present characteristic has been considered only for the SCC members in order to evaluate the relationship between marital status and poverty. The above table shows that 18.6% (8) of the respondents are single, 16.3% (7) are widow/er, 13.9% (6) are divorced, while the majority 51.2% (22) are married. Altogether the "single" amount to 48.8% (21) of the sample.

Table 4: Distribution of respondents (SCC members) by educational level

Educational level	Absolute frequency	Percentage
No certificate	31	72.0
Primary school certificate	3	7.0
Secondary school certificate	6	14.0
Vocational training	3	7.0
Diploma	0	0
Degree	0	0
Total	43	100.0

The above table portrays that the great majority of respondents 72% (31) either did not receive any formal education or did not complete education and therefore could not acquire any certificate. 7% (3) of the respondents have a primary school certificate, 14% (6) were able to get a secondary school certificate, while the remaining 7% (3) acquired a vocational training. No diploma or degree has been recorded. All in all the level of education is very low.

4.1.2. BACKGROUND CHARACTERISTICS OF THE RESPONDENTS FROM THE PASTORAL TEAM AND THE PARISH GROUPS

There were a total of 23 respondents answering the questionnaire designed for the pastoral team and the parish groups. As already mentioned (3.2) this sample is made up of people who are not poor. All of them have a job: some are teachers, others are employees or permanent salaried workers. The characteristics taken into consideration here are only sex, age and education. Marital status was not considered necessary to the objectives of the present research, which does not delve into the life conditions of this sample, but focuses only on the possible causes of poverty among the SCC members.

Table 5: Distribution of respondents (pastoral team and parish groups) by sex

Sex	Absolute frequency	Percentage
Female	8	34.8
Male	15	65.2
Total	23	100.0

The above table shows that among the respondents the majority 65.2% (15) were men, while only 34.8% (8) were women.

Table 6: Distribution of respondents (pastoral team and parish groups) by age

Age in years	Absolute frequency	Percentage
Under 25	0	0
26-35	11	47.8
36-45	4	17.4
46-55	6	26.1
Over 55	2	8.7
Total	23	100.0

From the above table we can deduce that the majority 47.8% (11) of the respondents from the pastoral team and parish groups was in the age bracket of 26-35 years, 17.4% (4) were in the age category of 36-45 years. The other category fell at 26.1% (6) of 46-55 years and the remnant 8.7% (2) over 55 years.

Table 7: Distribution of respondents (pastoral team and parish groups) by educational level

Educational level	Absolute frequency	Percentage
Primary school	2	8.7
Secondary school	12	52.2
Technical school	1	4.4
Diploma	6	26.0
Degree	2	8.7
Total	23	100.0

The above table shows that the majority 52.2% (12) of the respondents from the pastoral team and parish groups have secondary education, while a percentage of 26%(6) is of those who have a diploma. A smaller percentage of 8.7% (2) received primary education and the same percentage for those who had a degree, while 4.4% (1) had access to a technical school.

4.1.3. COMPARISON BETWEEN THE TWO SAMPLES

By comparing the two samples a different background between the SCC members and the members of the pastoral team and the parish groups becomes evident. While among the respondents from the SCCs the great majority (83.8%) were women, among the members of the pastoral team and parish groups the men were the majority, up to 65.2%.

We might deduce that women are the ones who attend church more often and, therefore, they are likely to feel more confident in asking for help to church groups.

However, the main reason for this different sex-representation in the groups is the persistent marginalization of women in economy and leadership.

The majority of respondents among the pastoral team and parish groups were men, and 80% of them held some positions within the groups such as chairperson, vice-chairperson, secretary or co-ordinator.

In both samples the age bracket 26-35 was well represented (48.9% vs. 47.8%) but the age bracket of 46-55 was evidently prevalent among the members of the pastoral team and parish groups. We might infer that this age of advanced adulthood should correspond to achievement in life. This is the possible reason for not having SCC members in this age eager to start a business; those who are still poor might have lost enthusiasm to better their life.

The major difference between the two samples, however, is in the field of education. Among the SCC members 72% of the respondents do not have any kind of certificate to prove their educational level, either because they did not have access to formal education or because they did not complete their study. 7% of the respondents have a primary school certificate, 14% obtained a secondary school certificate and 7% acquired a vocational training.

Among the pastoral team and parish groups members only 8.7% concluded their education with primary school, while the majority 52.2% could afford to complete secondary education. 4.4% attended a technical school, 26% got a diploma, while the remaining 8.7% obtained a degree.

This striking difference in educational level could possibly explain the persistent poverty among the SCC members. Actually, lack of education can be linked to misusing money and time as well as lack of critical analysis and clear initiative to better one's life.

4.2. CAUSES OF POVERTY AMONG THE SCC MEMBERS OF OUR LADY OF GUADALUPE PARISH

4.2.1. PERCEPTION OF THE SCC MEMBERS TOWARDS THEIR POVERTY

We consider it important to understand the perception of the poor. It is said that how they perceive reality traps them in their own poverty through resignation and the incapacity of addressing the root causes of their problems. In order to grasp the perception of the poor towards their poverty, we have formulated an open question, asking them for the main obstacle that prevents them from improving their standard of living.

Table 8: Distribution of respondents (SCC members) on the main obstacle that prevents them from improving their standard of living

Obstacles to improve life	Absolute frequency	Percentage
Unemployment	4	9.3
Health problems	4	9.3
Financial problems	28	65.1
High cost of living	4	9.3
Lack of education	1	2.3
Large families	2	4.7
Total	43	100.0

Out of 43 respondents, the great majority has revealed a lack of understanding of the causes of their own poverty. Actually, 65.1% (28) pointed out financial problems as the cause of their poverty, thus addressing as a cause what is rather the effect of something else. This answer reveals a clear incapacity of critical analysis.

From the above table we extrapolate that 9.3% (4) of the respondents consider unemployment as the main obstacle that prevents them from improving their standard of living, while 9.3% (4) face health problems and another 9.3% (4) consider the high cost of living as a major threat. Only a 2.3% (1) say that lack of education impedes any improvement of life and up to a mere 4.7% (2) believe that large families are the major obstacle preventing them from improving their standard of living.

From informal sharing we know that financial problems arise when people have to face monthly expenses for food, school fees, high house rents, clothing, and eventual medical expenditure without relying on monthly salaried jobs. Evidently, people involved in small scale businesses or casual work do not get enough income to meet all the above mentioned basic needs. Starting from this hardship in making ends meet, we have urged them to think of possible solutions. Their proposals are listed below.

Table 9: Distribution of respondents (SCC members) on how to better their life

How to better life	Absolute frequency	Percentage
Income generating project	17	39.5
Mutual help	21	48.8
Counselling	2	4.7
Banking money as a group	3	7.0
Total	43	100.0

The above table shows a strong element of solidarity: 48.8% (21) of the people are conscious that they can get strength from one another and that only together they can better their life. Starting an income generating project is considered a viable way to better life by 39.5% (17) of the respondents, 7% (3) are financially oriented towards banking money as a group, while the residue 4.7% (2) consider counselling as an opportunity to see things in a different way and to grow both morally and spiritually.

4.2.2. PERCEPTION OF THE PASTORAL TEAM AND THE PARISH GROUPS MEMBERS ABOUT POVERTY OF THE SCC MEMBERS

By delivering a questionnaire to the pastoral team and the parish groups members, we have collected a different perspective about the causes of poverty in Our Lady of Guadalupe parish. This outcome can be mainly attributed to the difference in educational level between the two samples. Indeed, education generally broadens the horizons, offers some critical tools and fosters initiative. Moreover, the fact of not being poor might have helped the members of the parish groups to be more objective while looking at poverty from a distance.

Table 10: Causes of poverty among SCC members according to the members of the pastoral team and parish groups

Causes of poverty	Absolute frequency	Percentage
Economic situation country	7	11.5
Lack of personal responsibility	14	23.0
Lack of education	7	11.5
Unemployment	20	32.7
Family problems	13	21.3
Total	61	100.0

The open question addressed to them has raised focus on a great variety of elements, also because each respondent gave multiple answers. Therefore these have been grouped by trends, divided as follows:

- a) factors which cannot be controlled by the poor and are connected with the economic situation of the country, and
- b) factors which depend on the poor themselves.

Among the former we have summoned the high cost of living (3), corruption (1), lack of housing (1) and lack of government policies (2). Among the latter we have included: lack of initiative (2), laziness (2), drunkenness (3), irresponsible sexual behaviour (1), lack of commitment at work (1), lack of planning (4) and lack of prioritization (1).

Lack of education, unemployment and family problems have been kept out of the previous two clusters because, though not always directly dependent on the poor, these factors can be more easily addressed by the people themselves. Moreover, they made up a good 65.5% of the total answers, so the three elements have been considered separately.

Under the heading "family problems", we have considered: sickness (1), death of breadwinner (2), single motherhood (2), lack of family unity (2) and large families (6).

In order to go deeper into the causes of poverty among the SCC members, we have also addressed the pastoral team and the parish group members with some questions about the use which the poor make of their free time and their money. As the members of the parish groups interact often with the poor members of the SCCs, their opinion is considered reliable and also helpful in shedding more light on the possible causes of poverty. In fact misuse of time and money can as well contribute to poverty.

Table 11: Distribution of respondents (pastoral team and parish groups) on how the SCC members spend their free time

Use free time SSC members	Absolute frequency	Percentage
Visiting friends	16	34.8
Drinking	17	36.9
Travelling	6	13.0
Gambling	3	6.5
Sports	2	4.4
Meetings	2	4.4
Total	46	100.0

The respondents have given multiple answers to the above question which was an open one. The above table shows that according to the respondents, the SCC members engage in different activities during their free time: 34.8% (16) visit friends, 36.9% (17) drink, 13% (6) travel, 6.5% (3) are involved in gambling, 4.4% (2) practice sports, while 4.4% (2) participate to meetings.

Apart from taking part in meetings, which can be at parish level, all the other activities, in one way or another imply use of money. Travelling is quite expensive and can subtract money from the budget for basic needs of the family. Gambling is a way of wasting money with the hope of gaining more. Practising sports is without any doubt a healthy activity, but it can reduce the already limited financial resources of the SCC members.

Drinking is an expensive habit and unfortunately many men engage in it without being able to control themselves. From informal sharing we came to know that usually men keep some money aside to cultivate this habit. They do not feel irresponsible although in this way they deduct money from the family budget. Visiting friends is not deleterious, but it can lead to drinking and gambling, which can be considered among the most common ways of wasting money. The respondents seem to suggest that people with financial difficulties should be more careful in spending money.

Table 12: Distribution of respondents (pastoral team and parish groups) on whether the SCC members manage money in appropriate ways

Appropriate use of money	Absolute frequency	Percentage
Yes	8	34.8
No	15	65.2
Total	23	100.0

From the above table we deduce that 34.8% (8) of the respondents consider the SCC members able to manage their money in appropriate ways, while 65.2% (15) think that they are not able to do so. The main reasons for inappropriate use of money are considered: misuse of money for drinking (9), overspending for celebrations (2), lack of education (1), no sense of saving (1), inability to prioritize needs (1), and lack of planning (1).

The respondents are familiar with the need of socialization innate in African people and usually expressed by visiting friends and being together for celebrations like marriage and funerals.

Many Kenyan men spend most of their time in the bar because they want beer to make them forget their problems. Not only beer gives just a temporary solution to problems, but it is also in the bar that one's ego is boosted when those for whom he buys beer praise him, so fostering more expenditure. In this way, drinking can divert a lot of money from the fulfilment of basic family needs.

Especially in cases of funerals, people have to travel sometimes for long distances before burying their dead in their homeland. This might imply waiting for the relatives to come together while the corpse is kept in the mortuary. Of course, the service is not free of charge. This cultural practice cannot be eliminated so easily. Actually, it helps to keep people in the poverty trap, as it often forces them to borrow money in order to fulfil their cultural duties.

4.2.3. FACTORS CONTRIBUTING TO POVERTY EMERGED FROM OUR DEDUCTIVE REASONING ON THE COLLECTED DATA

In our research, the perception of the poor about their own poverty has been integrated with the one of those who interact with them, namely the members of the pastoral team and the parish groups. In this way, we have been able to get a broader picture of the situation of the poor SCC members.

However, other factors which we consider important have further emerged from our survey and shall be discussed in this section. They relate to the SCC members and with the following elements: number of children they have to provide for, access to education, their work and their attitude towards money.

4.2.3.1. Lack of education

The study was interested in establishing whether lack of education contributed to poverty. Moreover, it has been observed that poor people have large families, leading them to greater poverty. Together with education, the economic empowerment of women will inevitably lead to smaller families.

Table 13: Distribution of respondents (SCC members) by number of children

Number of children	Absolute frequency	Percentage
Zero	5	11.6
1-2	1	2.3
3-4	16	37.2
5-6	15	34.9
7-8	6	14.0
Total	43	100.0

The above findings suggest that African families are still large families considering that, among the sample, families with a number of children between three and six resulted in 72.1% (31). To be specific, 37.2% (16) respondents support 3-4 children, while 34.9% (15) said they support 5-6 children. 14% (6) take care of between 7-8 children, 2.3% (1) support between 1-2 children, while 11.6% (5) of the respondents do not support any

child. Among those who do not support any child, four respondents are single(three men and one woman) while one (woman) is divorced.

The number of children can be an element which keep people in their poverty. Considering the high cost of living in Kenya today, it is almost impossible to assure to the members of large families a decent standard of living.

Table 14: Distribution of respondents (SCC members) by access to education

Access to education	Absolute frequency	Percentage
No formal education	6	14.0
Standard 1-2	2	4.6
Standard 3-4	6	14.0
Standard 5-6	6	14.0
Standard 7	6	14.0
Standard 8	3	6.9
Form 1-2	3	6.9
Form 3	2	4.6
Form 4	6	14.0
Vocational training	3	7.0
Diploma	0	0
Degree	0	0
Total	43	100.0

From Table 4 we know already that out of 43 respondents only 12 have a certificate. Table 14 will help us understand better the situation about the educational level of those who were not able to gain a certificate as it shows the last class attended by the respondents.

The above table portrays that 14% (6) of the respondents did not receive any formal education. This was mainly due to lack of money (3), death of parents (2), no need of education for girls (1).

Among the 20 respondents who did not complete primary education, the reasons for not continuing were the following: lack of money to pay school fees (12), death of parents (4), family problems (3), sickness (1).

All the respondents who could not finish secondary education were forced to drop out of school because of lack of money to pay the school fees which were too high for the financial possibilities of their families.

The above findings hint that people with a low level of education have less job opportunities and do not generally gain access to well paid jobs. They are more likely to find casual work and, moreover, they have little creativity and initiative in finding alternatives to counteract their poverty.

4.2.3.2. Economic resources

Economic resources are essential to every human being. A source of livelihood is very important to all. It is one of the necessities in life as it provides resources, which one

uses in meeting basic needs. The respondents were asked about their main source of income and the main financial provider in the family unit. The following was found out.

Table 15: Distribution of respondents (SCC members) on main source of income

Main source of income	Absolute frequency	Percentage
Self-employment	27	62.8
Salaried job	3	7.0
Casual work	10	23.2
Help relatives/friends	3	7.0
Total	43	100.0

According to our data, only 7% (3) of the respondents are getting a salary on monthly basis, 62.8% (27) are self-employed, 23.2% (10) are engaged in casual work, while 7% (3) indicate as their main source of income the help received from relatives or friends. The small percentage of people fully dependent on external help can be an encouraging indication that people are not overdependent.

Moreover the high percentage of people self-employed suggests that they try to exploit their skills by starting simple businesses. The small scale businesses recorded in this sample are unfortunately insignificant to the welfare of the poor as they are too small to generate adequate income. Among the self-employed respondents, the majority are petty traders who sell vegetables and fruits, therefore being competitors to each other.

To effectively tackle poverty, the self-employed should better diversify their businesses according to the market's needs. This aspect will be given due attention in the project proposal. The situation of people engaged in casual work is no better because after a full working day a casual worker is likely to receive only Kshs 100-150. This little money is "nothing" compared to the cost of living!

People with such a low income have to provide food for the family, pay school fees and house rent. While visiting one of the SCCs, the researcher discovered that the main threat for many people living in Kibera is house eviction. The majority of them live in one roomed structures made of dried mud, with iron sheet roofing. The low income majority of households in urban areas cannot afford more than that kind of accommodation and yet they have to pay monthly more than Kshs 1,000 for a single room. Besides, they are at the mercy of the landlords who, at any time, may increase the house rent and threaten them with eviction if they are not ready to pay.

Family problems have been listed among the major causes of poverty in the area of Our Lady of Guadalupe parish. The following table further highlights the economic situation in the families of the SCC members, focusing on the main financial provider.

Table 16: Distribution of respondents (SCC members) on the main financial provider

Main financial provider	Absolute frequency	Percentage
Husband	9	21.0
Oneself	28	65.1
Husband and wife	1	2.3
Relatives and friends	4	9.3
Parish priest	1	2.3
Total	43	100.0

From Table 1 we know that 83.8% of the respondents were women. Only 9 (21%) of them rely on their husband as main financial provider and only 1 (2.3%) shares this task with her husband. The great majority, 28 (65.1%) instead, are breadwinner for the whole family. Among the others, 4 (9.3%) receive help from relatives and friends, while 1 (2.3%) receive help from the parish priest.

An inconsistency comes up here, as five respondents consider the main financial provider as external to the family unit while in the previous table only three indicated help from outsiders as their main source of income.

Out of 22 married respondents, 19 were women. Out of these 19 married women ten of them considered themselves as the main financial provider for their families. This creates a vacuum about the presence and involvement of their husbands in supporting the family.

From informal discussions and sharing with some of the respondents, it seems that most of the family responsibilities weigh on women who have to drain all their resources and energy. It appears quite normal that husbands give to their wives a monthly amount of money for food, house rent and school fees, while retaining a considerable total for their own consumption, i.e. visiting friends and drinking beer.

4.2.3.3. Change in environment

Another element has been investigated in relation to poverty, namely, the time already spent in the slums of Nairobi. Many people are attracted by big cities, but they might end up poorer than when they were living in rural areas. In addition, some people could also develop a dependency syndrome.

Table 17: Distribution of respondents (SCC members) on how long they have been living in Nairobi

Stay in Nairobi	Absolute frequency	Percentage
Since birth or childhood	3	7.0
1-5 years	7	16.3
6-10 years	7	16.3
11-20 years	18	41.8
> 20 years	8	18.6
Total	43	100.0

The above table portrays that only 7% (3) of the respondents have been living in Nairobi since birth or childhood, 16.3% (7) have been in Nairobi from 1-5 years, 16.3% (7) have been here 6-10 years. The majority 41.6% (18) have been in Nairobi for a period of time between 11 to 20 years, while another 18.6% (8) have been here for more than 20 years. We can deduce that people leave the rural areas believing that it is easier to make a living in urban areas, although the cost of living in cities is much higher than in the countryside.

Life in big cities like Nairobi is not easy at all and, at times, can generate in the poor an attitude of passivity and overdependence. 41.8% of the respondents have been living in Nairobi from 11 to 20 years and yet they have not been able to improve their standard of living. This reality might suggest that the longer people stay in Nairobi the more passive they become. There is evidence of social ministers witnessing overdependence of the beneficiaries on the existing missionary projects.

4.2.3.4. Attitude towards money

We have examined the attitude towards money as a significant co-factor of poverty.

Table 18: Distribution of respondents (SCC members) on whether they borrowed money

Borrowed money	Absolute frequency	Percentage
No	18	41.9
Yes	25	58.1
Total	43	100.0

The above table portrays that 41.9% (18) of the respondents have never borrowed money, while 58.1% (25) were forced to borrow money because of unexpected events or other occurrences. Among the 25 respondents who had to borrow money, 18 had to deal with sickness and payment of hospital bills, four had to face funeral expenses, while three had problems with the payment of school fees.

These findings reveal that, generally, the poor are not able to face medical expenses because of their very low income. In case of serious illness or admission to hospital they are forced to borrow money to pay medicines and expensive hospital bills. Government's policies have so far failed to take into proper consideration the very poor who are most in need of medical attention because of the unhealthy environment in which they are forced to live.

People living in slums do not have access to sufficient clean water; a proper sewage system is a golden dream, not to mention the limited number of toilets for a great number of people. This degrading environment is the cause, directly or indirectly, of so many diseases and the poor cannot afford neither to improve their environment nor to prevent sicknesses.

People are also bound up by cultural ties, especially regarding funerals. In order to fulfil what they see as cultural duties, people borrow money to pay for exorbitant funeral expenses without questioning it.

Table 19: Distribution of respondents (SCC members) on monthly saving

Monthly saving	Absolute frequency	Percentage
Yes	19	44.2
No	23	53.5
According to business	1	2.3
Total	43	100.0

The above table indicates that 44.2% (19) of the respondents are able to save monthly, 53.5% (23) cannot afford monthly saving, while for 2.3% (1) the ability to save is linked to their business profit. It is interesting to note that savings are invested in consumption expenses as shown in the following table. Conversely, 53.5% of the respondents are not able to save any money due mainly to unemployment (4), and little income (9), besides sickness (2) and having many children to support (1).

For these people it is already a problem to reach the end of the month and saving can be difficult when the money is not even enough to satisfy basic needs. It appears that these people do not focus on the future and try to manage as well as they can. Even with limited resources people should be able to plan and focus on the future with the goal of becoming self-sufficient as the major drive. We maintain that no amount of savings is too small. Even a minimal effort is sufficient to set in motion the process of saving.

From informal sharing we learned that many people do not see the need to keep money allocated for medical needs, for example, because as soon as another need or felt need arises the money is diverted towards the pressing need.

Table 20: Distribution of respondents (SCC members) on use of savings

Use of savings	Absolute frequency	Percentage
House rent	9	47.4
School fees	5	26.3
Food	2	10.5
Medicines/hospital	2	10.5
Unknown	1	5.3
Total	19	100.0

The respondents put aside their savings to improve their lives in terms of better food and health care improved. The long-term goal can be the education of their children. They realize that education can open them to a better future.

4.3. CONCLUSION

The study was set to investigate the causes of poverty among the SCC members of Our Lady of Guadalupe parish considering their perception and the one of those who interact with them, namely the members of the pastoral team and the parish groups. The above findings answer a major research question: is there a relationship between lack of education and poverty? We discovered that the great majority of the respondents 72% (31) either did not receive any formal education or did not complete it. Therefore they were not able to acquire any certificate.

This very low level of education can be considered as one of the major causes leading to poverty. In fact, lack of education leads to poor know-how and consequently to poorly paid jobs. Moreover, lack of education impedes people to evaluate critically their situation of poverty and prevent them from implementing initiatives to counteract it. Planning and evaluation are terms which are not considered in the vocabulary of the poor and yet are fundamental in order to get rid of poverty. Lack of education was found to lead to misuse of time which could be instead used more profitably, and misuse of money which is diverted from the fulfilment of basic family needs.

Education is crucial in changing one's "perception of the reality" and consequently great efforts should be devoted to it. Paulo Freire says that:

In problem-posing education, men develop their power to perceive critically the way they exist in the world with which and in which they find themselves; they come to see the world not as a static reality, but as a reality in process, in transformation. Although the dialectical relations on men with the world exist independently of how these relations are perceived (or whether or not they are perceived at all), it is also true that the form of action men adopt is to a large extent a function of how they perceive themselves in the world.¹

The working assumption that people are caught in a poverty trap, both financial and cultural is proved right. Cost of housing, school fees, medical expenses are some of the external financial constraints which keep people in a poverty trap.

¹ Paulo Freire, *Pedagogy of the Oppressed* (New York: Herder and Herder, 1972), 70-71.

Paulo Freire makes a distinction between banking concept of education and problem-posing education. The former considers education as the act of depositing information from a subject (teacher) to patient, listening objects (students). The latter considers education as an act of cognition. In a dialogical relation no one teaches another, but teacher and students teach each other and are jointly responsible for a process in which all grow.

The cultural trap is evident in the recurrence of large families, in those “social duties” which imply overspending for celebrations and in drinking habits. Other cultural elements which help keep people trapped are lack of saving attitude and little attention given to the future.

Some elements which can be helpful in counteracting poverty have already emerged from the sample, namely a strong spirit of solidarity and the willingness to be self-employed. Thus, the working assumption that credit facilities may be a possible way of eradicating poverty by promoting small scale business is proved right. People are well-disposed to explore this venture and the project proposal is a concrete option open to them.

The above findings show that around 44.2% (19) of the respondents are able to save monthly, while 53.5% (23) cannot afford monthly savings. Those who save invest their savings in consumption expenses rather than in more profitable business. They need help in prioritizing their investments and those who are not able to save should be progressively introduced to it since it is considered as an essential dimension towards becoming economically independent. Also the assumption that a culture of saving is needed to help people move towards financial self-sufficiency is proved right.

4.4. RECOMMENDATIONS

The task of dealing with poverty is undoubtedly formidable. In order to alleviate the causes of poverty in our society the following recommendations have been put forward:

- i) To pressurize the government to ensure free primary education all over the country to both boys and girls.
- ii) To improve the quality of education and include linkages between education and employment.
- iii) To pressurize the government to provide programs of training leading to employment and open as first priority to the poor and the unemployed.
- iv) To encourage the expansion of access to secondary education for women through reduction of school fees.
- v) To pressurize the government to commit itself to provide water and infrastructures in marginalised areas.
- vi) To advocate for medical facilities to be granted to the poor who cannot afford to pay hospital bills or for expensive medicines.
- vii) To advocate for housing policies, preventing the tyranny of landlords and offering council houses to the poor at a very affordable rent and with the possibility of owning them after some years.
- viii) To regulate protection to informal sector hawkers in urban areas.

ix) To advocate for the reform of the Banking Act to support the emergence of pro-poor non-banking finance institutions.

x) To encourage government, NGOs and churches to work jointly to fight unequal opportunities, both social and financial, leading to poverty.

Since the above recommendations affect the institutional level, the following project proposal will be the implementation of our recommendations at grassroots level.

CHAPTER FIVE

PROJECT PROPOSAL

5.1. PROJECT NAME

“Bidii Kwa Maedeleo” is translated from Swahili into English as “Effort for Development”. The name is supposed to appeal to the hard working emotion of the project beneficiaries; self-development needs a lot of effort. Credit facilities to set up small scale businesses and generate profit will be given to the SCC members of Our Lady of Guadalupe parish in Nairobi.

5.2. PROJECT OVERVIEW

5.2.1. BRIEF INTRODUCTORY PROJECT BACKGROUND

Our Lady of Guadalupe parish covers a population of 70,000 with approximately 12,000-15,000 Catholics. However, it is impossible to have exact figures since people are constantly moving. 60% of the people are very poor and live predominantly in the slum of Kibera. They desperately seek a livelihood and ask for assistance to the parish.

5.2.2. STATEMENT OF THE PROBLEM AND JUSTIFICATION

The poor who are seeking a livelihood experience many hardships due, for example, to single parenthood and unemployment. They aspire to be self-employed but they lack the financial means to set up their own small businesses or to expand the existing ones. For the country's economy as a whole, there is need to increase jobs, thus enhancing the participation of Kenyans in the economic activities of the country.

The project will make a significant contribution to the economy of Kenya in terms of output of goods and services. This project will provide loans for 80 people divided into

groups of five, each group from the 16 SCCs in which the parish is divided presently. The sense of solidarity and the willingness of the people to work together in one of the elements which emerged in Chapter four.

5.2.3. PROJECT GOAL

The main goal is the economic empowerment of the poor members of the SCCs of Our Lady of Guadalupe parish. Through the project they will be able to meet their basic needs and to improve their standard of living. An essential component is the sense of solidarity among the groups based on self-affirmation geared towards a spirit of self-reliance.

5.2.4. PROJECT OBJECTIVES

- To help the poor members of the SCCs of Our Lady of Guadalupe parish enhance their human formation as well as their technical and managerial skills.
- To enable the poor to set up their own small businesses or to expand the existing ones in order to generate significant profits.
- To instil in the poor a sense of human dignity and responsibility by eliminating their dependency attitude and inculcating a mentality of saving geared towards economic independence.
- To build up trust in the beneficiaries and responsibility for one another through group guaranteeship.

5.2.5. BASIC ASSUMPTIONS

- The poor are trainable and trainers are available.
- The poor need financial help in order to be able to set up competitive and lucrative businesses.
- After receiving training and money, people will be able to save and move towards financial independence.

5.2.6. SWOT ANALYSIS

The SWOT analysis focuses on the strengths, weaknesses, opportunities and threats facing the project.

Strengths

- Co-operation of the SCC members contributing to the building of an immense amount of trust among themselves.
- Support from the parish, including offering of premises.

Weaknesses

- Lack of bookkeeping skills will be minimized by teaching the elements of running a small scale business before actually starting the venture.
- Failure in loans recovery will be counteracted by weekly collection of savings as well as training and meetings.

Opportunities

- The project will create jobs and improve the standard of living of the beneficiaries.
- The beneficiaries will become role models for passive people

Threats

- Competition will be minimized by accurate market survey before starting any business.
- Passive attitude of the beneficiaries, leading to lack of innovation and creativity, will be counteracted with participative meetings and compulsory training.

The project's overall propensity to succeed is based on the ongoing training that the beneficiaries are going to receive. This preparation, which includes human formation as well as technical and business training, will guide the poor towards economic independence.

5.3. PROJECT MANAGEMENT STRUCTURE

The project manager is responsible for this project, for co-ordinating all the activities and organizing and effecting training according to the different needs of the beneficiaries. Through effective control and follow up s/he is responsible for completing the project on time, within the budget and according to specifications.

For the smooth running of the project s/he will be assisted by an accountant, a secretary and a cleaner. The accountant will be involved in the training of the beneficiaries, specifically about bookkeeping and any other monetary matter. S/he will also be responsible for keeping the accounts, for the transactions with the bank and for any financial report.

The secretary will be responsible for the organisation of the office, including typing and filing.

Since the project will be operative in two rooms, a cleaner will be employed only as a part-time worker.

5.4. PROJECT STRATEGIES

i) Human formation of the beneficiaries is considered as the essential basis for any further training. Hence, a great emphasis will be put on it.

ii) Technical training will be participative, taking into consideration the natural inclinations and skills of the beneficiaries.

iii) Business seminars will be structured to offer business managerial skills to small entrepreneurs.

iv) Knowledge of what is marketable nowadays in Kenya, will entail strategy marketing (needs assessment, products, advertisement) aimed at enlightening the beneficiaries on business opportunities.

v) A commitment from either spouse that the loans funds will be utilised for the purpose applied for, is necessary where the beneficiaries are married.

vi) The beneficiaries will be closely monitored to evaluate the business, the increase income and betterment of their lives.

vii) Group pressure will help minimize the risk of defaulting loan repayment. Loans are to individuals but guaranteed by the other group members.

5.5. PROJECT BUDGET

Project Budget estimate for Credit Facilities in Our Lady of Guadalupe parish for 1999-2001 at US \$ 70,547 (Kshs 4,232,800 change rate US \$ 1 at 60 Kshs).

Particular	Year 1	Year 2	Year 3	Total
<u>Office equipment</u>				
- typewriter	30,000			30,000
- calculator	2,000			2,000
- desks (3) @ 8,000	24,000			24,000
- filing cabinet	10,000			10,000
- chairs (8) @ 3,000	24,000			24,000
<u>-Office occupancy</u> (light, water, etc.) @ 1,000	12,000	12,000	12,000	36,000
<u>Gross salaries/ wages</u>				
- Project manager @ 20,000	240,000	240,000	240,000	720,000
- Accountant @ 15,000	180,000	180,000	180,000	540,000
- Secretary @ 8,000	96,000	96,000	96,000	288,000
- Cleaner @ 3,500	42,000	42,000	42,000	126,000
<u>Transport @ 1,000</u>	12,000	12,000	12,000	36,000
<u>Stationary</u>	20,000	20,000	20,000	60,000
<u>Loans (16x5x10,000)</u>	800,000			800,000
<u>Miscellaneous</u> @ 2,000	24,000	24,000	24,000	72,000
<u>Local contribution</u>				
- rooms (2) @ 5,000	120,000	120,000	120,000	360,000
- membership (16x5x100)	80,000			80,000
- loan recovery (80%)		320,000	320,000	640,000
Sub Totals	1,716,000	1,066,000	1,066,000	3,848,000
Contingencies 10%	171,600	106,600	106,600	384,800
Grand Total	1,887,600	1,172,600	1,172,600	4,232,800

5.6. CONCLUSION

This project is totally oriented towards the economic empowerment of the poor members of the SCCs of Our Lady of Guadalupe parish. Helping them out of poverty will enhance their self-esteem and enable them to participate fully in their development with a powerful spirit of self-affirmation geared towards economic independence.

This project is extremely necessary in order for them to acquire the financial means to set up their own small businesses. The interest rate is fixed at 10% and a grace period of six months is scheduled. After the grace period, loans will be repaid weekly or monthly for a period not exceeding eighteen months.

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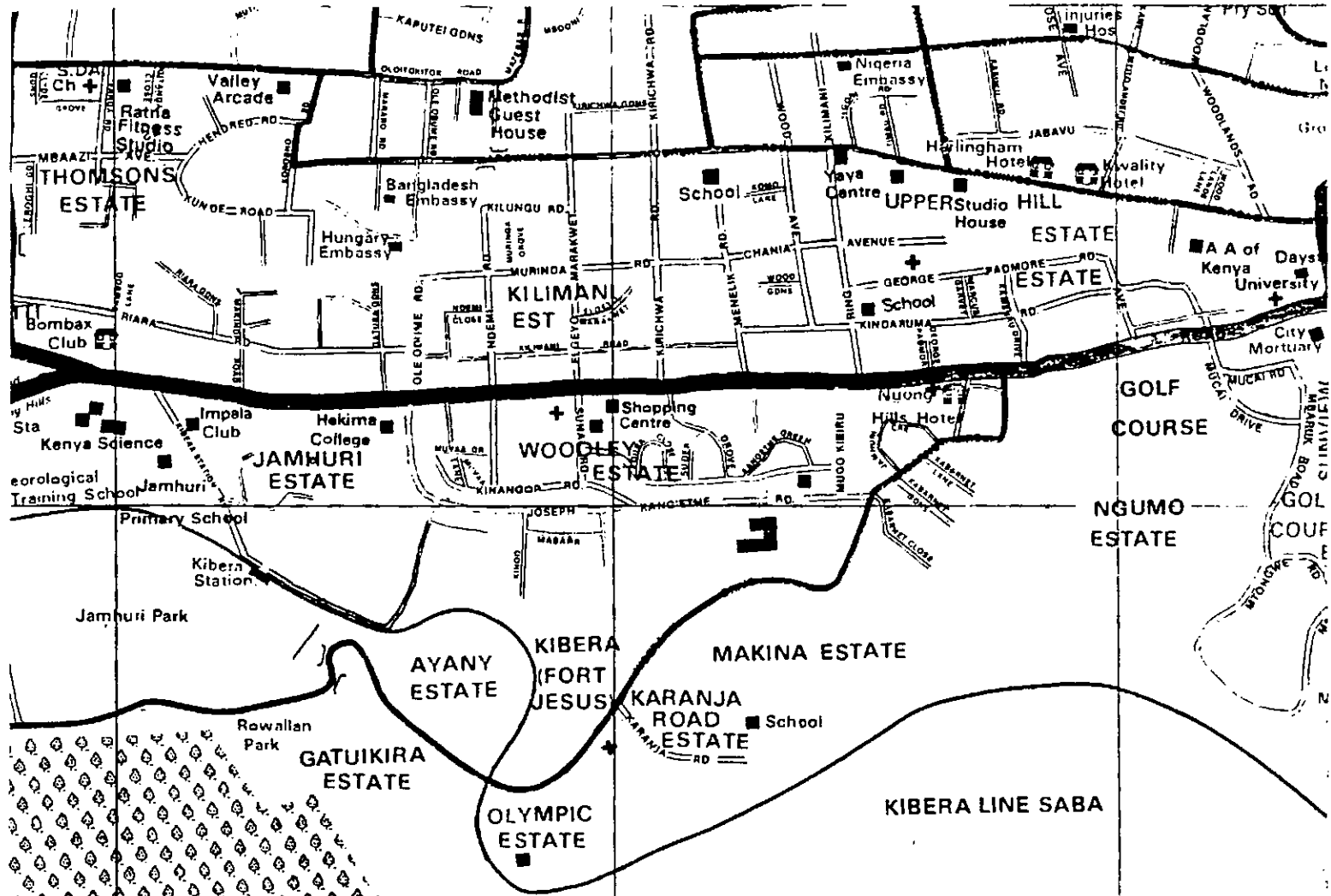
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MAP OF OUR LADY OF GUADALUPE PARISH

Published by Tourist Maps (K) Ltd 1996

Scale : 1 : 25000



APPENDIX I

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APPENDIX II

INTRODUCTORY LETTER

Dear Friend,

as a student of Social Ministry at Tangaza College, I am interested in inquiring about the factors which contribute to poverty among the members of the Small Christian Communities of Our Lady of Guadalupe parish.

Your answers to the enclosed questionnaire are confidential. They will help me to gain precious information to plan a project, aimed at reducing poverty in the area of this parish.

Please do not write your name.

I sincerely thank you for your time and collaboration.

sr. Maria Rita Oliva

Comboni Missionary Sisters

10. What is your main source of income? self-employment _____ salaried job _____
casual work _____ help from relatives or friends _____ other _____

11. List and put in order of priority the main expenses you face monthly: _____

12. a) Have you ever been forced to borrow money because of unexpected events, such as hospital bills or a funeral? _____

b) If yes, explain briefly what happened and when: _____

c) From whom did you borrow the money? _____

d) Were you able to repay the money? _____

e) If not, why? _____

13. How do you spend your free time? visiting friends _____ drinking _____
travelling _____ gambling _____ sports _____ other _____

14. a) Are you able to save a little money each month? _____

b) If yes, how do you invest your saving? _____

c) If not, why? _____

15. What is the main obstacle that prevents you from improving your standard of living?

16. a) In which ways can you work together within the community to better your life?

b) What do you want to achieve financially in the future? _____

APPENDIX IV
QUESTIONNAIRE
OUR LADY OF GUADALUPE PASTORAL TEAM AND PARISH GROUPS

Please tick the preferred answer ✓

1. Sex: female _____ male _____

2. Age group: under 25 years _____ 26 - 35 _____ 36 - 45 _____
 46 - 55 _____ over 55 years _____

3. a) In which group are you active in the parish? _____

 b) What is your role within the group? _____

4. For how long have you been active in the parish? _____

5. Your educational level: _____

6. Your main occupation: _____

7. Your interest and ambitions: _____

8. List three major causes of poverty among the SCC members: _____

9. How do you think the SCC members spend their money? (list three most common ones) _____

10. a) In your opinion, are the SCC members able to manage their money in appropriate ways?

b) If not, why not and in which ways do they misuse the money? _____

11. What are the SCC members doing to improve their financial situation? _____

12. How do you think the SCC members spend their free time? visiting friends _____

drinking _____ travelling _____ gambling _____ sports _____

other _____

13. Can you suggest some practical ways to help the SCC members become more self-reliant?

14. a) Given a chance to improve, do you think the SCC members can work together as a team?

Explain how: _____

b) If not, why not? _____

15. Further suggestions and comments: _____
