

REPORT ON UTILIZATION AND MANAGEMENT OF NATIONAL GOVERNMENT AFFIRMATIVE ACTION FUNDS AND ITS SOCIOECONOMIC IMPACT TO THE BENEFICIARIES



National Taxpayers Association
pesa zetu, haki yetu



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LIST OF ACRONYMS

CGD:	Centre for Governance and Development
COVID-19:	Corona Virus Pandemic -2019
FGDs;	Focus Group Discussions
NGAAF:	National Government Affirmative Action Funds
NTA:	National Taxpayers Association
OAG:	Auditor General
PWDs:	Persons with disabilities
SOP:	Standard Operating Procedures
SPSS:	Statistical Package for Social Sciences



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The National Taxpayers Association (NTA) wishes to acknowledge the contribution of various individuals and institutions who made this publication possible. This Evaluation Report on the National Government Affirmative Action Funds (NGAAF) is a culmination of efforts from the County governments (NGAAF Coordinators) of Kajiado and Kisumu and the NTA for citizens to monitor the utilization and management of the NGAAF and other affirmative action funds so as to enhance transparency and accountability in the use of these funds targeting the vulnerable. This report draws from the vast experience NTA has in carrying out social accountability projects.

We wish to acknowledge the following NTA staff for their invaluable contribution; Irene Otieno (National Coordinator), Franciscah Marabu (Programme Officer), and Killy Kibet (Project Assistant). Special thanks to the County NGAAF coordinators of Kajiado and Kisumu for their support and collaborative efforts towards the development of the report. We wish to appreciate our consultant- Move On Afrika team for their technical support throughout the project life-cycle.

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FOREWARD

Various challenges have been experienced in the world as a result of the Covid-19 pandemic. In Kenya, like the rest of the world, several economic sectors have been affected, thus putting people's jobs and livelihoods at risk (UNDP). The most affected are the vulnerable, who are the Women, Youths, and Persons with Disability, due to COVID-19 containment measures put in place by governments disrupting global chain supply. This has resulted in small and medium enterprise businesses slowing down, and even totally shutting down as a result of losses due to reduced consumer demand and manufacturer production. This led to the loss of jobs and reduced wages. Youth and Women are highly affected as a large percentage of them work in the informal sector.

It is therefore imperative to ensure that the efforts and resources put forth by the government to cushion the vulnerable in the society are prudently utilized. NTA sought to understand the management and utilization of the affirmative action funds targeting these groups and address the issues and challenges therein. In this regard, we assessed the National Government Affirmative Action Funds (NGAAF) utilization and management as well as its economic impacts on the beneficiaries to enhance the social-economic resilience of women, youth, and PWDs post-COVID-19 period. The assessment of the NGAAF funded projects was done in Kajiado and Kisumu counties

This report, therefore, provides the assessment findings on the availability, accessibility, utilization, and management of the NGAAF fund in the two counties. It also presents challenges and relevant recommendations to the County and National governments on how to improve the accessibility, utilization, and management of the funds available for target groups. Additionally, it informs the policy interventions necessary to ensure the beneficiaries are involved and benefit from the affirmative action programs in the two counties.

EXECUTIVE SUMMARY

Introduction

The Government established the National Government Affirmative Action Fund (NGAAF), a semi-autonomous government agency whose initiatives are anchored on the Vision 2030 development blueprint under the Social Pillar to address the plight of vulnerable groups. With strategic planning and increased allocation of funds by the government, NGAAF can be used to empower women and youths in the informal sector to enhance and revive economic development, and reduce poverty and inequalities post the COVID-19 pandemic. However, the fund has been poorly managed by its managers and the target groups are not fully benefiting from it due to graft. The reports from the Auditor General reveal massive mismanagement of NGAAF funds resulting in the ineffective implementation of programs under it. Further, the OAG report for the financial year 2017/18 indicates that no records were provided for the amounts received, records of expenditure, and copies of bank statements submitted by the committee to the board.

Additionally, the government established a post-COVID-19 Economic Stimulus Fund to cushion Kenyans from the effects of COVID-19. The key objectives of this fund are to provide credit guarantees, and loans to small businesses and help prop up tourist facilities to enhance economic development. Yet, most citizens are unaware of the fund's existence and lack detailed information on how to benefit and hold the government accountable for its use and management. NTA, therefore, has been implementing a project aimed at advocating for prudent utilization and management of the affirmative action funds targeting women and youth post-COVID 19 periods. The goal of this project is *to Enhance the Social Economic Resilience of Women and Youth post-COVID-19*. The project objectives include; educating women and youth in Kajiado and Kisumu counties on the existence of the post-COVID-19 Economic Recovery Funds to enable them to track the Management and Usage of the Funds; Enhance Socio-economic Development among Youth and Women Post COVID-19 Pandemic through strategic management and utilization of NGAAF Funds in Kajiado and Kisumu Counties; and, Strengthen the Participation of Women and Youth in the budget-making process to ensure that the budgets are Gender-responsive by ensuring their needs and priorities are taken into consideration.

Based on the above project information, a study was done to understand the awareness, utilization of affirmation action funds, the access to information, and success of the oversight role by NGAAF in overseeing projects established by the affirmative action funds. Specifically, the study sought to achieve the following objectives: The extent of awareness and utilization of affirmative action funds by women and youth in Kisumu and Kajiado Counties; The extent of access to information about NGAAF-Funded projects by women and youth in Kisumu and Kajiado Counties; The success of oversight role by NGAAF in overseeing the implementation of affirmative action funds' projects executed by women and youths in Kisumu and Kajiado Counties; and to give recommendations to take up and implement affirmative action funds in Kisumu and Kajiado Counties.

Methodology

The overall project method was based on a mixed study methodology where both qualitative and quantitative data collection methods were used to generate data during the study processes. The data collection processes involved the use of primary participatory data collection methods like the focus group discussion (FGDs) guides, key informant interviews (KIIs), and household survey questionnaires. The secondary data collection approach involved the review of project activity reports and documented study reports.

The project approach was done in the three phases; where the first stage involved preparations were done for the project, including defining the scope of the study, and designing the study tools. Mapping of the study respondents/beneficiaries was done in this stage. During the second stage, fieldwork was conducted where primary data was collected in form of focus group discussions, key informant interviews, and household survey questionnaires. The third phase included data analysis and reporting, where previous project activities were reviewed alongside secondary information. Further, data was analyzed after which a report was prepared.

Observations & Findings

From the report findings, the majority of the beneficiaries are aware of the NGAAF and the targeted beneficiaries, as well as the type of projects that can be funded by the national government affirmative action funds. Secondly, a good number of the respondents have tried applying for funding from NGAAF, with a relatively high number benefiting from the funds. The application forms were considered readily available by a larger number of respondents although there were some

challenges like language barrier, huge forms, and lack of support to PWDs, and distance to reaching the offices where the forms were available.

The report also indicates that the NGAAF officers at the county levels were not adequately undertaking outreach/awareness creation meetings to the lowest levels of administration on the mandate of NGAAF, eligibility, and their programs. This could be associated with the unavailability of funding and a dedicated budget for awareness activities. This presents another opportunity for the NGAAF staff to undertake awareness campaigns at the lowest of the administration levels. Additionally, the survey established that some of the information on the NGAAF was not easily accessed by the targeted beneficiaries. The application forms were long and a relatively higher number had a challenge reading them as it was in English.

Lastly, findings indicated that there was a general agreement the NGAAF projects had a positive impact on the lives of the target beneficiaries. Several benefits were recorded including benefiting the youths through sponsorship into vocational training, promoting education of children through the provision of bursaries, starting businesses where beneficiaries got capital, creating job opportunities where benefiting groups employ other people, and general improvement of living standards for the families.

Recommendations

From the findings, the following were the recommendations;

#Increase awareness/outreach campaigns and public participation: The national and county governments need to increase awareness/outreach campaigns and public participation to the lowest levels. This is informed by low awareness levels among male youths, people with disabilities, and some women groups.

#Allocate specific funds for awareness creation: the NGAAF has not provided a dedicated percentage or vote for creating awareness, hence there is a need to earmark funds for specific outreach and awareness campaigns. This specific fund would tackle civic education about the NGAAF funds and projects.

#Engagement of mainstream media in outreach campaigns: Apart from the groups who had relatively higher knowledge and engagement with NGAAF county committees, individuals (common citizens) seem to have low levels of awareness and utilization of NGAAF funding. Several respondents suggested the use of mainstream media outlets like radio, television, and print media to popularize the mandate, roles, and eligibility of NGAAF.

#Enhanced capacity building: There were significant impacts of the NGAAF projects. hence the need to sustain, manage and utilize the funds well for the benefit of the target beneficiaries. Sustainability would be enhanced through capacity-building practices like workshops, and group training on the utilization of the NGAAF funds.

#Dedicated outreach departments and multistakeholder collaborations: Dedicated outreach departments at the county and sub-county NGAAF offices would come in handy to enhance awareness in every ward/sub-location/village in the counties. Stakeholder engagement is also recommended, like engaging non-governmental organizations and the private sector in creating awareness of NGAAF.

#Increased focus on persons with disabilities and male youths: the two groups were the least beneficiaries of NGAAF funds. It would be recommended that concerted efforts be made to enlist more of the PWDs and male youth groups.

#Simplifying NGAAF application processes: The application forms need to be simplified with lesser attachments and the relevant offices ensure that the forms are accessible at the lowest administration level, mostly the ward level for groups and individuals to access them.

#Design and implement guidelines for disciplinary actions for misappropriated funds: There was an emerging concern on the lack of proper guidelines or disciplinary action guides for the beneficiaries who misappropriate NGAAF funds. It was recommended that such guidelines for disciplinary actions be designed and implemented.

CHAPTER ONE: INTRODUCTION

1.1 About National Taxpayers Association (NTA)

The National Taxpayers Association (NTA) is an independent, non-partisan organization that promotes good governance in Kenya through citizen empowerment, enhancing public service delivery, and partnership building. NTA implements projects to monitor the usage and management of public funds with interest in Post COVID-19 Economic Stimulus Fund, National Government Affirmative Action Funds (NGAAF), development projects, and strengthening the participation of youth and women in the budget-making process in 2 Counties in Kenya.

NTA inception was informed by the Centre for Governance and Development's (CGD) work under its Economic Governance Programme.¹ CGD's assessment of the Controller and Auditor General's Reports from 1993 to 2003 and most recent reviews revealed a worrying trend in waste and mismanagement of public resources through state-owned enterprises. The resultant publications — "Seven Years of Waste" and "A Decade of Waste" — revealed massive losses conservatively estimated at Ksh256 billion over a period of 10 years.² These colossal losses ultimately translated into poor service delivery for taxpayers, poor implementation of public projects, and a culture of impunity, among other corruption-related problems and inadequacy ineffective revenue collection mechanisms.

The four key thematic areas for NTA include; Building Citizen Demand & Strengthening Government Service Delivery; Research, Advocacy and Policy Influencing; Tax Justice; and Institutional Strengthening.

NTA Vision: A taxpayer responsive government delivering quality services to all.

NTA Mission: To advocate for government accountability in the delivery of services and to influence policy through engagements, partnerships, and tax-payer transforming information and research.

NTA Values: Integrity, Respect, Inclusivity, Passion, and Innovation/Innovativeness.

1.2 Project Background, Context, and Rationale

The Government established the National Government Affirmative Action Fund (NGAAF), a semi-autonomous government agency whose initiatives are anchored on the Vision 2030 development blueprint under the Social Pillar to address the plight of vulnerable groups. With strategic planning and increased allocation of funds by the government, NGAAF can be used to empower women and youths in the informal sector to enhance and revive economic development, and reduce poverty and inequalities post the COVID-19 pandemic. However, the fund has been poorly managed by its managers and the target groups are not fully benefiting from it due to graft. The reports from the Auditor General reveal massive mismanagement of NGAAF funds resulting in the ineffective implementation of programs under it. Further, the OAG report for the financial year 2017/18 indicates that no records were provided for the amounts received, expenditure records, and copies of bank statements submitted by the committee to the board.

The goal of this project is to Enhance the Social Economic Resilience of Women and Youth post-COVID-19 by advocating for prudence in the Utilization and Management of Funds targeting these Groups. The specific objectives are to: Educate Women and Youth in Kajiado and Kisumu Counties on the existence of post-COVID-19 Economic Recovery Funds to enable them to track the Management and Usage of the Funds; Enhance Socio-economic Development among Youth and Women during Post COVID-19 Pandemic through strategic management and utilization of NGAAF Funds in Kajiado and Kisumu counties; and, Strengthen the Participation of Women and Youth in Governance for Gender and Youth Responsive Budgets and Plans at National and County level.

1 From NTA Website

2 Ibid.

1.3 Project Scope, Location, and Objectives

The project was designed to assess post-COVID-19 economy recovery and NGAAF funds to determine the awareness and the impact of the funds on the targeted beneficiaries. The study was based on the fact that NTA had implemented a project to enhance the social-economic resilience of women and youth post-COVID-19 with a specific focus on Kajiado and Kisumu Counties by advocating for prudence in the Utilization and Management of NGAAF Funds targeting women and youth groups.

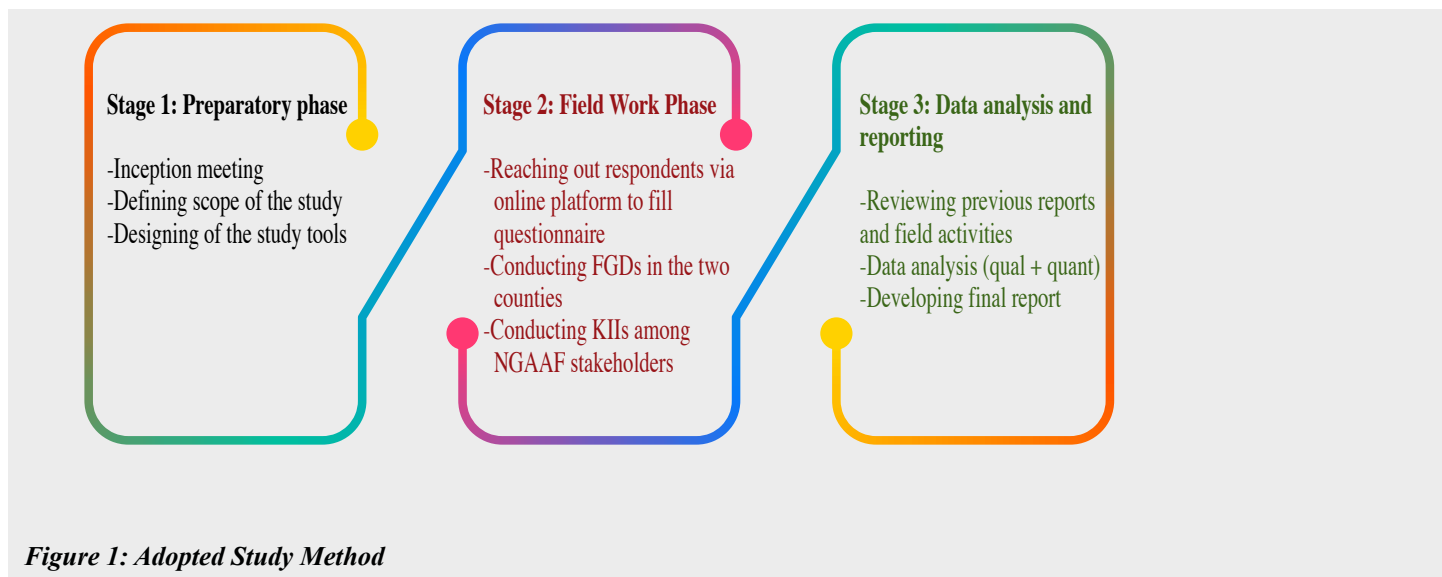
Therefore, the project sought to achieve the following objectives:

1. The extent of awareness and utilization of affirmative action funds by women and youth in Kisumu and Kajiado Counties
2. The extent of access to information about NGAAF-Funded projects by women and youth in Kisumu and Kajiado Counties
3. The success of the oversight role by NGAAF in overseeing the implementation of affirmative action funds' projects executed by women and youths in Kisumu and Kajiado Counties
4. Recommendations to take up and implement affirmative action funds in Kisumu and Kajiado Counties

CHAPTER TWO: STUDY METHODOLOGY

2.1 Project Design and Approach

The overall project method was based on a mixed study methodology where both qualitative and quantitative data collection methods were used to generate data during the study processes. The data collection processes involved the use of primary participatory data collection methods like the focus group discussion (FGDs) guides, key informant interviews (KIIs), and household survey questionnaires. The secondary data collection approach involved the review of project activity reports and documented study reports. The figure below demonstrated the process and steps involved in conducting the evaluation.



The project approach was done in the three phases as shown above. During stage 1, preparations were done for the project, including defining the scope of the study and designing the study tools. Mapping of the study respondents/beneficiaries was done in this stage. During the second stage, fieldwork was conducted where primary data was collected in form of focus group discussions, key informant interviews, and household survey questionnaires. The third phase included data analysis and reporting, where previous project activities were reviewed alongside secondary information. Further, data was analyzed after which a draft report was prepared.

2.2 Sampling Design and Approach

The sample size for the study was based on the three categories of respondents, individuals from the counties who filled the online household survey questionnaire, two, organized groups associated with women, youths, and persons with disabilities (PWDs), and three, key persons in the county or NGAAF offices who run the NGAAF projects.

2.2.1 Groups for Women, Youths, and Persons with disabilities

There was no defined population for the groups in the two counties, hence the study approached the sampling design using Cochran's formula. The formula was selected as it was fit for large populations where the exact number was an estimate. The formula is as shown;

$$n_0 = \frac{Z^2 pq}{e^2}$$

where e is the desired level of precision, p is the estimated proportion of the population that has the attribute in question, and q is derived as $1-p$.

In substitution, Z for 95% confidence level is 1.96, p was 7% (0.07), and e was 0.05. In substitution,

$n.0 = 1.962 * (0.07 * 0.93) / 0.052 = 100.0$, translating to 100 groups. An additional ten groups were added to take care of non-responses, leading to a final sample size of 110 groups.

The 138 groups were proportionally shared between the two counties, Kajiado (with a general population of 1,118,000) and Kisumu (a population of 610,000). The resultant sample frames were as shown in table 1.

2.2.2 Individual beneficiaries/respondents

The sample size for the individual respondents was also calculated using Cochran's formula, where a sample size for each county was calculated. The targeted proportion was 30% of the population, hence the following sample size.

$n.0 = 1.962 * (0.3 * 0.7) / 0.052 = 322.7$, translating to 323 persons per county. In total, persons targeted for the household questionnaires were $323 * 2$, leading to 646 persons. An additional six respondents were added to cater to the non-responses, leading to a final sample of 652. The summary of the sampled respondents is shown in table 1.

Table 1: Sample Size for the Study Groups

Tools	Kajiado County	Kisumu County	Total Sampled Size
Household Questionnaire	323	323	652
FGDs	60	50	110
Total	383	373	762

The total Focus Groups reached were 110 and the individual household questionnaires filled were 652.

2.3 Data Collection Approach and Techniques

2.3.1: Inception

Inception meetings were held which helped review secondary literature on the area of national affirmative action funds and their use in post-COVID-19 economic recovery among the vulnerable groups. During the inception meeting, data collection tools were designed and discussed. The inception meeting also led to a better understanding of the project, including areas like the project overview, background, context of the study, methodology, and the approach for mobilizing the respondents. The inception meeting further enabled the researchers to have a better understanding of how the study was to be conducted, focusing on the project indicators that were to be collected, analyzed, and reported.

2.3.2 Data Collection

a) Desk Review and Policy Analysis

Information was gathered from secondary sources on tax justice, institutional strengthening, and other areas where NTA operates. Policy documents reviewed included the Office of the Auditor General (OAG) reports for the 2019-2020 financial year, and some tax laws including; Tax Procedures Act, 2015; and the Public Finance Management Act. In addition to the reviewed policies and Acts, activity reports from NTA were also analyzed.

b) Primary Data Collection Approach

Data was collected from the seven sub-counties in Kisumu County and the five sub-counties in Kajiado County. Two categories of respondents were targeted for the primary data collection, including questionnaires and then key informant interviews. The following stages were followed for primary data collection;

i. Mobilization of the study respondents

This was undertaken by the client, NTA, where contact persons at the county and sub-county levels were mobilized and instructed to identify the groups and individuals for administering the questionnaires. The groups were informed of the intention to survey in advance and mobilized in readiness for the interviewers.

ii. Training Enumerators

Enumerators were identified from each county based on previous experience in conducting surveys and FGDs. The training took one day and the enumerators were trained on the questionnaire and the focus group discussion guide.

iii. Pre-testing of the data collection tools

The two tools were then subjected to a pilot study where they were tested after the training. The piloting included taking the enumerators to households and interviewing potential respondents. The FGD guide was also tested by administering the tool to selected leaders of identified groups. From pre-testing the tools, adjustments were done to ensure the questions were clear, without bias, and non-ambiguous.

iv. Conducting Focus Group Discussions

The identified groups in each county were mobilized, and research assistants/enumerators were sent to moderate the groups and take notes. Each sub-county in the two counties was represented, engaging the group officials and the members in the FGDs.

v. Conducting individual Household interviews

The individual household interviews were done online, where respondents were identified and interviewed online. Enumerators engaged the respondents through the use of mobile phones' online data collection tool (ONA).

vi. Conducting key informant interviews

The consultant engaged key informants in understanding their participation in the NGAAF and managing the funds for the benefit of the targeted beneficiaries. There were three categories of participants for the KIIs, including State Gender person, NGAAF officers, and CBOs leaders. Interviews were done both physically and virtually.

2.3.3 Reporting

a) Data Analysis and Management

i. Qualitative data

Qualitative data were transcribed and translated based on the FGDs and key informant interviews. Transcription from the local language and Kiswahili to English was done and carefully considered linguistic nuances. Protocols for coding were established to ensure each transcript was topically categorized and content organized into themes. The Codebook development followed an iterative process informed by the assessment objectives and purpose, interview guide content, and preliminary findings based on secondary data analysis. After coding was completed, queries on the coded data were used to analyze themes that emerged from the qualitative study to help interpret and triangulate the findings of the quantitative data with that of qualitative data.

ii. Quantitative data analysis

Analysis of quantitative data was done using Statistical Package for Social Sciences (SPSS version 24). This involved coding data along thematic focus areas to generate descriptive statistics. The raw data set was downloaded and checked and cleaned before the analysis. The descriptive statistics were presented in frequency tables, charts, arithmetic mean, standard deviation, and cross-tabulations to generate quantitative findings.

b) Reporting

The information from primary and secondary data analysis from relevant documents, policies, and government reports was used to compile the final study report. The report contains an introduction to the study, methodology used, findings, conclusion and suggested recommendations drawn from the various analyses of the collected data. The report follows

thematic areas arising from the primary data and the study objectives.

2.4 Ethical Considerations

The study paid attention to the emerging ethical issues as highlighted below. Among the ethical considerations the consultancy adhered to as an organization, including informed consent and confidentiality; privacy and safety; responsibility of the participants; data quality; and data protection as explained below;

i. Informed Consent and confidentiality:

The following measures were taken into consideration to secure informed consent and assent of the respondents: Explaining the objectives of the study, the kind of information required and the intended use, and above all, providing reasons for identifying the study respondents as participants in the study. The enumerator sought respondents' consent and the forms were approved.

ii. Privacy and safety:

To ensure privacy and safety, research participants were given fair, clear, honest explanations of what was to be done with information that had been gathered about them and the extent to which confidentiality of records was maintained. Study respondents targeted within the community for FGDs were interviewed at venues identified by the RAs, and which were conducive to the exercise. Household questionnaires were conducted in safe places as per the respondent's preference.

iii. Responsibility for study participants:

The study team endeavored to ensure that participants were adequately aware of the study's purpose and objectives. Participants were made aware of how to contact the study team within a reasonable period should they wish to confirm what information was included in the report.

iv. Data quality:

Protection of information and data on behalf of the community and individuals was highly considered and enforced. Through set Standard Operating Procedures (SOP) that emphasized the confidentiality measures typically stipulated in data protection measures. The study team adhered to SOPs regarding multiple-step, rights access verification, password protection, and data encryption during transmission, archiving, storage and retrieval.

v. Data Protection:

As a consultancy firm, we are conversant with the provisions of the Kenya Data Protection Act 2019. The research team ensured it adhered to Part IV of the Act which outlines the principles and obligations of personal data protection. Further, all NTA Kenya data protection policies and procedures were adhered to.

2.5 Limitations of the Study

The following were the limitations and the associated mitigations;

A diverse set of respondents: the study involved multiple respondents in the diverse Kajiado County and Kisumu County. The diversity and expansiveness of the study area posed a challenge where some of the respondents were not responsive and unavailable owing to their busy schedules. This was partly mitigated by having the household questionnaire contacted online through the ONA platform. Further, improved communication with the group leaders also ensured a higher response rate, especially in the FGDs. In future projects, clear communication with the group leaders is recommended to ensure efficient coordination of the groups and the individual members.

Covid-19 pandemic: the study was done amidst the pandemic, cognizant of the data collection process that needed group activities in FGDs. The pandemic adversely affected the data collection processes where gathering many members of targeted groups was a challenge. To mitigate this, the study reported using ONA for household surveys and adhering to the Ministry of Health protocols when conducting the FGDs. The enumerators/research assistants and the respondents were encouraged to wear masks, sanitize and keep social distance while conducting the FGDs.

CHAPTER THREE: STUDY FINDINGS

3.1 INTRODUCTION

The chapter explains the study findings as drawn from the primary data collected using a focus group discussion guide and the household questionnaires. The information includes demographic characteristics, the awareness and utilization of affirmative action funds, access to information about NGAAF-funded projects, and the oversight role in implementing NGAAF projects. The chapter also explains information on project implementation challenges, lessons learned, and best practices as well as the sustainability of project outcomes and results. The results focus on Kisumu and Kajiado Counties, where the primary data collection was done, and where NTA implements projects on creating awareness of the utilization and management of the affirmative action funds.

3.2 Demographic Characteristics

The participants in the study were categorized by their demographic information, including the county of residence, age, level of education, marital status, and disability status.

3.2.1 County of Residence

There were 45.5% of the targeted groups residing in Kajiado and another 54.5% in Kisumu as shown in table 2 below.

Table 2: Distribution of Focus Group Discussions by County

	Frequency	Percent
Kajiado	50	45.5%
Kisumu	60	54.5%
Total	110	100.0%

3.2.2 Age bracket of the respondent

For the age characteristics, most of the participants were aged 20-30 years, forming 35.1% (n=229, 71 female and 91 male) of the entire sampled population. They were closely followed by those aged 31-35 years who formed 24.7% of the population. The minority group were those aged above 60 years and below 20 years who formed 3.1% and 2.3% of the sample frame. The information is shown in table 3.

Table 3: Age distribution of respondents

	Male	Female	Don't want to say	Total
Below 20 years	2.7%	2.0%	--	2.3%
20-30 years	39.9%	31.1%	40.0%	35.1%
31-35 years	24.6%	24.9%	20.0%	24.7%
36-40 years	15.4%	18.4%	20.0%	17.0%
41-50 years	8.9%	12.7%	--	10.9%
51-60 years	5.1%	8.2%	20.0%	6.9%
Above 60 years	3.4%	2.8%	--	3.1%
Total	100.0%	100.0%	100.0%	100.0%

3.2.3 The level of education

The level of education was categorized into seven groups as shown in table 4. The majority of the respondents had tertiary and college education, forming 30.7% of the entire sampled population. They were followed by those who had secondary education completed at 26.1%, while those with no education at all were 8.7%. A significant number of respondents 12.4% had completed primary education level while 0.6% had Madrassa as their highest level of completed education level. The information is summarized in table 4 below.

Table 4: Education level of respondents

	Male	Female	Don't want to say	Total
None	5.1%	11.0%	60.0%	8.7%
Primary completed	8.2%	16.1%	--	12.4%
Secondary completed	27.0%	25.4%	20.0%	26.1%
Tertiary/ college	32.8%	29.4%	--	30.7%
University	24.6%	15.0%	20.0%	19.3%
Adult education	1.7%	2.5%	--	2.1%
Madrassa	0.7%	0.6%	--	0.6%
Total	100.0%	100.0%	100.0%	100.0%

3.2.4 Respondent's marital status

The majority of the respondents indicated that they were married at 48.6% (n=317) while those who indicated were single or and/or had never married were 39.3%, (n=256). The type of cohabiting or living together was not common among the respondents as it contributed to 2.6% of the entire population, closely followed by those who did not want to tell. Widowed respondents formed 4.4% of the respondents as shown in table 5 below.

Table 5: Marital status of respondents

	Male	Female	Don't want to say	Total
Never married/ single	45.4%	34.5%	20.0%	39.3%
Married	46.1%	51.4%		48.6%
Separated/ Divorced	2.7%	2.8%	20.0%	2.9%
Widowed	1.4%	6.8%	20.0%	4.4%
Cohabiting/ living together	3.4%	2.0%		2.6%
Do not wish to disclose	1.0%	2.5%	40.0%	2.1%
Total	100.0%	100.0%	100.0%	100.0%

3.2.5 Disability Status of the Respondent

The report also sought to establish the percentage of the respondents who had some form of disability. Out of the total of 652 respondents who answered the questionnaire, 12.7% (n=83) indicated they had some form of disability as shown in figure 2. The total persons disintegrated by sex indicated that an almost similar number of men to that women experienced some form of disability.

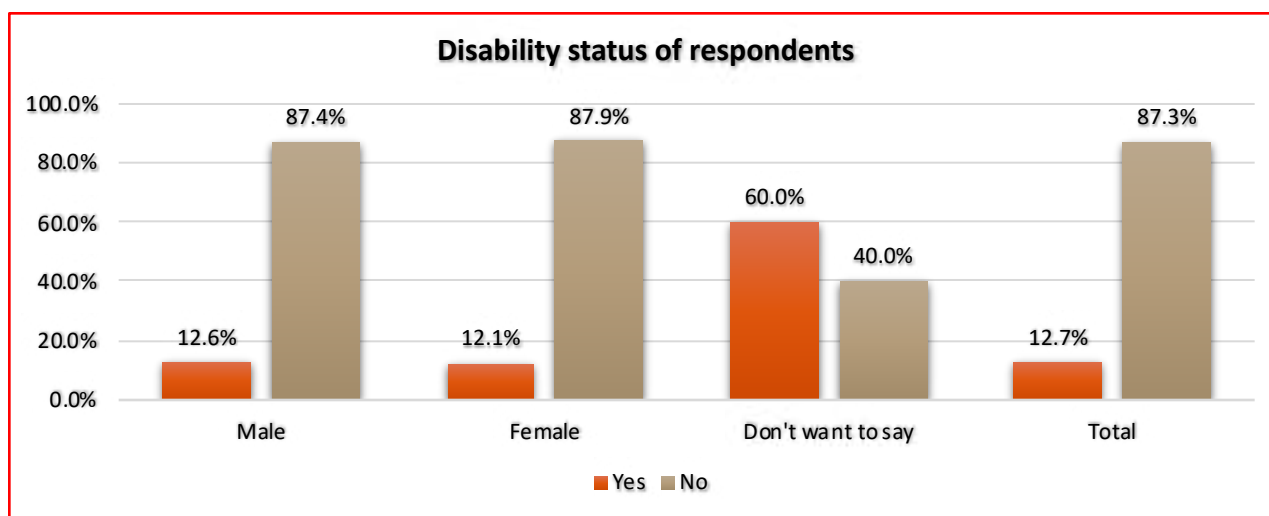


Figure 2: Disability status of respondents

When asked to name the type of disability, the majority at 6.5% indicated they had a physical disability, while another 1.5% had visual impairment. Marginal sampled persons had visual impairment and speech impairment at 1.5% and 0.9% respectively as shown in table 6.

Table 6: Forms of disability

Type of impairment	Male	Female	Don't want to say	Total
Visual impairment	1.7%	1.4%		1.5%
Hearing impairment	2.4%	1.7%	20.0%	2.1%
Speech impairment	0.7%	1.1%		0.9%
Physical disability	6.1%	6.5%	20.0%	6.4%
Prefer not to say	1.4%	1.4%	20.0%	1.5%
Others	0.3%			0.2%

3.2.6 Category of Group

The report also describes the type of group as segregated by the counties as shown in table 7. The majority of the groups identified themselves as women groups for both counties, with Kajiado having 60.0% and Kisumu 36.7% of women groups. In total, there were 27.3% of all-inclusive groups in the two counties, and 16.4% were groups associated with youths. The least represented were the groups for PWDs at 2.7% generally. This means that NTA needs to increase the focus and representation of the PWDs group.

Table 7: Categories of Groups

Category	Kajiado	Kisumu	Total
No mentioned Category	2.0%	5.0%	3.6%
All inclusive	12.0%	40.0%	27.3%
Not applicable	2.0%	3.3%	2.7%
PWDs	4.0%	1.7%	2.7%
Women	60.0%	36.7%	47.3%
Youths	20.0%	13.3%	16.4%

Total	100.0%	100.0%	100.0%
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3.3 Awareness and Utilization of Affirmative Action Funds

3.3.1: Awareness of Affirmative action funds

The study sought to understand the awareness of the respondents on any affirmative action funds in Kenya and their areas of residencies. Of the male, about 67.6% were aware as opposed to 72.9% of the females who were aware of affirmative action funds. This indicates that women are more aware of the affirmative action funds available compared to men. In general, there were 29.4% of the respondents were not aware of any affirmative action funds, signaling the need to promote awareness creation campaigns and education. The summary of the information is shown in figure 3 below.

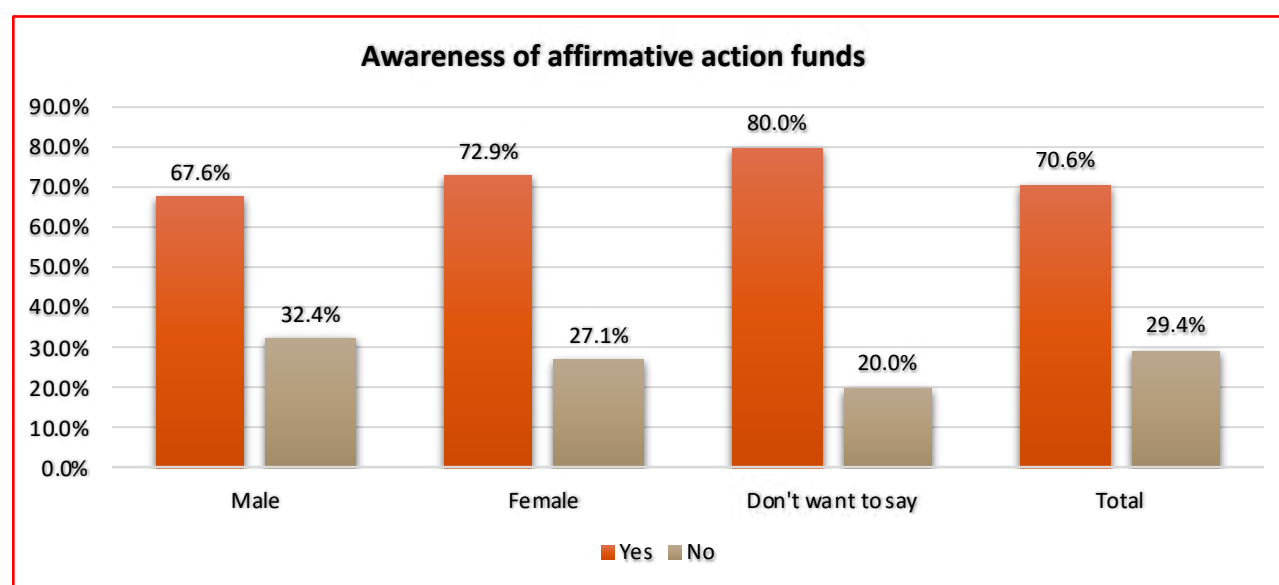


Figure 3: Awareness of affirmative action funds

A follow-up question was asked where the respondents were to mention some of the affirmative action funds in their knowledge as shown in table 8. Most of the respondents at 68.3% mentioned NGAAF, closely followed by 56.7% who mentioned Youth Fund, and then the Uwezo Fund at 48.5%. A significant population of 46.7% also mentioned Women Enterprise Fund as shown. The relatively high knowledge of the affirmative action funds signals that information has circulated, but there is a need to further popularize the funds to increase the knowledge levels. A closer look at the PWD group showed that the majority of the 79.5% were aware of the types and availability of affirmative action funds.

Table 8: Knowledge of the types of funds

Type of Fund	Responses	Percent	Percent of Cases
Women Enterprise Fund	215	21.0%	46.7%
Youth Fund	261	25.5%	56.7%
NGAAF	314	30.6%	68.3%
Uwezo fund	223	21.8%	48.5%
Others	12	1.2%	2.6%
Total	1025	100.0%	222.8%

3.3.2: Application of Affirmative action funds

One of the aspects of awareness and utilization of affirmative action funds is to know their existence and how to access them. There were about 57.8% of the respondents indicated that they were aware and knew those who had applied and those who were eligible for the NGAAF funds/money. In terms of gender segregation, there were more females at 60.5% compared to 54.6% of men who knew someone applying and being eligible for NGAAF money. This was an indication that men lagged in terms of knowing where and how to apply as well as those who were eligible for the NGAAF funds. It would be recommended that more advocacy be focused on male youths to increase their uptake of the NGAAF funds. The summary of the information is shown in figure 4 below.

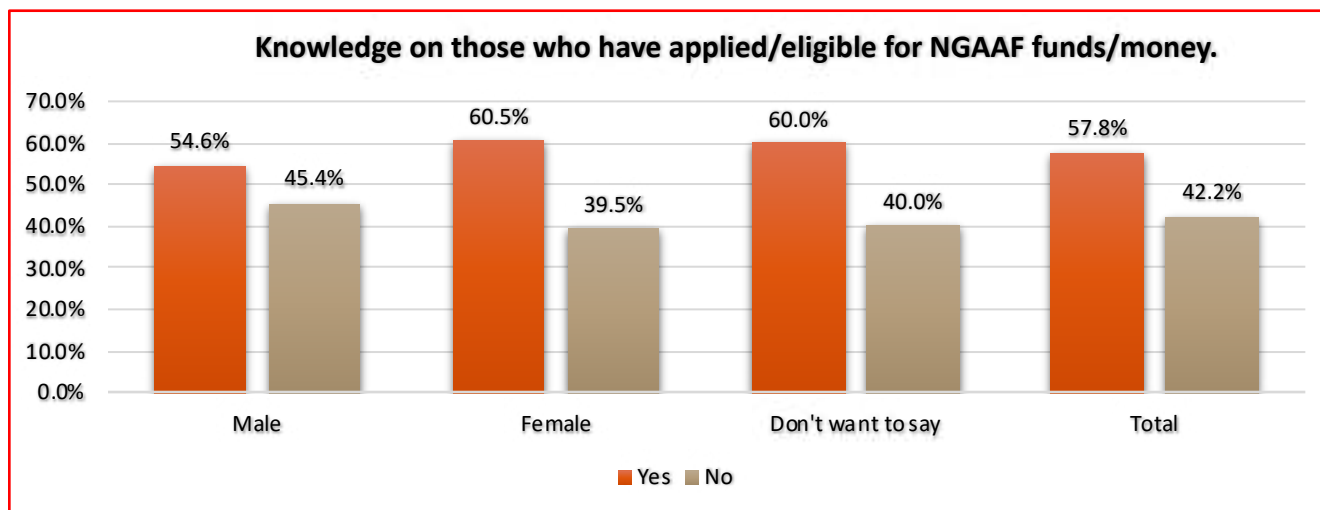


Figure 4: Knowledge of those who have applied/are eligible for NGAAF funds/money

Asked whether they had ever applied for the funds, a relatively low number of 35.6% of respondents indicated they had applied, while the other 64.4% had not applied as shown in figure 5. Similarly, more females at 41.5% compared to 28.3% of men had applied for the funds.

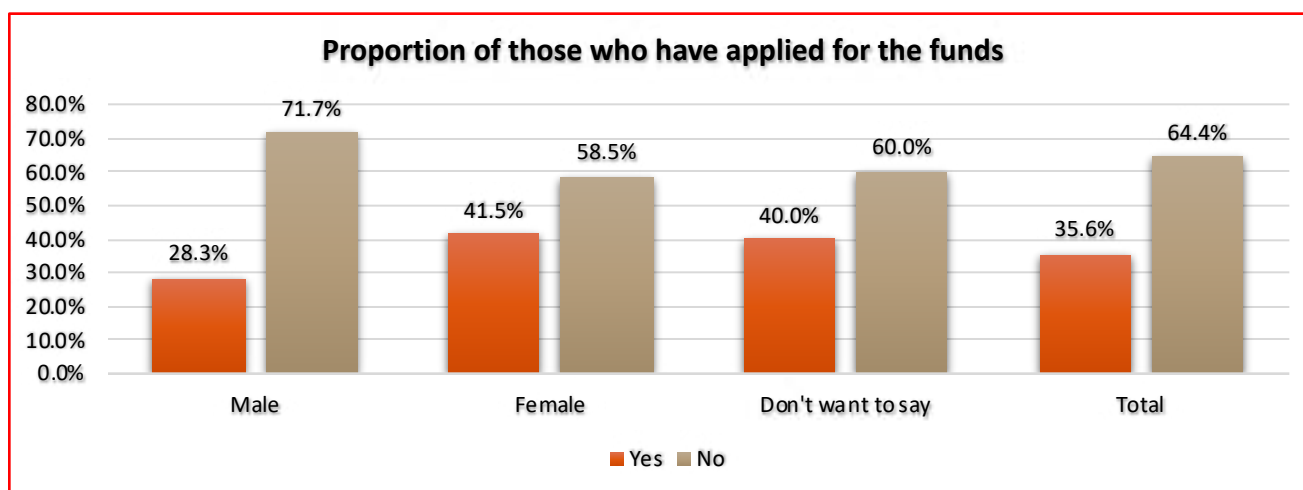


Figure 5: Proportion of those who have applied for the funds

Several reasons were given for applying for the loans. For instance, the majority of the beneficiaries 26.6% mentioned starting a business as the main reason for applying while another 23.3% wanted to boost their businesses. A relatively small percentage at 3.4% indicated boosting SACCO as the main reason for taking the affirmative funds. It was also noted that a significant number of beneficiaries 11.9% and 7.7% cited applying as members of women and persons with

disability (PWD) groups respectively. This fact points to the need to target the PWD group in advocacy to increase their application for NGAAF funds/loans. The summary is shown in figure 6.

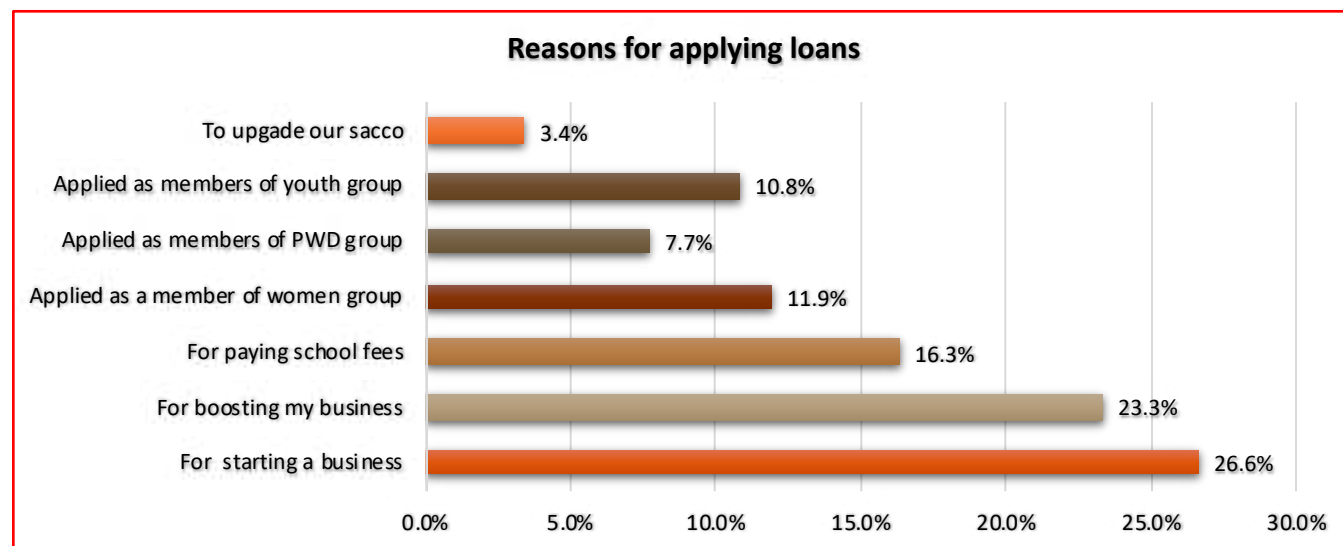


Figure 6: Reasons for applying for NGAAF loans

Some of the respondents at 64.4% (n=420) had not applied for the funds as shown in figure 5, giving several reasons like not being aware of any beneficiary funds made for the vulnerable groups (66.3%), while others mentioned now knowing the procedure of applying for the funds (56.7%), and another significant number mentioning not being in business (44.7%) to warrant an application for the funds. Similarly, not being in any certified group denied about 39.8% of the respondents the chance of benefiting from the funds as shown in figure 7.

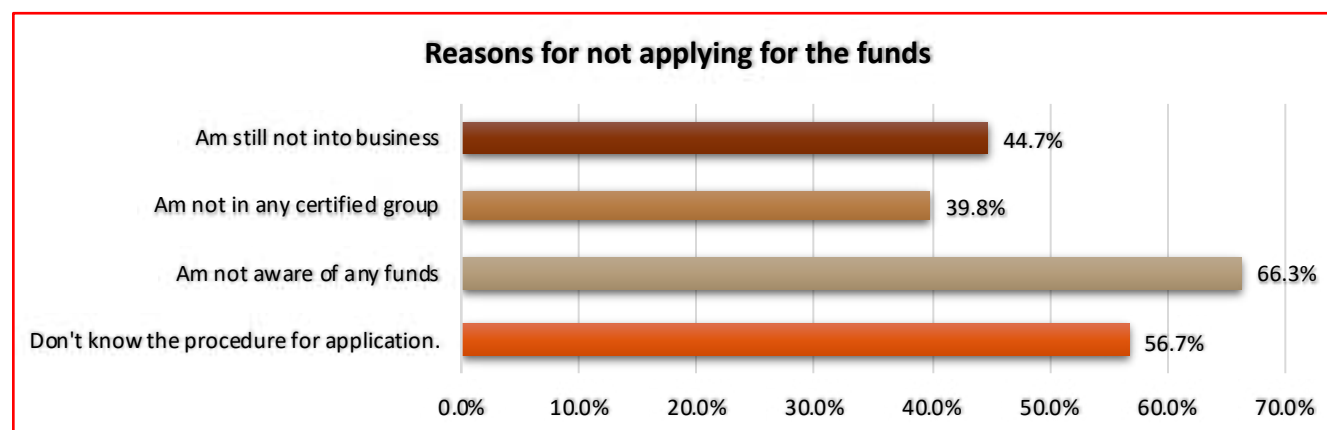


Figure 7: Reasons for not applying for the funds

3.3.3 Amount of NGAAF Awarded to Groups

Most of the beneficiary groups (42.0%) were awarded funds amounting to Ksh. 50,000 as shown in table 8. There were only 5.9% of the groups who got funding above Ksh. 300,000. Groups in Kajiado county (12.0% of them) benefited from the funding of over Ksh. 300,000, with only 0.1% of the groups in Kisumu County benefiting from the same amount. The table further shows that over 90% of groups in Kajiado got funding of over Ksh. 100,000, as opposed to 13.5% of the groups in Kisumu County. The majority (76.4%) of the groups in Kisumu got funding of up to Ksh. 50,000. The summary of the information is shown in table 9.

Table 9: Amount Awarded to Group

RANGE OF FUNDING	KAJIADO	KISUMU	TOTAL
0 - 50,000	2.0%	76.40%	42.00%
51,000 - 100,000	8%	10.20%	9.20%
100,001 - 200,000	64%	8.20%	33.80%
200,001 - 300,000	14%	5.10%	9.10%
ABOVE 300,000	12.0%	0.1%	5.9%

3.3.4 Availability of Application Forms and Procedure for Applying NGAAF

Those who had applied cited some of the enabling factors in getting the affirmative action funds. A significant 59.2% of the respondents noted that the application forms were readily available and were also in languages they could understand easily. Another 40.8% of the respondents also noted that the forms were not readily available and were not in a language they could understand as shown in figure 8.

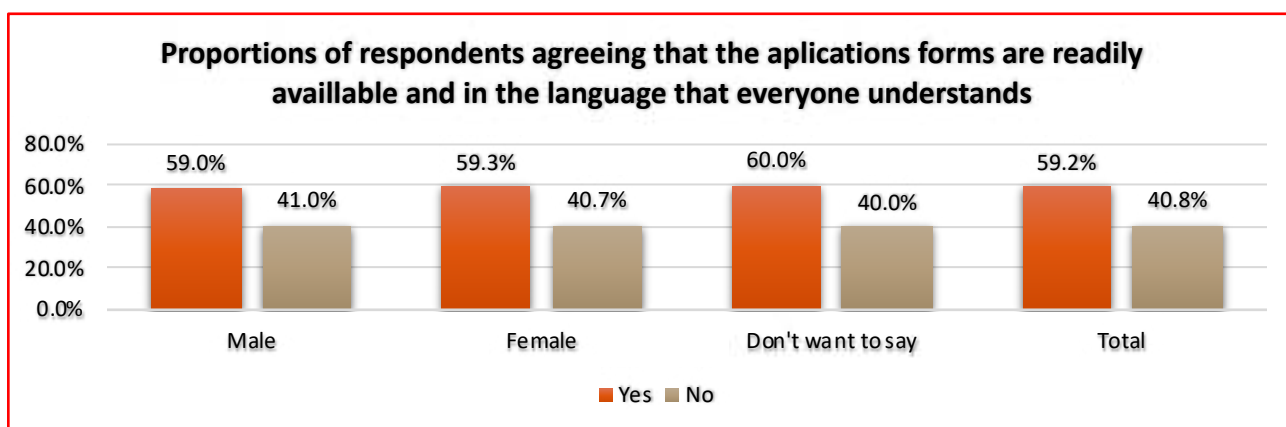


Figure 8: Proportions of respondents agreeing that the applications forms are readily available and in the language that everyone understands

From the FGDs, the following were the comments on the availability of the application forms;

- The forms are readily available but not in a language form that everyone can understand as the language is mostly English. PWD should be considered too by having braille forms, Group leader, Kajiado County
- Yes, we are directed by the members who are literate in the group. Also, no braille, its mostly written in English but some of our members could interpret within the group. Yes, they are written in English and only a few people can read and understand it. Different group members, Kajiado
- we didn't fill any forms just provided necessary requirements to the office of the market chairman. Group Leader, Kisumu County
- The forms are readily available but the language wasn't readily available to everyone. Member, Kisumu
- Yes, the officials used the local language to facilitate the process and interpretation is offered when necessary. Member, Kisumu County
- Yes, the language used was understood by most of us, but we also had elders who couldn't understand but the language was translated for them. Member, Kisumu County

The study further sought to understand why the application forms were not readily available and in a language, the beneficiaries could understand as summarized in figure 9. It was established that most of the respondents at 45.6% cited the inability to access the forms and another 32.0% cited illiteracy as the reason for not accessing the affirmative action funds application forms. Another considerable number at 22.4% indicated that they had not applied for the funds hence they had not sought to get the forms as summarized below in figure 9.

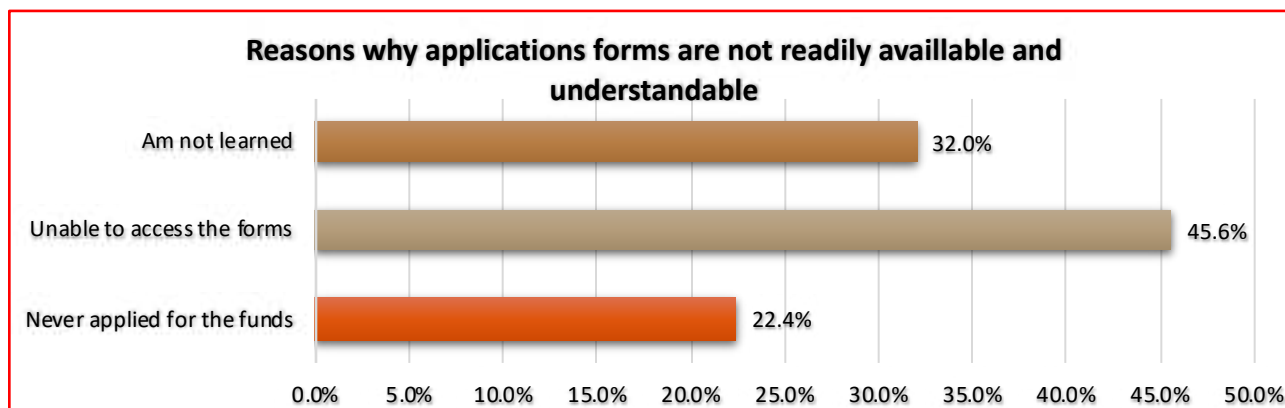


Figure 9: Reasons why applications forms are not readily available and understandable

From the qualitative information (FGDs), the reasons for the application forms not being readily available were that; they were not available for the persons with special needs; there was a language barrier, and the forms are in English and not everyone can understand it. It was understood that the NGAAF forms were not in braille for those with special needs. Similarly, we sought to know from the groups why the application forms were easily available, and most of the group members indicated that the forms were readily available at the Woman Representative offices, there were language interpreters who were present and ready to help, and the forms were accessible from other NGAAF offices.

The study sought to understand whether the groups knew the application processes, and required documents. The requirement for one to apply for the NGAAF funding were mentioned as follows:

1. Provide a certificate of the group,
2. Bank statements and accounts information,
3. List of the group members and their ID copies,
4. Filled out forms at the NGAAF officers with attached relevant documents, and
5. The proposal for the group project.

The study further sought to establish from the FGDs how the process of applying NGAAF was. The following were some of the excerpts drawn from the discussions:

- The proposal is written and forwarded to NGAAF offices and approved by the authorities. Group leader, Kajiado County
- We filled the proposal form and attached the required documents and were forwarded to the NGAAF office. Member of a PWD Group, Kajiado.
- We were asked to present registration certificate, 10 photocopies to office, bank account statement, member names with ID and phone numbers it. Secretary of a women group, Kajiado
- We visited the NGAAF offices and we were informed to bring the following; group minutes, list of members, certificates, bank statements and the application form. Member of Youth Group, Kajiado
- The fund was announced to us and all the relevant documents went to the market chairman who took them to NGAAF offices. Group member, Kisumu County
- Reports came from the market chairman about the NGAAF fund, forms were brought to the market to be filled, we attached all the required documents, it took two months before the funds were disbursed. Member, Kisumu County

3.3.5: Training on Utilization of Affirmative action funds

The study sought to understand whether the beneficiaries and their groups had been trained on utilizing the affirmative action funds. The findings were that 79.1% of all the groups had been trained while 20.9% had not been trained. In Kajiado County, 16% of the groups were not trained, similar to another 25% of the groups in Kisumu County. This presents a gap in knowledge on how the groups utilize their awarded funds, including possibilities of mismanagement. The summary of the findings is shown in figure 10.

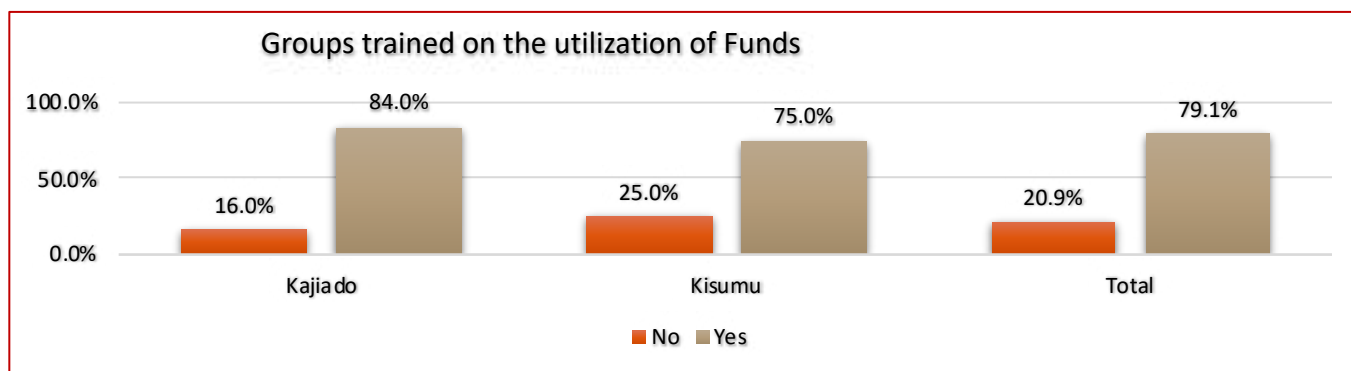


Figure 10: Groups trained on the utilization of Funds

From the FGDs, the training was categorized as efficient and fruitful in enabling members in running the group affairs. Some of the comments were as follows;

- Yes, the training helped us manage the group because we knew we would have to be accountable for every cent. Member, an all-inclusive group, Kajiado County
- Yes, the training helped us because we started with the key factors. Member, Youth group Kajiado County
- Yes, we benefitted by buying an atm machine and it's been a great opportunity. Women group, Kajiado County
- Yes, during the receiving of the money, we were guided on good use of the money on selected projects. Leader, Youth group in Kajiado County
- Yes, we were trained on how to use the fund to help traders boost their trade. Youth group Member, Kisumu County
- Yes, the NGAAF officers had a training on fund utilization. Member of women group, Kisumu County
- No training nor follow-up. Member, youth group, Kisumu County

3.3.6 Follow-up and Monitoring Activities on Funds' Utilization

The FGD members were asked to expound on whether there were follow-ups and monitoring on the utilization of the NGAAF funds. It was established that in most cases when funds were disbursed, NGAAF officers at county/sub-county officers usually do follow-ups on how the funds are being utilized, and the progress of the groups. In some instances, group members felt that no proper follow-ups were done. The following were the responses;

- Yes, they follow up to see how the fund was used in our various businesses. Member, youth group, Kisumu County
- Yes, through phone calls twice a year. Secretary of a women group, Kisumu County
- Yes, only once after the grant was issued and they promoted agribusiness as their own project. Chairman, PWD Group, Kisumu County
- Yes, follow up was done and the well performing groups were promised additional funds. Member, Kisumu County
- No, they haven't come only when issuing the funds. Member, All-inclusive group, Kisumu County
- No follow up done, just payment instructions during disbursement. The money was to be paid back every month for 3 months. Member, Women group, Kisumu County
- Yes, the media showed up and they shared how they used their fund and they were promised additional funds if they used the current fund wisely. Member, Youth group, Kisumu County
- They normally follow up the fund and make sure they are utilized to make profit. Member, Youth group, Kajiado County
- Yes, in our project we have seen then three times a year and we were not given any feedback. Member, Women group, Kajiado County

3.3.7: Challenges faced in accessing Affirmative action funds

The study sought to understand the challenges that the respondents faced when seeking and accessing affirmative action funds. A total of 34.7% of the respondents cited some challenges when applying for affirmative action funds. When segregated by gender, more females at 39.3% compared to 29.0% for males faced challenges when applying for the affirmative funds. The summary is shown in figure 11.

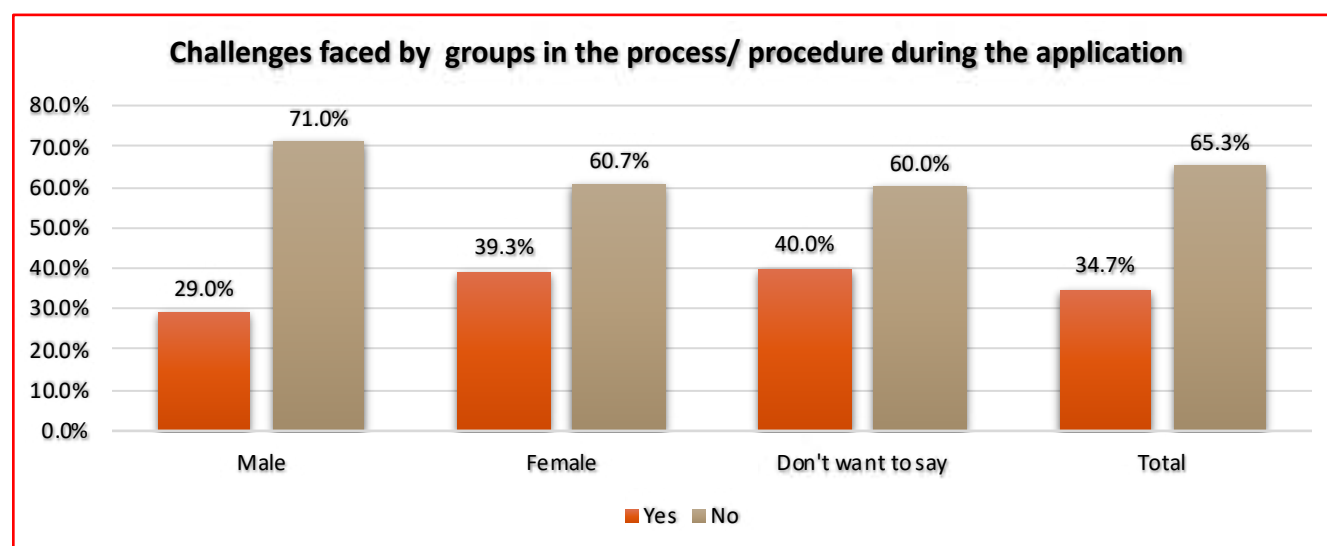


Figure 11: Proportion reporting Challenges faced by groups in the process/ procedure during the application

The consultants also sought to understand the type and forms of challenges faced by the beneficiaries, where the majority of the respondents 57.1% indicated that the required attachments were the biggest challenges, followed by language barrier (31.4%) and long forms (24.3%). Some of the beneficiaries cited a lack of interpreters (10.6%) as among the challenges that they faced during the application process. The summary of the information is shown in table 10;

Table 10: Challenges faced by groups in the process/ procedure during the application

Challenges	Responses	Percent	Percent of Cases
Language barrier	71	21.0%	31.4%
Lack of interpreter	24	7.1%	10.6%
Length of the form	55	16.3%	24.3%
Required attachments	129	38.2%	57.1%
Others	59	17.5%	26.1%
Total	338	100.0%	149.6%

3.4 Access to Information about NGAAF Projects

3.4.1: Sources of Information on NGAAF-Funded projects

One of the critical components of utilizing NGAAF projects' funds is the ability to access information about affirmative action funds. The respondents were asked where they accessed some of the sources of information on the NGAAF-funded projects. The majority of the respondents mentioned women's representative offices (57.2%), then county/sub-county offices (33.9%), and the NGAAF website at 36.0% as shown in table 11. The three formed the main avenues where most of the citizens were able to access the list of projects that were funded by NGAAF.

Table 11: Avenues where citizens access the list of projects funded by NGAAF

	Responses	Percent	Percent of cases
NGAAF Website	235	25.3%	36.0%
Women rep office	373	40.2%	57.2%
County/ Sub-County offices	221	23.8%	33.9%
Others	99	10.7%	15.2%
Total	928	100.0%	142.3%

From the key informant interviews, the NGAAF officer indicated the information was available. He said the following;

"Information about disaggregation into the different groups is available. The public does not have information about all projects funded and all groups that benefit from NGAAF. It is available at the office". **NGAAF Officer**

The information was perceived to be disaggregated by gender and geographical areas by 40.6% of the respondents. Only about 10.4% indicated that the information was not disaggregated, while a significant number 48.9% were not aware of whether the information was disaggregated. This points to the need to further educate potential beneficiaries about affirmative action funds. The summary of that information is shown in figure 12.

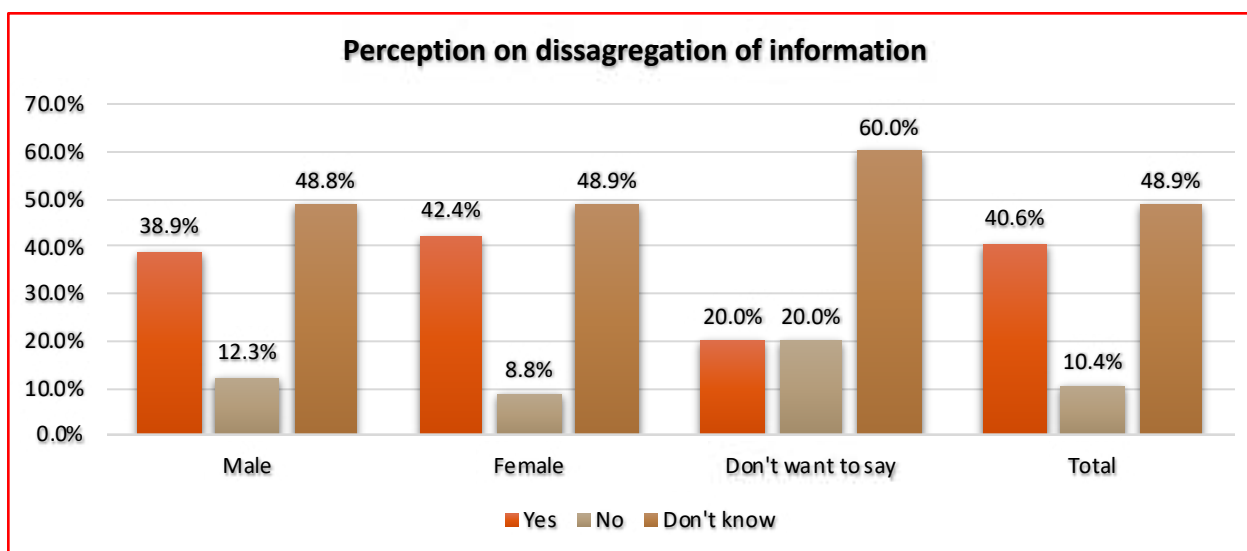


Figure 12: Perception of disaggregation of information

3.4.2: Awareness activities to the lowest levels of administration

From the earlier sections on the application and awareness of affirmative action funds, it was established that a significant number of respondents were not aware of the funds or how they could access them. This further led to asking whether the NGAAF officers undertook any form of outreach or awareness creation meetings at the lowest levels of administration. The findings showed that 40.8% of the respondents agreed that the NGAAF officers undertook any form of outreach or awareness creation meetings at the lowest levels of administration while an overwhelming majority at 59.2% disagreed. Based on the gender segregation, more males 64.8% compared to females at 54.5% disagreed that the NGAAF officers performed any outreach and awareness creation meetings to inform the people about their mandate, eligibility, and the range of services as shown in figure 13. The higher perception by males could be attributed to their low awareness of the processes and procedures captured in section 3.3.7 on the challenges experienced when seeking affirmative action funds.

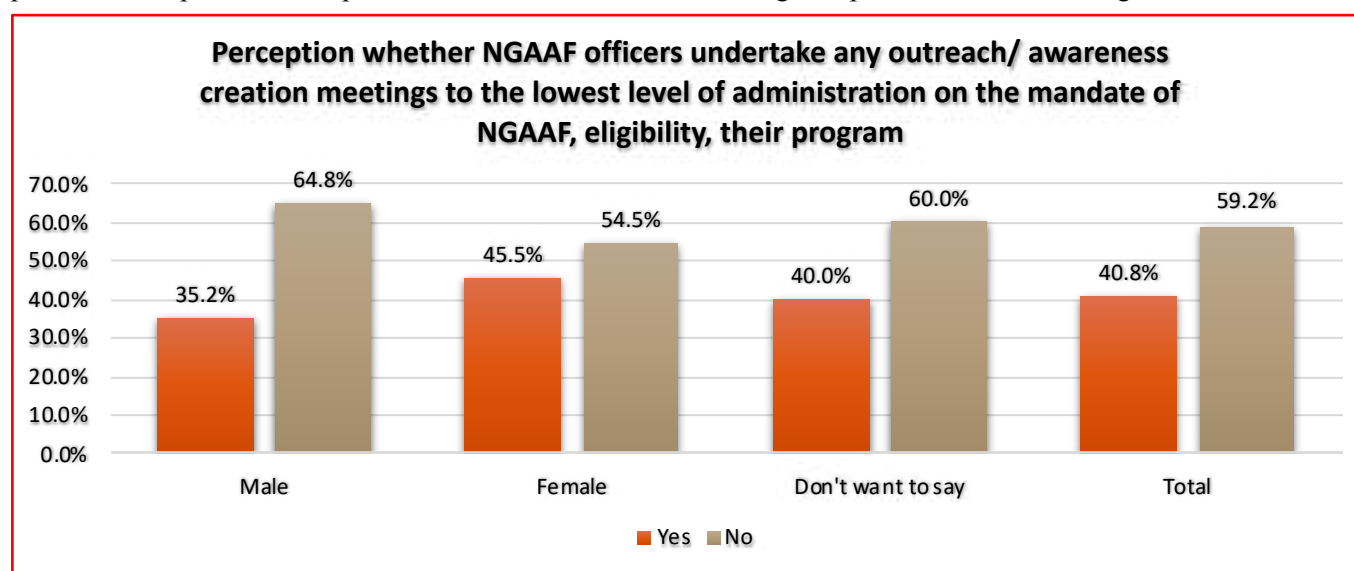


Figure 13: Perception of whether NGAAF officers undertake any outreach/ awareness creation meetings to the lowest level of administration on the mandate and eligibility of NGAAF

From the FGDs, when asked whether there was some form of public awareness, the following were the responses;

- Yes, the NGAAF officers came but not frequently. The awareness was effective in the community as it helped take youths for vocational training. Leader of women group, Kisumu
- Yes, they came and we learned a lot more about the NGAAF funds, they came once due to the pandemic. Chairman of PWD group.
- No, the program was only visible during the launching day but so far we haven't interacted with them on the ground. Member of a women group, Kisumu County
- No, only the group officials could go to the sub county offices. They are effective and add value especially during the application. Member of an all-inclusive group, Kisumu County
- Yes, three times a year to inform people about the funds, and during disbursement, its effective to the group as we learned new skills. Member of Youth Group, Kisumu County
- yes, once in a year to the village level. Yes, they add value since the group knew more about it. Member, Youth group, Kajiado County.
- yes, it's done three times a year. The meetings help in application because we used to not know or aware of the requirements. Chairman, Women group, Kajiado County

From the Key Informant Interview with the NGAAF personnel, it was confirmed that the county committees did create awareness and targeted engagement. The following was the response to the question of whether, and how was the office interacting with the citizens and stakeholders;

"Yes, outreach creation and public participation are done from the ward level. The frequency is twice a quarter. Per quarter they ensure 10 of the 25 wards are visited"- NGAAF Staff

This was supported by the State Department Gender officer, who agreed as follows;

"1. They do have an outreach program that takes place from the ward level. 2. The funds are allocated per ward and there are 25 wards. 3. Community forums are used for civic education sessions, and 4. They are advised on how to be more qualified and fund disbursement is done on-site" - Gender officer, Kajiado County

The study further sought to understand how many times in a year the awareness/outreach activities were done to reach the lowest level of administration and potential beneficiaries. The findings as shown in figure 14 point to the low frequency of awareness situations were 34.6% indicated that they did outreach/awareness once a year, while another 31.6% indicated they did it twice, while another 33.8% pointed out that there were more than two incidences a year involving the creation of awareness on the affirmative action funds in Kenya. The summary of the information is captured in figure 14 as shown.

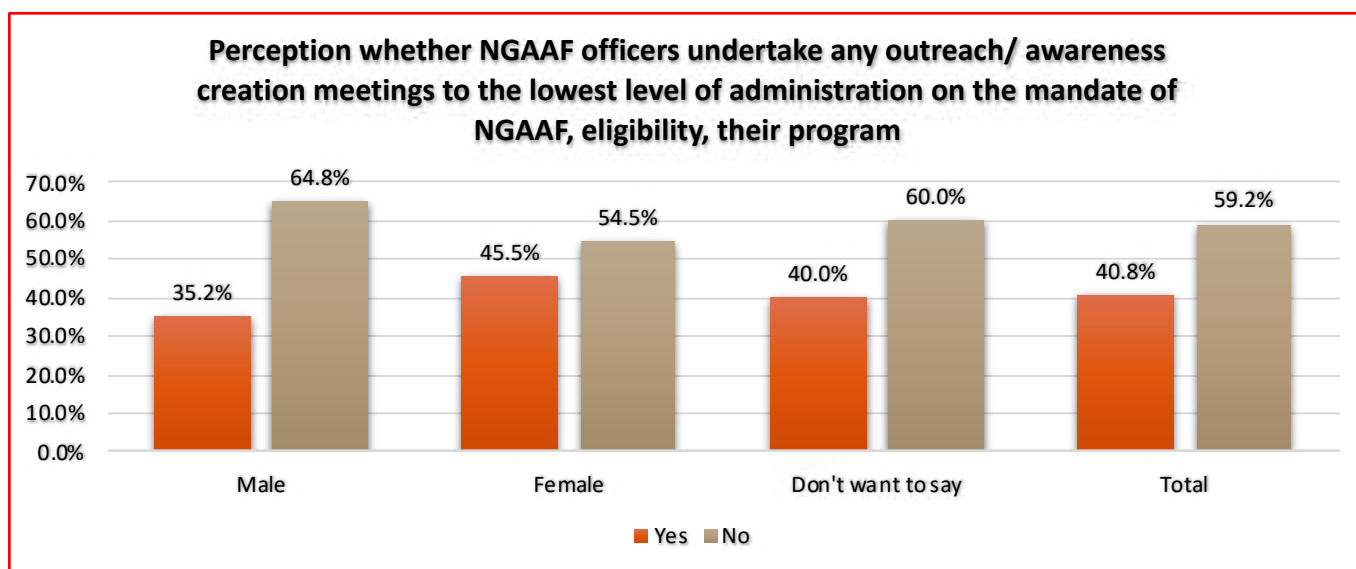


Figure 14: Frequency of occurrence of awareness/outreach activities

The study also sought to understand whether the awareness creation meetings were effective and of value, where the overwhelming majority at 95.9% affirmed, while 4.1% disagreed as shown in figure 15 below.

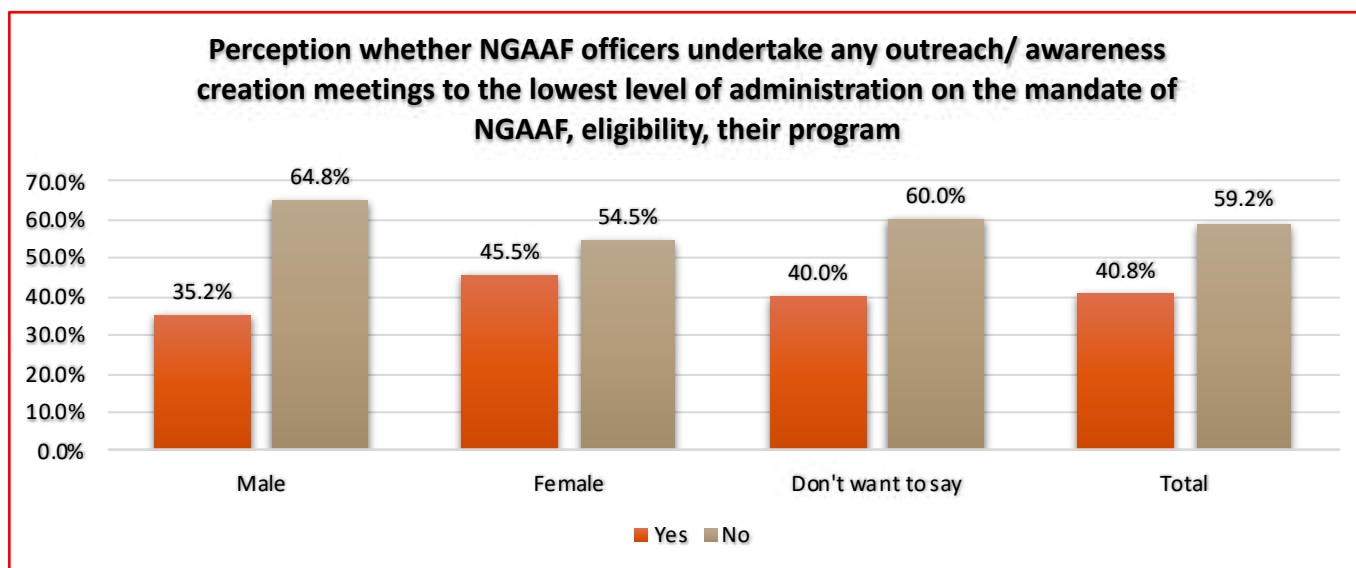


Figure 15: Perception of whether the awareness creation is effective

The researchers sought to provide more answers on why the awareness creation forums were effective. For those who indicated they were effective, they mentioned; improved efficiency of public service delivery, a good understanding of how the government develops and implements its priorities; creation of awareness about the funds; and exchange of ideas and guidance on how to operate projects. Further, the beneficiaries mentioned aspects like empowering women, PWDs, and youths with skills on how to start, manage, and carry-out business, as well as opening up forums, to discuss rising issues to the group fund, hence increasing efficiency in managing the group funds.

Similarly, the researchers sought to understand why the awareness campaigns were not effective. Some of the reasons given were that they (the beneficiaries) had never attended such awareness campaigns, they had no access to information, and the meetings were so brief and done hastily that they did not benefit from the information they provided.

3.4.3: Composition of NGAAF County Committees

The composition of the NGAAF County committees was discussed as shown in figure 16. Respondents indicated that the NGAAF county committee is composed of youth representatives, women reps, sub-county officials, PWDs representatives, and gender experts. The summary of this information is shown in figure 16.

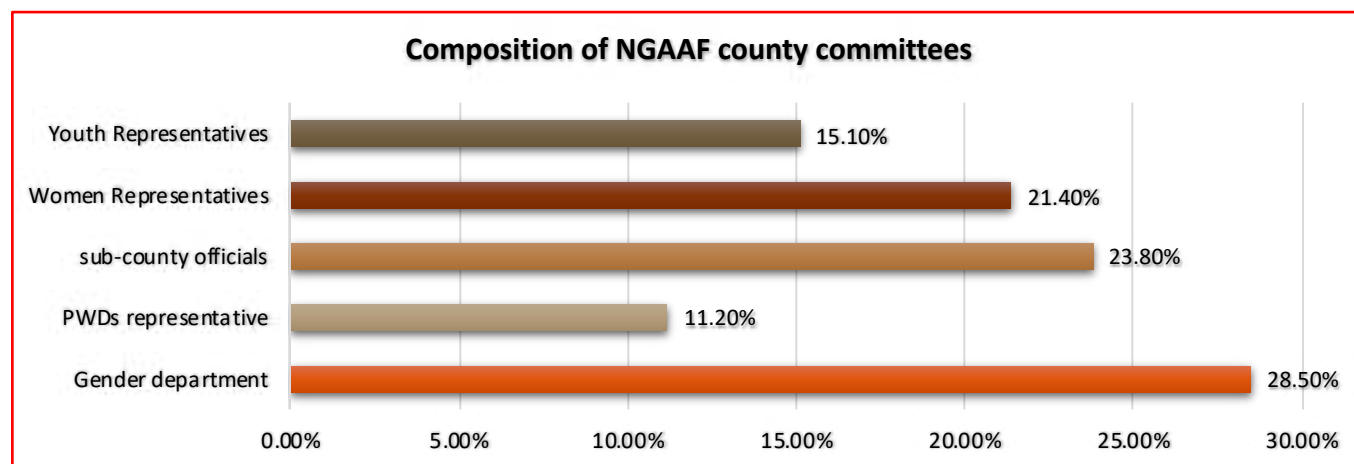


Figure 16: Composition of NGAAF county committees

3.4.4: NGAAF County Committees and Public Participation

The study sought to understand whether the county committee undertook any form of public participation to identify projects and beneficiaries for the affirmative action funds. The findings as summarized in figure 15 pointed out that a majority of respondents 60.1% did not know whether there was any form of public participation. There were about 25.2% of the respondents indicated that there were some forms of public participation done by NGAAF County Committees to identify projects and beneficiaries as summarized in figure 17.

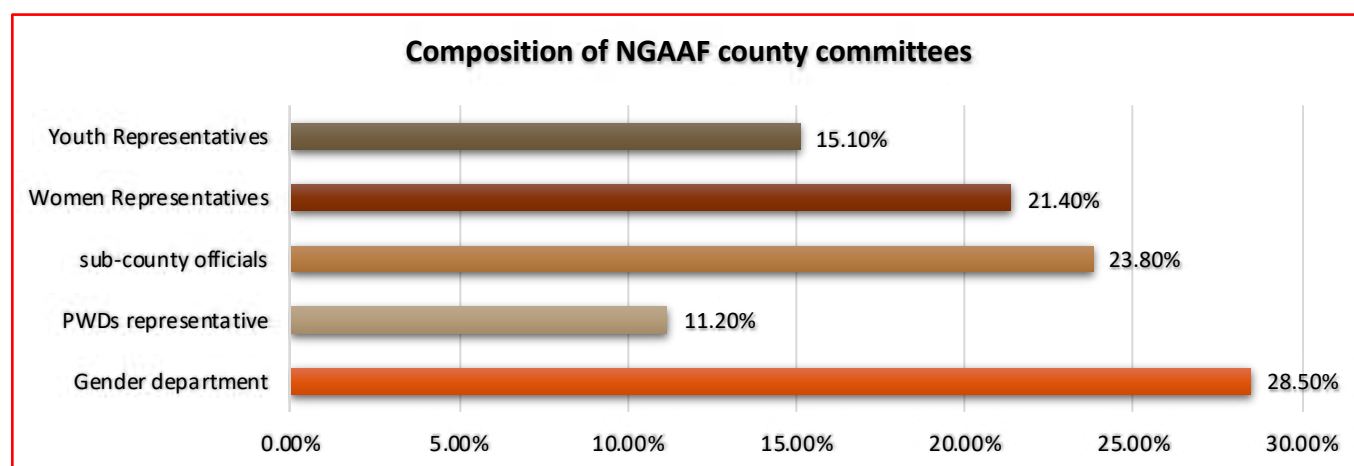


Figure 17: Whether the County committee undertakes public participation to identify projects and beneficiaries

To understand the public participation in group membership and based on the two counties, it was identified that 30.9% of the group members (through FGDs) disagreed that the county committees undertook public participation. Most of the group leaders in Kisumu County 43.3% disagreed, similar to 16.0% in Kajiado County where there was no public participation. There is, therefore, a need for the County Committees, especially in Kisumu County, to undertake public

participation to raise awareness of the NGAAF projects and available funding, targeting groups.

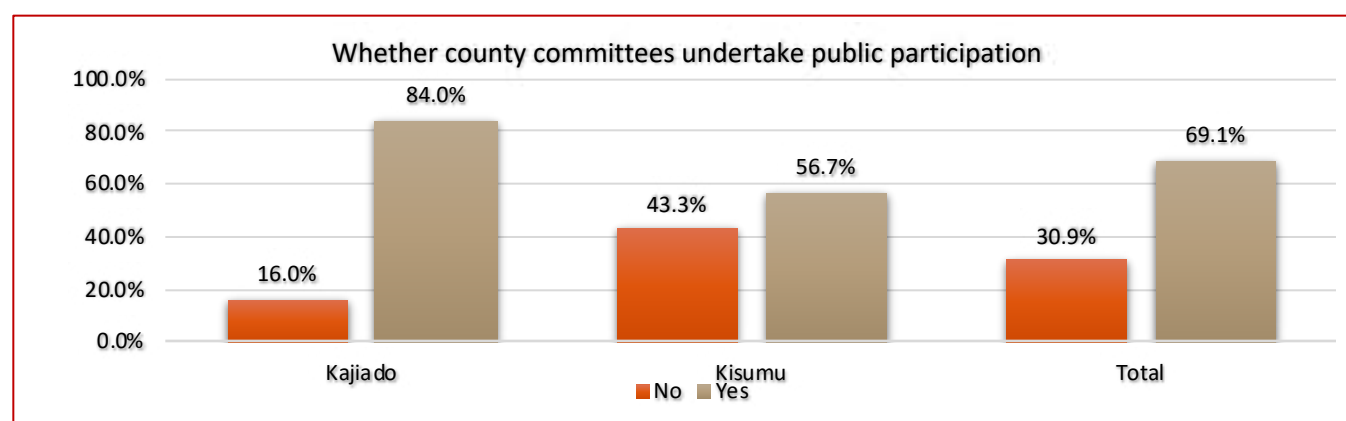


Figure 18: Whether County committees undertake public participation

FGD members were asked by the county committee to undertake public participation to identify projects and beneficiaries. The following were their responses;

- Yes, at sub county offices and the county. We also saw madam women representative. Woman member in All-inclusive group, Kajiado County
- Yes, they do follow up and probe to find out how the benefactors are faring. Women leader, Kajiado County
- yes, it is done at the village level. Member, Youth group, Kajiado.
- Yes, I have attended a few, but they don't take out opinions and only favor their people. Member, Youth group, Kisumu County
- No, I am not aware of any public participation. Member, youth group, Kisumu County
- Not really, there is low awareness creation in the grassroots, its less effective. Group member, Women group, Kisumu County
- Yes, I have attended a few, but they don't take out opinions and only favor their people. Group Member, Kajiado County
- It is there but only selected individuals attend. They don't understand the criteria used to pass information on who should attend the meetings. A female, youth group, Kisumu County

For the 25.2% of the respondents who indicated that there were county awareness forums, they described how the awareness outreaches are done to reach as many beneficiaries as possible. They mentioned that training was done to teach on utilization of the fund; that some members attended one forum organized in their local areas, and which was well planned and all-inclusive. Further, those who attended noted that every citizen was given time to air out their views, where the outreach campaigns were headed by representatives from the office of the women's rep. Similarly, they (NGAAF county officers) participated in educating the beneficiaries on how they can utilize the funds when given or awarded by NGAAF County committees. Another member noted that the public participation forum was organized and used to enlighten the group members on how to make a profit from the funds, with another group of respondents indicating that the public forum was organized in the local market and many people were in attendance, listening to the information about the affirmative action funds. Similarly, the public views were collected about the project, beneficiaries, and how the project can be improved in the future.

The study also sought to understand whether the beneficiaries had interacted with the County committee members, where only 24.2% of them agreed they had interacted with the committee, with 75.8% disagreeing. Further, more females at 28.0% compared to 19.8% of the male respondents who had interacted with the county committee members as shown in figure 19 below. This points out that women were more likely to be reached compared to men.

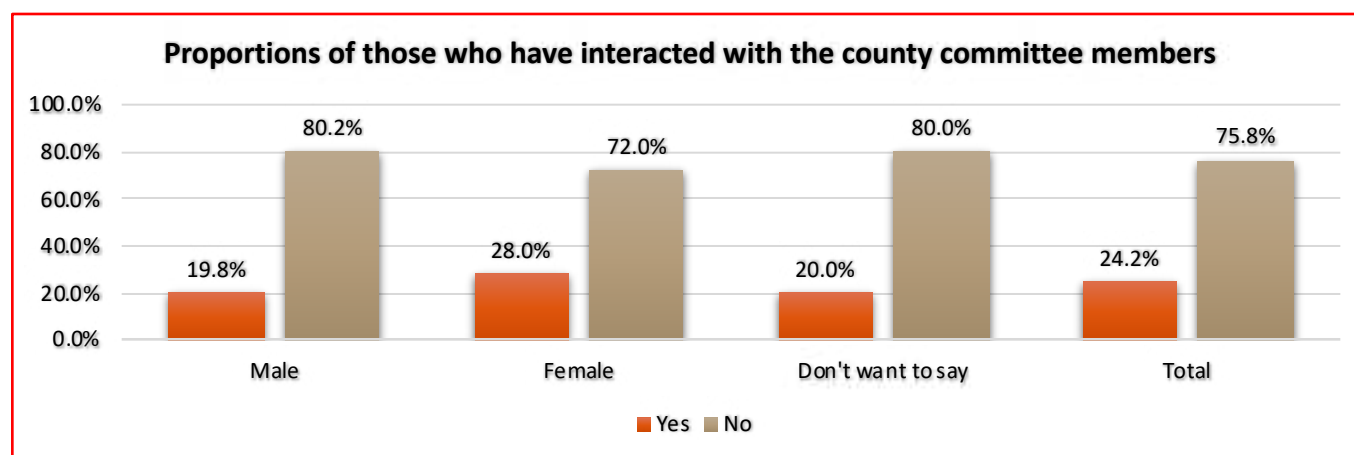


Figure 19: Proportions of those who have interacted with the county committee members

The researchers sought to understand how the beneficiaries were reached, with most of them (81.6%) indicating that face-to-face was the channel used, while another 35.4% pointed to phone calls as the method of reaching them. From the summary in table 12, it was clear that most of the meetings were done face-to-face, which had more impact compared to other forms like letters (8.9%), and phone calls (35.4%).

Table 12: Avenues for reaching citizens on information about projects funded by NGAAF

	Responses	Percent	Percent of Cases
Phone call	56	27.7%	35.4%
Letters	14	6.9%	8.9%
Face to face	129	63.9%	81.6%
Others	3	1.5%	1.9%
Total	202	100.0%	127.8%

Through the engagement of the county committee members over key informant interviews, several of the roles done by the county office/department were elaborated as follows;

1. They train on financial literacy
2. They target the vulnerable groups like widows and those with low education levels
3. They give bursaries and scholarships
4. They assist in accessing loan forms
5. They do vetting and allocation of funds
6. They identify the target beneficiaries, for example, the women and youth groups

3.5 Oversight role in Implementing NGAAF Projects

3.5.1: Perception of Oversight Roles in implementing NGAAF-Funded projects

There is a need for the county officials to ensure NGAAF beneficiaries undertake the awareness/outreach projects to other potential beneficiaries in their areas. The findings show that half (49.1%) of the respondents did not know whether the oversight roles in implementing the NGAAF-funded projects were done effectively by the county committees. Similarly, about 30.2% and 20.7% of the respondents agreed and disagreed respectively that the County Committees were effective

in their oversight roles in the implementation of the projects. In terms of gender disaggregation, more females at 33.3% compared to 25.9% of men felt that the county committees were effective in their oversight roles for NGAAF-funded projects. The summary of the findings is shown in figure 20.

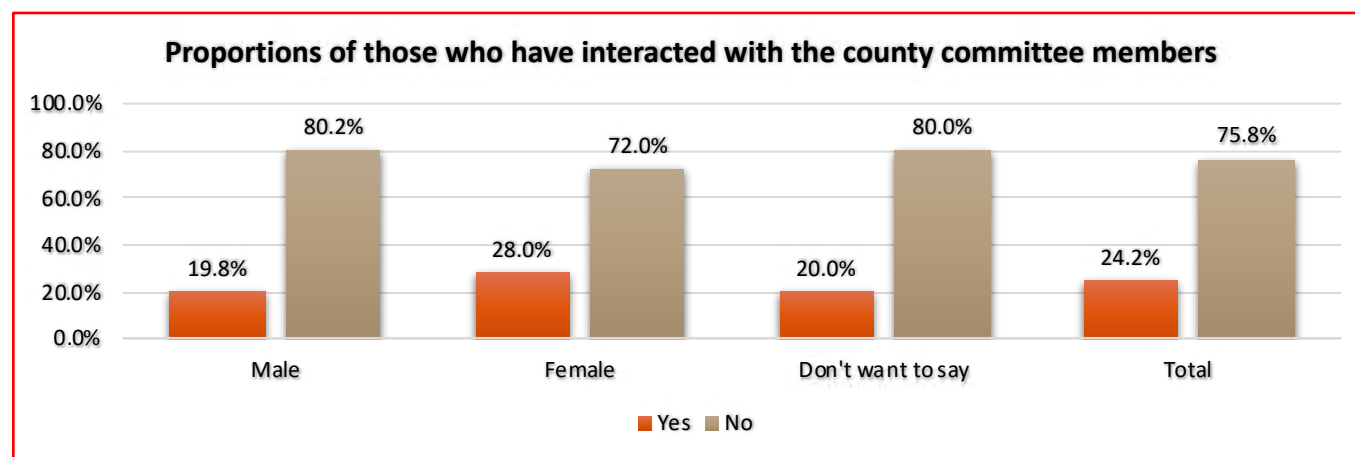


Figure 20: Whether the county committee is effective in their oversight role in the implementation of projects

3.5.2: Mismanagement of NGAAF projects' Funds

The study also sought to understand whether the respondents were aware of any cases of funds mismanagement related to the NGAAF offices. The results point to a possible lack of information, where a sizeable number of respondents at 23.6% were not aware, while another 7.2% agreed that there were embezzlements and mismanagement of funds at NGAAF projects. Convincingly, 69.2% of the beneficiaries indicated that they were not aware of any NGAAF-funded projects that were mismanaged as shown in figure 21.

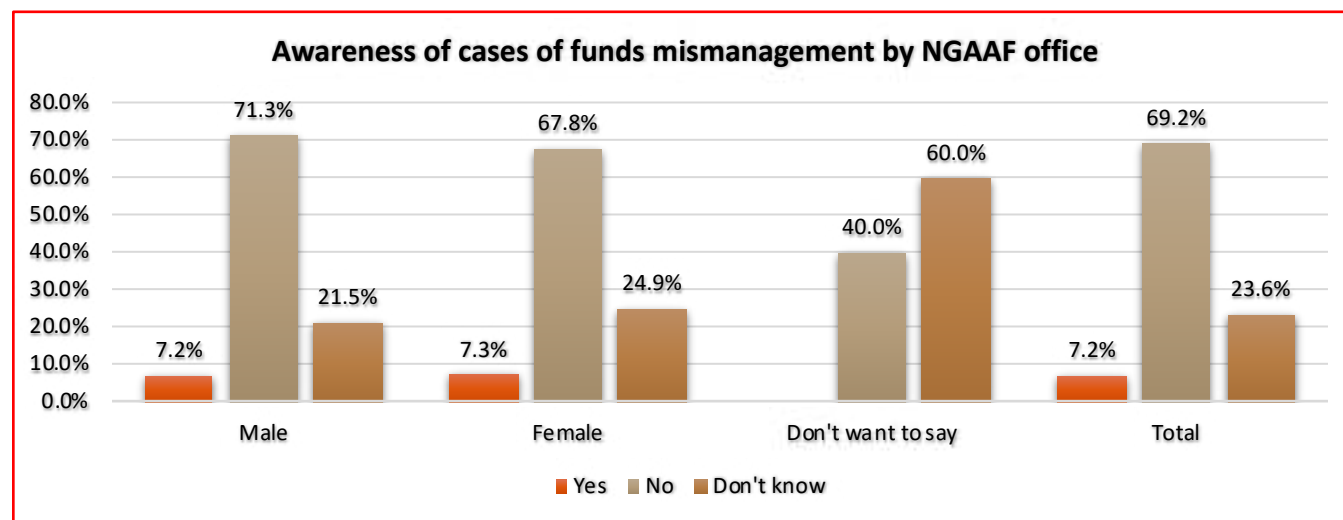


Figure 21: Awareness of cases of funds mismanagement by NGAAF office

The study further sought to understand what kind of funds mismanagement was observed by the 7.2% who were aware of some cases of funds mismanagement. The emerging forms of funds mismanagement included; abuse of office and embezzlement of funds, project implementation did not meet agreed standards and objectives, and withdrawal of funds without clear agendas.

3.5.3: Disciplinary Actions in Mismanaged NGAAF-Funded projects

When funds are mismanaged, there is a need for disciplinary action to prevent a repetition of mismanagement. There were only 12.6% of the respondents indicated that they were aware of some form of disciplinary action that was taken by NGAAF officers in case funds were misused by the beneficiaries. More females at 15.5% compared to 8.9% of men were aware of some disciplinary action taken. This would also relate to the relatively higher number of women utilizing the NGAAF funds compared to men. There were 87.4% of the respondents who were not aware of any actions taken by the NGAAF officers, an indication that the majority of the respondents lacked awareness of how NGAAF funded projects and in general the affirmative action funded projects worked. The summary of the findings is shown in figure 22.

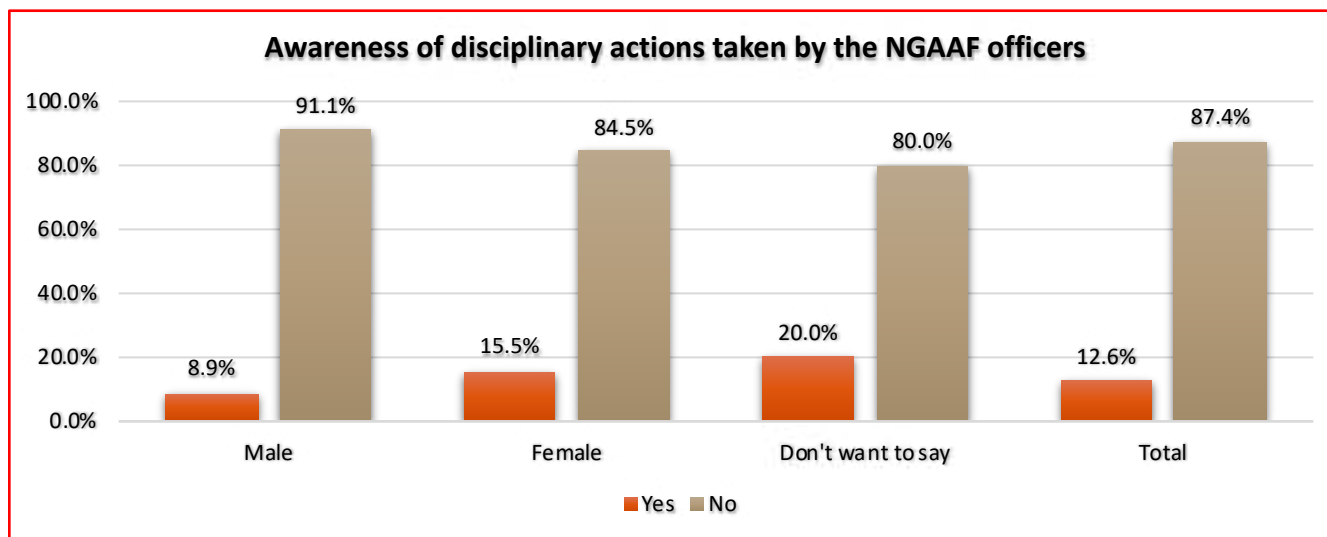


Figure 22: Awareness of cases of funds mismanagement by NGAAF office

For those who were aware of some disciplinary action taken by NGAAF officers against beneficiaries who misused funds, blacklisting from the fund topped the list. The other measures taken to discipline such members or groups were de-registration of the group, barring any future funding, and prosecution of people or groups which misuse the funds. The measures were considered effective for handling groups that were mismanaging NGAAF-funded projects.

On the aspects of mismanagement by duty-bearers, that is the NGAAF officials, there was little information from the beneficiaries. This could be attributed to the low awareness of the disbursed amounts of NGAAF funds to the county and constituency offices. This would mean that more audit reports are shared with the beneficiaries and other activist groups to agitate for efficient and transparent use of NGAAF funds. From the NGAAF OAG (Office of the Auditor General) audited reports 2019-2020, Kisumu and Kajiado Counties cumulatively received Ksh. 158,233,725 and Ksh. 113,038,579 respectively from FY 2014 to the end of FY 2019/20. There was a reported loss of Ksh. 7,265,000 which could not be confirmed by OAG from the 2019/20 audited reports.³ Further, another Ksh. 907,396,510 could not be accounted for as the management of the NGAAF in county offices did not provide supporting financial information and documents. There were also many cases of unauthorized expenditures associated with monitoring and evaluation reserves across the 47 counties. Specific to Kisumu County, there were irregular procurement practices related to the construction of a market project at a cost of Kshs. 11,711,047 for the Akado Market Traders Group.⁴ In this case, the NGAAF county committee did not have an MoU with the group, showing their commitment to the project as required under the NGAAF Access Guidelines, 2017 section IV. Further, the contractor who was awarded the project had not provided the necessary mandatory document. This showed high levels of funds misappropriation on the part of duty bearers in Kisumu County. The evidence of financial misappropriation in NGAAF offices could be attributed to serious and significant misstatements that may arise from inadequate information, limitation of scope, inadequacy, or lack of proper records such that I was not able to form an

³ OAG Financial Audited reports for FY 2019/20

⁴ Ibid.

opinion on the financial operations.⁵ The OAG report has not flagged Kajiado County for misappropriations in its 2019/20 report. This also does not mean that there are no misappropriations as of the reported periods. Further audited reports for 2020/21 are necessary to ascertain the levels and incidences of any of NGAAF funds' misappropriations.

3.6: Impacts of implementing NGAAF projects on beneficiaries

The NGAAF fund was considered to have made a significant impact on the lives of the targeted beneficiaries as supported by 64.9% of the respondents. There were 35.1% of the respondents who felt that the funds had no positive impact on the lives of the target beneficiaries as shown in figure 23 below. In terms of gender segregation, there were more females at 71.5% as compared to 56.3% of men who thought that the fund (NGAAF) has had a positive impact on the lives of the target beneficiaries. Women felt the significance of NGAAF projects most compared to men, possibly relating to the many women groups benefiting from the funds compared to men.

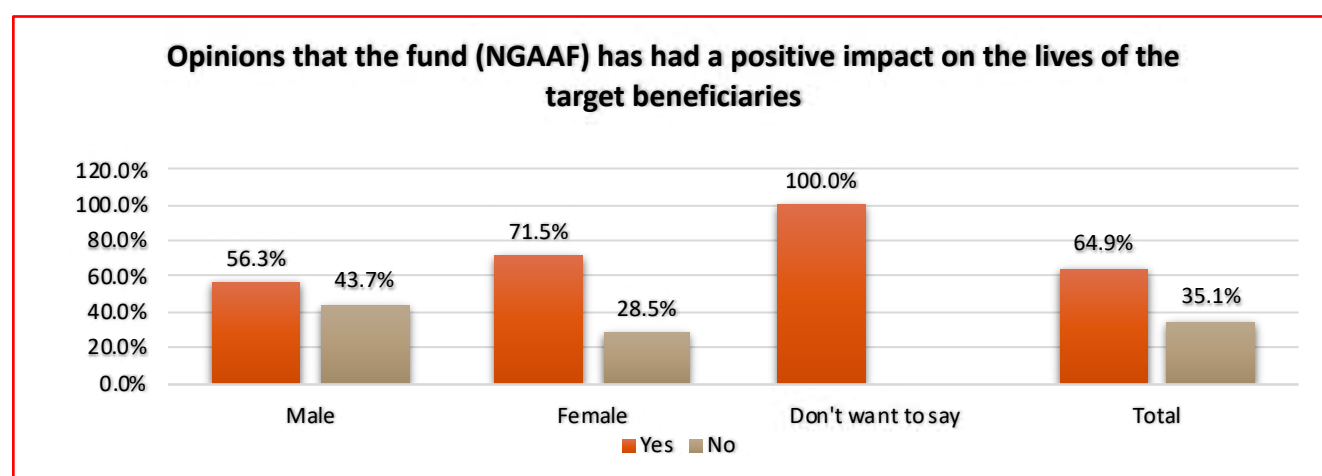


Figure 23: Opinions that the fund (NGAAF) has had a positive impact on the lives of the target beneficiaries

The respondents who felt that the NGAAF-funded projects had positive impacts on the lives of the targeted beneficiaries cited several reasons. Some of the reasons given for positive impacts from the NGAAF funds were;

1. Benefiting youths through vocational training, provisions of business support materials like welding machines and capital, giving them motorcycles, providing funds for creating new water sources (boreholes), and giving small-scale businesses umbrellas.
2. Promotion of education through paying school fees and giving several school-going children bursaries.
3. Starting businesses where beneficiaries get funds to start small businesses
4. Creation of job opportunities where benefiting groups employ other people
5. Promotion of self-employment through training youths on vocational skills
6. General Improvement of living standards for the families that benefit from the funds
7. The NGAAF has uplifted women economically, where businesses have been sustained

For those who said there was no positive impact from the NGAAF funds, they gave reasons like that knowledge on NGAAF was still low, that they had never applied for the funds, and that some funds once received were misused, hence not benefiting the targeted beneficiaries.

⁵ Sourced from NGAAF OAG Audited Reports for 2019-2020.

From the FGDs, the following were the responses on whether NGAAF has had any impact among the beneficiaries.

From Kisumu County FGDs, the following were the sampled impacts

- It was a source of income for a lot of people especially during the pandemic. Member, Youth group
- There is a big change in our group. It empowered the youth through table banking. Member, Women group
- Through table banking, the fund has boosted our loaning process to members and boost their business. Leader, Youth group
- members access loans at an interest of 10% with a maximum borrowing of 20,000. Member, PWD group
- It kick-started off small businesses. it increased money circulation. Member, Youth group
- expanded their business from onions to tomatoes to new doing beans plantation. Member, women group
- We bought work tools, acquired more loans to buy manure and helped them (members) to support their families. Member, all-inclusive group

From Kajiado County, the following were the responses on the benefits of NGAAF funds;

From Kajiado County FGDs, the following were the sampled impacts of how members benefited from NGAAF

- It improves the living standard to the people funded by NGAAF. Member, women group
- Improves the living standards to the youth, women and PWDs. Member, all-inclusive group
- It has promoted togetherness in the group. It boosted the small businesses economically. Member, PWD group
- We are able to give better services so that means good income to us it also helped the women economically. Member, women group
- We purchased 60 goats we kept them and even though some of them died, the remaining ones added value and we still made a profit. Member, Youth group
- It has reduced the cost of funeral expenses since the tents are freely offered to members. Member, women group
- We are able to pay school fees for our children and we also started table banking. Member, women group

From the FGDs, it can be deduced that members have experienced great benefits that were not there initially. The success stories narrated act as a motivation to the NGAAF county committees to improve and better the projects, create awareness and expand their reach to more groups in the community.

3.7 Challenges faced by beneficiaries during application of funds

The section captures some of the challenges identified throughout the primary data collected that relate to the utilization and management of the national government affirmative action fund (NGAAF).

Some of the identified challenges were as follows;

1. Some of the information about the NGAAF was not easily available to the targeted beneficiaries.
2. There were long application forms for the NGAAF funds hence potential beneficiaries would not focus on reading them
3. There were low levels of awareness about the NGAAF mandate, eligibility of funds, and utilization

From the FGDs done, some of the mentioned challenges for implementing the projects were as follows;

- During the application; it's not easy to access the application documents i.e. certification. During Utilization; some members do not utilize the funds well; and there are some mismanagements, where some beneficiaries are poor

managers. Member, youth group, Kajiado.

- Application; it was not easy to access the application documents i.e. group certificates; On utilization, some members do not return the money on time; Management; most of the members mismanage the funds. member, women group, Kajiado County
- language barrier and the funds were below our expectations. Female, all-inclusive group, Kajiado County
- Language barriers as far as application is concerned. In utilization we had the same problems because the funds were not enough as we had expected. Female, youth group, Kajiado County
- The process was demanding but eventually we managed, that is, because initially we had registered as a co-operative but it wasn't viable for the funding, we still registered again to fit the requirements. Member, women group, Kajiado County
- Yes, the funds were issued but wasn't enough because there are so many people in the group, I wish they would increase it. Youth group member, Kisumu County
- We got the funds in 2019, and due to the covid-19 the plans for the money were disrupted and we didn't realize the profit intended. Member, women group, Kisumu County
- The rate of members borrowing is too high. Filling the forms was too high and collecting the documents was tedious at best. Youth group member, Kisumu County

From the key informant interviews, some of the challenges identified related to the targeted groups not applying, and others being too large to have meaningful benefits. The following was the comment from one interviewee;

“First, the youth rarely apply. Secondly, for women groups, the number of group members (100 women and above) hinders most women from applying for these funds, and three, PWDs do not fit quorum as most of them are not in groups and want to apply as individuals. They also have a challenge of accessibility in reaching the offices.” **NGAAF staff**

From the Kajiado County Department of Gender, the following were cited as the challenges;

1. NGAAF allocation is not enough. More funds should be allocated to NGAAF by National Treasury and planning.
2. NGAAF allocation has been reducing over the years thus groups are getting less money
3. Uptake of the funds is not as good as expected. More awareness is needed.
4. Illiteracy among group members (Women 70%) leads to esteem issues like the inability to speak out
5. Mismanagement in the groups may bring misunderstanding
6. Groups do not want to venture into the broad scope of projects.
7. The county is vast and there is a poor road network thus accessing the target beneficiaries across the county is a challenge.

CHAPTER FOUR: CONCLUSION AND RECOMMENDATIONS

4.1 Conclusion

The study was about the National Taxpayers Association's evaluation of the utilization and management of the National Government Affirmative Action Fund (NGAAF) and its socioeconomic impact on the beneficiaries. The study was done in Kajiado and Kisumu Counties, where respondents gave their feedback on their perceptions and experiences with NGAAF, and how the fund has benefited them in their livelihoods. Based on the key thematic areas, the following are the conclusions made from the study.

Awareness and utilization of NGAAF: The majority of the beneficiaries are aware of the NGAAF and the targeted beneficiaries, as well as the type of projects that can be funded by the national government affirmative action funds. Secondly, a good number of the respondents have tried applying for funding from NGAAF, with a relatively high number benefiting from the funds. The amounts that most of the beneficiaries received were from Ksh. 50,000 to 200,000 (this formed 85% of all disbursed monies. The application forms were considered readily available by a larger number of respondents although there were some challenges like language barrier, huge forms, lack of support to PWDs, and distance to reaching the offices where the forms were available. The training was also done to a majority number of respondents, especially those in groups. There were drawbacks relating to the frequency of training, with some areas indicating they had not been reached for training and capacity building. There were mixed feelings about follow-ups and monitoring of activities engaged by beneficiary groups. Through the two counties, the challenges were the same, including the large documentation requirements needed, the language barrier where the forms are in English, and the required interpreter services for the many illiterate potential beneficiaries. In terms of gender, more women (39.3%) expressed challenges when applying for NGAAF.

Access to Information about NGAAF Projects: In the thematic area of access to information about NGAAF projects, WEBSITES, Women Rep offices, and the county/sub-county offices were the main sources of information for NGAAF-funded projects. It was strongly felt (by 59.2% of respondents) that the NGAAF officers at the county levels were not undertaking outreach/awareness creation meetings to the lowest levels of administration on the mandate of NGAAF, eligibility, and their programs. This presents another opportunity for the NGAAF staff to undertake awareness campaigns at the lowest of the administration levels. On the other hand, those who had experienced some form of awareness from the NGAAF offices recorded mixed reactions, a third quoting the frequency of the outreach as once per year, another third quoting twice and another more than two times a year. Despite the low frequencies of outreach campaigns, the efficiency was quoted to be high (95.9%). Members were aware of the composition of the NGAAF County Committees, where they mentioned youth representatives, women representatives, sub-county officials, PWDs representatives, and gender experts. There was a low number of beneficiaries/respondents (25.2%) who indicated that the county committees undertook public participation to identify key projects and beneficiaries. This number differed from that of the groups (69.1%) who indicated that the county committees undertook public participation. The gap was attributed to the targeted outreach by the county committees to the groups that we're more likely to benefit from the NGAAF funding.

Oversight role in Implementing NGAAF Projects: About half of the respondents (49.1%) did not know whether the county committees were effective in their oversight roles in implementing NGAAF projects. This could be attributed to a lack of performance matrix or indicators on the oversight roles expected of them. In regards to fund mismanagement, about 7.2% of the respondents indicated that they were aware of cases of NGAAF fund mismanagement. The group that did not know whether there were NGAAF funds mismanagement was about 23.6%. Further, the study found that 12.6% of the respondents were aware of disciplinary actions taken by NGAAF officers against those who had mismanaged their allocations. In many areas, females recorded higher responses in terms of positively perceiving the county committees as effective in their oversight roles, and a higher proportion (28%) of women interacting with the county committees. From the OAG Audited Financial Reports, it was established that there were misappropriations from Kisumu County.

Impacts of implementing NGAAF projects on beneficiaries: There was a general agreement that the NGAAF projects had a positive impact on the lives of the target beneficiaries. More females (71.5%) than males (56.3%) recorded a positive impact from the NGAAF interventions. Several benefits were recorded among them including, benefiting the youths through vocational training, promoting education of children through the provision of bursaries, starting businesses where beneficiaries got capital, creating job opportunities where benefiting groups employ other people, and general improvement of living standards for the families.

Project implementation challenges: The study established that some of the information on the NGAAF was not easily accessible to the targeted beneficiaries. The application forms were long and a relatively higher number had a challenge reading them as it was in English. The amount of funding is not enough, especially for women where the impact is

significantly great. Illiteracy among the group members was a challenge, which limited their contribution to group affairs and oversight of money expenditure. There were also low levels of awareness recorded among the respondents which could be attributed to the vastness of some Counties, for example, Kajiado County is vast and reaching all the villages is a challenge.

4.2 Recommendations

Based on the findings in chapter three, and the conclusions in section 4.1, the following are the recommendations;

1. **Increase awareness/outreach campaigns and public participation:** Low levels of awareness were a recurring issue across the entire study. Despite the challenges of vastness in reaching out to the lowest administration levels, there is a need to bring awareness campaigns to the ward levels and villages. There is a need to invest resources that can support frequent and periodical outreach campaigns. Similarly, dedicated outreach departments at the county and sub-county NGAAF offices would come in handy to enhance awareness in every ward/sub-location/village in the county. Public participation is recommended to enable citizens to prioritize projects and contribute to the accountability of the NGAAF funding.
2. **Allocate specific funds for awareness creation:** this was an observation made during validation meetings with the beneficiaries. From the validation meeting and engagement with the NTA staff, it was established that there was no specific budget for awareness creation among special groups like vulnerable groups like persons with disabilities. For proper awareness creation and effective public participation, funds should be earmarked for the sole purpose because as it stands, there is no allocation to cater for the same. The NTA would enhance civic education to reach out to more groups on the scope, applicability, and management of NGAAF-funded projects.
3. **Engagement of the mainstream media in outreach campaigns:** from the primary data collected, most of the questionnaire respondents indicated not to have information about NGAAF and the funding eligibility. Apart from the groups who had relatively higher knowledge and engagement with NGAAF county committees, individuals (common citizens) seem to have low levels of awareness and utilization of NGAAF funding. Several respondents suggested the use of mainstream media outlets like radio, television, and print media to popularize the mandate, roles, and eligibility of NGAAF. Through the use of mainstream media, there will be more coverage, increased awareness, and more accountability.
4. **Enhanced capacity building through training for beneficiary groups and individuals:** it was observed that the impacts of the NGAAF project were significant, hence the need to sustain, manage and utilize the funds well for the benefit of the target beneficiaries. To ensure beneficiaries embrace sustainability practices, group training, seminars/workshops on NGAAF utilization, and management are recommended. Training is also associated with a significant reduction of funds mismanagement and consequent disciplinary actions which limit the groups/individuals from further financial assistance.
5. **Multistakeholder collaborations:** one of the approaches to reach more groups and individuals in benefiting from NGAAF is to engage government stakeholders, especially the administration at the lowest levels, as well as engage non-governmental organizations and the private sector in creating awareness of NGAAF. Engaging a wider scope of stakeholders ensures shared roles, and the public owns the affirmative actions funded projects. One of the forms of collaboration is to enact policies, programs, and structures that link national and county governments in targeting, funding, and sustaining NGAAF-funded projects among the targeted beneficiaries. The linkages ought to bring the county and national governments together in overseeing the implementation of the NGAAF funds.
6. **Considerations for special needs persons and male youths:** it was established that PWDs and those with special needs were not accessing the funds as would be expected. Most of the groups for PWDs were not having quorums hence were not benefiting from the NGAAF funding. It would be recommended that special needs persons and groups have slightly different and lenient requirements to encourage them to apply and to benefit more of their groups. Similarly, more youth groups need to join and apply for NGAAF funding. Also, more awareness among males is recommended.
7. **Campaign for increased funding for NGAAF projects, and targeting more vulnerable groups:** it was established that some women and all-inclusive groups had memberships of over 100 persons, making it difficult

to have a significant impact from the relatively meager funding. More funding is needed for qualifying proposals, with priority on the special and vulnerable groups.

8. **Simplifying NGAAF application processes:** one of the emerging concerns among groups and individuals was the long and complicated application process, with a lot of attachments. It would be suggested that application forms be simplified with lesser attachments. The forms need to be accessible at the lowest administration level, mostly the ward level for groups and individuals to access them. Respondents suggested that application forms should be available even at the chief offices where community members can easily access them.
9. **Design and implement guidelines or disciplinary action guides for beneficiaries misappropriating NGAAF Funds:** it was noted that an emerging concern was the lack of proper guidelines or disciplinary action guides for the beneficiaries who misappropriate NGAAF funds. Policy intervention should be put in place to ensure that all form of funds embezzlement is curbed both by the fund managers as well as the beneficiaries. It would also be recommended that a proper M&E framework be put in place and resources allocated for the same to assist in monitoring and evaluating the utilization of these funds.

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