

Strengthening Entrepreneurial Skills for Refugees and
Host Communities in Kakuma Refugee Camp and
Kalobeyei settlement, Turkana County

Needs Assessment Report



Pamoja commissioned this assessment with the support from German Cooperation (giz/cps). The needs assessment was led and reported by Dr. George Kut, reviewed and designed for publication by Paul Odumbe. The views expressed herein are from the field and considered accurate to inform programming and planning for initiatives aimed at strengthening entrepreneurial skills for refugees and host communities in Kakuma refugee camp,

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LIST OF ABBREVIATIONS

AAH-I	Action Africa Help International
DRC	Danish Refugee Council
DRC	Danish Refugee Council
FAO	Food and Agriculture Organization
FGDs	Focus Group Discussions
ICT	Information Communication and Technology
MSMEs	Micro, Small and Medium Enterprises
NGOs	Non-Governmental Organizations
P4T	Pamoja for Transformation
PLWDs	People Living with Disability
POS	Point of Sales
RAS	Refugee Affairs Secretariat
WFP	World Food Programme

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1.0. SUMMARY DETAILS OF ASSESSMENT

1.1. BACKGROUND OF STUDY

Pamoja for Transformation (P4T) Trust carried out a needs assessment to help in implementing a skills and enterprise development project aimed at strengthening small-scale business and entrepreneurial skills for refugees and host communities in Kakuma Refugee Camp and Kalobeyei settlement, Turkana County. The project targets women and youth in income generating activities that need support for growth, expansion, employment creation and gender empowerment.

The main objective of 'Strengthening Entrepreneurial Skills for Refugees and Host Communities project' is to equip refugee and host communities in Kakuma refugee camp and Kalobeyei settlement scheme in Turkana County with entrepreneurial skills to enable them to grow and expand their business. The project will further enhance performance and business growth as well as, increase chances of job opportunities from the Micro, Small and Medium Enterprises (MSMEs). Specifically, the project targets 250 MSME owners (both women and men) and employees from the refugee and host community to successfully strengthen their entrepreneurial skills, expand their business, increase their income and generate employment opportunities. Out of 250 MSME owners, 30% (75) shall be women business owners. 50% shall be recruited from the host community while the remaining 50% from refugee community.

1.2. OBJECTIVE OF NEEDS ASSESSMENT

The objective of the needs assessment was to better understand the dynamics of the market in Kakuma camp and Kalobeyei settlement scheme in order to identify business opportunities, challenges, and possible areas of intervention. Specifically, the study focused on local small-scale business entrepreneurs wanting to start or scale-up their businesses.

1.3. METHODOLOGY

This section describes the method, sampling strategies, questionnaires, study bias and study limitations. There exists a number of study reports on Kakuma refugees and host communities. Literature review of some of the recent studies on Kakuma and Kalobeyei markets provided information used to triangulate primary data collected from the field. In terms of qualitative information, the study applied semi-structured interviews (SSIs) and focus group discussions (FGDs) to get primary data. Semi-structured interviews and FDGs prepare questions and themes for the interview, although the order can vary and new questions can be asked according to the interview situation.¹

1.4. SAMPLING METHODS AND DATA COLLECTION

The study team simultaneously adopted snowball sampling and purposive sampling. The two sampling strategies are non-probability samples.² The two non-probability sampling strategies do not allow for generalizations about the population. Therefore, the study underpins the findings with secondary literature to make conclusions. In snowball sampling, the respondents suggest another person to interview. The strategy is suitable for a difficult-

¹ Saunders, Mark., Philip Lewis., and Adrian Thornhill. (2009). "Research methods for business students". Pearson education. Fifth edition

² Ibid.

to-reach population³ such as refugees owing to the language barriers, the nature of settlement, illegal status, social barriers and gender norms. Purposive sampling enables the researcher to decide which respondents to select.⁴ The study team decided for a purposive sample strategy based on the desire of P4T Trust to evaluate in-depth specific market sectors, unusual cases or key topics. Additionally, purposive sampling was used to cover all of the main nationalities and major locations in Kakuma camp and Kalobeyei integrated settlement. Purposive sampling facilitated the study team to close any gaps in the data collection.

The non-probability snowball sampling and purposive sampling are recommended in a study where sample size is ambiguous. The methods also have the benefit of collecting data as quickly as possible and adequately fitted to this study approach given the study team's short stay of only four days in Kakuma camp, town and Kalobeyei.

Overall, the study sample comprised County government and National government officials, small-scale traders, shop owners, businesspersons, organizations' staff members, refugees, women, and unemployed individuals.

The following table provides a summary of FGD sample used for the needs assessment.

TABLE 1: FOCUSED GROUP DISCUSSIONS BIO DATA

Location	No. of males	Number of females
Kakuma Town (Host community)	12	12
Kalobeyei (Host Community)	12	Not conducted ⁵
Kakuma 1(Refugees)	12	12
Kalobeyei Village 2(Refugees)	12	12
Total	48	36

³ Faugier (1997), Jean, and Mary Sargeant. "Sampling hard to reach populations." *Journal of advanced nursing* 26.4: 790-797.

⁴ Tongco (2007), Ma Dolores C. "Purposive sampling as a tool for informant selection." *Ethnobotany Research and applications* 5: 147-158

⁵ Not conducted due to tension arising from a fight around the venue



FIGURE 1: PARTICIPANTS GATHERED DURING AN FGD SESSION

Key informant interview respondents were the Deputy County Commissioner (DCC), Ministry of Interior and Coordination, Turkana County Director of Trade, Turkana Deputy County Commissioner, Official of St. Claire Technical College - Kakuma, the Camp Manager, Kakuma and Kalobeyei Settlements. The others were selected from the refugee and host community.

TABLE 2: KEY INFORMANT INTERVIEWS DATA

Location	Number males	Number of females
Kakuma	7	4
Kalobeyei	1	1

1.5. STUDY BIASES AND LIMITATIONS

The study tried to diminish any possible biases through paying careful attention to research ethics. However, the study cannot be considered entirely unbiased. In such an informal, sensitive and multi-ethnic environment of a refugee camp, research appearance and ethics are especially important.⁶ Accordingly, the study team leader, tried to read the body language of the respondents, judging whether they were interested, nervous or impatient, then adjusted the questions from the qualitative questionnaire and sometimes retained only simple questions.

⁶ Sultana 2007;Scheyvens 2000

2.0. FINDINGS AND ANALYSIS

In ensuing analysis, the scoring of percentages appear linear and same in most areas. This is because the data collected was qualitative data through interviews from key informers. The qualitative data was coded into variables to convert it into quantitative data that resulted to percentages of the variables. The reasons for linear results is because a small sample size was taken and from people with similar opinion in this case prominent business persons. They were giving same reasons in different words. The sample size was small because of the saturation of data from samples taken within the available short data collection period.

2.1. EASE OF DOING BUSINESS

2.1.1. OPPORTUNITIES THAT EXIST FOR DOING BUSINESS

The study participants were asked to state opportunities that exist in doing business. From our sample, the study established that both refugees and host communities run many different businesses. There are also opportunities that exist for business start-up and/or expansion summarized in the figure 2 below.

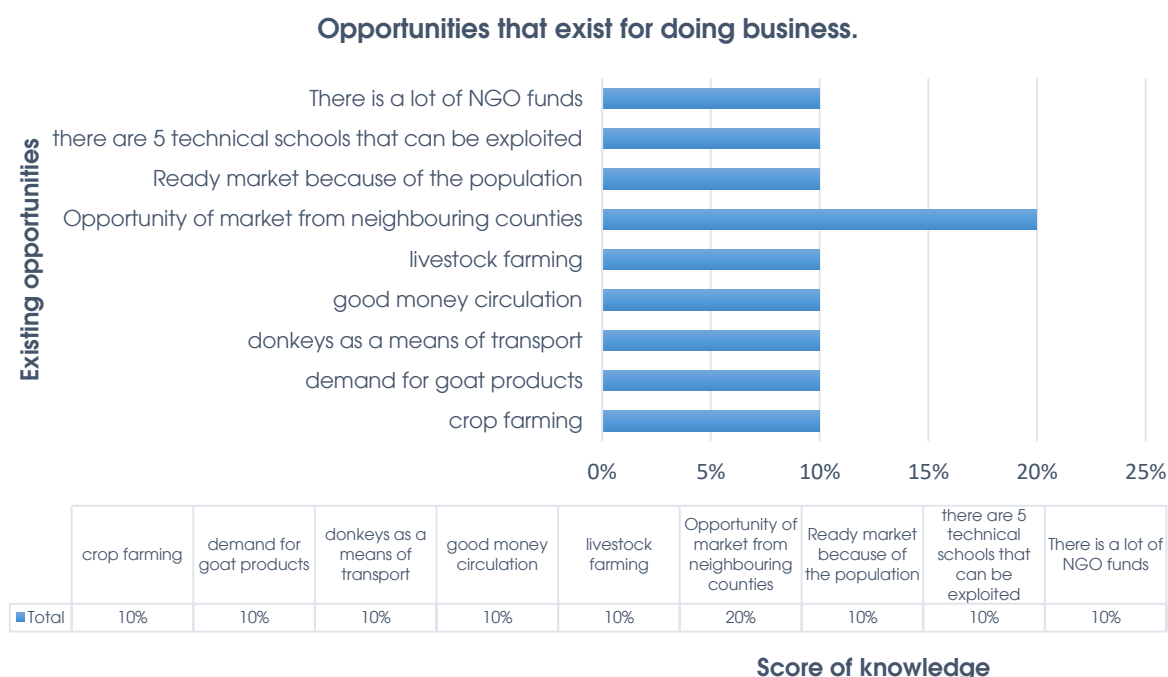


FIGURE 2: EXISTING OPPORTUNITIES FOR DOING BUSINESS

An approximate of 10% of the respondents from the semi-structured interviews identified that the availability of funds from NGOs is an impetus for business. Another 10% stated that there exists technical skills and training schools, which could be explored for partnerships with small enterprises. FGD participants confirmed that they are already benefiting from these technical schools. One of the participants narrated that:

"...there was a trainer from one of the schools who taught us how to plant a variety of vegetables including; sukuma, tomatoes, okra etc. All who were trained succeeded; we were also trained on financial management and business management skills. The profits were good. The business was only affected by drought, which halted the momentum. Now there is water, if only we can be facilitated to re-start the initiative..."

Other business opportunities that were identified by respondents include; crop and livestock farming; use of donkeys as means of transport to reduce transportation costs; these were suggested at 10% each.

Participants from FGDs stated that the opportunities for business are imbedded in the motivating factors for business in Kakuma and Kalobeyei which include the demand for; livestock products i.e. goat meat and goat skin; crop products; barber shops; posho mills; transportation services; banking and loan services; and business training and mentorship skills. P4T Trust criteria can be informed by these findings to determine the benchmarks for selecting project beneficiaries.

2.1.2. STRENGTHS OF DOING BUSINESS

The study established that there exist strengths in doing business in the region, for instance; individual strengths in terms of knowledge in conducting business was rated at 17%; while the presence of technical skills was rated at 33%. These strengths according to the participants are acquired either formally or informally. To augment the application of the knowledge and skills, the presence of a good business environment was identified as strength in the region at 33%.

Experiences in alternative economic activities like pastoralism were also included as business strengths by the participants at 17%. The figure below is a summary of strengths of doing business.

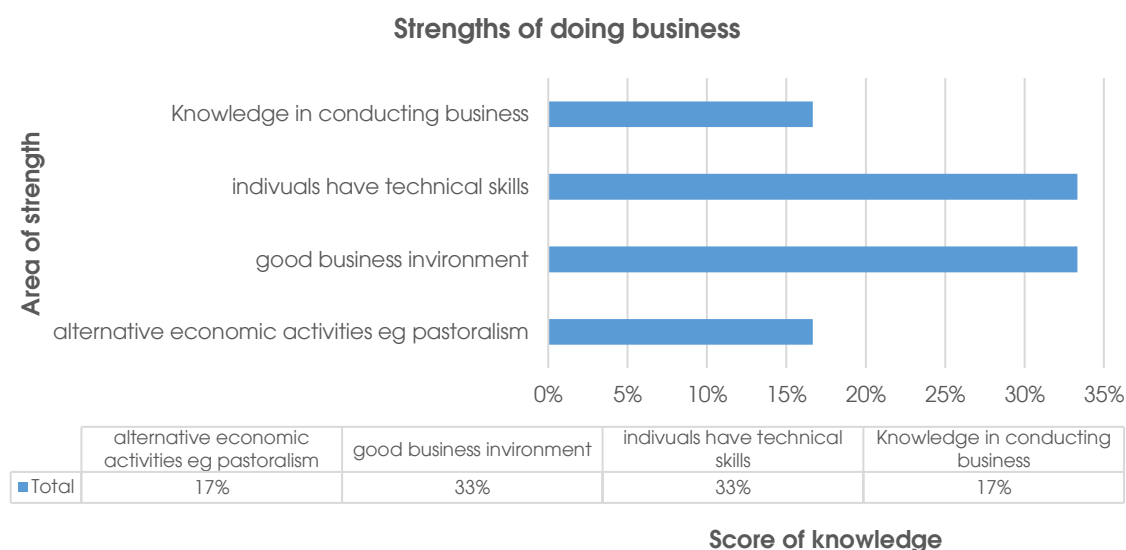


FIGURE 3: STENGTH OF DOING BUSINESS

During FGDs, the men from host communities in Kakuma stated that their strengths of doing business are found in their informally acquired skills; they highlighted that their skills could come in handy if they were supported to start businesses. Some of the skills include; quarrying for building stones. This skill is important given the shift of construction from temporary structures for the integrated housing for refugees and hosts. The quarrying and construction business could also offer employment opportunities to many youth who are currently idle.

Another man reported that he acquired skills in making wire mesh but lacks funds to expand the industry and that if supported, he could expand the business and employ others. The respondent added that; *"I like my skills, without skills even if you give me money, I cannot make it in business."*

Other opportunities identified were, selling motor cycle spare parts, and using personally acquired skills to train others in business management at a fee. One respondent said that;

*"I was trained as a Point of Sales (POS) representative and I now train refugees on POS to help them in stock management services to track buying and selling prices, and to track sales and the stock remaining. The POS also helps to generate information, which can be used to acquire loans for growing business. If I can get 75,000 Shillings, I can replicate this system. The POS system is currently only owned by World Food Programme."*¹

The following table summarizes various individual strengths in doing business by; (a) Location and categories as found in interviews with Kakuma host men, Kalobeyei host community men, Kakuma host women and Kakuma refugee men. The table also shows summary of reported existing small-scale businesses in discussions with Kakuma women refugees (mainly Somalis) and Kalobeyei2 women refugees. The discussions in other FGDs locations not listed in the table did not bring out specific business or skills to note.

TABLE 3: CLAIMED EXISTING SMALL-SCALE BUSINESSES, STRENGTHS AND SKILLS

Location and Categories	Reported Existing Small-Scale Businesses Skills
Kakuma host men	<ul style="list-style-type: none"> • Carpentry and joinery skills, on furniture. • Construction skills • Welding skills • Marketing skills when selling clothes • Hydro-form machine used to make building blocks, the machine is available but the youth don't have capital to purchase the raw materials for making the blocks • Business start-up and management skills i.e. skills in business records
Kalobeyei host community men	<ul style="list-style-type: none"> • Business negotiation skills to meet our profit needs, especially on selling livestock • Customer care and service skills • Pricing skills for goods to meet market needs • Skills in business needs assessment • Selling of livestock including, meat, shoes, clothes, food and other consumer commodities • Posho mill operation skills

Kakuma host women	<ul style="list-style-type: none"> • Grocery work and shop keeping • Tailoring men and women's clothes, as well as curtains, pillows, cushion covers, Boutique etc. • Business skills in identifying market needs for shoes • Salon work • ICT skills using computers, doing cyber work i.e. photocopy, operating M-pesa etc. • Servicing sewing machines and tailoring work. • Cooking and selling food and snacks, mandazi, and samosas etc.
Kakuma refugee men	<ul style="list-style-type: none"> • Retail shops, running M-pesa services and record keeping skills • I studied economy and sociology in the university, and I am skilled in peace building • Record keeping and tracking sales • I have certification for transport services • Communication skills to attract customers and marketing skills • Pricing and display skills to market products to meet consumer needs
Location and Categories	Reported Existing Small-Scale Businesses
Kakuma women refugees (mainly Somalis)	<ul style="list-style-type: none"> • Shop keeping, selling of sweets • Selling ice cream • Selling sodas, water, juice and food • Selling charcoal • Selling food; chapati and tea • Selling clothes, shoes • Tailoring skills by South Sudanese
Kalobeyei2 women refugees	<ul style="list-style-type: none"> • Selling vegetables and grocery i.e. arrowroots, sweet potatoes, cassavas • Tailoring • Selling second hand clothes • Selling airtime

2.1.3 READY MARKET DUE TO HIGH REFUGEE AND HOST POPULATION

As indicated in table 3 above, refugees and host communities reported being active in many different small enterprise business activities and have many vocational skills. The study ascertained that high concentration of small trade systems are intertwined between Kakuma camp and Kakuma town where refugees and the hosts move freely between Kakuma town and camp to conduct business.

2.1.4 SERVICES GOVERNMENT PROVIDE TO THE COMMUNITY

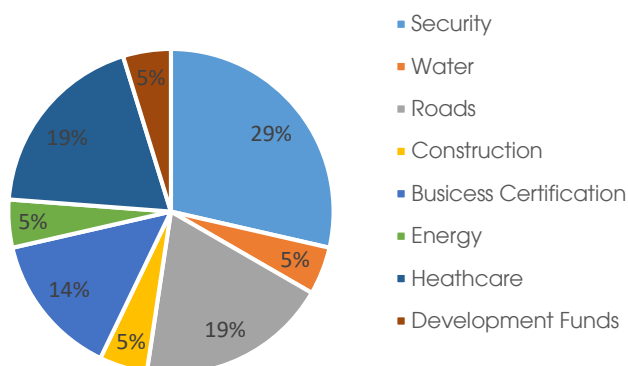
Respondents from key informant interviews recognise the support from the government in terms of services offered to the community. The top three services that were highlighted as being provided by the government are; (1) Security (2) Healthcare and (3) Roads. A total of 28% of the responses noted that the government provides security services. There were comments that the government provides healthcare and road services at 19% each. There were responses that the government aids with business licensing and registration at 14%. The other services that were highlighted according their levels of significance include; energy, water, development funds and construction services, each at a 5% rating. Discussions from the FGDs indicated that the development funds provided by the

government are some of the available loan provisions for businesses undertaken by vulnerable women, youth and Persons Living with Disabilities (PLWDs). A participant at the Kakuma host men FGD narrated how government funds targeting people living with disabilities helped him start business, which he reported, was doing well.

FIGURE 4: SERVICES GOVERNMENT PROVIDE TO COMMUNITY

According to the female FGD participants in Kakuma, the National Government built a modern market. The market is however yet to lift the business performance in the area. They said that they have brainstormed on how best they can benefit from the market and to organize it to meet the needs of the traders and their businesses.

Does the govt provide any services to the community?



In addition, participants identified that the government through RAS in collaboration World Food Programme (WFP) is supporting the construction and upgrading of market areas in Kalobeyei. However, despite these efforts, the male FGD participants interviewed in Kalobeyei complained that they still have no trading spaces. According to them, some of these new trading spaces have not yet been opened and are not enough to accommodate all the traders in the market. They also complained that the new market spaces are secluded from the current market within the camps and are inaccessible for their customers.

In Kakuma town, the female FGD participants pointed out that WFP had built a new market in Kakuma, but feared that not all the traders will get trading spaces. Furthermore, there are other business challenges including lack of unity among traders. Those interviewed reported that the traders are divided, something which has led to limited and secretive communication on the availability of trading spaces in the new market for all who need; *"We cannot ask the management, because we do not know who they are,"* Said by a participant during FGDs session.

Other services were highlighted as coming from Non-Governmental Organizations (NGOs). For example, Swiss Contact, CFC, AAH-I, and Kenya Women were identified as active in the area. These organizations carry out trainings on business and vocational skills including baking, salon work, table banking etc. The organizations according to the participants provide them with business start-up items like sewing machines, bicycles, salon blow driers etc. This is in addition to business skills trainings.

2.2. GENERAL BUSINESS CAPACITY NEEDS

The study also sought to identify the capacity and skills gap that affect businesses in the study area. Figure 5 below shows the identified challenges:

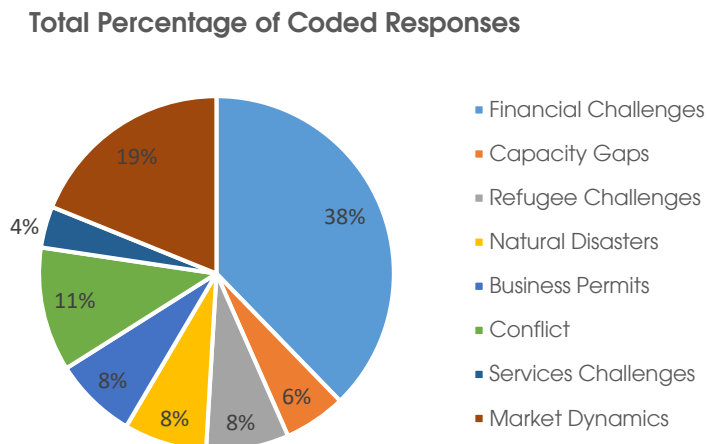


FIGURE 5: PERCENTAGE OF CODED RESPONSE

The top three challenges and threats to businesses that were identified are: (1) Financial challenges at 38% explained as insufficient funds for business capitals, inability to pay back business loans, high poverty rates, mismanagement of development funds and high dependence on funds from NGOs (2) Challenging market dynamics at 19% explained as presence of; similar businesses;

counterfeit products; inadequate trading spaces and (3) Conflict at 11%, which is manifested by demands for illegal taxation by youth cartels who claim to control NGO funds. There is prevalent intercommunity conflicts and cattle rustling which affect overall business operations and growth.

There were other challenges highlighted like challenges in acquiring business permits at 8%; natural disasters like floods at 7%, refugee specific challenges including language barriers and limited movements at 7%; and capacity gaps at 6%.

The following technical and business capacity gaps were identified:

- **Production and Value addition skills:** There was a concern that most business owners source their farm produces from other towns or counties like Nairobi, Eldoret and Kitale. The locals felt that if supported to set up their own crop and livestock farming initiatives, they can improve the local farming skills in the region, so that they can source for food locally. For instance, there were queries on capacity building platforms on how to set up livestock farming i.e. poultry and pig keeping. In addition, there was a need for training on how to operate a posho mill because there is a current demand for posho mill services in the region as earlier highlighted in the section for 'Opportunities for business in the region'.
- **Financial management skills:** Most of the locals noted that there is a serious challenge in making profits in the region since most of the profits made from the small businesses are used to meet basic needs for the family like food.
- **Public and Customer relations skills:** Some of the respondents acknowledged that they operate on a willing seller willing buyer basis and that they do not have the capacity to sustain their customers.

- **Business management skills:** There were concerns on the need to get training on; (a) how to come up with a good business plan; (b) how to identify market needs i.e. business gaps; (c) how to set up both small scale and wholesale businesses; (d) how to expand and diversify a business.

2.2.1. CAPACITY GAPS IN BUSINESS

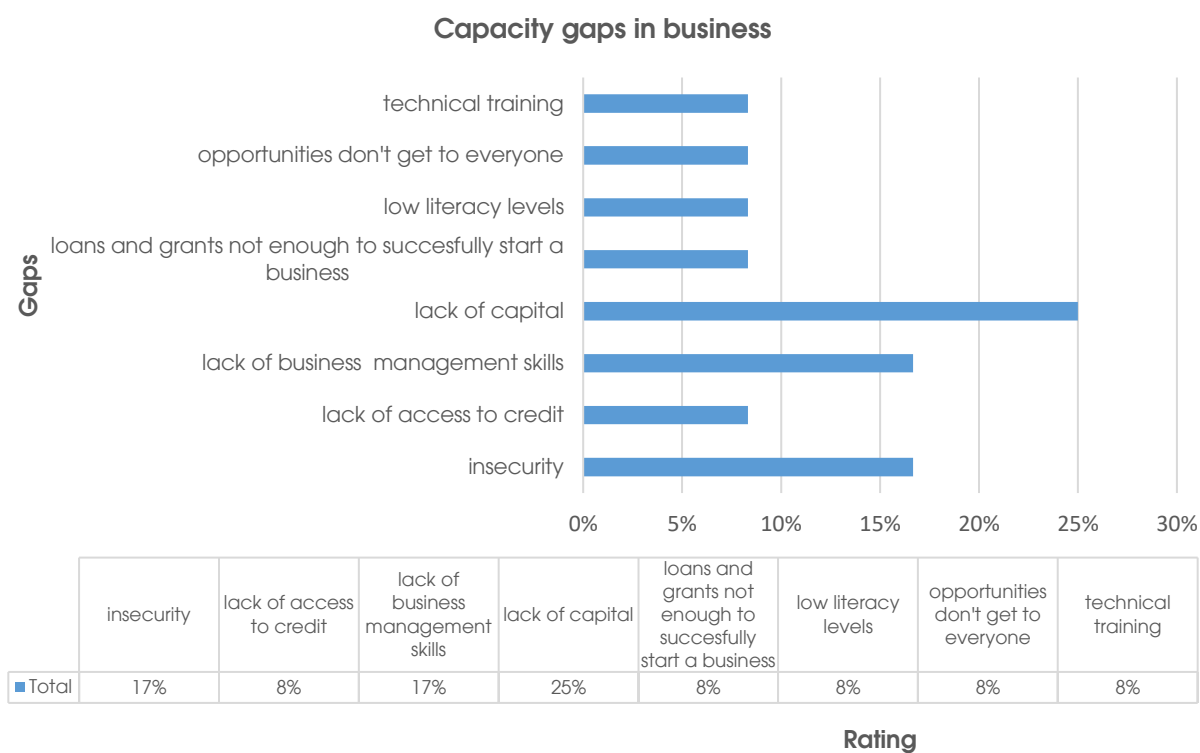


FIGURE 6: CAPACITY GAPS IN BUSINESS

2.3. FINANCIAL MANAGEMENT

2.3.1. AMOUNT NEEDED TO START BUSINESS IN KENYA SHILLINGS

The respondents were asked to state how much capital individuals need to start their kind of business. They were also asked to state the available sources of capital for business people in the area, and whether businesses in the region are made for commercial or subsistence use. Responses from the key informant interviewees are summarized in figure 7 below. There were a wide range of responses surrounding the total amount of capital needed to start businesses. The common responses were a capital of 100,000 Shillings at 30%. The other popular amount cited as needed for capital was 500,000 Shillings at 20%, 1 Million Shillings at 10%, 400,000 Shillings, 10%, 300,000 Shillings, 10%, 30,000 Shillings 10% and 25,000 Shillings at 10%.

The above amounts needed were more or less about starting the kind of existing level of business the key informant respondents already were operating and were way far above what FGDs participants indicated as the actual amounts they started business with. In narrating their business success stories a number of participants reported having started business with little amounts sometimes as low as shillings 5,000. Below are some of the stories of business success.

How much capital does one need to start your kind of business?

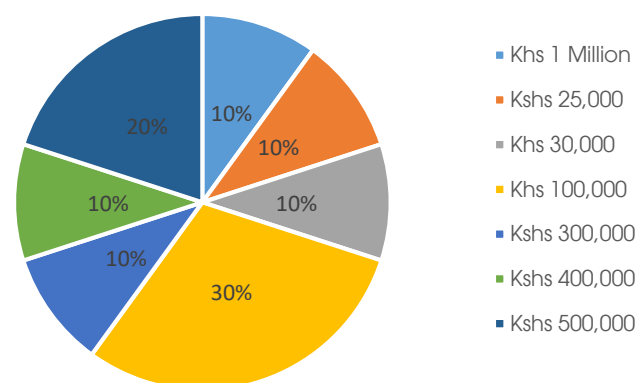


FIGURE 7: HOW MUCH CAPITAL TO START BUSINESS

2.3.2. AVAILABLE SOURCES OF CAPITAL FOR BUSINESS AND SUCCESS STORIES

The top responses for the available sources of funds were NGOs (48%); Business Loans, 19%, and Friends and Family at 14%. Some of the NGOs that were highlighted as providing loans included; CFC, AAH-I, Swiss Contact, and Kenya Women. Other responses included liquidation at 9% as sources of capital by selling either land or livestock. Social welfare groups were also highlighted as helping to provide capital for businessmen in the region at 5%.

What are available sources for capital for business in this area?

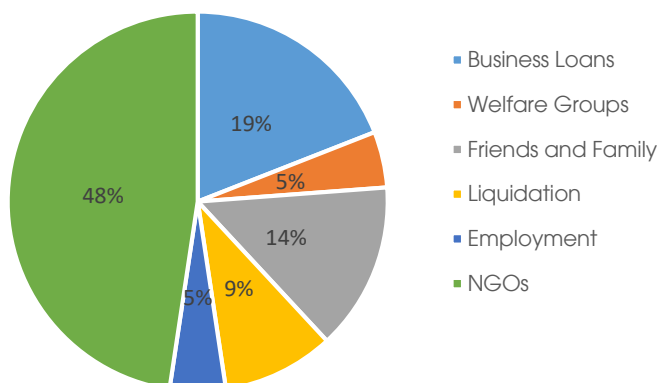


FIGURE 8: AVAILABLE SOURCES OF CAPITAL FOR BUSINESS

In Kalobeyei, FGD participants reported that Swiss Contact has offered to them training in different capacities including; computer repairs, tailoring and table banking; Food and Agriculture Organization (FAO) has provided training on agriculture. One host businesswoman from Kakuma communicated that;

"I have gone through Grade 1 training on tailoring with Swiss Contact and I am currently seeking to advance to the next level of training that is Grade 2 and Grade 3."

Other responses included that ERC has provided short courses on plumbing, and electricity installation. One participant explained that; *"I now practice plumbing every time I get chance from my business,"*. Danish Refugee Council (DRC) was cited as also giving a short course on masonry, one participant highlighted that; *"I got the skills and tools on carpentry and masonry, I can earn from making repairs in people's houses."* Another responded explained that *"DRC conducted a training and gave us 900 Shillings each to grow our businesses."* In addition, the AAH-I was cited as having played a key role to provide several services including training, the extension of revolving funds, as well as the issuing of loans.

Although the existing literature and County government staff report of existing loan facilities from the local banking institutions, those interviewed did not mention the banks as a source for their current business financing. Instead, NGOS play a key role in the support of business by providing capital both in form of loans, grants and skills training. The demand for capital and start-up kits is very high considering the high potential business environment in the area. Notwithstanding, the national government makes available loans for affirmative Initiatives and some women and youth reported having benefited. However, the repayment rates, according to government officer responsible for monitoring the loans, are very low. There is need to find the reasons for the low repayment.

2.3.3. SUCCESS STORIES AND POSITIVE STATEMENTS OF BUSINESSES WHICH HAVE EXPANDED

This study captured success stories and positive statements made by FGD participants about their own businesses during the interviews. Participants gave their accounts how they started the businesses they are currently carrying out. While some of the participants gave an account of how they started business and how the business expanded over the time, others simply made statements stating what their businesses are about, how much money they started the business with. In all cases, the participants indicated need for support to expand their businesses. The study found the stories very useful in determining the type of businesses already feasible in the area, the kind of startup funds needed and the skills available and being demonstrated. Some of the stories will also be useful as case studies during trainings in business skills development. The tables below are summaries of the stories from Kakuma host males, Kakuma host females, Kakuma refugee women, Kalobeyei2 refugee men and Kalobeyei1 women refugees. The stories can also provide a purposive sample for any further baseline before project implementation.

TABLE 4: KAKUMA HOST MALE SUCCESS STORIES

Name of participant	Success story
Stephen Ekai	His business of making and selling wire mesh in Turkana started in 2018 after gaining hands on skills from his employer in Kakuma. He opted to leave employment and begin his own wire mesh making workshop. From his story, he started with Kshs 10,000 and bought 5 wires for making meshes. With time, he increased to 10, and then 12. "I have trained 4 people over the time. If I am supported, I will buy my own machine for making the wire mesh and employ several other young people".
Dismas Lope	When he finished school in July 2019, he borrowed Kshs 6,000 and opened a shop for consumer goods; he has been participating in a table-banking group where he contributes and take loans to grow his business.
Akoronyang Ngitet	Started business in 1994 with selling Tumbako, and then advanced to sell sugar, matunda (groceries), camels and goats. Afterwards, he moved to construction and built four houses for guests and rentals. He now has a consumer commodity shop in Kakuma three where he sells sugar, flour, etc. If given support, he will invest in transport and will be directly transporting his commodities from Kitale.
Moses Erot	"I was employed as a driver in South Sudan. When my contract ended, I used my savings to construct mud rental houses where I earn up to Kshs 1800 per month. Out of the savings from the rental houses, I also opened barber shops."
Eweet Joseph	"My business of a small bar and restaurant has been successful. I started in 2018, with 2 crates of beer. I employed one person to support me. Then I bought a cooler and I would buy ice daily. Now I sell up to 2.5 crates and I employ up to 5 youth. If I am funded, I will invest in more stock and complete paying a loan I got from my friends."
Ekuwam Samuel	Samuel completed school in 2008, and got disabled from an accident. "I came to Kakuma in 2018, formed a group with 20 other disabled persons.." Then applied for a grant and got Kshs 50,000 with each of them receiving Kshs 5,000 . A friend of his added him Kshs 5,000 . With Kshs 10,000 , he opened a shop and have been managing it despite price fluctuations. In 2018, He rented a room and bought a fridge. Sales in the shop became good and he expanded stock to include; flour, eggs, rice, sugar etc. In 2019, He used his profits of up to Kshs 150,000 and opened an M-pesa shop where he hired someone to help..

TABLE 5: KAKUMA HOST WOMEN SUCCESS STORIES

Name of participant	Success story
Ewoton Iriama	Ewoton started business by selling charcoal, then moved on to sell grocery and vegetables. In order to get more funds for business, he looked for employment with a communication company to dig burrows for laying cables for wireless internet in Lokichogio. After earning money from the job, he moved to Eldoret and bought 3 bales of clothes to sell in Kakuma. This became his business to date.
Sabina Atoot	Sabina started her business with proceeds from table banking savings of Kshs 2,000 . "I bought a sewing machine and have been sewing clothes to sell. I service and repair sewing machine for others at a fee." She

	gained the sewing machine repairing skills from a training by Swiss Contact.
Nanyait Engura	"I came here to Lodwar in 2007 and was the only tailor in the region. I requested for a veranda working space from a friend's house from where I have been tailoring since then." With this Engura has a source of livelihood and has educated her children through to high school and college. Around 2008, she got a contract to sew school uniforms for a school and was paid Kshs 116,600 . She bought a piece of land with the money. Engura got another tender to sew the school uniforms for another school, was paid Kshs 100,000 , and constructed a 2 roomed house on the piece of land. She is now living in her own house and continue to pay for her children's education from the business.
Gladys Akamais	When Gladys's husband lost his job, She started going to the refugee camps to wash clothes for the refugees. From the initial Kshs 200 paid to her, she bought wheat flour and started selling mandazis. She claims to have been the first trader to sell mandazis at the camp. When She sold her first mandazis, She earned Kshs 1600 , sold more and earned Kshs 3,000 , and then Kshs 6,000 . Gladys continued to save and got profits of up to Kshs 9,000 . With the profits, She paid for her first child's education. Gladys later got sick, had a problem with her lungs and had to use all my savings for treatment. She was told to keep away from the smoke from fire used for cooking mandazis. She tried her hand in different businesses, but was not successful. Her husband would support her, and one day, She used the money by the husband to buy a stock of wheat flour and got back to selling mandazis, earned a lot of profits, saved and built a house. She has been able to build 3 rental houses from this business.

TABLE 6: SUCCESS STORY FROM KAKUMA REFUGEE WOMAN

Name of participant	Success story
Nyadeng Deng Kuir	"I enrolled at Don Bosco Training Center where I acquired tailoring skills. I have since opened my own shop and was also able to hire someone to help in the shop. The income I earn meet my immediate needs."

TABLE 7: SUCCESS STORIES FROM KALOBYEI2 REFUGEE MEN

Name of participant	Success story
Evariste Barinakandi	Evariste started his business of selling clothes with Kshs 10,000 and has since been selling the same to meet his needs.
Kashindi Mitima	Mitima has a salon and also sell songs. He started with Kshs 40,000.
John Bosco	Bosco started his business with Kshs 3,300, got more money from earnings made from riding someone's motorcycle and now owns a shop
Ndeketi Bosco	"I started r my current business of selling clothes with Kshs 8,000."
Nkurinzinza Emery:	Emery opened a carpentry workshop using Kshs 12,000, did this for a while and then ventured into another business of selling clothes.
Tugiri Nana Cyprien	Nana started business of shop keeping with Kshs 4500. The value of his business is now approximately between Kshs 50,000 and Kshs 90,000

Ahmad Ndulaziz	Ahmad started business of charging phones with Kshs 5000 , then ventured into selling tea, then selling food and now expecting a boost to grow the business further.
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TABLE 8: SUCCESS STORIES FROM KALOBYEI WOMEN REFUGEES

Name of participant	Success story
Elizabeth Abuba Orenzo	Abuba started her business by selling <i>Murere</i> vegetable using Kshs 200 . She had to go to Kakuma to source for vegetables, spent most of the money on transport and bought <i>Murere</i> for only Kshs 100 . She went back to Kalobeyei and sold, but did not make enough profit. She decided to be going on foot to and from Kalobeyei to save on transport. She continued with the business to date, earns little profits and cannot risk spending it on transport. To date, she continues to sell these vegetables including pumpkin leaves and <i>Murere</i> and still move on foot to save on transport.
Mary Peter	Mary started business using Kshs 3,700 , later purchased a tailoring machine at Kshs 17,000 and has been tailoring and shop keeping ever since.
Betty, Ojulu Ochala	"I started with Kshs 9,000 to acquire goods from Nairobi including airtime which I have been selling in my shop."
Julia Nyoka	Nyoka sells maize and sew clothes as a tailor.
Mwamvua Mpenda	Mpenda has been sourcing for vegetables for her business and selling.

2.4. MARKETING STRATEGIES

Individuals in the region have different marketing strategies for their products. Some of the marketing strategies from the individual interviews identified are also the mediums for the traders to get information about other products to buy and sell.

Approximately, 14% of the traders market their product through the radio, 14% depend more on posters, 14% do not use any form of marketing, 14% depend on word of mouth by friends and customers. The majority, at 29% exhibit their goods and merchandise at the market venues. Another 14% said they brand their products as a marketing strategy.

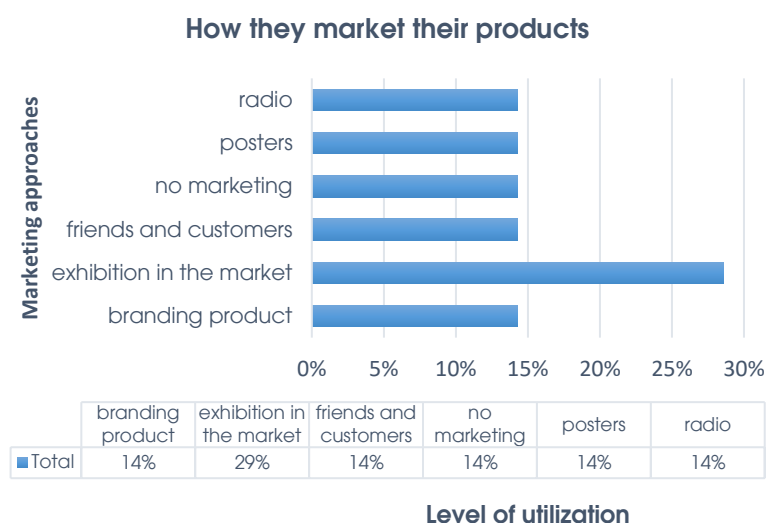


FIGURE 9: HOW THEY MARKET THEIR PRODUCTS

Interviews with FGD participants in various venues with refugees and host communities identified ICT based technologies as key to marketing amongst business persons in Kakuma and Kalobeyei. One participant said that, he uses his phone to take pictures to facilitate getting exact spare parts for repair works via WhatsApp; "I use my phone for communication, and it is very useful in helping to specify on goods needed." Another participant uses WhatsApp to monitor exact stock records when "I am off-site. I can also use the same digital application to facilitate clients to make their orders."

In Kakuma, a woman uses Facebook to market her products. She uses WhatsApp to make orders for new stock. "We use both Facebook and WhatsApp to negotiate with our customers to make sales." Another lady said that she sells clothes for women and children using WhatsApp; "I take pictures and I share through WhatsApp groups where we receive client orders." They recommended that Pamoja4T Trust can help them connect to reliable women networks beyond Kakuma to receive and sell goods.

2.5. SOCIAL RELATIONSHIPS, GENDER AND BUSINESS

2.5.1 RELATIONSHIP AMONG REFUGEES IN THE AREA

A majority of 43% of the responses indicated that there is symbiotic relationship among refugee groups. There is also stereotyping at 43% in relationship among the refugees. Another 14% of the responses indicated that the refugees have a conflicting relationship. There were comments in relation to the effect that Ethiopians and Somalis are more adept in business in comparison to the Sudanese.

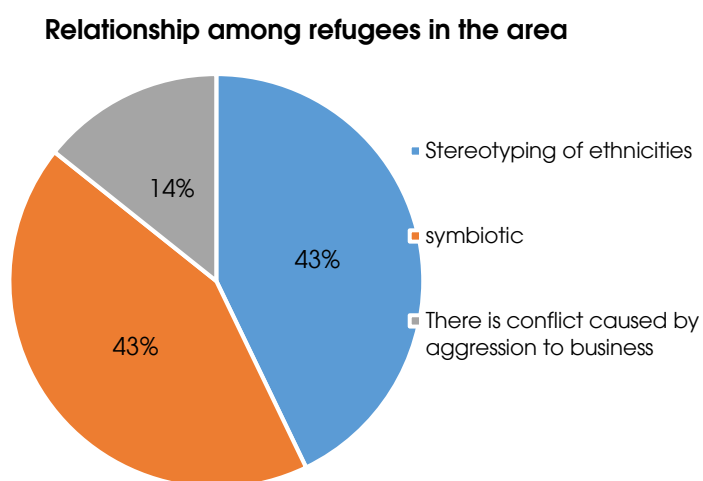


FIGURE 10: RELATIONSHIP AMONG REFUGEES

2.5.2. RELATIONSHIP BETWEEN HOSTS AND REFUGEES

After decades of co-existence, it is not uncommon for refugee camps and host communities to become socioeconomically interdependent. During this study, we sought to know how the respondents perceive the social and economic relationships among the refugee groups in this area and the relationship between host and refugee communities. As indicated in figure 10 below, majority of the respondents, 50% stated that the relationship is not harmonious even though the atmosphere is calm and stable. There are complaints by host community participants that resource allocation and use target refugees more than themselves. Others, 33% said that the relationship is symbiotic and coexistence is harmonious. Others, 17% cited competition in business.

Relationship between hosts and refugees

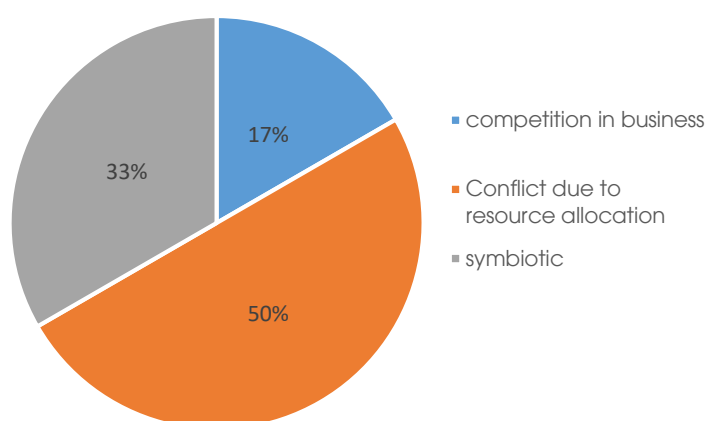


FIGURE 11: RELATIONSHIP BETWEEN HOSTS AND REFUGEES

number of grievances and an unexplained complaint from host about refugees and vice-versa. There is need for relationship building in Kakuma and urgent for Kalobeyei amidst thriving economic activities. P4T Trust needs to develop a conflict sensitivity framework to guide its design, implementation, monitoring and evaluation.

2.5.3. SPECIFIC BARRIERS TO WOMEN/MEN IN DOING BUSINESS IN THIS AREA

The main barrier to women and young men in doing business in the study area is lack of access to funds with 60% of the key informant interviewees stating that the criteria for disbursing the funds available in the government and NGOs do not favour them. Women in particular are more affected. Those interviewed (20%) stated that literacy level of women is low and so they are not considered qualified enough to manage financial records. Another 20% said that women do not own property like land, cannot guarantee security for their business and therefore not entrusted with funding like loan. See figure 11 on the next page.

⁷ International Finance Corporation (2018). *Kakuma as a Marketplace: A consumer and market study of a refugee camp and town in northwest Kenya*. Washington D.C: IFC

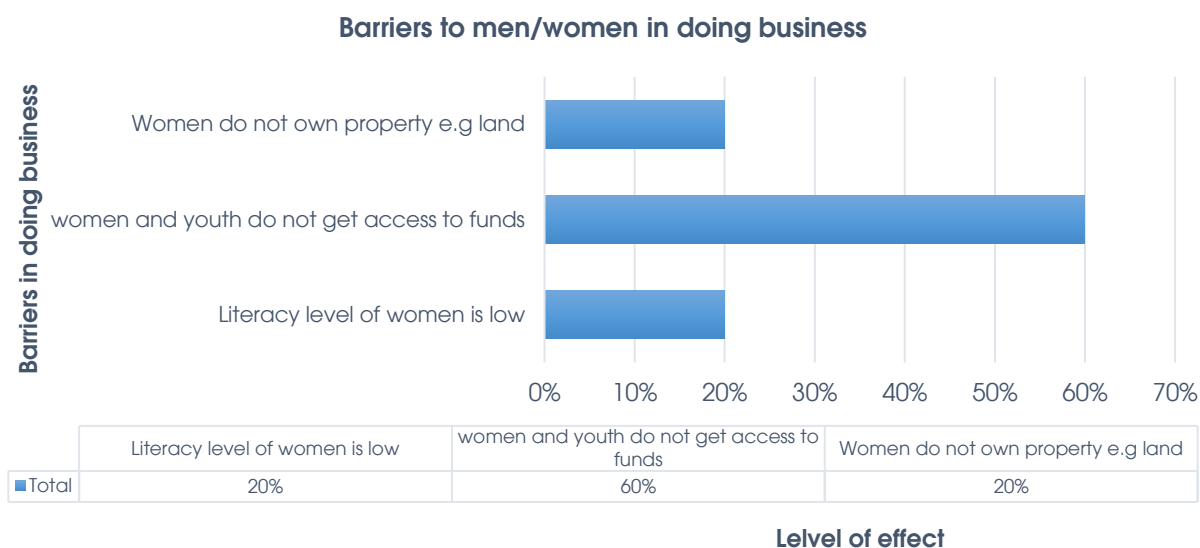


FIGURE 12: BARRIERS TO MEN/WOMEN IN DOING BUSINESS

Another barrier for women in doing business was found to be men's lack of support and general interference with women's business. In Kakuma during FGD with women hosts, the participants, said that men are not involved in supporting their families leaving the burden of feeding for the family to women from their business and this overwhelms their business.

They also added that the cultural practice in which men pay bride price during marriages makes women feel as their subordinates and that the price was paid for the women to provide everything for the men and their immediate relatives. This attitude among the men and their relatives affects the ability of married women to advance in their businesses because of the constant need to meet the demands from their husband side. Often, the husband and his family perceive that they own the bride who run businesses on their behalf.

Despite the above barriers, women remain the most active business persons in Kakuma. This is also partly due to local Turkana community culture where women have more community and productive roles than men. Male FGD participants in Kakuma stated that women are more entrepreneurial, that they are at the fore-front, and that they have opportunities to engage in businesses, and are the ones "feeding" homes. .

3.0. CHALLENGES FACED BY REFUGEES AND HOSTS, COPING STRATEGIES AND POTENTIAL INTERVENTION AREAS

3.1. CHALLENGES/THREATS OF DOING BUSINESS

Refugees and host communities face a variety of challenges. The challenges include; limited movement of refugees (5%); high dependency on humanitarian aid (5%); fear of failure to pay back loans (15%); people doing the same kind of businesses (5%); language barrier (5%); lack of infrastructure (5%); lack of capital to start or expand business (10%); inter-community conflict (5%); high poverty level (5%); floods (10%); counterfeited products (5%); challenge in acquiring legal business documents (10%); cattle thefts (5%); business are subsistent and therefore don't expand (5%); monopoly by big business which operate both as wholesalers and retailers (5%).

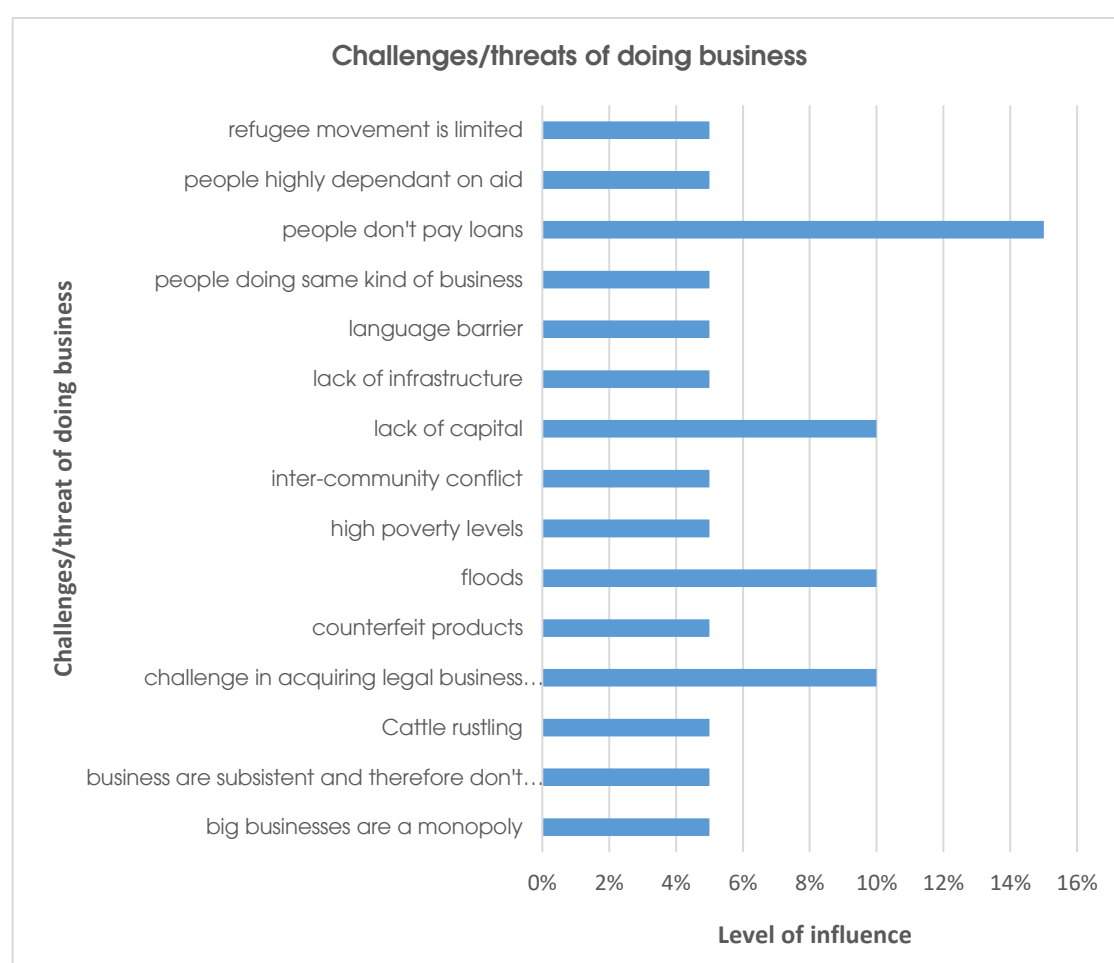


FIGURE 13: CHALLENGES/THREATS OF DOING BUSINESS

During various FGDs amongst the host and refugees in Kakuma and Kalobeyei, Male and Female participants expressed sentiments, which explained how they experience challenges and risks in doing business in these areas.

3.1.1. CHALLENGES AND RISKS EXPRESSED BY MALE HOST PARTICIPANTS IN KAKUMA

Starting a business requires numerous permits and certification which most of the refugees and host community members find too tedious in processing and too costly. The application processes are long and compartmentalized requiring the provision of numerous documentations like Alien IDs, National IDs, Kenya Revenue Authority (KRA Pin), business permits, pension plans and health insurance which are often hard to find.⁸ Some cartels have taken advantage of this situation and take cash from business persons in the pretext of helping them secure business licenses easily. The business persons participating in FGDs expressed doubts as to whether the fees demanded are paid to the right government departments.

- Some businesses opportunities like securing tenders to supply for food, stationery and office supplies to institutions are limited to only those whose business are registered by the government and therefore most refugees and host community members are left out due to financial incapability.
- Unfair trade practice affect small traders. For instance, wholesalers open shops next to small/retails shops but still operate retail prices and unfairly competed the small-scale retail businesses.
- Inadequate financial management skills to balance between personal financial needs and business financial needs retards business growth and expansion.
- There is Government ban on use of plastic bags. The new paper bags allowed are expensive and one spends like 200 Shillings in a week on the bags that has increased the cost of running business.
- Credit management in business is a challenge due to limited capacities such as poor book keeping skills, most needy people ask for soft loans and are not able to service on time and relationship and contempt issues.

3.1.2. CHALLENGES AND RISKS EXPRESSED BY KALOBYEI MALE FGD PARTICIPANTS

The market centres constructed as initiatives of WFP and other agencies are not adequate to accommodate traders from both host and settled refugees. Yet the government through RAS are forcing all traders to move into the constructed market stalls. As a result, host community traders complain closing business due to lack of trading space. They reported that the government harasses them for not selling in designated trading spaces, and yet the available trading spaces are too few to accommodate all traders.

3.1.2. CHALLENGES AND RISKS EXPRESSED BY KAKUMA HOST FEMALE/MALE FGDs PARTICIPANTS

The following sentiments expressed by one of the participants summarizes the challenges and feeling of female traders in Kakuma;

“The grants and loans that we receive here in Kakuma are not enough to meet our needs, this is because we are far from major towns and cities. We have to spend more money to meet our business needs i.e. when going to buy stock for upgrading the business. The

⁸ IFC. (2018).

transport from Kakuma to Lodwar and back is 4,000 shillings ...besides, the accommodation fees in the distant towns is costly and there are also family needs which we have to take care of. Sometimes we must go to further locations like Kitale which requires more funding needs."

A part from high cost of running businesses due to transportation costs, repaying loans provided to grow business is a challenge when the businesses do not bear fruit. Personal emergencies like sickness also inhibit business growth when capital is used for treatment or business simply closes while the owner is seeking treatment.

The participants also complained of negatives external effects on their businesses due to theft of supplies and stock from business premises as a result of poor security in the markets.

3.1.3. INDIVIDUAL CHALLENGES IN DOING BUSINESS

The interviewees also highlighted that challenges they experience at personal level affect their business as summarized in figure 13 below. Such challenges do not necessarily cut across the population. 11% of interviewees complained about utilities like water which they collect from far sources. At equal mention (11%) were raw materials fetched from far areas, lack of land titles, how to network with other business stakeholders, licensing of business especially for refugees, lack of capital, dominance of the market by external business actors, challenge in solid waste management and sabotage from cartels.

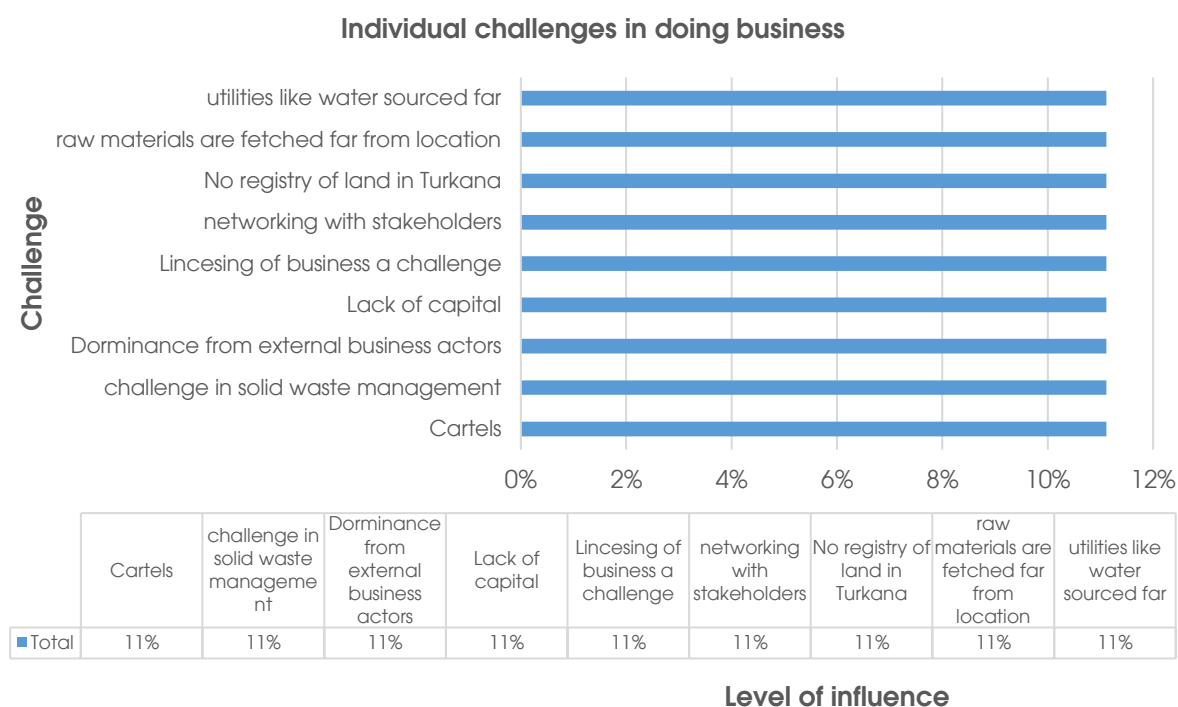


FIGURE 14: CHALLENGES IN DOING BUSINESS

The issue of cartels in particular is worrying to individuals and affecting their business. Those affected said they are not local Turkana and have to pay extra money to be accepted by cartels to do business in Kakuma and Kalobeyei.

3.2. CRITICAL RISKS AND MITIGATION

Critical Risk/Problem	How do they affect business?	How are they being mitigated now?	How can they further be mitigated?
Burglary	Burglary threatens business growth and security	<ul style="list-style-type: none"> - Provision of street lights - Provision of security services i.e. police patrols 	Empowering rogue youths to transform their lives.
Transportation of goods	Poor transport services causes delay in delivery of services i.e. perishable goods, which then decay.	<ul style="list-style-type: none"> - Paying high costs for delivery of goods 	<ul style="list-style-type: none"> - Flying services for perishable goods
Floods	Floods destroy roads & business premises	<ul style="list-style-type: none"> - The roads are repaired - Through natural causes 	<ul style="list-style-type: none"> - Constructing gabions - Through natural causes
Conflicts	They cause disunity	Through prayers	Tribes to stay as one
Fires	Fires destroy businesses	Fire extinguishers	

3.3. SUGGESTIONS ON HOW TO ADDRESS THE CHALLENGES

Several suggestions for addressing the challenges facing refugees and host communities were identified. They included the following:

- Host men in Kalobeyei said, “We should be assisted to set up a trading space and a common market for selling livestock. This is because livestock selling requires an open market and not indoors.” They also suggested that they can be given loans to support and grow their businesses. They currently get loans from friends, families, and table banking.
- The grocery traders in Turkana can collaborate with other traders in distant towns like Kitale to have trust and goodwill to share supplies so that all traders are able to source for supplies and to get them in time to meet market needs. If traders in Kakuma are unsupported and connected to traders in Kitale, the price of foods and certain commodities will continue to rise uncontrolled. For instance, the price for Kales vegetables has for instance sky rocketed from Kshs 20, to Kshs 40, Kshs 80, Kshs 100, Kshs 140 in just one month!
- Kalobeyei 2 women refugee also need loans “to help us buy larger stock to meet the demand for our goods i.e. airline and vegetables which are in demand, so that we do not have to wait till the next day to buy new stock.” Another lady who looked established said, “My businesses can be boosted if I can be provided with a source of transport, a lorry, if possible, that can move and supply goods, or I can also benefit from money to rent a car to transport goods.” Another lady added, “I need money to buy materials for tailoring and many other supplies for the business.”
- Training. The Refugees and host communities identified training needs in the following areas. Books and record keeping, business management and administration; customer

- relations so that they are able to attract and retain customers; credit related issues such as savings and loans and managing debtors who fail to pay.
- Strengthening refugees and host communities 'Chamas' and encouraging formation of refugees and host communities' business groups.

3.3. POTENTIAL AREAS OF INTERVENTION BY P4T TRUST

Several areas of interventions were identified that P4T Trust can take up to improve and promote refugees and host communities businesses in Kakuma camp and Kalobeyei. These are summarized as follows:

1. Boosting existing small enterprise businesses. A number of respondents demonstrated that they already have started business but lack finance to expand their business of choice. These individuals need to be identified and supported to start-up business, expand or employ and mentor others.
2. Replicating finance and credit project activities that P4T is already having in other parts of Kenya. It is necessary to establish a fund that can be used to give low interest credit facilities to refugees and host communities.
3. Provision of interest free or low interest credit facilities. Refugees and host communities wished that they could access low interest credit facilities. They also noted that any money given to them should be accompanied with training on financial management.
4. Financial literacy and business skills training. Although a number of respondents reported having been trained in business management, training of refugees and host communities on business skills and financial literacy is needed as one way of boosting performance of refugees and host communities. P4T can work with organizations that are already providing such training including Swiss Contact which was severally mentioned by refugees and host communities as having given training and business support.
5. Conflict transformation training among Refugees and host communities to improve on their relations and intra-personal conflict resolution. Refugees and host communities should be made aware about their diverse cultural identities, how to appreciate the different identifies and promote peaceful coexistence.
6. Engagement with County Government on affirmative regulations and policies. P4T can partner with other organizations, refugees and host communities' representatives to negotiate for better operating environment. This can include negotiating for refugees and host communities trading spaces, standardized but affordable levies and provision of services.
7. Training in value addition of refugees and host communities' products; and laws and policies that govern small enterprise businesses.
8. Adjustments on project outputs and business plan template. Refer to annexes 1 and 2

ANNEXES

1: INPUT TO OUTCOMES, OUTPUTS, INDICATORS

Summary	Indicators of success	Source of verification
Outcome 1 Participants have improved living conditions	155 of 250 participants (50% refugees and 50% host community) confirm that they use the know how imparted to improve their living conditions	<ul style="list-style-type: none"> • Self-reporting on self-reliance, improvement of living conditions and prospects • Participant registry • Post training monitoring
Outputs		
Output A: Improved Income: Income opportunities for refugees and host communities members have improved in a gender sensitive manner	<p>A1. 250 women and men (30% women) from refugee and host communities have successfully completed measures to strengthen entrepreneurial skills e.g. business plans, project management, market, leadership.</p> <p>A2. 100 (50 female/50 males) of targeted beneficiaries have at least 10% increase in the average combined monthly income for household</p> <p>A3. 10% Increase in amounts of monthly savings in individual or group financial accounts by June 2020</p> <p>A4. Demonstrated strengths in entrepreneurial skills, expanded business, increase of income and generated employment opportunities</p>	<ul style="list-style-type: none"> • Participants list • 2-3 photos per training cohort • Certificate of completion • Bi – monthly monitoring and evaluation report
Output B Employment creation: Increase stable employment opportunity among income-poor refugees and host community through entrepreneurship skills and improve efficiency in business operations	<p>B1. 50 new stable and secure full-time jobs for members are created by June 2020</p> <p>B2. 100 Casual and part time jobs for members of the refugee and host community are created by June 2020</p> <p>B3. % Increase in frequency in the operation of business</p> <p>B4. % Increase in number of persons employed</p>	<ul style="list-style-type: none"> • Bi – monthly monitoring and enter evaluation reports

<p>Output C Gender empowerment: Increased inclusion of women in business opportunities</p>	<p>C1. 75 women (30% of programme participants) are engaged in gainful economic opportunities</p> <p>C2. Change in perceptions within the participants families about women employment and wealth creation</p> <p>C3. Support measures provided by the project to overcome challenges that hinder women from engaging in micro small and medium sized businesses are documented.</p> <p>C4. Evidence of increased support offered by spouses in running the business</p>	<ul style="list-style-type: none"> • Self-reporting on changed perceptions against women • Bi – monthly monitoring and enter evaluation reports • Documentation of support measures
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2: INPUT INFORMATION TO BASELINE/BUSINESS PLAN

Age (in years). Please indicate	
Country of origin	
	Somalia South Sudan Burundi Rwanda Kenya (county?)
What is the highest level of education	
	Never attended school
	Primary
	Secondary
	Vocational training
	College
	University
	Other (specify).....
What is your marital status	
	Single/never married
	Married
	Divorced/separated
	Widowed
	Cohabiting
What is your relationship with head of the house	
	Self (female headed)
	Husband/wife (indicate)
	Daughter
	Others (specify).....
How many persons are living with you in the house you live in?	
	(Indicate number)
Do you have any dependents <below 18 years>?	
	Yes, how many?.....
	No
Who looks after your younger children while you are working in your business?	
	Self (I go with them to my business)
	Older siblings/spouse/relative
	House help
	Neighbour
	Day care
	Other (specify).....
Are some of your household members in gainful employment (either formal or informal)?	
	Yes.....how many?.....
	No
What is the average combined monthly income for your household?	
	Kshs.
What is your MAIN source of this income?	
	This business
	Formal employment (explain).....
	Other business (explain).....
	Other (specify).....

	If this business is not your main source of income, why did you start it?
	To supplement other income
	Other (explain).....
	If you have another business, who runs/operates it?
	Spouse/partner
	Employee
	Relative (specify relationship).....
	Other (specify).....
	What is the average monthly expenditure for the House Hold in Kshs?
	School Fees.....
	Food.....
	Health care.....
	Clothing
	Rent
	Savings
	Other (Specify)
	Whom do you have to consult when making decision on how to spend your money
	None
	Husband/wife
	Parents
	Relative (specify relationship).....
	RESPONDENT PRIMARY BUSINESS OPERATION, TURNOVER, PROFITS AND EMPLOYMENT LEVELS
	Describe the MAIN business that you are operating (this particular one)
	Retail shop
	Wholesale shop
	Mpesa
	Cereals/ green grocer
	Food kiosk/hotel
	Street food vending (stationed)
	Secretarial services (typing, printing, lamination, photocopying, binding etc)
	Cyber café
	2 nd hand clothes/items dealer
	Salon, barber shop, cosmetics
	Tailoring & dress making
	Boda boda/transport
	Other, specify
	Why did you choose to start this kind of business
	Minimal start-up capital
	Easy to start and operate
	Had interest/passion for this type of work
	Ready customers for my business
	Past experience in business/ graduate e.g. from hawking
	Business profitable
	Few businesses of this type in this area
	Have skills to operate this kind of business
	Other (specify).....
	Is your business registered?
	Yes , by
	Turkana county government
	Registrar of companies

	Other (specify).....
	No
	If REGISTERED how much do you pay per year?
	Indicate amount in Kshs
	Do you pay License or Fee to operate this business?
	Yes
	No
	If yes, to who?
	Turkana county licensing officers
	Chief
	Landlord
	If paying LICENSE or FEE how often do you pay and how much?
	Daily
	Weekly
	Monthly
	Annually
	Other, specify
	What did you require to start this business?
	Starting capital/finance
	Room/space for setting up business
	Equipment e.g. photocopying machine, computer, dryers
	Materials e.g. timber, textile, towels, sufurias, utensils , furniture, seats, stationery
	License
	National ID
	Business already started (inherited)
	Other (specify).....
	Did you get any support to start the business?
	Yes....No....
	If YES, what kind of SUPPORT did you get?
	Start-up capital
	Loan from individual
	Bank loan/mobile loan
	Chama contribution
	NGO (which one)
	Materials to start business
	Other (specify).....
	Do you own this premises/place or have you rented?
	Owned (self)
	Rented (indicate amount paid per month) in Kshs:.....
	Other
	(explain).....
	How frequently do you operate this business?
	Daily
	More than once per week (explain).....
	Weekly
	Other, specify
	If married, does your spouse support you in running this business?
	If YES, explain the kind of support.
	Transportation of goods
	Support in day-to-day running of business

	Occasionally supports me in running business
	Paying rent for this premises/space
	Other (specify).....
	If NO explain – (probe for gender power relations where spouse may not support respondent business)
	He is not economically stable
	He respects me and leaves me to run my own business
	He does not provide me with any support/neglected
	He has no skills in running this kind of business
	Other (specify).....
	On average, how much profit do you make from this business on daily basis (i.e. =Sales - Cost of Sales)
	Kshs:
	Do you have any employees in your business?
	If YES how many?
	What work do your employee(s) do?
	Manual work in salon/barber (plaiting, blow-dry, washing)
	Cooking
	Cleaning
	Packaging
	Selling
	Other (specify).....
	On average, how much do you pay your employees in total per:-
	Day, shillings
	Week, shillings...
	Month, shillings...
	Other, (specify)
	ENTERPRISES LIFE-SPAN AND GROWTH TRENDS
	Since you started this business, has your business grown and/or expanded?
	If YES, explain the nature of expansion/growth
	Increased incomes, savings & profits
	Increased stock, sales
	Diversified business/services/products
	Increased customers
	Others (specify)
	In your view, what factors have contributed to expansion/growth of your business?
	Increased/regular flow of customers
	Quality of service provided
	Good customer relations
	Savings and re-investment in business
	Increased stock, equipment
	Hard work
	Others
	What action have you taken to ensure that your business continues to grow/expand?
	Increasing stock, quality of equipment
	Increasing savings, investments
	Marketing business
	Ask customers to market/recommend to us
	Friendly pricing
	Others

	If your business has not grown as desired, what are the reasons for this
	Inexperienced/unskilled manpower
	Employees not committed
	Inadequate stock, equipment to meet demand e.g. 1 photocopier
	Profits/business fluctuates with seasons
	High competition
	others
	In your view, what is required for your business to grow/expand?
	Get loan/capital for expansion
	Lower rent for the premises
	Additional stock, material, equipment
	Bigger operating space
	Employed experienced/skilled staff
	Good/improved customer relations
	Reducing tax rates
	Business training
	Better means of transport/roads
	Other,
	LAWS, POLICIES, REGULATIONS AND RIGHTS OF REFUGEESS/HOSTS
	Which laws, policies, regulations govern your business
	Have you been affected in any way as a result of use of these laws and regulations?
	If YES, explain
	Good confiscated due to lack of licence/ permit
	Arrested by county authorities due to undeclared goods/services
	Demolition of trading site/space
	Forced to close business until all requirements are met
	Arrested by county authorities for dumping
	Other,
	ICT USE
	Do you use any form of technology (ICT) in your business?
	If YES, what types of technology do you use in running your business?
	Computer for record keeping
	Mobile phones for communication
	Mobile money transfer
	Mobile phone to get market information
	Other, specify
	If you do not use any technology in your business, why is this so?
	I do not know how to use ICT/not conversant
	I do not need to use ICT
	I do not have electricity
	I do not know how to use ICT/not conversant
	Online platforms are expensive
	I do not need to use ICT

3: INTERVIEW TOOLS

E4D-SOGA PROJECT: FGD & INDIVIDUAL BUSINESS OWNERS ASSESSMENT TOOL

Hello. My name is _____ and I am a representative of Pamoja for Transformation, an NGO based in Nairobi. Pamoja is carrying out a baseline survey to help in implementing an economic empowerment project that aims to strengthen entrepreneurial skills for refugees and host Communities in Kakuma Refugee Camp and Kalobeyei settlement, Turkana County. The project targets women and youth in income generating activities that need support for growth, expansion, employment creation and gender empowerment. I would very much appreciate your participation in this evaluation. I will require 20 to 30 minutes of your time to complete this exercise. Your answers will be kept strictly confidential and will only be used for research and programing purposes. Your participation is voluntary, and you can choose not to answer any individual question you find very personal, or that you might not know the answer. There are no right or wrong answers, and we are hopeful that you will be free with your opinions and feedback.

1.0 DETAILS OF RESPONDENTS

- 1.1 Name of respondent.....
- 1.2 Gender: Male.....Female.....
- 1.3 Location.....
- 1.4 Organisation.....

2.0 EASE OF DOING BUSINESS

1.5 Is it easy doing business here? Yes () No (). Explain

- i. What opportunities exist for doing business
- ii. What are your strengths in doing business?
- iii. What are the challenges/threats?
- iv. What are your challenges as an individual business person?

1.6 Does the County or National Government collect taxes from the businesses? If Yes explain the frequency of collection and how much?

1.7 Does Government provide services to the community? If yes, list the services

2.0 GENERAL BUSINESS CAPACITY NEEDS

2.7 What are some of the capacity gaps that business face in this area?

3.0 FINANCIAL MANAGEMENT

Briefly describe the financial operations of your business as guided below:

3.1 How much capital does an individual need to start your kind of business in this area? Probe on average minimum capital)

3.2 What are the available sources of capital for business people in this area?

If loan, what is the repayment rate? *Probe on factors for the response*

3.3 Are the businesses made for commercial or Subsistence use?

4.0 BUSINESS OPERATIONS

4.1 What are the business Operational Hours in this area?

5.0 MARKETING STRATEGIES

5.1 How do you market your products in this area?

How do other business people market their products in this area?

- i. Is product and market access easy or difficult? Explain

6.0 GENDER AND BUSINESS

6.1 Are there specific barriers to women/men in doing business in this area? Explain

7.0 Critical Risks and Problems-(seasonal and other changes)

For example, climatic changes, Conflicts, fire, legal etc. In the table below.

Critical Risk/Problem		How do they affect business	How are they being mitigated now	How can they further be mitigated
1.				
2.				
3.				

7.2. Which actors support businesses in this area? List of actors

- i. What kind of support do they offer to grow businesses?

7.3 How is the relationship

- Among refugee groups in this area, socially and economically
- Between host and refugee communities socially and economically? ...

FOCUS GROUP DISCUSSIONS GUIDE

1. Issue of trading spaces and service provision.
 - a. What determines your choice of trading space?
 - b. What services are needed and who provides services to your business?
2. Are the current development initiatives on upgrading of businesses places taking your business into account?
3. What skills do you have that support your businesses?
4. What additional skills or training do you require?
5. Credit related issues.
 - a. What are the requirements for your business to access credit?
 - b. Is credit available and accessible and from where?
6. Gender, socio-cultural and economic issues.
 - a. How do these affect women owned businesses?
 - b. How do gender relations at household level affect women enterprises?

- c. Please share any success stories of your business, how it has grown and expanded?
- 7. ICT application in business – type and scope.
 - a. What types of ICT technologies do your business use and for what purposes?
- 8. Youth issues
 - a. What specific businesses are female/male youths engaged in and why?
- 9. Insurance and social protection.
 - a. Do your business belong to any insurance schemes?
 - b. Which ones and what are the reasons for joining?
- 10. What social networks do your business belong to and how do they benefit from them?
- 11. How best can your business be supported to grow and expand, and by who?
- 12. What are the main challenges that your business face and how can they be addressed?

