Department of political science

Education and micro-credit in Kenya

-A minor field study about the impact education and micro-credit has on empowerment among youths

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Abstract

This bachelor thesis analyzes the impact that development projects working with higher education and micro-credit have on youth's empowerment processes. Empowerment is important since it can be crucial for effective and sustainable development.

I have made a minor field study in Kenya and conducted 21 semi-structured respondent interviews with a group with higher education, a group that was provided with micro-credit and a group which was not provided with neither. The interviews were constructed to measure levels of individual empowerment among the youth. The measurements are economic and human, psychological, social and political capabilities.

I have, based on the interviews, identified that education is the most empowering tool since this group displayed the highest capabilities, compared to the two other groups. The individuals that were provided with higher education and micro-credit felt a change in all of the measured capabilities because of their new opportunity structure. The group with micro-credit expressed more modest future aspirations and self-esteem compared to the group with higher education. The group without any given higher education and micro-credit is less empowered according to the indicators since they are having significantly lower capabilities.

Keywords: Kenya, Nairobi, empowerment, education, micro-credit, youth
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1 Introduction

515 million youth in the world are living on less than 2 US dollar per day. Even if youth make up a quarter of the worlds work-force, half of them are unemployed (UN 2010 2.). In Kenya there are thousands of youth living with few possibilities to enough sanitary facilities, schooling or healthcare (CIA 2010). Alternatives to develop the society are necessary. Recent research has heightened the need for empowerment and an atmosphere where growth can enhance in order to generate development (Stern – Dethier - Rogers 2005:16). In a survey made by the World Bank 60,000 poor people in 60 countries were asked what they wanted for the future; they answered that empowerment and income growth was the most important (ibid 2005:84). Likewise, The World Bank stresses the importance of empowerment in poverty reduction in their report from 2000/2001 (Petesch – Smulovitz - Walton 2005:39).

This thesis concerns what impact non-governmental organizations (NGOs), working with higher education or micro-credit, has on the youth in Nairobi´s slums empowerment processes. I have therefore compared youth with higher education, micro-credit and youth without any participation in the organizations. This is made in order to analyze if the participants of the organizations have been empowered or not through the higher education and micro-credit. Higher education refers to the individuals who have continued to secondary school after 8 years in primary school. Micro – credit is a small loan that an organization or bank can offer poor people in order for them to get a small amount of credit or savings (Islam 2007:4).

The first serious discussions concerning empowerment emerged during the 1970-80s, even if it first mentioned 1920. It is today a popular subject for scientists in numerous fields (Askheim – Starrin 2007:9f). The subject is often concentrated to research about women empowerment and less developed countries. It is just recently that a framework for measuring empowerment has been conducted (Narayan 2005:4). In recent years, there has been an increasing amount of literature on empowerment. However, to date there has been little agreement on what creates empowerment. For example is one study arguing that micro-credit among women does not increase empowerment (Izugbara – Otutubikey 2004). Another study suggests that micro-credit can be an empowering tool for women (Hoque-Yoshihito 2009). Erin Murphy-Graham analyzes women´s empowerment through secondary schooling in Honduras and comes to the conclusion that women with education were more likely to participate in public spaces because of their growing self-confidence and knowledge (Murphy Graham 2008:95f).

The research to date has tended to focus on quantitative methods and women, why I apply qualitative interviews with *both* young men and women. Empowerment does not only concern poor women and numbers, why I chose to

include men and adopt a qualitative study. Since most studies concentrate on quantitative methods, this study can with qualitative means find new findings since it allows the interviewees to express their thoughts and experiences. The study is also important since it highlights how poor youth can be effected by NGOs working with higher education and micro-credit; but also how the reality can appear if you are not participating in any of the NGOs. The research to date has also tended to focus on the economic dimension of empowerment rather than social, psychological or political (Narayan 2005:20), even if higher income does not necessarily lead to empowerment (ibid:22). In this thesis also other factors will be analyzed that might be able to conceptualize empowerment in a way that not only include the economic dimension.

1.1 Aim and Question

The aim of this thesis is to understand what impact different development projects have on the youth possibility to gain capabilities that lead to empowerment. In a further sense this implies an increasing well-being for the individuals. It is furthermore a question of what changes the participants *themselves* recognize after they were provided with higher education or micro-credit. This paper seeks to address the following question:

- What impact does higher education compared to micro-credit have on poor youths', living in Nairobi´s slums, empowerment process?

1.2 Theory

The theory I am going to use is an empowerment theory with a capability approach originally from Amartya Sen, but developed by Deepa Narayan. The capability approach will be complemented with theories from Jo Rowland and Stern, Dethier and Rogers.

I have, based on Narayan´s theoretical framework, chosen to analyze how the NGOs have impacted the participants' economic, human, social, political and psychological capabilities.

1.3 Method and Material

The method in this thesis is a qualitative interview method. 21 respondent interviews and 2 informant interviews have been conducted through semi-structured interviews. The thesis is aiming to compare the three different groups in order to see the different impacts on youth empowerment.

I chose to base this thesis on primary material. Therefore, the material has been focused on mainly interviews with the organizations, participants and non-participants. I also used secondary material when analyzing the result.

1.4 Conceptual definition; Empowerment

Empowerment is a recurring concept in the study that will be further discussed in chapter 3. However the thesis will adopt Deepa Narayan´s definition of empowerment. Empowerment is therefore defined in the following way:

> "Empowement refers broadly to the expansion of freedom of choice and action to shape one's life. It implies control over resources and decisions. " (Narayan 2005:5)

The definition and dimensions of empowerment will be further discussed in chapter 3.

1.5 Delimitation

The thesis will only concentrate on two organizations working in Nairobi´s slums; one working with education and one with micro-credit. Given that 75 % youth in the world are living in urban areas I chose to collect my material in Nairobi (UN 2010 1.). In these organizations the thesis is aiming to only include youth between 18-35 years old. These ages were also selected since it is the Kenyan measurement of youth (KNBS 2010). Youth are a vulnerable group, but can also be able to see a life-change. The thesis is not aiming to generalize the impact of education and micro-credit; it can thus serve as an indicator for similar contexts and for further studies.

The thesis will only base its findings on empowerment theory with a capability approach that concerns the interviewee's thoughts and experiences. Since the thesis only concerns how the individuals themselves feel about their freedom of choice and possible action to shape one´s life, one limitation is that the thesis will not investigate the institutional and political structure in Kenya. Marxism, Feminism and Post-structuralism have all their own interpretations of empowerment; this is however not in the scope of the study and I have therefore chosen to limit this study to include the capability approach on empowerment theory.

1.6 Disposition

I have in the previous chapter introduced the thesis topic, aim, theory, method and selection of material. The essay has further been organized in the following way: Chapter 2 begins with a background to the micro-credit and education in Kenya. Chapter 3 presents the theoretical dimensions of the research; empowerment theory and the capability approach. Next chapter, chapter 4, will discuss the material and qualitative interview method. The following chapter 5 is presenting the thesis analyze of the empirical findings. Finally chapter 6 will end the thesis with a conclusion.

2 Background Kenya; Education and Micro-credit

The thesis material was collected in Kenya´s capital Nairobi. Table 1 provides a short introduction to the situation in Kenya.

Micro-credit came to Kenya in the 1980´s. The sector was in the 1990´s provided 80 million US dollar with the purpose of making the sector to grow. In 1999, 130 micro-finance institutions were established (Hospes – Musinga – Ongaya 2002:23f). To date there is no information of how much this number has grown or its impact on Kenya´s economy.

The mean years of schooling in Kenya are seven years (UNDP 1. 2010). Primary school is free, but the students are obligated to finance food, school uniforms and textbooks themselves. Higher education have until recently been very costly. Primary school is eight years, while secondary school is four years (KNBS 2010). Primary school is also referred to as class 1-8, and secondary school as Form 1-4.

Table 1. Fact sheet Kenya, Source: UNDP 1. 2010, CIA 2011	
Population	40 million (3,3 million living in Nairobi)
Population living under poverty line	19,7%
GNP per capita	1622 US dollar
Income gini coefficient	47,7
Unemployment	40 %
Life expectancy	55,6 years
Mean years of schooling(adults)	7 years

3 Theoretical Framework

The theory applied for this thesis is empowerment theory. Since the purpose of this thesis is to analyze what impact education and micro-credit has on empowerment, empowerment theory is relevant and indispensable to answer the thesis question. I will first present empowerment theory, thereafter the capability approach and finally ways to measure empowerment.

3.1 Empowerment Theory

Empowerment can represent different things to different people and there are several theories about empowerment, why a conceptualizing of the subject is necessary.

The importance of power is grand when it comes to empowerment, since this subject means that you come from a place where you have little power and control over your life (Uphoff 2005:219). Uphoff claims that "power is what power does or accomplish"; power can therefore be defined as a possibility to get what you want. If you do not get what you want you are having less power (ibid:221). It is furthermore a question of whether the poor can achieve what they want and reach their goals, not just basic needs. Power can appear if you have few needs and reach them all, since the individual are satisfied with her living conditions (ibid:223).

The main weakness of the theory is the failure to address how empowerment can be measured. It is furthermore often said to be abstract and unclear (2005:105). Empowerment is not necessarily a good thing since people who get power and empowerment also can accomplish bad things (Diener – Biswas Diener 2005:137).

However, since the concept is said to be central for development to occur I chose to use this theory. I have tried to solve the problems of measuring using Deepa Narayan´s conceptual framework. Since empowerment should be seen as a process, rather than a static result it is neither a fixed result I am looking for (Rowland 1997:129).

3.1.1 The Capability Approach

The capability approach is originally developed by Amartya Sen. The important subject in Sen´s capability approach is capabilities (freedoms), functions and agency. These concepts are related to each other and can create what Sen describe

as "well-being" (Sen 1985). Sen refers to well-being as "Well-being is concerned with a person´s achievement: how "well" is his or her "well-being" (Sen 1985:5).

The functionings are reflecting a person's capabilities. A functioning is therefore a way of "be" or a way you "are" (Sen 1985:27). A functioning could for example be "being hungry" or "being happy". The well-being is dependent on the functioning of a person, and therefore the individual's accomplishments (Sen 1985:10). It is therefore the actual actions that are important and the individual's abilities to reach their needs in real life – not just possibilities in theory (Sen 1999:40f).

Capability is a person's combined functioning's that is available for her to achieve; therefore is capability according to Sen the same as freedom (Sen 1999:108). The freedoms are political freedom, economic possibilities, social possibilities, insights guaranties, and safety guaranties (Sen 1999:24f). The different capabilities co-varies, why the political, economic and social freedom (capability) need to be analyzed together (Sen 1999:56). It is according to Sen always a two way relationship between individual's capabilities and the society's arrangement, where the society can either increase the individual's capabilities or weaken it (Sen 1999:32).

Agency is also an important issue for Sen. This is crucial since it combines all sorts of action an individual takes and display if the individual can use their collected capabilities in order to act. For example is political action and collective organizations important (Sen 1999:34).

3.1.2 Opportunity Structure and Agency of The Poor

In Deepa Narayan´s book, *Measuring Empowerment,* have several authors contributed in order to develop a framework for empowerment, whose reasoning I will use in the analysis. The authors' base their research on Narayan´s framework and the capability approach and can contribute with a deeper understanding of the framework (Narayan 2005). Complementary empowerment theories are also coming from Jo Rowland and Stern, Dethier and Rogers and will be further discussed in 2.4. Jo Rowland give an contribution on how to measure social capabilities, while Stern, Dethier and Rogers can contribute in political and human capabilities.

The framework of an *opportunity structure* and *agency of the poor* is measuring different areas; both the society and the individual (Narayan 2005:5f). Figure 1 aims to display the complex relationship between opportunity structure, agency of the poor, empowerment and development.

Figure 1. Correlations of empowerment

Opportunity Structure

Agency of the Poor

| Institutional climate | | Individual assets and capabilities |

| Social and political structure | | Collective assets and capabilities |

Development Outcomes
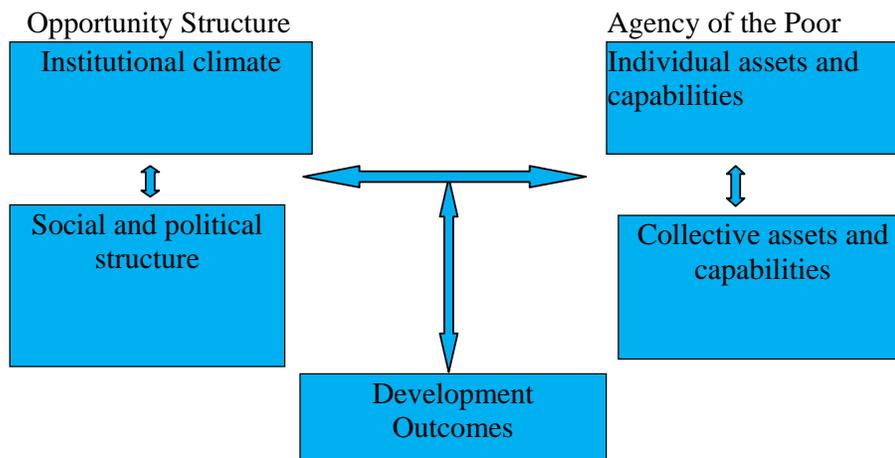
Source: Narayan 2005:5

As visualized in figure 1, is empowerment a complex process that can be affected by numerous events.

The Opportunity Structure involves the institutional climate, social and political structure. The Opportunity Structure measure openness of institutions, fragmentation and behaviors of dominant groups and state implementation capacity (Petesch – Smulovitz – Walton 2005:42). Agency of the poor is aiming to analyze the individual's assets and capabilities, but also collective assets and capabilities (Narayan 2005:5).

I will concentrate on the Agency of the Poor and the Individual Assets and Capabilities, since the framework is extensive and broad. The assets are supposedly giving the poor more choices and the capabilities are making the poor use their assets to "increase their well-being". In this case the assets are for example house, land and money the participants are given. This can also be related to Sen´s "functionings". The different capabilities are; human and economic capabilities, social capabilities, psychological capabilities, and political capabilities. This will be further discussed in 2.2 (Narayan 2005:10).

3.2 Framework for measuring empowerment

I have used the four different capabilities as a framework for measuring empowerment. The construction of the framework is adopted from Deepa Narayan, but further discussed through complementary theorists work on the capabilities. The different measurements meaning are specified in section 3.2.1, 3.2.2, 3.2.3 and 3.24. All specific questions are presented in Appendix 1. The measurements are also displayed in figure 2 below in order to provide an overview of the conceptualization.

Table 2; Measurements of empowerment

Individual capabilities	Empowerment
Human capabilities	✓ Changes in economic and human capabilities ✓ Satisfaction with life situation (education, income, living standard)
Social capabilities	✓ Positive self-identity and dignity when talking about themselves ✓ Feeling of being able to influence or lead other people
Political capabilities	✓ Participation at individual-, macro- and national level
Psychological capabilities	✓ Self-esteem ✓ Capacity to aspire and express goals ✓ Agency; actors in their own life when discussing about their past, present and future

Source: Deppa Narayan 2005:10

If only one factor shows signs of empowerment, it is still a sign in favor of empowerment occurring. Just as there are different levels of development, there are different levels of empowerment. The different capabilities also interact, depend and affect each other.

3.2.1 Economic and Human Capabilities

The human and economic capabilities are referring to healthcare, economics, education and skills (Narayan 2005:5).

The first factor presented as a measurement for economic and human capabilities are "changes in the economic and human capabilities". This could be an increase in income that increases the feeling of well-being. In this case it is the capability to use the education, health care and assets in order to raise oneself well-being that is measured. This can also be related to Sen´s functioning's were the possibility to chose how to use the functioning's, or having other functioning's and capability sets can create a change in how the individuals feel (Sen 1985:27).

The second factor is satisfaction with life situation. If the individuals are satisfied with their human capabilities they are more likely to have a feeling of more power and be empowered (Narayan 2005:10). Even if an individual have

little, the expectations or desires can be smaller than a person with higher assets; but that is no satisfied (Sen 1985:21). In this aspect I will ask how the participants feel about their capabilities and why they have what they have.

3.2.2 Social Capabilities

Social capabilities involve the individual's capability to have a sense of social belonging and identity. It is also aiming to reflect the individual's capability to organize a group (Narayan 2005:10).

   The first factor implies to identify whether the individuals have a positive social identity and talk about themselves with dignity. Rowland mean that a sense of dignity is important to be able to challenge the social norms the society has and to be able to act for oneself and with other people (1998:113).

   The second measurements are the feeling of being able to influence or lead other people. Since empowerment is something relational the ability to influence other people is crucial in order to participate in the rest of the society (Narayan 2005:6).

3.2.3 Political Capabilities

The political capabilities I will concentrate on are the ability to feel included in the family, society and community (see Narayan 2005:10).

   The political capabilities include if the individuals feel that they can participate on the individual- macro and national level. Petesch, Smulovitz and Walton argue that participation in informal or formal organizations strengthens the individual and can therefore be a measurement of empowerment (2005:43). Also Stern, Dethier and Rogers argue that participation is important in order to measure if empowerment has occurred (Stern – Dethier – Rogers). Based on the essence of that "power is what power does" (Uphoff 2005:221) have I asked the interviewees if the take part in decision-making in order to analyze if *actual* participation has taken place as well as if the feel included and can participate in different areas of the society.

3.2.4 Psychological Capabilities

Psychological capabilities involve self-esteem, capacity to aspire and agency (Narayan 2005:10).

   Self-esteem is chosen as a measurement since it means that the individuals believe in themselves and their own capabilities (Diener – Biswas Diener 2005:125).

   Capacity to aspire is crucial in the ability to be empowered since if people do not believe in their future, their future is not likely to be better (Narayan 2005:21). This factor tries to display if the individuals believe in their future and in

themselves, if they believe that they themselves can take action to change their future (Petesch - Smulovitz - Walton 2005:42f).

Agency is also a measurement of the psychological capabilities according to Narayan (Narayan 2005:10). It can be defined as if the individuals see themselves as actors in their own life. The individuals are less likely to be empowered if they are not having a sense of agency (Petesch – Smulovitz - Walton 2005:42).

4 Method and Material

The method used is a qualitative interview method. In this chapter I am going to present the semi-structured method, the respondent and informant interviews. I will also discuss different challenges with interview as a method; reliability, validity and ethical guidelines. Thereafter I will present the interview guide.

4.1 Interview as a Method

The method I am going to apply is a qualitative study; I therefore used qualitative one-on-one deep-interviews. I am aiming to compare the three different interview groups since a problem with a qualitative study, and when comparing empowerment, can be to get a result (Petesch – Smulovitz – Walton 2005:30). By comparing the group that got higher education and micro-credit with the people who did not, results can be established (Oppenheim Mason 2005:95). In order to analyze the capability, a comparison between different capability sets need to come to the conclusion that one of the sets are "better set than" the other. If the capability sets are just as good as the other it is not a difference in the capabilities (Sen 1985:62). "The capability comparison may be aimed just at determining which of two particular persons is the more advantaged" (Sen 1985:66).

For this thesis it is central with a qualitative study since the purpose with the study is to see how the youth reflect about their situation. The selection in qualitative studies is not as important as in a quantitative study since a qualitative study is looking for patterns in this specific case and if the pattern exists at all. What *way* the pattern occur is the most interesting and not how many times (Trost 2005:121). This is thus preferable when you want to see if the patterns exist. A qualitative study is relevant when the researcher wants to come to higher senses, understand people's reactions and way of deliberate about their situation. This study is focusing on the previous sentence and not on numbers or percent, why a qualitative method is preferable over a quantitative in this case (ibid:14). A quantitative study can thus be able to generalize in a higher extent (Kvale 1996:67f). This thesis is investigating what impact higher education and micro-credit has on the participant's empowerment process. Qualitative interviews with the persons involved are therefore relevant. It is also preferable to use a qualitative case study since I am concentrating on one area; Nairobi´s slums.

4.2 Informant and Respondent Interviews

I performed respondent interviews with the participants and the non-participants and informant interviews when I was interviewing the organizations.

The respondent interviews are used when you want to know a population or a person's thoughts and values (Teorell – Svensson 2007:89). Tendency can be defined as when the informant or respondent has a special connection and intention for giving out some facts. This could for example be that the informant wants their organization to sound better than it is or that the respondents might not answer due to what they really think. (ibid:106).

The informant interviews are used when you want information of a special occasion and facts (Teorell – Svensson 2007:89). This can give information about the projects.

4.2.1 Selection of Organization; Education and Micro-credit

I have used a strategic selection method when selecting the organizations. Since there is not sufficient information about the number of organizations operating in the country this is preferable (Teorell – Svensson 2007:84). I have interviewed organizations that specialize on education and micro-credit, in order to capture different areas in the society and to distinguish differences and similarities on their impact on the empowerment process. There are of course other areas in society that could have been interesting to analyze like sanitation or housing. While education is not a new matter, micro-credit is a relatively new area in the development sector and was first established in 1976 by Muhamed Yunus´s Grameen Bank in India (Gawell - Johannisson – Lundquist 2009:10). Education and micro-credit are also two central factors in empowerment and development studies in order to reach the same outcome; development. However, in a larger study, sanitation and housing could also been included.

The first organization selected is Koinonia organization which works with poor youth and street-children and was founded by Padre Kizito. They offer the participants education, accommodation and healthcare. Koinonia organization also works with the rehabilitation of street-children and youth who would not be able to go to school because of their previous living conditions. All of the participants in Koinonia organization have grown up in Kibera, Kawangare or Mathare; the largest slums in Nairobi (Kiambi 2010-11-27).

The other organization chosen is Jamii Bora, which works with micro-credit in Nairobi and started 1999 by Ingrid Munro. The organization has since grown and today has about 300 000 members. The organization offer loans for education, housing or establishing business operations. To get a loan the participant must join a group of five (Saywore 2011-01-13).

4.2.2 Selection of Respondents

I have used a snow-ball selection method to select the respondents. A snow-ball selection method is a method where the contacts and network you have help you find the next interviewee and that one help you found the next and so on. This can be problematical, since the organizations themselves might have chosen people that they know are positive. I therefore tried to use a journalistic method, which means that you try to find people to be interviewed yourself. Since it was difficult and foremost dangerous to find interviews with a journalistic method I have used the snow-ball method (Teorell – Svensson 2007:86). One negative aspect with a snow-ball selection method is that it might capture only a small part of the population. However, in this case, because of the safety, the snow-ball selection method was my only selection option (Esaiasson et.al 2007:216).

   I have divided the respondents into three groups, which are presented in chapter 7.1. I have conducted interviews with one group with participants from Koinonia organization (Group A), which were provided with education until secondary school and further. The second group, Group B, is participants from the micro-credit organization Jamii Bora. I wished to interview people without higher education, since I thought this could make the impact of education and micro-credit more visible, or invisible. Since this was not possible the group has mixed experiences. I have also performed interviews with a group that is not involved in any organization and have not reached secondary school (Group C).

   Each group consists of 7 people, divided between women and men between. My goal was to interview 4 women and 4 men in every group, but since this was not possible for group A there are only 7 persons in each group. All of the interviewed are between 18-35 years old. The interviewed have similar socioeconomic inheritance and are living in the same city. All interviewees are also coming from and/or are living in one of the largest slums in Nairobi; Kibera, Kawangare and Mathare.

4.3 Semi-structured and Standardized Interviews

The semi-structured approach was chosen because I already knew which subject I wanted to elucidate; therefore I used a semi-structured interview method, instead of an open interview method. A semi structured interview method gives the possibility to move the interview in a certain direction. It is also not entirely structured since I wanted to be able to change the formulations depending on the person I am interviewing (Teorell – Svensson 2007:89). The interviews were not utterly standardized since I wanted to know the interviewees own thoughts (Trost 2005:19). I also wanted to interview one person at the time and not perform group interviews since a group interview can lead to that only a few people speak or that not everyone dares to say what is on their mind (ibid:46).

4.3.1 Validity and Reliability

A problem with empowerment theory and semi-structured interviewing as a method is validity. Validity can be defined as when you measure the phenomenon you intend to measure with the right operational definition (Teorell – Svensson 2007:55). The validity is therefore depending on the interviews questions. To eliminate this problem the scientist should explain his/hers role to the study. By using the theory when constructing the interview guide the validity improves. Generalization is not something you try to accomplish in a qualitative interview study. The interesting here is instead the specific. By presenting the interview guide in the study the validity increase (Dalen 2008:114ff). By illustrate transparency in the proceeding and my own role in the interpretation of the material I will try to improve the validity.

   Reliability can be explained as a way of ensuring that the research does not involve any unsystematic measuring (Teorell – Svensson 2007:56). This is a problem when using a semi-structured interview- method since the interviews are not required to be exactly the same. I therefore tried to solve this by being clear when the interview took a certain turn or a certain question was asked. I also wanted to record as many interviews as possible, which was never a problem for the informant interviews. However, several of the respondents refused to be recorded.

   I have used an interpreter with the participants who rather expressed themselves in Kiswahili. This can have an impact on the result since an interpreter can change the questions or answers. In all the cases above I took full notes and also returned to the respondents after writing down the answers in order to clarify and ask the respondents if I understood their answers correct.

4.3.2 Ethical Guidelines

In a qualitative interview method it is important to follow ethical guidelines. It is important that the interviewee should want to be interviewed, that the respondent is informed of the thesis purpose and questions, get confidentiality and take special consideration to vulnerable groups and children (Dalen 2008:21). I followed these ethical guidelines. I always wrote my purpose when I asked for an interview and also repeated this on the interview session. I gave the interviewed the opportunity to be anonymous and explained that they could withdraw their participation at any time. If the respondents are anonymous it affects the "intersubjectivity" since the study will be difficult to do all over again. I have thus shown the area analyzed and the respondent's background.

4.4 Methodological Tools; Interview Guide

The methodological tool I have used is an interview guide with my themes and questions, which is important for the studies aim and questions and is structured to capture the theoretical framework (Dalen 2008:31). To let the theory control the study can be problematic since it concentrates the investigation on the certain data and ignores the rest. It is thus a way to organize the study. It is also preferable to prepare an interview guide to be sure of the validity and reliability that I discussed earlier. In the interview guide you start with peripheral questions and thereafter the central questions and then back to peripheral questions (Dalen 2008:31). The questions should not be unambiguous, leading, demand any sort of prejudice or be too sensitive (ibid:32). It is preferable to ask direct questions and then indirect questions and to ask one question at the time (Trost 2005:76). It is furthermore important to not use academic language and instead use a direct and easy language in the interviews (Teorell – Svensson 2007:90).

5 Analysis

This chapter will present the results and an analysis of the information from the interviews. I will analyze the three different groups according to the different measurements for empowerment; economic and human, social political and psychological capability. I have divided the answers into different categories that are displayed in Appendix 2.

5.1 Economic and Human Capabilities

5.1.1 Changes and Satisfaction

The participants in Koinonia organization are former street-children and grew up poor and marginalized. As one of the participants puts it:

> "Going to the streets, it means a lack of something, meaning that your parents have not been able to provide it for you" (A7).

Even if the individuals in group A have increased their options and their educational capabilities now are higher, every participant in group A believes that they need more education to succeed. They are not satisfied and they feel that they lack money. A2 answers, when I asked how he feels about his education:

> "I would like to move more, I need to learn a lot. But because of financial constraint I cannot" (A2).

Several of the interviewed have however recognized a change in their human capabilities, but feel that they are held back or feel insecure because of financial constraints. This is something that also Stern, Dethier and Roger mean are a common result when people lack assets. If people have assets they are more likely to feel secure and make more decisions for themselves (2005:100). Assets and human capital can also be empowering in the sense that it gives the individuals more opportunities and increases their independence (Petesch - Smulovitz - Walton 2005:42). A5 are expressing his thoughts about the impact of the education like this:

> "In the past I could not even do things on my own. Through my education I can express myself, my fears and my success and talk for myself. It has really helped me." (A5)

Several in group B felt that their opportunities are too low and affect their capabilities. For example B1 says that the loans are not enough:

> "You see I have many things to do but because of money I cannot do it" and:"if you do not have education you cannot do anything" (B1).

Patterns in Group B are their thoughts about their own economic capabilities; most of them say that they have too little money and assets. For example B2 answered when I asked if she missed any assets:

> "Yes, like you see there is no chairs. And I would like to be able to communicate with my friends and have a computer" (B2).

Group B´s way of deliberating are similar to group C, most of them do not have enough abilities to get education or enough healthcare; even if it the previous assumption was that increasing assets for group B is empowering.

The opportunity structure for group C could be said to be the lowest of them all. *All* of them say that because of money they do not have the education level they would like to have. Two of them gave the reason that their fathers died and another reason was pregnancy (C1, C2, and C5). C1 described her situation like this:

"Without education you will not get a job and when you have low education you are not likely to get a good job and your income will always be low and you cannot live properly" (C1)

This quote implies a hopeless situation that is, according to the interviewee, produced by the lack of education.

However, in lack of formal education some of the interviewed in group C are learning their own skills; their human capability could therefore be interpreted as increasing. The women in this group are for example learning how to tailor. For example C1 stated:

> "Since my father died life was very hard for me. I could not have shoes or clothes or house. But now I manage to rent a house and buy some clothes" (C1).

For example C1 says he does not have enough income "because it cannot give me my basic needs" and that he is not given the opportunity to do what he wants (C1). This is similar to C2 who said:

> "As long there is finance I can control my education" (C2).

One exception are however participant B6 who satisfied with his education, even if he is not having any.

> "[…] now I have family and I am happy about the way it is" (B6).

This can therefore be interpreted as a state that can create empowerment (Uphoff 2005:223). Since he is satisfied with his functionings he can be interpreted as having high capabilities. Education and income is said to be closely linked, since education leads to higher income. It is also giving more capabilities for the individuals that can lead to a feeling of empowerment (Stern – Dethier – Roger 2005:85). Deshmukh Ranadive however mentions that a formal education is not necessary for empowerment, but that information about rights, the society and so on is significant since it changes people's self-perception (2005:114).

5.2 Conclusions

The results, as shown in Table 1, indicate that most interviewed in group B have high capabilities but low opportunities. For group A it is more a question of reaching higher carrier goals, while group B and C are trying to meet their basic needs. To live in the "wrong area" is however something that people interviewed in all groups feel is making them less satisfied about their situation. The interviewees in group A are more satisfied with their situation then group B and C, but almost all of them are not satisfied with their economic situation and do not feel that they have the capability to change it.

5.3 Social Capabilities

5.3.1 Sense of Identity and Social Belonging

In the sense of identity all interviewed in group A believed that other people perceive them in a positive manner. They also described themselves with self-respect. For example A2 says that he believes that other people see him as a good person (A2). Also A3 describe himself in good words like "honorable", "hard-working" and "someone to seek advice in" (A3). A4 says he is a role-model since he is now studying at university (A4). A7 also stresses that there has been great change in how people see him since he joined the organization and got the education he now has (A7). The sense of social belonging and social identity is positive and has according to the interviewed increased because of the higher education.

    Because of the micro-credit several of the interviewed in group B feel that they have been able to change their life into the better. For this reason have they improved their social identity to the better and the social belonging has increased, especially according to B3, B4 and B5. B4 said the following:

> "Before I was a big criminal. You could not trust me. You could not have talked to me. You see these stitches. This is a miracle and me I know where I come from…I do recognize Jamii Bora the one who helped us" (B4)

This implies that B4 has increased his feeling of social belonging and capability to socialize with other people. Also B3 expresses a change:

> "Before people would talk about me because I was very poor. But now I go up to my business and I am different." (B3).

B6 says that other people will see that he has a good life, but that his family would say that it is not so good even if it has improved (B6). B7 also see herself in a positive way and says that she is a good wife and a good mother (B7). B1 however says;

> "If I had money I could see myself up. You see nowadays money makes the person. It makes the person big. But now I don't have the money." (B1).

B1 social capability is according to the interview based on how she believes other people see her. It also implies that there has been a lesser change because of the micro-credit compared to B4 since she still is lacking money.

Group C differed from group A and B in several aspects. For example C3 says that people do not see him in a good way and he believes that other people think that he is poor and cannot go far. He also says that because he is poor he is not desirable for other people (C3). C4 also says that other people see her as "poor", "useless" and that she "cannot do anything" (C4).

The ones who mentioned a positive social belonging and identity were for example C1, who saw himself as a good person. He also said that he is desirable in others eyes since he is not a criminal (C1).

5.3.2 Influence and Leadership

The capability to lead and organize is significant when it comes to social capabilities and can make the individuals have more power (Narayan 2005:10). Especially Rowland argues that one part of empowerment is relational power that makes people able to influence and take part in decision-making (Rowland 1998:15).

Several of the interviewed in Group A indicated leadership and organizational capabilities. For example A2 started a youth group after joining the organization (A2). A3 also sees himself as a leader in the sense that he believes that other people seek advice in him (A3). A4 for example says that because of the education he can join groups and says:

> "I can take part in decision-making because of the education and I feel I can make a change and make a contribution" (A4).

Several of the interviewees in group B stated that they could influence other people and lead. For example B5 said that he is a leader from birth and lead people in the community (B5).

C1 believe that he can influence the world around him, for example:

> "influence other not to go to drugs and do better things". (C1)

He also means that he is consulted when something should be done in the community (C1). This is also an example on how power and empowerment are a way of acting. Also C6 believe that she can influence other people and give them advice on how to improve their life (C6). In contrast C3 says that his life situation is preventing him from influence other people (C3).

5.4 Conclusions

Several of the interviewed in Group A said that they where role-models, something that differed from group C. To see oneself as a role-model can since it can be interpreted as a way of having capabilities to lead and organize other people why it also can be a sign of social capability (Narayan 2005:10). Group A differed from the groups the most, since none of them mentioned themselves in a negative way. When both group B and C described themselves in a negative way it was due to a lack of money, career or education.

Results show that members of group A have high social capabilities and that members of group C have low social capabilities. Higher education can therefore be interpreted as a tool for empowerment; especially since the reasons given for having high social capabilities in group A was higher education. Also the result from group B compared to group C is showing signs of a higher sense of social capability for group B. However, compared to group A, are the interviewed in group B more modest in their answers.

5.5 Political capabilities

5.5.1 Participation and Decision-making in Society, Community and Family

4 out of 7 of the participants mentioned that they only feel that they can participate in the society sometimes (A1, A5, A6, A7), while 4 of the participants always feel included in the society (A2, A3, A4). Several of the interviewed in

group A said that their education gives them more capability to participate in the society and community. For example A5 said:

> "I did not feel involved in the society after high school but now when I am on a higher level I feel more involved" (A5).

Stern, Dethier and Roger argue that participation gives the individuals control of their life, why it is empowering to be able to participate in the society (Stern – Dethier – Roger 2005:85). This quote can therefore be interpreted as high political capability due to the higher education.

B1 says she is "good enough" and a good public speaker. She does mention that there is a place where she cannot participate because of her lack of money (B1). This is similar to B6 who mean that people listen to him since his business has grown after he joined Jamii Bora. However is he thus mentioning that there is an organization he would like to participate in but he cannot because of the money (B6). This is also mentioned by B3 who says that there are some places, for example an office, she cannot participate since she is poor, (B3). Similar to several of the participants in group B also C1 feel that there are some organizations he would like to participate in but cannot because of his lack of education and money (C1). C3 also says that he cannot participate in the society or be involved in decision-making.

> "Because of my education and lack of money I have nothing to tell anyone" (C3).

C4 does not feel that she can make decisions in the family. She also says that she does not have any power because of her lack of money (C4).

B2 feel that she can take part in decision-making around friends and in school. She thus says she is missing to be able to participate more in decision-making on the national level and in the society. In the society she says that she cannot participate fully since there is antagonism in the area (B2).

Being the provider of the family is also a reason for having more power in the family and society, as well as the lack of money makes the interviewed feel less capable to participate in the society (Table 5). A6 says she can decide in her family because she is the one providing the money for the family (A6). Also B3 can decide in the family since she is the provider (B3).

Deshmukh Ranadive also argues that the social identity and the sociocultural norms that determines which role the individual have in the family or society. It is often the men who are expected to be the provider and the women to be the care-taker (2005:106). In group B the non-married women stated that they have more power. For the men, being married is increasing their power in the family (Table 3). For example B1 feels that she can take part in decision-making in the family and participate in the society:

> "Cause I am single I can go anywhere" (B1)

B4, who is a married man, says:

"In the family I am the president [...] Cause everything is about me" (B4).

The social and cultural norms can according to the previous assumption therefore be an explanation for these answers.

C2 also feel that he can make decisions in the society and in the slums where he lives. His examples are making ropes for hanging clothes and decide where they should hang in the community (C2). The participation in the society of group C are also taking place in church, both C5 and C6 feel that they can participate in this space (C5, C6).

5.6 Conclusions

The lack of money is a recurring argument for not being able to participate fully in the community or society. Deshmukh Ranadive argue that micro-credit cannot by itself generate empowerment for women, the intervention need to increase the women self-esteem and confidence for empowerment to occur (Deshmukh Ranadive 2005:113). However, this is something that makes people unable to participate in the Kenyan society as they would like to. In that sense; for these people a lack of money is disempowering. The individual assets are not enough to create power; instead the lack of money is something that affects their psychological, social, human and political capabilities in a negative way. However, as you can see in table 5 no one in group A mentioned a lack of money as something that makes them feel that they cannot participate fully, even if they are not satisfied with their income (Appendix 3).

5.7 Psychological Capabilities

5.7.1 Self-esteem

In the questions about self-esteem several of the interviewees in group A said that they have either high self-esteem (A5, A6, A7) or medium self-esteem (A1, A2, A3, A4). Every respondents in group B that were asked if their self-esteem was low, medium or high, said that their self-esteem was either "high"(B4, B5), or "medium"(B1, B2, B3, B6, B7). The members of group C were most modest and several of them said that their self-esteem were "low" (C2, C3, C4, C5). C2 and C3 for example said:

"it is coming from down and going up" (C2)

"Some people do really well. But I do not do really well" (C3).

Some also stated "high" or mentioned "high confidence" when they talked about themselves (C1, C6, C7).

The interviewed in group A and B gave similar answers since none of them mentioned that they had a low self-esteem and therefore showed believe in their own capabilities. All of the interviewed in group A and B recognized a change when they were given micro-credit or education (Table 6). For example one of the participants in group A expressed the change like this:

> The participation in the organization has given me higher self-esteem. Before I felt I am not worthy anything and now I feel like I can. It helps me getting a different view of life which changed me. It is different because now I am in school and means there is things I can do – like getting a job. Here in Kenya to get a job that will enable you to do the extra you want (A4).

In all groups at least one is mentioning their lack of education and/or money as the most important when it comes to having a lower self-esteem or feeling vulnerable. This can also be interpreted as that both education and micro-credit are important in order increase the respondents psychological capabilities, since the lack of education and money is disempowering.

The recognition and encouragement from the organization or other people is something that is a reason for the higher self-esteem for participants in Group A and B, something that Group C did not mention at all. For example A1, A2, A3, A6 and A7 point this out. A1 explained that her self-esteem is higher because of the "recognition" she gets from the organization and A2 mentioned the "responsibilities" he was given as an important factor (A1, A2). Also A3 said that the confidence comes from "other people believing in me" (A3). Starrin means that people who meet encouragement are more likely to be empowered since it contributes to the individuals' self-esteem (Starrin 2007:72).

All of the interviewed in group A mentioned a change in their self-esteem, while only some of the participants in group B mentioned a change. The ones who could not see a change gave reasons like that they "always had a good confident". However, B5 did mention the organization as important for his self-esteem (B5). B6, for example, said that he has medium self-esteem since he is not having enough money for all his needs. He said it has changed and grown when he became richer (B6). B2 said she has a medium self-esteem since she can make her own decisions. She also said it changed to the better because she was able to go to school, meet new people and have more options for her life (B2). The life change is something also B3 says; because now she can buy the basic needs she need. She also mentioned the business as important for her improved self-esteem (B3). The only respondent that said that her self-esteem was not coming from the organization is B7. However she said that it is because a change:

> "Now I know how to manage myself and my family" (B7).

Another important factor for the higher self-esteem is a change in knowledge and fluency. A7 for example mentioned the education as an important source for his higher self-esteem and said that he now have "the knowledge and skills to face challenges in life" (A7). Also A5 said that the education has given her higher self-esteem and mentioned that it works as a motivation for her to get up in the morning (A5) Group A also meant that self-esteem comes from being able to "express oneself" and "I can now understand more" (A3, A5, A6).

5.7.2 Capacity to Aspire

Almost every person interviewed mentioned that they believe they would have a better future. 6 of 7 in Group A have "high" expectations (high in the sense that they are not including basic needs) for their future and they also believe that they can accomplish them. For example A1 believe that she can reach her goal of working with fashion and business and A5 believed she will become a business manager (A1, A5).

A6 is the exception in this group and says that she has no dreams and goals for the future and explains that it is because of her lack of university studies (A6).

All of the participants in group B have future aspirations. For example B1 believed she would be in a "good place" in ten years time but does not give any specific dreams and goals (B1). B5 dreams of having a nice car and to be able to help others. He said that he believe he will reach his goals and that he feels that it is already happening (B5). B6 said he wants to have a bigger business and move it from Kibera, something that will be possible with higher loans (B6).

The most modest answers came from group C; for example were these dreams coming from C5 and C2:

> "to be able to pay rent and start work" (C5).

> "independent and to be able to help other people" (C2).

C4 goal is to be a tailor which she believe she will be in the year to come (C4). In group C there are however also interviewees who have both capacities to aspire and display high agency:

> "When I was in class 8 and I did not manage to go to school I just said I will do something else and I have to start working as a maid. I did it for 8 month and by those money it get some school fee to be here. And then when I wanted to open my job I only had 200 shilling and I bought one material and I borrowed a machine and then I made one piece and someone bought it and for that I bought more material." (C6)

This is a sign of having psychological capabilities without having higher education or micro-credit. However, C6 dreams are more modest than the ones in

group A. Stern, Dethier and Roger mean that if someone have education they have "more capability to reach their goals, but also to have higher goals" (Stern – Dethier – Roger 2005:85). This can therefore be an explanation of the differences in capacity to aspire between group A and C. However, according to Uphoff, if the individual is satisfied with their situation, a lower future aspiration is not a sign of less empowerment (Uphoff 2005:223).

Psychological empowerment can come from a previous success and overcoming challenges (Diener – Biswaz Diener 2005:135). This is something that several of the interviews are confirming. For example C1 believed he will reach his dreams since he has managed to overcome challenges in his life before (C1 2011-01-05).

5.7.3 Agency

The agency of these groups is differing from each other. Group A way of deliberating about themselves can be interpreted as belief in their own capabilities. For example A1 answered on the question if he will be able to control his education:

> "I will save until I can continue my studies" (A1 2010-12-01)

A2 answered the question if he will achieve what he wants:

> "Yes, no matter what. Challenges are there to make us stronger" (A2 2010-12-01).

Stern, Dethier and Rogers argue that for empowerment to occur, it is essential that the individuals themselves are feeling that they are agents in their own life (Stern – Dethier -Rogers 2005:85). These individuals could therefore be interpreted as becoming further in the empowerment process. B2 are also talking as she is an actor in her own life:

> "I will need to go to school" (B2).

To use the word "I" when talking about the future can be interpreted as depending on oneself. This can therefore be an indication of agency.

B1 could be interpreted as having "less" agency when she answered the questions if and how she will reach her goals:

> "In ten years my children will be in another place doing jobs so they can buy for me something" (B1).

This can be an example of having less psychological capability since she is expressing that she is not able to help herself.

Group C are also responding on the question if she miss something:

> "If someone could support me" (C4)

> "If I get the money I could get out of here" (C6).

C1 is however answering on the question if he can do what he wants:

> "If I get an opportunity but that is not possible today" (C1).

The first interpretation could be that group C is not trying hard enough. It is then important to go back to the opportunity structure. It is not necessary expressions of low agency, the interviewed are just stating how it is for them.

5.8 Conclusion

The differences between group A and B are several. For example, group B members gave more importance of the increasing income, whilst group A gave more significance to the encouragement and hope for the future. Reasons for the low self-esteem in group C are based on a lack of money *and* education. However, a belief in yourself is important for empowerment since it means that you believe in your own capabilities. Self-esteem and belief in oneself affects the individual's possibilities to take action and think positive about their future (Narayan 2005:20).

The capabilities are not low for every interviewed in group C since they are mentioning that they are able to increase their well-being if they got an opportunity. However, because of their way of deliberating about their future can they be interpreted as less empowered compared to group A. Rowland also mean that if the sense of agency is developed among the individuals, "power-to" and "power-within" can increase which will make the individual able to act on its own interest (Rowland 1998:129f). For example Naila Kabeer argue that power must come from "within" and not be "given" to the individuals if empowerment will be able to occur (Rowland 1998:21). This could also be an explanation why the individuals that were "given" education are having higher sense of psychological capabilities then group B who was *given* assets.

6 Conclusions

The purpose of the current study was to determine *what impact higher education compared to micro-credit have on poor youths', living in Nairobi´s slums, empowerment process.* Three different groups were compared with a qualitative interview method which highlighted how youth participating in NGOs are affected by higher education and micro-credit.

From the result of the field study the youth from group A and B are more empowered then the youth in group C, who can be seen as disempowered because of their lack of both sufficient opportunity structure, but foremost their lack of money and human capital. The lack of individual assets results in low psychological, social and political capabilities. Mainly is the empowerment low since they, because of a lack of money, are denied much of the needs they would like to achieve.

In conclusion several patterns can be discovered in the material. The mechanism behind education and micro-credit as a tool for empowerment was for example the encouragement and the importance of the perceptions of how other people see them. The way of seeing themselves as successful was something that re-emerged in the interviews with group A and B, opposite to the interviews in group C. However, the psychological and social capabilities were higher among the individuals in group A compared to group B; something that could be due to the fact that their human capital was due to themselves, while the micro-credit loan was stated to be *too* low and was *given* the interviewed. Since the human capital is a process that the individuals themselves have to achieve it can create a feeling of being able to change their life and future themselves. Group A felt a greater change in their overall feeling of well-being, from their previous to present life, compared to group B. However, group B also expressed changes to the better, something that almost never re-emerged in group C´s answers.

The increasing opportunities are not enough in group B in order to make micro-credit increase the individual's well-being in a greater extent. To move further the individuals need to live in a society where the *opportunity structure* increases. The political, social and economical constraints limit the individual´s capabilities, according to the interviewed both in group A, B and C. It is therefore not the respondents own perceptions about their own capabilities that determine whether they will be empowered, but a range of various factors.

Further research about empowerment, higher education and micro-credit could be accomplished by analyzing with starting-point in the opportunity structure or use both the *opportunity structure* and *agency of the poor* to acquire new findings about the correlations of empowerment and development. It could also be contributing to perform research about other projects that involves sanitation or housing, in order to further analyze what generates empowerment.

7 List of references

7.1 Primary Material

Group A; Higher Education, Koinonia Organization
Interview alias, date, sex, age, marital status, occupation

A1. 2010-12-01, Women, 20, not-married, student and librarian
A2. 2010-12-01, Man, 27, fiancé, student and accountant
A3. 2010-12-01, Man, 22, not-married, student and administrator
A4. 2010-12-17, Man, 22, not-married, student
A5. 2010-12-17, Women, 21, not-married, student and saleswomen (clothes)
A6. 2010-12-17, Women, 20, not-married, student and saleswomen (clothes)
A7. 2011-01-03, Man, 24, not-married, student

Group B; Micro-credit; Jamii Bora
Interview alias, date, sex, age, education, marital status, occupation

B1. 2011-01-13, Woman, 32, Form 4 education, non-married, saleswomen (selling vegetables)
B2. 2011-01-13, Woman, 22, Form 4 and college, non-married, student
B3. 2011-01-13, Women, 35, non-married, saleswomen (beauty shop)
B4. 2011-01-14, Man, 28, class 5 education, married, salesman
B5. 2011-01-14, Man, 32, class 8, married, salesman
B6. 2011-01-14, Man, 35, no education, married, salesman (selling second-hand clothes)
B7. 2011-01-14, Women, 25, Form 3, married, saleswomen (selling beans)

Group C; No education/Micro-credit
Interview alias, date, sex, age, education, marital status, occupation

C1. 2011-01-05, Man, 23, class 8, married, salesman (vegetables)
C2. 2011-01-05, Man, 22, class five, married, assistant on an organization
C3. 2011-01-05, Man, 35, class 7, married, salesman (vegetables)
C4. 2011-01-06, Women, 28, class 8, married, tailor
C5. 2011-01-06, Women, 23, class 8, married, tailor
C6. 2011-01-06, Women, 23, class 8, married, tailor
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Appendix 1; Interview Guide

I start the interview by introducing myself, the aim of the study and explain that the study is a bachelor thesis. I also offer anonymity and ask if I am allowed to use a dicta-phone.

Background questions (Aim; found out about interviewees background and make him/her comfortable with the situation)

Name, age, marital status, education, occupation and income.

How long have you participated in the organization?
How often do you participate/participated?
Do you feel involved in the organizations way of working?
Do/did you get to decide in the organizations way of working?
Would you like to decide more about the organizations way of working?
Do you feel that you got enough assistance from the organization? Would you like something more from the organization?
Do you participate in any other organization?

Theme 1 – Human capabilities
Do you feel satisfied with your everyday life?
Have it changed?
Are you satisfied with your education level? Why/Why not?
Have there been any changes?
Are you satisfied with your income? Why/why not?
Have there been any changes?
How are you living conditions like?
Are you satisfied with your living conditions? Why/ why not?
Did you believe that your living conditions have changed?
Are you satisfied with your social life? Why/ why not?
Have there been any changes?
Are you missing anything? Example material, psychological.
Did you get any new skills/knowledge when participating in the organization that you feel that you can benefit from?
Have your options in life changed since you joined the organization?

Theme 2 – Psychological capabilities
Do you feel that you can do what you want in your everyday life?
Have your self-esteem/self-confidence changed? How?
If yes, what have changed your self-esteem/self-confidence?
Would you say that your self-esteem is high, low or medium?

Do you believe that the participation (education, micro-credit) in the organization have given you higher self-esteem?

What kind of possibilities do you see for your future?
Where do you believe you will be in ten years time?
Do you have any goals or dreams?
If yes, do you believe that you will reach them?
If yes, why will you be able to reach them?
Do you see a challenge for your future?

Do you feel that you can control your day?
If there is a change in how you can control your day; do you believe that the organization has affected your possibility to control your life situation?
Do you control your education, learning process?
Do you feel that you control over your assets/economy?
Do you feel that you control your future? Why/ Why not?
Do you feel that you have enough education/micro-credit to control your life?

Theme 3 – Political capabilities
Do you believe that you can question a decision someone in your family made?
Do you believe that you can question an authority? Example!
Do you participate in the 1. family, 2. community 3.society?
Do you feel included in the 1. family, 2. community 3. society?
Do you feel that you have influence in the 1. family? 2. Community? 3. Society?
Do you feel that you can influence the world around you? How?
If yes, can you give an example when you did that?
Is there somewhere you would like to participate but you feel that you cannot particpate?
Is there somewhere you feel excluded?

Theme 4 – Social capabilities
How do you believe strangers perceive/see you?
How do you think your/future chief perceive/see you?
How do you think your family members perceive/see you?
How do you think your friends perceive/see you?
How would you describe yourself?
Would you say that you are desirable in other people's eyes? Why/ Why not?
Have the education/micro-credit effected this?

End question
Is there something you would like to add to the interview?

Appendix 2; Tables

The tables are a categorization of the interviewees answer. Each answer have been divided in the different categorize if they display a common thought. For example have the answer "I do not have enough money for my basic needs" and "I need more money to be satisfied with my life" been categorized as "Lack of money" in table 3. The different reasons are therefore reasons for to be either satisfied or not satisfied with the economic and human capabilities. Group A are the interviewed with higher education, group B are micro-credit receivers and group C are not taking part in any of the organizations.

Table 3; Economic and human capabilities

Education and human capabilities	Micro-credit and human capabilities	No education/micro-credit
Satisfied	Satisfied	Satisfied
Provided with education and work	Social life	Satisfied by attitude
Independent	Satisfied without education	
Living in "right" area		
Not satisfied	Not satisfied	Not satisfied
Missing assets to reach carrier goals	Missing assets to reach carrier goals	Missing assets to meet basic needs
Missing assets to feel safe	Missing assets to meet basic needs	Missing assets to feel safe
Missing work	Social life	
To little education, want masters level		No education
Living in wrong area (slums)	Living in wrong area	Living in wrong area (slums)
		Missing assets to reach dreams
		Missing a home
	Lack of education/skills	Lack of education/skills
	Low living standard	

Table 4 have been categorized the answers as if, and how, the individuals show either high or low social capabilities.

Table 4; Social capabilities social identity and social belonging

Education and social capability	Micro-credit and social capability	No micro-credit/education and social capability
High/present	High/present	High/present
Good according to other	Change	
Role-model	Hardworking	Hardworking
Trustworthy		
Helpful	Helpful	Not a criminal
Low/ not present	Low/not present	Low/ not present
	Poor	Poor
	Selling vegetables -no talent	Useless

Table 5 is should be read as the reasons given for either having a feeling of high participation or low participation.

Table 5; Political capabilities; participation

Education and participation	Micro-credit and participation	No education/micro-credit
More participation	More participation	More participation
Involved in groups	Not married (Women)	Involved in community-work
Education	Married (Men)	Family
Provide basic needs	Education	Church
Decision-making	Involved in groups	
	Improved business	
Less participation	Less participation	Less participation
No member	Lack of money	Lack of money
Lack of time	Married (Women)	Lack of work
Lack of basic needs	Hostility between communities	Lack of time
Work		

Psychological Capabilities

Table 6 are presenting what reasons that the interviewee gave for having either low or high self-esteem.

Table 6; Self-esteem

Education and self-esteem	Micro-credit and self-esteem	No education/micro-credit
Reasons for higher self-esteem	Reasons for higher self-esteem	Reasons for higher self-esteem
Recognition	Recognition	
Encouragement	Encouragement	
Knowledge		Knowledge
Fluency		
Faith		Faith
Work		Work
Overcome challenges/meet basic needs	Overcome challenges/meet basic needs/more assets	Overcome challenges
	Freedom	
	New meetings with people	
Reasons for lower self-esteem	Reasons for lower self-esteem	Reasons for lower self-esteem
Lack of assets	Lack of assets	Lack of assets
Lack of human capital		Lack of human capital
Among other people		Loneliness

Table 7 aims to show what kind of dreams and goals the interviewed have, but also their own thoughts on their own capability to reach them.

Table 7; Capacity to aspire

Education and capacity to aspire	Micro-credit and capacity to aspire	No education/micro-credit
Dreams and goals	Dreams and goals	Dreams and goals
Improve existing work		Improve existing work
Higher education	Education	
Help others	Help others	
	House	Get/improve house
		Get a job
Capability to reach	Capability to reach	Capability to reach
Education		
Savings	Savings	
Other people	Other people	Other people
Faith/God	Faith/God	Faith/God
	Commitment	Commitment
		Health
Less capability to reach	Less capability to reach	Less capability to reach
Lack of money	Lack of money	Lack of money
Lack of education		Lack of education