Communication Obstacles to Participation in Rotating Savings and Credit Associations/Chamas in Kawangware Ward of Dagoretti North Constituency

Patrick Abuya Omungo

National Council for Population and Development, P.o.Box 48994-00100, Nairobi, Kenya

Abstract:

This study conducted in Kawangware ward of Dagoretti North Constituency, Nairobi set out to establish communication obstacles to participation in Rotating Savings and Credit Associations (ROSCAS) or Chama's as they are commonly known in Kenya. The study was carried out using primary data obtained from a sample survey of 256 residents. The data collection tool was a questionnaire with both closed and open ended questions. The sampling method applied to select respondents from Kawangware ward was multistage sampling where respondents are first sampled from Dagoretti North constituency, then Kawangware ward and the villages within the ward. The questionnaire collected information on socioeconomic statuses of respondents, communication obstacles experienced by the respondents and finally ways of mitigating these communication obstacles. Amongst the socioeconomic variables only respondent's highest education level attained was established to be significantly associated with communication obstacles and Chama membership in Kawangware. Amongst communication variables differences in viewpoint and lack of clarity was negatively associated with Communication obstacles with an odds of (-0.4) **. Attitudinal barriers were also negatively associated with communication obstacles with an odds of (-0.6) ** Asset finance and education finance are significantly positively associated with communication obstacles with an odd of (0.7) ** and (1.2) **respectively.

The most preferred frequency of Chama savings is Monthly with an odd of (1.9) *. Daily and weekly Chama savings are not significantly associated with communication obstacles or chama membership. Only Memo was found to be significantly associated with communication obstacles with an odd of (1.2) **. Instant messaging and physical meetings were also found to be significantly associated with communication obstacles but with a lower odd of (0.3) * and (0.2) *. Where awareness of Chama's is high communication obstacles increase slightly with an odd of (1.1) *** while Chama membership also increases slightly with an odd of (0.046) *** To mitigate communication obstacles, the study established that ensuring residents of Kawangware are knowledgeable of the advantages of Chama's through exposure to business plans is negatively associated with the number of communication obstacles (β=-0.29*). Also significantly negatively associated with number of communication obstacles is ensuring membership is open to anyone who wishes to apply, (β=-0.35*). Active listening is also cited as one of the significant ways of mitigating communication obstacles (β=-0.195***) amongst respondents of Kawangware ward.

Key Words: ROSCA, CHAMA, COMMUNICATION OBSTACLES, CHAMA MEMBERSHIP

----

1.   Background of the study

In many developing countries, there exists a set of financial institutions known as informal micro-finance, Rotating Savings and Credit Associations (ROSCAS) or Chamas. These in many communities are the "village bank" which offer affordable credit and savings facilities to the poor and low-income households who cannot access credit from mainstream banks due to three reasons: perceived high risks, high costs involved in small transactions and their inability to provide marketable collateral for loans (Morduch, 1999; Pretes, 2002).

In Kenya, Rotating Saving and Credit Associations/ Chama's refer to groups of people who come together for a common purpose and for a specified period of time in order to save and borrow together. According to Etang et al (2011) They fill the gap where credit facilities are inaccessible. They offer tangible bedrock to alleviate the problem of financial exclusion by assisting unbanked consumers to save money and access credit. They provide access to no interest financing, strengthens networks and also provides safe spaces for women and girls to avoid poverty and vulnerability. ROSCAs also serve as training grounds in different skills where members learn new entrepreneur skills for improving their Micro and Small Enterprises. ROSCAs preserve traditional values and customs as noted by Siganga (2013) who established that ROSCAS are IFIs meeting the financial needs of many people. Majority of these ROSCAs are formed and managed by low income women in the rural and urban slum areas like Kawangware. It is also noted that high-income men in Nairobi have formed ROSCAs, some of which have evolved into successful investment companies.

Communication obstacles are defined as problems that arise at every stage of the communication process, and have the potential to cause misunderstanding and confusion. Communication is therefore impeded and does not reach the receiver. Communication is therefore ineffective where the impediments also known as barriers are present. These are the times the receiver is not able to understand the message as intended by the sender.

KAWANGWARE WARD IN DAGORETTI NORTH CONSTITUENCY, NAIROBI

Kawangware is a low-income settlement approximately l 5krn to the West of the Kenyan capital, Nairobi. Like other low-income settlements in the city, Kawangware is known for its high population, low-priced-poor quality housing and high crime rate. Congo village, is one of the villages in the sprawling Kawangware slums. Residents are primarily drawn from the Luhya, Kisii, and Kikuyu communities, who have left their ancestral homes to eke out a living in Nairobi. The majority of Congo residents are casual laborers working in the construction industry, house-helps, watchmen, gardeners, etc. Itinerant businesspersons of all kinds such as hawkers, vegetable and fruits sellers, second-hand clothes (Mitumba) traders, illicit brewers, furniture makers, etc., greet you as you arrive in Kawangware and approach the villages of Congo, Muslim, or Market whose residents interact with Kawangware residents each and every day.

1.1 Problem statement

According to Johnson (2004) despite proliferation of interest in ROSCAS; interventions, proposals, analyses and reports that go beyond the level of direct impact of users to a broader concern with the financial market, funding, repayment default are almost non-existent.

Majority of the target population living in Kawangware is Poor. The communities targeted by any intervention from such a study are either too poor to qualify for credit or the institutions do not have the capacity to reach out to all that need the credit facilities to participate in the economic development process. Although generally, women are more affected by this economic scenario than men in Kawangware urban slums the effects are almost the same for men and women. For Chamas to transit into stable Rotating Savings and Credit Associations(ROSCAs) microfinance and microcredit Institutions there is need for proactive advocacy for the promotion of micro-financing as a means of poverty alleviation and more so creation of ownership of these institutions at the grassroots. While women in both urban and rural areas are adopted to small holder and grassroots saving schemes (ROSCAS) or 'chamas' as they are commonly known in Kenya, the same scenario is only observable among middle class men in urban areas.

Housing is one of the main problems in Kawangware ward. A small one roomed tin-roofed shack of l 2ft by 12ft, houses a family, with an average number of five children, and rents for about Ksh3,000 shillings, a steep sum for the residents. Other serious problems in Congo Village include drug and alcohol abuse, prostitution, rampant insecurity, unemployment, lack of drainage and sewage system. On an ordinary morning one will find young men and teenagers drunk and either lying around or carousing along the muddy pathways. Popular illicit brews such as Busaa and Changaa are brewed and sold openly.

HIV/AIDS is another key problem in Kawangware and the villages of Congo, Market, Muslim and Msalaba. In early 1990s the village recorded the highest HIV prevalence in the country. Over the years, residents have witnessed many among their number succumbing to the disease. They have also seen an influx of HIV/AIDS support groups and NGOs in the village catering for HIV patients and orphans.

Akuno et al (2022) reveals that although ROSCAS have been in existence for the better part of the decade. Studies on ROSCAS in Kawangware are rather Scarce. Besides there is insufficient information and data from which conclusions on the socio economic and demographic factors that shape participation in activities of ROSCAS can be drawn.

GENERAL OBJECTIVE

Establish communication obstacles hindering continued participation in ROSCA or Chama Services in Kawangware Ward.

Specific Objectives of this study include:

Explore for association between Socio economic conditions of respondents and communication obstacles to adoption of Chama's in Kawangware Ward.

Explore for association between demographic conditions of respondents and communication obstacles to uptake of Chama's in Kawangware Ward.

Explore for association between Communication variables and, communication obstacles to participation of Chama's in Kawangware

Asses possible ways of reducing Communication obstacles amongst respondents in Kawangware ward.

Recommend Feasible actions to Mitigate Communication obstacles amongst ROSCAS in Kawangware Ward.

Scope and Limitations

Within Kawangware Ward are Kawangware slums which are a vast area, densely populated and with problems of insecurity, housing, HIV AIDs and inaccessibility during data collection. Field interviewers rely on the researcher's contacts of people involved in running of ROSCAS, Including ROSCA members, government non-government actors, involved in regulating supporting ROSCAS (Otudor C 2020)

Justification

According to Agengelu (2012) These individual differences established of respondents sampled for the study go further to become differences in the ROSCAS themselves in terms of monetary contributions law enforcing mechanisms, membership requirement, size and composition and are therefore worth studying at length. The most important prerequisite for effective communication are digging deeper into the causes of communication obstacles and coming up with a better understanding of peoples/Chamas communication preferences. Results may contribute to broaden perspective of barriers and mitigating strategies to inform and guide future M.F. Is/Chama/ROSCA activities amongst the Kawangware community with a goal to reduce communication obstacles in the study area. This study can guide researchers and community partners of ROSCAs in Using Models and Strategies to improve research on communication initiatives and sustainability of evidence based programs in Kawangware Ward. The study of communication obstacles is important because every administrative function and activity involves some form of direct or indirect communication.

2.   Literature review

2.1 Benefits of Micro-Finance Institutions

ROSCAS reach millions worldwide and bring them together in organized groups (Mayoux, 2008). Though they are no quick solutions, they are a key contributor to the pursuit of gender equality, women's empowerment, pro-poor development and strengthening of civil society, Murray (2005) posits that microfinance programs contribute to Millennium Development Goal Number 1 (halving global poverty by 2015) by giving low-income rural women and men the opportunity to develop their on- and off- farm income generating activities. Although improving access to financial services is no panacea for development challenges, microfinance is an effective tool if used in combination with other development approaches and policies.

Research published by the East African Standard on 31st July 2007 further shows that there is great potential for using institutional credit and other financial services for poverty alleviation Further research by Omino (2005), reveals that close to 60 percent of the Kenyan population is poor and out of the scope of formal banking services. The 1999 National Micro and Small Enterprise Baseline Survey revealed that there are close to 1.3 million ROSCAS employing nearly 2.3 million Kenyans (Omino, 2005). Globally, of the 1.3 billion people living in poverty, 70% are women. In addition, scholars and development experts have long noted a general trend towards 'feminization of poverty' worldwide. This has given impetus to the expansion of microfinance services to women (UNCDF, 2007).

2.2 Informal microfinance in Kenya

Microfinance refers to the provision - usually on a small scale - of a broad range of financial services such as deposits, loans, payment services, money transfers and insurance, to poor and low- income households and their enterprises. The institutions that offer microfinance are called microfinance institutions (ROSCAS). A ROSCAS is, therefore, an institution whose principal business is the provision of microfinance services, including micro credit.

Impact assessment studies in Asia have provided evidence of the positive effects of ROSCAS on the livelihoods of poor women. The benefits include improvements in women's economic security, freedom from family domination, greater awareness of rights, increased capacity to resolve conflicts and increased bargaining power (ILO, 1998). Although findings from Africa are less clear, they show that microfinance through ROSCAS has impacted positively on women's self-confidence. This has led to a larger number of Women led ROSCAs in Kenya. ROSCA returns are better amongst male led ROSCAs than amongst female led ROSCAS with the overall average return for ROSCAs owned by women is only about a quarter of the level earned in ROSCAS owned by men (Daniels, Mead and Musinga, 1995). Targeting women with micro-finance programs is particularly beneficial towards poverty alleviation (Mayoux, 2006). This is because group formation can contribute to building social capital, and this in turn, can have positive effects on human welfare Coppock and Desta (2006).

Henke and Rossum (2000) in their study recommended that physical separation during absence of meeting for instance can create a sense of isolation. That is the reason why email, websites forums, chatrooms and interconferencing should be considered as a means of reducing isolation.

Zacharia (2008) in his study found that poor coordination and communication between administrators are one of the causes of drop in Chama Membership and increase in communication obstacles. The solution is immediate and timely feedback.

O'Hanlon (2001) Established that lack of technical support may create barriers to enhance membership.

Sali (2008) points out that lack of social interaction is a barrier which demotivates Chama members. Pillai (2011) In his study pointed out that language barriers and lack of subject knowledge hinders effective communication amongst chamas and chama members.

According to Coppock et. al. (2006), profits from these enterprises were ploughed back to organizations' accounts to buy other income generating facilities, support orphans, build group meeting halls and construct water points. In latter stages of maturity of the organizations', the researchers found that facilitation tends to shift to capacity building for members and training on such topics as leadership dynamics and micro-enterprise activities. Out of the 16 groups reviewed, 14 unanimously stated that group benefits gave them an advantage to cope with the 1999-2000 droughts. They implied that the networks imbedded in their groups provided them with added financial and emotional support during drought crisis. Group members asserted that they overcame their many challenges in a drought stricken area by their unity of purpose and accountability of leadership and diversifying micro-enterprises.

Among key challenges in most of the groups is opposition from men. However, most of the groups reported that over the long term, men have gradually adjusted to the social changes that have accompanied women's group formation. Thirteen of the 16 women's groups indicated that men in their home areas have formed their groups after observing women's success. Of the 13 men's groups formed in the area from 1996-2004, six had reported a satisfactory performance while the rest had performed dismally. Those successful ones were focused on livestock trading suggesting that men do not embrace diverse socio-economic activities that women's groups do. All the groups cited acquisition of major funds, training in micro-enterprise, home economics and group leadership dynamics, key technologies in penetrating new markets as crucial to their success.

UNCDF approach raises pertinent questions for instance what would be the outcome for men in Kawangware who are willing and able to save as a group, but lack information and access to much- needed credit? Some of the men's groups in Kawangware comprise of members that are on minimum wage or below.

Empowerment is a critical component of individual and community development, which is the basic objective of ROSCAS. Empowerment is the mechanism through which people gain greater control over their life, critical awareness of the socio-political environment, and democratic participation in communities (Melkote & Steeves, 2001).

2.3 Gender-based differences between male and female entrepreneurs

There are distinct differences between male and female microfinance initiatives. Women's income generating activities are often based in the home (Murray, 2005). In addition, they employ family labour rather than hired staff and focus on services and light manufacturing. Though women initiatives may last as long as men's, they start small and grow slower; they stay small throughout their life spans. Men and women use different networks and business contacts. Women sometimes require new skills in marketing. Since female illiteracy rates are higher than those of their male counterparts, women may have difficulties developing business plans requested by ROSCAS. The target population in Kawangware and their business activities exhibit some or all of these characteristics.

Targets of ROSCAS is broad and thus demands different financial services (Murray, 2005). A distinction should be made between the different needs of women entrepreneurs. Whereas some are successful businesswomen, others are casual workers, such as house helps, who are struggling to provide for their families. These differences require unique program designs and implementation to ensure that needs are addressed across the board. In a nutshell, there is no 'one-size fits all' method (Mayoux, 2006).

In pursuit of the women 's agenda, some ROSCAS/Chama's may opt to target women only. There are several disadvantages to such an approach. Targeting women exclusively may lead to them acting as surrogates for other beneficiaries who want to access credit (Murray, 2005). Women-only programs have also led to heavier workloads for women who suffer increased pressure to work for money. They often lead to the household burden being shifted to women. A further downside of such programs is that they may create resentment among men. Main streaming gender is not necessarily resolved by women-only programmes. She notes that there are definite benefits to mixed-sex programmes where men and women work together on gender issues (Mayoux, 2006).

2.4 THEORETICAL FRAMEWORK: DIFFUSION OF INNOVATIONS

The present Study Proposes Diffusion of Innovations as a theoretical framework. Rogers (1962) defines diffusion is a kind of social change by which alteration occurs in the structure and function of a social system. When new ideas are invented, diffused, and are adopted or rejected, leading to certain consequences, social change occurs. Rogers suggests that an innovation may be planned or occur unplanned and in many cases lead to improvement in the quality of life. One definition of the theory as described by Lazersfield (1944) little John (1983) Adler and Rodman (1994) Severin and Tankard (1997) outline the five steps through which an innovation is adopted into society until it becomes a way of life of the adopters. The five steps are: awareness, interest, evaluation, trial and adoption (Rogers, 1962). *Our problem is to learn why, given one hundred different innovations conceived of at the same time - innovations in the form of words, in mythological ideas, in industrial processes, etc -ten will spread abroad, while ninety will be forgotten.*

2.7 The Two-Step Flow Model

Whereas the mass media informs, opinion leaders persuade, because they are more exposed to the media than those they influence and are viewed as more trustworthy, credible sources of information and interpretation on diverse topics (Defleur & Dennis, 1994).In addition unlike the masses in the society who attends selectively to media content, opinion leaders focus more fully on the media than others and become more knowledgeable than their families, friends or neighbours in certain areas of media interest. They are looked at as knowledgeable and trustworthy as a source of information and interpretation.

3.   Methodology

3.1 Research Design

The study adopted a Mixed Method Research Design. It is a quantitative study that is reinforced by open ended questions meaning that both quantitative and qualitative research methods are embraced Firstly, the researcher embraces quantitative methods to collect quantitative data. The data is analysed quantitatively. Qualitative responses are obtained by summarising qualitative responses from open ended questions into a grid. Open ended questions are highly efficient in collecting data since the amount and range of data are increased by collecting from several people at the same time ad allowing for verbatim from the respondent. The most severe communication obstacles are revealed and how they interfere with Chama/Rosca membership in Kawangware.The methods should also reveal solutions offered for overcoming them in order to achieve higher efficiency in ROSCA activities. Data was analysed in SPSS Program. Open ended questions were analysed with the help of a Grid.

During the process of interviewing three categories of participants are considered. One for men and women members of ROSCAS and residents of Kawangware Ward. Secondly interviews are held with ROSCAS officials, Local leaders and agents of Micro finance institutions. The two stage procedure is to corroborate the findings by gathering information from a more informed list of respondents who have a deeper understanding on presence and absence of communication obstacles and how to overcome these obstacles amongst residents of Kawangware.

3.2 Sample and Sampling Method

The sample consists of 256 Respondents Sampled from Kawangware Ward. Our sample size is selected based on the resources available, to achieve a statistically viable sample size.
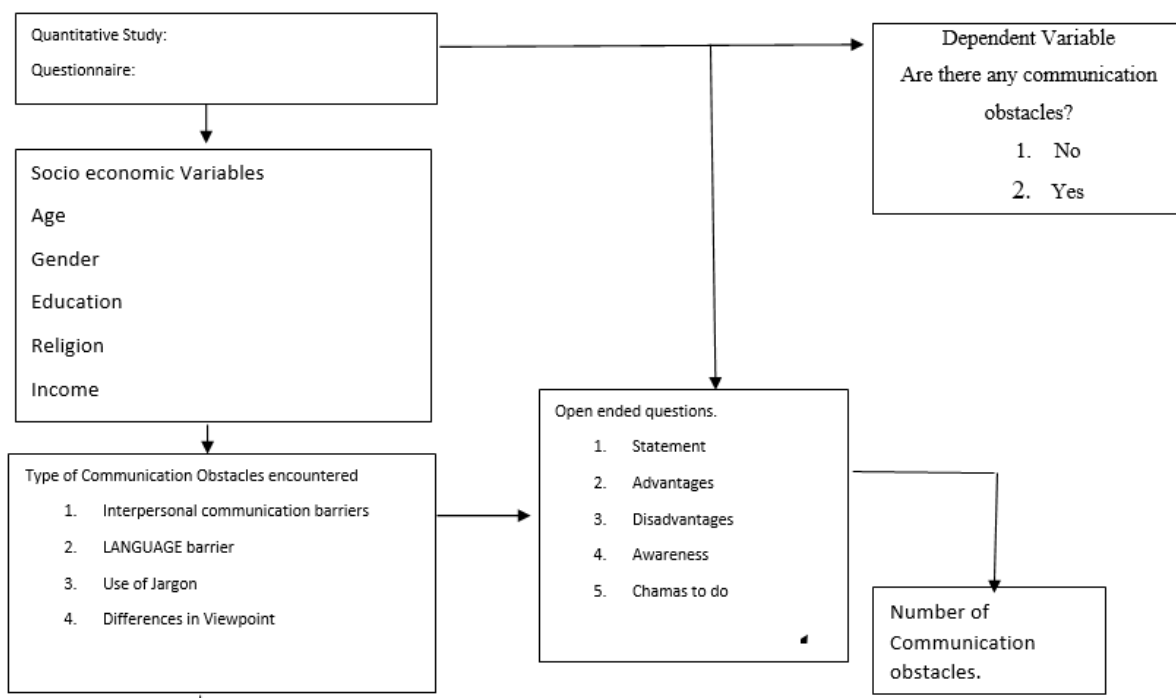
3.3 Data analysis

The researcher will then manually code and analyse key themes and patterns emanating from qualitative data and quantitative data with the aid of a software SPSS in order to reduce the volume of data collected to a manageable form.
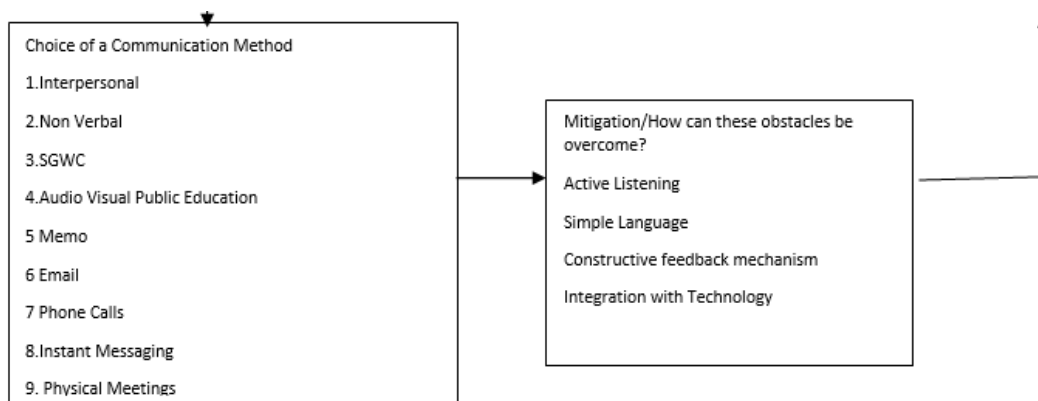
3.5 Research Ethics

Participants, residents of Kawangware Ward who accept to participate in the research study are identified and interviewed only after an informed consent. An informed consent briefs participants of the study on the objectives of the study and information sought from respondents. An informed consent is complete when a respondent accepts to participate in the study. This will enable them to understand to what it is they have agreed to do or what information is sought from them. The informed consent is read to all potential participants.

CONCEPTUAL/ANALYTICAL MODEL FRAMEWORK

Described below is an analytical framework conceptualizing flow of information from the data collection tool into an analytical and conceptual model. Each of the textboxes describes a variable or a set of variables. Quantitative analysis basically relies on codes obtained during fieldwork. Analytical procedures include frequency distribution, percentages bivariate analysis and Multivariate analysis methods. Results are described in tables and followed by a discussion.

Choice of a Communication Method

1. Interpersonal

2. Non Verbal

3. SGWC

4. Audio Visual Public Education

5 Memo

6 Email

7 Phone Calls

8. Instant Messaging

9. Physical Meetings

Mitigation/How can these obstacles be overcome?

Active Listening

Simple Language

Constructive feedback mechanism

Integration with Technology

Participation in self-help groups certainly helps members to empower themselves (Mok, 2001). In addition to the potential and actual economic benefits, these groups empower members to cope with problems and stresses. They also empower members in their relations with organizations that serve them and with the community where they live. Florin & Wandersman (1984) assert that research has shown a strong correlation between participation in self-help groups and self-confidence, self-efficacy, civil responsibility and political efficacy.

The significance of social networks (group participation) in the process of innovation of diffusion is illustrated by a study conducted in Bangladesh on the adoption of family planning methods (Kincaid, 2005; Rogers & Kincaid, 1981). The study revealed that the innovation was adopted more easily among women who belonged to a social network than those who did not. Following this argument, therefore, men would be more likely to adopt the innovation of ROSCAs if they were to form groups for this purpose.

4.   DATA ANALYSIS

A persistent gender pay gap which reveals that women work harder to get equal pay as men is evident after a walkthrough the data. It is very clear that the male gender garner higher incomes than the female gender. This is partly because Kawangware depends on neighbouring areas of *Kilimani, Kileleshwa* and *Valley Arcade* for casual housekeepers who reside in the low income residences of Kawangware ward and Congo Villages. One emerging issue in analysing this data on communication obstacles is how these household workers will cope with meeting the expense of *Fuliza* the mobile money lending app, and at the same time staying afloat in their chamas. *Fuliza* is making the household worker who resides in Kawangware poorer by deducting any borrowings once an income is realized. The incomes are many a times very low and barely enough to sustain a family's expense. Part of the communication obstacles to accessing credit for personal development arise due to regulations to access, use and control over land where women have unequal access to use and control over land. Many a times chamas that exist in Kawangware Ward have failed to raise minimum resources to lease land to construct rentals in the area mainly because of gender imbalance. Chamas with a bigger proportion of male members find it easier to obtain lease to conduct their business in Kawangware. Access to credit is unequal with the male gender and male led Chamas having an upper hand in access to credit and control of income generating resources like land. In matters Chama and Land, chama administrators have shown sexist stereotypes with very few females empowered to communicate the agendas of chamas adequately and no desks set aside by journalists to collect information on experiences of female chama administrators in Kawangware. Gender parity is absent so women bear the largest part of hard work and family responsibility yet in many cases are denied access to resources from Chamas/ROSCAS.

4.1 FREQUENCY DISTRIBUTION

Table 4.1. describes socio economic and demographic characteristics of the study population in each of the 4 model columns. The frequency distribution table is generated based on the equation

Y=f (X1, X2, X3, X4 X5 X6)   From the equation variations in the six explanatory variables exert different effect on communication obstacles and chama membership.

4.2 TRENDS OF SOCIOECONOMIC AND DEMOGRAPHIC VARIABLES ASSOCIATED WITH COMMUNICATION OBSTACLES AND CHAMA/MEMBERSHIP IN KAWANGWARE.

Table 4.1.1

Demographic Variables		Are there any communication obstacles you have encountered in your Chama/ROSCA				Are you a member of a Chama ROSCA or Microcredit association			
		Model 1 No		Model 2 Yes		Model 3 No		Model 4 Yes	
Highest Level of Education		Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
	Primary	4	1.7	11	4.6	4	1.9	10	4.7
	Secondary	66	27.4	80	33.2	24	11.7	97	45.5
	Tertiary	33	13.7	14	5.8	13	6.1	30	12.2
	Graduate	13	5.4	11	4.6	8	3.8	16	6.9
	Post Graduate	7	2.9	2	0.8	5	2.4	5	2.4
Average Income									
	Below Ksh 10000	42	19.4	47	21.6	23	11.7	53	26.9
	Ksh 10001-17000	36	16.6	28	12.9	14	7.1	46	23.4
	Ksh 17001-24000	16	7.4	17	7.8	6	3.1	24	12.2
	Above 24000	16	7.4	15	7	4	2.2	27	13.8
Gender									
	Male	54	22.5	41	17.1	22	10.3	65	30.5
	Female	70	29.2	75	31.2	32	15	94	44.1
Age									
	18-24	27	11.7	22	9.5	11	5.5	23	11.4
	25-29	35	15.2	36	15.6	12	6	50	24.9
	30-34	29	12.6	26	11.7	15	7.5	36	17.9
	35-39	11	4.8	15	6.5	9	4.5	15	7.5
	40+	6	2.2	5	1.9	6	3	24	12
Work done as a source of income									
	Unemployed	13	5.1	13	5.4	11	5.1	6	2.8
	Public Sector	7	3.3	14	5.8	7	3.3	20	20
	Self Employed	27	12.6	56	23.2	27	12.6	88	88
	Private Sector	9	4.2	34	14.1	9	4.2	45	45
What is your religion?									
	Christian	64	41	73	46.8	23	17.6	96	73.2
	Muslim	8	5.12	10	6.4	2	1.3	9	6.6
	Other	0		1	0.6	1	0.6	0	0

4.2.1 HIGHEST LEVEL OF EDUCATION ATTAINED

In primary education category, the number who report no communication obstacles are classified as Model 1 while resident's who report communication obstacles are classified as model 2. In Model 3 are respondents who are not Chama Members while in Model 4 are respondents who are chama members. While 11 (4.6%) of respondents report a *yes* to communication obstacles 10 (4.7%)overcome these obstacles to become members of Chama's. In Secondary Education category the number who report no communication obstacles and grouped into model 1 are approximately 66 or (27.4%) while the number reporting not being members of a Chama in Kawangware ward. In model 4 are 24 respondents or approximately (11.7%) of the 256 respondents interviewed for the study. Amongst respondents who have attained secondary education Majority 80 or (33.2%) *say yes* to presence of communication obstacles (Model 2) while larger proportion 97 (45.5%) *say yes* to membership of a chama (Model 4) in Kawangware. In the tertiary category 33 (13.7%) of respondents say no when asked of existence of communication obstacles while 14 (5.8%) of the respondents who have attained tertiary education *say yes* when asked about communication obstacles. In the same category of tertiary education 13 or (6.1%) say they aren't members of any *chama* while 30 or (22.2%) say they are members of a chama. Amongst respondents who are either graduates or post graduates 20 or (8.3%) say there are no communication obstacles while 13 or (5.4%) say there are communication obstacles. On the contrary 13 or (6.2%)are not members of any chama while 21 (9.4%) respondents who are a graduate or postgraduate education level are members of a chama within Kawangware. The largest sampled respondents from Kawangware lie in the Secondary and Tertiary Education Category, With Primary School revealing a sample of 15 (5.9%) Graduate and Postgraduate revealing 35 (13.7%) of the population sampled in Kawangware ward and interviewed on communication obstacles to participation in Chama activities. Respondents who have attained secondary education are the most active in Kawangware ward. These respondents are the least likely to fall in Model 2 of the study which comprises respondents who have communication obstacles 80(33.2%) and or Model 3 who are have neither been a member 24 (11.7) or are not currently a member of a Chama/ROSCA.The association between education level attained and communication obstacles need to be explored further.

4.2.2 KAWANGWARE RESIDENTS AVERAGE MONTHLY INCOME

Kawangware Ward residents who are in the lowest income category of below Ksh. 10,000.00 experience the most communication obstacles yet most people recorded in this group transition to chama members. The sample from Model 1 in table 4.1 above reveals that 42 (19.4%) respondents who earn below Ksh 10, 000 a month experience no communication obstacles while 47 (21.6%) who earn below Ksh 10000 a month respondents have communication obstacles. For Model 3 and 4 which includes chama non-members and members 23 respondents or an equivalent of (11.7%) are not chama members while 53 or (26.9%) of respondent's transition through the communication obstacles to Chama membership. More respondents 53 are able to overcome communication obstacles and be chama members yet they fall in the lowest income category of Below Ksh. 10000 per month.

In the income category Ksh 10001-17000 the number of respondents reporting no communication obstacles falling in Model 1 is higher than the number reporting yes to communication obstacles and belonging to Model 2. This translates to 14 (7.1%) Kawangware residents who are not members of any Chama (Model 3) and 46 (23.4%) residents who are at least a member of a Chama. In the income category 17001-24000 16 (7.4%) respondents report no communication obstacles (Model 1) while 17 (7.8%) report yes to have had communication obstacles (Model 2) preventing them from being members of Chamas.These obstacles result to a lower number of 24 (12.2%) respondents being members of Chamas and are the reason why a low number 6 (3.1%) of the respondents are classified into Model 4 and Model 3 respectively.

In the above Ksh 24000.00 income category the number who report no communication obstacles reduces to 16 (7.4%) while the number who report communication obstacles also reduces to 17(7.8%) The respondents in this income category who are chama member's declines to 27(13.8%) while only 4 (2.2%) respondents in this income group are not chama members. The reducing number of chama members in the highest income category may be a possible reason to suggest that respondents in the highest income category have other avenues of Saving borrowing or Investing without having to join Chamas to benefit from their services.

Specifically, the trend in response to the question *Are there any communication obstacles?* Model 1 reveals the highest trend in the lowest income Category where 42 (19.4%) respondents of Kawangware who earn below Ksh 10000 responded revealing no communication obstacles. In the income category Ksh 17000-24000 36 (16.6%) respondents say no to ever experiencing communication obstacles. Specifically ranking Model 1 by income reveals that the lowest income categories produce the most communication obstacles while the highest income category produces the least communication obstacles.

4.2.3 GENDER

Model 1 which specifies respondents who report no communication obstacles records more of the Female gender. Seventy women or (29.2%) of respondents reporting no communication obstacles while only (22.5%) of the males reporting no communication obstacles. Females experience communication obstacles more than Men with 41 (17.1) Yes to communication obstacles recorded amongst men and 75(31.2) yes to communication obstacles recorded amongst females.

As pertains to Chama Membership, more females 94 (44.1) respond to interview questions as being in Model 4 of *Chama members*. The number of male respondents in Model 3 *Not a Chama* Member is recorded as 22 (10.2%)for males and 32 (15%) for females. Respondents in Model 4 which comprises Chama members are 65 (35.1%) amongst the Male or 94 (44.1) amongst the females. Generally, Model 3 and Model 4 comprise more of the female gender as is the case for model 1 and model 2. The male members of Chamas comprise more than half the population of female member. There are more females than males in all the models. Females are able to overcome communication obstacles more and be members of Chamas/ROSCAS and Microcredit Associations in Kawangware Ward.

Out of a sample of 256 respondents in Kawangware Ward, the number of male respondents who do not report communication obstacles decreases from 54 to 41 The number of female respondents who do not report communication obstacles increases from 70 to 75. Generally, in Males, the number who report no chama membership increases from 22 to 65 respondents. While in the female gender the number who respond no to Chama membership increases from 32 to 94 respondents. Regardless of absence of communication obstacles, uptake of Chama membership remains higher amongst the female gender.

4.2.4 NATURE OF WORKDONE AS A SOURCE OF LIVELIHOOD

The range of persons interviewed in Kawangware is broad and includes Casual workers, Self-employed and the business community in Kawangware. The totality of persons who responded to the questions is categorized into Models 1-4. In model 1 which comprises respondents who record no communication obstacles the unemployed persons within Kawangware record a very low number of cases *communication obstacles 13(5.1%)* and also the lowest number of cases who are *Chama members 6(5.2%).* This is in contrast to respondents from the private sector who record 23(19.5%) cases of no communication obstacles (Model 1) and 15 (12.8%) cases of communication obstacles (Model 2). Within the private sector employees approximately 36(22.5%) of respondent's interviewed are non-members while 54 (25.3%) of respondents are members of Chamas. While160 (74.76%) are members of a Chama within Kawangware. While the study transits from unemployed to employment in the private sector the number of cases of no communication obstacles reduces from 13(6.1%) to 9(4.1%) while the number of cases with communication obstacle's increases from 13(6.1%) to 34 (16.0%)

Public Sector employees who report no communication obstacles Model 1 number half (12%)of those who report communication obstacles (9%). The number who report as Model 3(non-members of Chama) equals the number who report no communication obstacles (Model 1)) while the number who are Chama member's equals 20 (12.5%) of all respondents from the public sector. This study on Chamas received the most attention from respondents who are self-employed with 27 (50%) respondents recorded as having experienced not being a Chama member while 88 (55%) responded out of their experience as Chama Members. From the entire sample of 256 respondents no communication obstacles while 119 respondents experienced no communication obstacles. On the other hand, 124 respondents experienced communication obstacles.

4.2.5 RELIGIOUS AFFILIATION
Describe religious preferences of respondents in Model 1-4 of the study
Most of the respondents sampled in the study are Christians. In Model 1 where no communication obstacles are reported, 64(41.3%) of the study population report no communication obstacles while 73(46.5%) report that they have had communication obstacles that hinder them from enrolling as members of Chama's, Micro Credit or Rotating Savings and Credit Associations. Amongst Christians the proportion of the 256 respondents interviewed 23(17.6) are not members of any Chama while 96 (73.2%) are members of a Chama. Amongst the Muslim faith, 24 interviews were carried out with 8(5.12%) reporting no communication obstacles, 10(6.4%) reporting non membership to any Chama while 9 (6.6%) reporting being members of a Chama within Kawangware Ward. The Muslim population is hard to reach and interview on their experience of communication obstacles in Kawangware Ward. Christian faithful's more easily get into groups to meet the hard economic times and also benefit from interests of deposit taking microcredit Microfinance and Sacco's whose customers reside in Kawangware Ward.

The study collected information from both Christian and Muslim population. The number of Christians who report no communication obstacles increases from 64 to 73 who report communication obstacles while the number of Muslims who report no communication obstacles increases from 8 to 10 who report communication obstacles. The number of Christians who are Chama member's increases from 23 to 96 while the number of Muslims who are not chama member's increases from 2 to 9 who are chama members. Communication obstacles are more prominent across Muslim residents of Dagoretti North Constituency while Chama Membership is more prominent across Christian Population Dagoretti North Constituency.

 4.2.6 AGE OF RESPODENT
Describe Association of Age of respondent communication obstacles and chama membership in Model 1-4 of the study. The age that experiences most communication obstacles is age 25-29 with 35(15.2%) of the 256 respondents reporting communication obstacles, while the age that experiences the least communication obstacles is 40+ with an average of 6 respondents or (2.2%) of the 256 sampled at this study reporting any communication obstacles. The age group with the most respondents in the Yes to communication obstacles category is still age 25-29 with 50 (24.9%)of respondents reported as experienced communication obstacles while the age with the least number of respondents reporting communication obstacles is age 35-39 with only 5 respondents or (1.9%) responding yes to communication obstacles. The age with most respondents as Chama members is age 25-29 and 30-34 with 50(24.9%) of respondents as members and 36(17.9%) as members of a Chama within Kawangware respectively. Age 40+ also has a high frequency for chama members recording 24 (12%) of Chama members respectively. The age with the most number of Chama Non-members is age 30-34 and age 25-29 where 15(7.5%) respondents and 12(6%) of respondents are recorded as being non-members. The count of number of respondents in the no communication obstacles category Model 1 ranges 6-35 respondents and for Model 2 the count ranges 5-36 respondents. For Model 3 and Model 4 the count ranges 6-15 for non-members and 23-50 for members. The range of the count for Model 1 and Model 2 is almost at par while a marked difference is observed in the range between Model 3 and Model 4 where Model 4 exhibits a count almost three times Model 3.

In Model 1 with no communication obstacles, the age that has the most respondents interviewed is age 25-29 where 35 respondents (15.2%) fall in this category. Followed by age 30-34 representing 29 (12.6%) of the population of 256 sampled. The third age group represented in Model 1 is 18-24 represented by (11.7%) of the 256 respondents interviewed in Kawangware.

In Model 2, with communication obstacles, the age that has the most respondents interviewed is age 25-29 where 36 respondents (15.6%) fall in this category. Followed by age 30-34 representing 26(11.7%) of the population of 256 sampled. The third age group represented in Model 2 is Age group 18-24 represented by 22 (9.5%) of the 256 respondents interviewed in Kawangware.

In Model 3 with no Chama Membership, all the age groups represent less than 10% of the 256 sampled residents of Kawangware. The Age group with the highest count is Age 30-34 represented by 15(7.5%) of the residents sampled. The other age-groups comprise a lower number of respondents who are mainly non chama members. Notably 12(6%) in the age-group 25-29 and 11 (5.5%) in the early ages of 18-24. In summary Chama non membership reduces with communication obstacles and age as seen in the decline from (7.5%) to (4.5%) to (3%) of the 256 respondents of Kawangware between the ages of 30 and 40 Years.

In Model 4 From ages 25 to 40+ the number of respondents who are chama member's declines from 50(24.9%) to 15(7.5%) The decline is slow and results to a normally distributed curve showing the relationship between age and chama membership. Communication obstacles also declines from n=36(15.6%) to n= 5(1.9%) in the 40+ Age group.

4.3 COMMUNICATION VARIABLES

4.3.1: Have you encountered any of these communication obstacles:

The question was asked to all the 256 respondents in Kawangware Ward. In model 1 the five most cited incidences of communication obstacles are Language Barrier and Use of Jargon with a frequency of 51(36.6%). The second most cited encounter with communication obstacles in Model 1 are Differences in Viewpoint 33(29.5%) and Malfunctioning Mobile application (28.5%). Finally, the two reasons that make the top five communication obstacles encountered are Malfunctioning Communication Application 29 (25.9%) and cultural differences and conflict 26(24.1%).

In model 2 responses to the question reveal obstacles that model 2 respondents overcome as they make decisions to become members or non-members of a Chama. In model 2 Language barrier and use of jargon 37(26.6%) is the most frequent obstacle cited by respondents who encounter communication obstacles. The second most cited response in this group is interpersonal communication barriers at 36 (55. 4%).Chama's should adopt appropriate language to communicate to its members in order to make their activities formal. What this obstacle exposes are the informal nature of Chama meetings and the use of colloquial language like Sheng to highlight their activities in Kawangware. The third communication obstacle most cited is Malfunctioning mobile banking application 31(27.7) and a Malfunctioning Communication Application 26 (23.2%) Differences in viewpoint and lack of clarity appears 25 (21.5%) making it the fifth most prominent communication obstacle in model 2.

In Model 3, which represents respondents who are not Chama members, levels of communication obstacles are very low where the most cited communication obstacle is less than 10%. In the model Language Barrier and Use of Jargon cited by 13(9.3%) of respondents interviewed in Kawangware Ward. The second most prominent barrier is attitudinal barriers and malfunctioning communication application cited by 9 (8.3%) and finally differences interpersonal communication barriers by 7 (10.8%) of respondents interviewed in Kawangware.

In Model 4 which highlights members of Chama's The most cited communication obstacle is language barrier and use of Jargon which appears 77(54.7%) Malfunctioning mobile banking application 58(51.3%) Differences in viewpoint and lack of clarity 56(47.1%) Malfunctioning communication application 47(41.6%) and finally interpersonal communication barriers 43 (66.2%).

4.3.2 What services do chamas provide or receive from its members?
These communication obstacles prevent chama members from accessing the following services
Model 1 Savings 81(46.8%) Credit (59%) Education finance 52(38%) Emergency Mitigation in health or funerals 49(37.4%) Asset Finance 48 (33. 3%).In this model, at the top of mind of the respondents is that no communication obstacles hinder residents from saving.

In Model 2 Savings 76(45.1%) Asset Finance 49(34%) Credit 44(31.1%) Education finance 41(64.1%) and emergency mitigation in health and funerals 35(26.7%) complete the list of services provided by Chamas. The point of departure between model 1 and model 2 is that there are no communication obstacles to obtaining saving 81(46.8%) in Model 1 whereas in Model 2 where there are communication obstacles saving 76(45.1%) is at the top of mind of Kawangware Residents. In service provision, communication obstacles prevent Chama's from providing the savings service to Chama's while also prevents Kawangware residents from saving in the local Chamas of Kawangware.

Model 3 depicts the least entries of services provided by Chamas. This is because respondents in model 3 are non-Chama members. The frequencies of services received is lower and within the range 10-19 for the frequencies and (8-11%) for the percentages. Model 4 which includes all respondents who are Chama members and have successfully overcome Communication obstacles reveals that Chamas are avenues for Saving 145(90.6%) Credit 97(60.6%) Asset Finance 90(56.3%), Education finance 84(52.5%) and Emergency Mitigation in health and funerals 74(46.3%). Amongst Chama members Savings is the most desired product same to amongst non-members although to a lesser scale. The lower scale is due to communication obstacles which is felt more amongst non- chama member in Models 1, 2 and 3 and which contributes to reduced uptake of chama services in these models.

4.3.3 How Frequently do you Save to the Chama?
In Model 1 with no communication obstacles Kawangware residents prefer Chamas to meet and Save on a Monthly Basis 47 (30.9%) or Daily 20 (13.2%) or alternatively weekly 13(8. 6%).Amongst these three choices the least preferred is weekly.

In Model 2 with communication obstacles the preferred frequency of saving and meeting changes with an increase to 20 (13.2%) amongst the Kawangware Sample who meet weekly and a decline to 15(9.9%) amongst respondents who prefer to save and meet daily and a further decline to 37(24.3%) amongst respondents who experience communication obstacles but prefer to meet Monthly. The net effect of communication obstacles is to reduce the preference for daily meetings, reduce the preference for monthly meetings while increasing the preference of weekly meetings.

In Model 3 which comprises of Chama Non-members the frequency of Chama meetings increases from a very low number preferring daily meetings 5(3.2%) to an equally low number preferring monthly meetings 11(7.1%). The number preferring daily and weekly meetings almost equals but remains low because the model only includes non-Chama members.

In Model 4 which comprises members of Chamas and Rotating Savings and Credit Associations

The number of chama members who prefer daily meetings has increased to 30(19.4%) the number of members who prefer weekly meetings has increased from 28 (18.1%) while the number of members who prefer monthly meetings has increased to 75(48.4%). Monthly meetings still remain the most popular and the easiest way to meander communication obstacles.

4.3.4 Are you aware of Chamas or Rotating Savings and Credit Associations?

In Model 1 the levels of awareness of Chamas is (30.3%) who are not aware against (72.6%) who are aware of ROSCA. By any standards the levels of awareness in model 1 amongst respondents who have no communication obstacles is high. In Model 2 where respondents have communication obstacles the levels of awareness of Chamas and ROSCAs is at par with those respondents who have no communication obstacles. In model 3 amongst respondents who are non-members of Chamas levels of awareness are low (40.7%), and the population of those who are not aware has increased to (59.3%) from (27.4%) in model 2. The transition through all the four models reveals that awareness increases from (72.6%) in model 1 to (93.7%) in model 4 while the levels of unawareness reduces from (30.3%) in model 1 to (6.3%) in model 4.

4.3.5 Which Chamas are you aware of?

In establishing which Chamas or ROSCAs the respondents are aware of we reconcile the ROSCAs named as Sacco's, Microfinance Institutions, Chama, Micro Credit Associations. One difference appears that is worth clarification between Microcredit and Microfinance Institutions. That Microcredit Associations are the informal ROSCAS that bring together special Interest groups like Plots of Residence, Teachers, Widows, Single Parents, Neighbours and the Business Community residing in Kawangware.The ROSCAs that the Kawangware residents are able to name in Model 1 are Sacco's (26%) Microfinance Institutions (17%) Chamas (40%) and Microcredit Associations (17%). In model 1 the most common ROSCA amongst Kawangware respondents is Chamas. In model 2 the most common ROSCA is Sacco's 27 (30.7%) while in model 3 the most common is Chamas. In model 4 the most common is ROSCA is Sacco 46(29.9%) followed by Chamas 43(27.9%). From the entire 4 Model data Sacco's and Chamas are the most common amongst residents of Kawangware.

4.3.6 HOW DO MEMBERS OF THESE CHAMAS COMMUNICATE?

In model 1 which consist Kawangware residents who have no communication obstacles, the three most preferred modes of communication with the ROSCA is Interpersonal 40(29.6%) Small group written communication 31 (24.6) and Memo 29(26.1%). Amongst Kawangware residents who have communication obstacles the most popular means of communication are Interpersonal Communication 46(34.1%) Email and Physical meetings 34(35.1%) and (53.1%) and Instant Messaging 33 (42.3%). Amongst non-members of chama the most popular communication means are Interpersonal 16 (11.4%) small group written communication 8 (6.3%) and Physical meetings at 8 (12.5%) Amongst members of Chamas the five most popular means of communication are Interpersonal 75(53.6%) Small group written communication 55 (43.3%) Memo 55(48.7%) Email 55 (56.1%). Across the Models communication frequencies are very high in Model 4 who are chama members and very low in Model 3 where respondents are Chama non-members.

4.4 BIVARIATE LOGISTIC REGRESSION MODEL:

4.4.1 TRENDS OF ASSOCIATION BETWEEN SOCIO ECONOMIC AND DEMOGRAPHIC

VARIABLES ON COMMUNICATION OBSTACLES AND CHAMA MEMBERSHIP IN KAWANGWARE

The association is represented by the equation $Y=\alpha+\beta_1 X_1$ Where $X_i - X_n$ are each of the six explanatory variables Education, Income, Gender, Age, Work done as a source of income and religion. Y= ROSCA Participation α=Intercept and β_1=Slope Coefficients

Table 4.4.1 Association between socioeconomic variables communication obstacles and Chama membership

	Communication obstacles		Chama Membership	
	Coefficient	Odds	Coefficient	Odds
Highest level of Education				
Primary Education***	-2.3	0.1	0.5	1.7
Secondary Education**	-1.5	0.2	0.1	0.9
Tertiary Education*	-0.4	0.7	0.2	0.8
Graduate/Constant	-1.1	0.3	0.7	0.5
Constant	1.3	3.5	0.9	2.5
Average Income				
Below Ksh 10000	0.9	2.7	0.4	1.5
Ksh 10001-17000	1.4	3.9	0.5	1.7
Ksh 17001-24000	1.1	2.8	0.4	1.5
Above Ksh 24000	1.8	6	1.3	3.5
Constant	1.1	0.3	0.9	2.3
Gender				
Male				
Female	0.4	1.4	-0.1	0.9
Constant	-0.1	0.9	1.1	3
Age				
18-24				
25-29	-0.2	0.8	0.7	1.9
30-34	-0.2	0.9	0.2	1.2
35-39	-0.6	0.6	-0.3	0.8
40+	0.5	1.6	-0.3	0.7
Constant	0.2	1.3	0.8	2
Income Source				
Unemployed	-0.1	1	1.7	5.3
Public Sector	0.4	1.5	1.8	5.9
Self Employed	-0.4	0.7	4.2	66
Private Sector	-0.5	0.5	1	2.8
constant	0	0.6	-0.6	0.6
Religion				
Christian	-0.1	0.9	0.8	1.1
Muslim	-21.1	0	-22.7	0
Constant	-0.1	0.9	1.5	4.2

From the Bivariate Model, Highest Education attained is negatively related to communication obstacles and Chama membership. The coefficients for the income model retrieved from the constant is (-1.099) in the association with Communication obstacles and (0.835) in the association with Chama Membership. The coefficient for the association between income and communication obstacles reveals a positive association implying that at least some income is required for Kawangware residents to be members of a ROSCA/Chama and to overcome communication obstacles. Many a times this is an obstacle to obtaining credit because a Kawangware resident may have a negative income or are indebted before joining a Chama. In this case the odds for Income (-1.099) Gender (-0.069) and Religion (-0.132) are significant reasons for communication obstacles. These odds together with the coefficient reveal a negative association between income, gender and religion with both communication obstacles and Chama membership. The association is however not significant for any of the three independent variables. Besides in the highest level of Education attained Primary Education Secondary Education and Tertiary Education are significant with communication obstacles and Chama membership. Education increases the options for overcoming Communication Obstacles and Joining Chama's which increase the options available for raising resources to pay for the expense either for our Children Sibling or other relatives. In interpreting the results, we adopt the Highest level of education it is only Secondary Education that is associated (OR=1.617 ρ=0.01) with Communication Obstacles. The odds Ratio implies that secondary education increases the chances of overcoming communication obstacles and continuing to be Chama members in Kawangware. In interpreting the significance of Education, the educated more easily adjust to formal banking they are more confident and can relate more easily to staffs in banks, Micro Finance Institutions, and Chama's unlike the uneducated. Income also increase (OR=6.00) association with communication obstacles although it's not significant. While the odds in association of Gender and Communication obstacles is (OR=1.411) the odds for association with Chama membership is (OR=0.994) which implies that the female gender are more prone to communication obstacles that prevent them from borrowing saving or investing due to the myriad responsibilities bestowed upon them.

Education is statistically significant in membership participation and regularity of contribution and in overcoming obstacles that present bottlenecks and lead to withdrawal from ROSCAs through neglect of contributions and deposits. Education enlightens Chama members and presents opportunities for raising resources required to progress through communication obstacles to be Chama members. Education instils cooperation on Chama members and also a positive attitude to Chama membership reducing incidences of withdrawals from Chama's. Since Education is statistically significant trainings are called for so that Chama members can better understand the purpose of ROSCAs, have a favourable attitude to coordination and cooperation as a ROSCA/Chama. These are soft investments to the success of the ROSCAS.

Income and Employment are negatively related with communication obstacles. While income and the number of employed study respondent's increases reports of presence of communication obstacles significantly decreases by (-0.018ρ=0.05) while Chama membership significantly increases by (1.643, ρ>0.05) respectively. Education is negatively related with Chama membership. While the highest level of education attained increases the number of respondents who report being members of Chama's significantly decreases by (-0.065, ρ>0.01). While only respondent's employment is significantly related with communication obstacles Income Education and Employment are significantly related with Chama membership as summarised in table 4.4 above

Demographic variables Age gender and religion are negatively associated with Chama membership. As age of respondent increases, the likelihood of being a Chama member decreases significantly. Similarly, the likelihood of female respondents being members of Chama's significantly reduces. The likelihood of other religious faiths being members of chamas significantly reduces with Muslim community. Muslim respondents are significantly less likely to be members of Chama's than Christian respondents. To summarize the model as age increases the likelihood of being a Chama member increases by (0.05). This increase is however not significant. The association between Gender and Chama membership (-0.025). Religion of respondents is also (-0.09) associated with Chama Membership. The study interviewed more Christians than Muslims in Kawangware.

The likelihood of being a Chama Member decreases as the number of respondents incorporated in the study increases. None of the three demographic variables included in the model is significantly associated with either communication obstacles or Chama membership in Kawangware Ward of Dagoretti North Constituency. All demographic variables are negatively associated with Chama membership.

4.4.2 TRENDS OF ASSOCIATION BETWEEN COMMUNICATION VARIABLES COMMUNICATION OBSTACLES AND CHAMA MEMBERSHIP IN KAWANGWARE

Analysis from Model 1 to Model 4 reveal that the range of communication obstacles encountered in Kawangware is broad. The three most frequent communication obstacles are in Model 1 Language Barrier 51(36.6%)Malfunctioning mobile application 33(29.5%) and Differences in viewpoint and lack of clarity 33(28.5%) These are the main reasons why communication between Chamas, Sacco's and Mobile banking applications fail at one point or another. They are the reasons why chamas should app their game and become formal, such that their activities can be integrated with other mobile banking activities in Saccos, Banks and Mobile Apps.This way will increase the reach of Chamas beyond the ward and beyond the villages nearby to them in Kawangware.

The three least common communication obstacles encountered in Model 1 are Interpersonal Communication Obstacles 14 (21.5%) Mistrust 16(15%) and Attitudinal Barriers 21(19.7%). Where there are no communication barriers or the incidence and prevalence of communication barriers is low, Interpersonal communication Barriers are low, Mistrust is Low and Attitude is positive. Communication in such a setting is effective and persons or respondents in Kawangware are comfortable chatting ways of improving their Chama.

Table 4.4.2 Frequency distribution table of Communication variables, communication obstacles and chama membership in Kawangware ward

Communication Variables								
Have you encountered any of these Communication Obstacles in your Chama?	Model 1		Model 2		Model 3		Model 4	
	No	Yes	No	Yes	No	Yes	No	Yes
Interpersonal Communication Barriers	14	21.5	36	55.4	7	10.8	43	66.2
Language Barrier and Use of Jargon	51	36.6	37	26.6	13	9.3	77	54.7
Differences in Viewpoint and Lack of Clarity	33	28.5	25	21.5	5	4.2	56	47.1
Cultural Differences and Conflict	26	24.1	24	22.2	8	7.4	42	38.5
Physical Disabilities	20	18.5	24	22.2	7	6.4	38	34.9
Attitudinal Barriers	21	19.7	14	13.1	9	8.3	27	24.8
Mistrust	16	15	13	12.2	4	3.7	24	22.2
Malfunctioning Communication Application	29	25.9	26	23.2	9	8	47	41.6
Malfunctioning Mobile Banking Application	33	29.5	31	27.7	7	6.2	58	51.3
What Service do Chamas provide or receive from Members?								
Savings	81	46.8	76	45.1	19	10.7	145	90.6
Credit	59	39.9	44	31.1	10	6.6	97	60.6
Asset Finance	48	33.3	49	34	10	6.8	90	56.3
Education Finance	52	38	41	64.1	11	7.9	84	52.5
Emergency Mitigation in Health or Funerals	49	37.4	35	26.7	11	8.3	74	46.3
How frequently do you save to the Chama?								
Daily	20	13.2	15	9.9	5	3.2	30	19.4
Weekly	13	8.6	20	13.2	6	3.9	28	18.1
Monthly	47	30.9	37	24.3	11	7.1	75	48.4
How do Members of this Chama communicate?								
Interpersonal	40	29.6	46	34.1	16	11.4	75	53.6
Non Verbal	22	18.2	18	14.9	4	3.3	37	30.3

	Small Group Written Communication	31	24.6	31	24.6	8	6.3	55	43.3
	Audio Visual Public Education	17	15.5	27	24.5	7	6.4	37	33.6
	Memo	29	26.1	29	26.1	5	4.4	55	48.7
	Email	25	25.8	34	35.1	5	5.1	55	56.1
	Instant Messaging	22	28.2	33	42.3	6	7.7	49	62.8
	Physical Meetings	10	15.6	34	53.1	8	12.5	36	56.2
Are you aware of Micro Credit Organizations/ROSCAs or Chamas									
	No	32	30.3	37	27.4	32	59.3	10	6.3
	Yes	85	72.6	85	69.7	22	40.7	148	93.7
Which ROSCA was the respondent able to name?									
	Sacco	26	26	27	30.7	8	21.6	46	29.9
	Microfinance Institution	17	17	25	28.4	9	24.3	33	21.4
	Chama	40	40	20	22.7	18	48.6	43	27.9
	Micro Credit Association	17	17	16	18.2	2	5.4	32	20.8
N	Sample Size	119		124		54		160	

In model 2 the three most frequent communication obstacles associated with respondents who say yes to communication obstacles are Language Barrier and Use of Jargon 37(26.6%) Interpersonal communication obstacles 36(26.6%) and Malfunctioning Mobile Banking application 31(27.7%). On the contrary the three least frequent communication obstacles in model 2 are Mistrust 13(12.2%) Attitudinal Barriers14 (13.1%) and Physical disabilities and Cultural Conflict 24(22.2%)

In model 3 including all non-chama members the most prominent communication obstacle is Language Barrier and Use of Jargon occurring 13(9.3%) while interpersonal communication obstacles also occur 7(10.8%) of the times recorded amongst the model of non-chama members. From Model 4 which contains Chama members Language barrier and Use of Jargon still remains the most prominent communication obstacle in Kawangware 77 (54.7%) followed by Malfunctioning mobile banking application 58(51.3%) and differences in viewpoint and lack of clarity which account for 56 (47. 1%).The least prominent communication obstacles are Mistrust 24(22.2%) Attitudinal Barriers 27(24.8%) And cultural differences and conflict 42 (38.5%).

The second part of exploring for association between communication variables, communication obstacles and chama membership explores for most occurring value in Models 1-4. From model 1 most respondents who do not encounter communication obstacles opt for Savings 81(46.8%), Credit 59(39.9%) and Education Finance 52(38%). While for those who encounter communication obstacles they opt for the same although to a lower proportion, Savings 76(45.1%) Credit 44 (31.1%) and Asset Finance 49(34%) Although Education was established to be a significant variable, in services that chamas provide or receive, Education finance is not important amongst Model 2 respondents. In model three the most prominent service from non-chama members is savings 19 (10.7%) while amongst chama members model 4 the most common services are Savings 145 (90.6%) Credit 97(60.6%) and Asset Finance 90(56.3%).

In all the four models, the most common frequency of saving is Monthly in Model 4 amongst chama members. When asked about daily saving 30 (19.4%)respondents in model 4 and 20 (13.2%)respondents in Model 1 opt for daily saving. On average Monthly saving is most common in Model 1 47(30.9) and model 4 75(48.4%). The frequency of Monthly saving increases from model 1 to Model 4 during the time of the study where 256 respondents were reached.

When asked how do members of these chama communicate, we explore Model 1which reveals that amongst respondents with no communication obstacles the three main communication models are Interpersonal 40(29.6%) Small Group Written Communication 31(24.6%) and Memo (26.1%) When we explore model 2 which includes yes to communication obstacles group, Interpersonal communication still leads as the preferred means of communication 46(34.1%) Email 34(35.1%) and Physical meetings 34(53.1%). This point of departure between Model 1 and Model 2 is worth being noted and is worth adopting other modes of communication to overcome communication obstacles in Kawangware.

When we explore model 3 and model 4 Interpersonal communication 16 (11.4%) and Physical meetings 8 (12.5%) are the most popular communication modes amongst chama members while in model 4 Interpersonal communication 75(53.6%) Small Group Written Communication 55 (43.3%) Memo 55 (48.7%) and Email 55 (56.1%) are the most common communication modes amongst chama members. The question reveals that the range of communication modes available amongst respondents who experience communication obstacles and those who do not experience communication obstacles is broad but interpersonal communication emerges as outstanding in both if not all of the models. Chama administrators have a host of communication methods to choose from.

Awareness is part of communication. When we explore models 1-4 of awareness about Chamas it is established that respondents who have no communication obstacles were less aware of chamas 32(30.3%) than respondents in model 2 who were aware of chamas 85 (69.7%) and had communication obstacles. Respondents who are not aware of chamas and not chama members equal 32 (59.3%) while respondents who are aware of chamas and are chama members equal 148 (93. 7%).A high level of awareness of chamas yields a high level of membership of Chamas in Kawangware.

From Model 1 respondents are able to name 40 Chamas and 26 Saccos. From model 2 respondents who have some communication obstacles were able to name 27(30.7%) Saccos 25 M.F. Is (28.4%) and 20 Chamas (22.7%). From model 3 and model 4 respondents were able to name more Saccos 46(29.9%) than Chamas 43(27.9%) and Microfinance Institutions. The names of Sacco's, MFIs and MCI named reveals that the range of Chama's is Broad too since some of the Chama's are held in Secrecy by M.F.I and M.C.I employees who view these as their side hustle. Some Chama members are therefore not free to have their Chama name mentioned in public the reason why the study stumbled over a small number of Chama's During data collection. Inconsistencies in management of groups from one Chama to another where some Chamas offered loans while others only offered the rotational pot as such respondents would not accurately identify such M.F. I/or M.C. Is as Chamas.

4.4.3 CHOICE OF COMMUNICATION METHOD COMMUNICATION OBSTACLES AND CHAMA MEMBERSHIP IN KAWANGWARE.

The bivariate analysis model explores for association first with communication and thereafter with chama membership. Of the 10 communication obstacles explored their association with presence of communication obstacles reveals a negative coefficient in (80%) of the obstacles. In analysis of the association with Chama membership the odds of the associations are only significant in 20% of the 10 variables. It's only the variable differences in Viewpoints Odds (2.621**) and the Attitudinal Barriers (2.708**) which are significantly positively associated with the dependent variables Communication Obstacles and Chama Membership. Notably the odds of the two variables are more than 2.5 implying that a change in the viewpoints and clarity of Kawangware Residents results to (-0.4**) times decrease in Communication Obstacles and (2.621**) increase in Chama Membership. Similarly, a change in attitudinal barriers and attitudes of Kawangware residents results to a decline in communication obstacles by (-0.517**) and an increase in Chama membership by (2.708**). The decline in communication obstacles hindering Chama membership is significant at ($p<0.05$) as shown in table 4.4.3

Table 4.4.3 Bivariate Analysis of Choice of communication method with Communication obstacle and chama membership in Kawangware.	Communication obstacles		Chama Membership	
	Coefficient	Odds	Coefficient	Odds
Have you encountered any of these communication obstacles in your chama?				
Interpersonal Communication Barriers	-0.1	0.9	-1.1	0.4
Language Barrier and Use of Jargon	0.4	1.5	0.5	1.7
Differences in viewpoint and lack of clarity	-0.4	0.7	0.9	2.6**
Cultural Differences and Conflict	-0.3	0.8	-0.0	0.9
Physical Disabilities	0.3	1.3	0.1	1.2
Attitudinal Barriers	-0.6	0.6	0.9	2.7**
Mistrust	-0.2	0.9	0.1	1.2
Malfunctioning Communication Application	-0.1	0.9	0.5	0.6
Malfunctioning Mobile Banking Application	0.1	1.1	0.3	1.3
What Service do Chama's Provide or Receive from Members				
Savings	-0.9	2.0	-1.4	0.3
Credit	-0.4	1.7	-1.4	0.3
Asset Finance	-0.3	0.7	-1.1	0.3**
Education Finance	0.2	1.2	-1.4	0.3**
Emergency Mitigation in Health or Funerals	-0.5	0.6	-0.6	0.5
How Frequently do you save to the Chama?				
Daily				
Weekly	-0.1	0.9	-0.2	0.7
Monthly	0.7	1.9*	0.1	1.1
How do members of this Chama Communicate?				
Interpersonal				
Agree				
Neutral	-0.1	0.9	-1.1	0.3
Disagree	-0.2	0.8	-0.5	0.5
Non Verbal				
Agree				
Neutral	0.4	1.5	-0.6	0.5
Disagree	-0.7	0.4	-0.5	0.5
Small Group Written Communication				
Agree				
Neutral	0.1	1.0	-0.5	0.5
Disagree	-0.1	0.8	0.3	1.4

Small Group Written Communication				
Agree				
Neutral	0.1	1.0	-0.5	0.5
Disagree	-0.1	0.8	0.3	1.4
Audio Visual Public Education				
Agree				
Neutral	-0.3	0.7	-0.3	0.7
Disagree	-0.1	0.9	-0.0	0.9
Memo				
Agree				
Neutral	0.2	1.2	-1.9	0.1***
Disagree	-0.6	0.5	0.5	1.7
Email				
Agree				
Neutral	0.1	1.0	18.8	3.4
Disagree	0.6	1.7	-0.8	0.4

Instant Messaging				
Agree				
Neutral	-1.2	0.3*	-0.3	0.7
Disagree	-1.1	0.3	-0.1	0.8
Physical Meetings				
Agree	-1.2	0.2*	0.4	1.5
Neutral	0.0	1.0	0.8	2.4
Disagree				
Are you aware of Chamas, Microcredit associations or ROSCAS				
No				
Yes	0.1	1.1	-3.0	0.046***
Which ROSCA was the respondent able to name?				
Sacco	0.3	1.3	2.7	16.0***
Microfinance Institution	-0.4	0.6	2.1	8.8***
Chama	0.9	2.3	2.7	16.0***
Microcredit Association	-0.5	0.6	3.5	34.5***
Geographies Sampled				
Dagoretti North	0.1	1.6	0.4	1.5***
Kawangware	-0.1	0.9**	-0.1	0.9
Congo	-0.1	0.9	0.2	1.2**

The coefficient of the association between interpersonal communication barriers and communication obstacles is (-0.075) while the coefficient of the association with Chama membership is (-1.129). On the other hand, the odds of the association between interpersonal Communication and Chama membership is (0.928) where there are no communication obstacles and (0.325) where there are Chama members. The odds are however not significant. The odds mean that a Kawangware respondent who experiences interpersonal communication barriers is (0.928) times more likely to experience communication obstacles and (0.325) times more likely to be a Chama member than a respondent who does not experience interpersonal communication barriers. Interpersonal communication obstacles reduce the odds of communication obstacles and also the odds of chama membership. The association between interpersonal communication barriers and chama membership is negative though not significant.

The association between Language barrier or use of Jargon is positive with communication obstacles and also Chama membership. The coefficient is (0.442) with communication obstacles meaning that a positive change in Language barrier results to 0.442 increase in communication obstacles and an odd of (1. 528). The odds mean that a respondent who has language barrier is (1.528) times more likely to have communication obstacles and (1.745) more likely to be a Chama member. Language barrier increases the possibility of a respondent in Kawangware having experienced communication obstacles and also being a Chama Member.

Cultural differences if not addressed may lead to conflict. The association between cultural differences is negative with both communication obstacles and chama membership. A coefficient of (-0.218) with communication obstacles implies that as the levels of cultural differences and conflicts increases, communication obstacles decrease, and chama membership also decreases. The odds (0.804) and (0.933) although not significant implies that a unit increase in cultural differences results to a decline in Communication obstacles and chama membership. The decline is however not significant.

Physical disabilities in its association with communication obstacles and Chama membership yields a lower coefficient amongst respondents who are Chama members and a lower odd too (1.126) amongst respondents who are Chama members. Although the likelihood of experiencing communication obstacles is lower amongst Chama members the association between Chama membership/non-member ship and communication obstacles is not significant. Similarly, the association between physical disabilities and communication obstacles is also higher (1.277) and not significant.

The coefficient of Mistrust reveals negative association with communication obstacles. Respondents who are trusted by Kawangware respondents are less likely to experience communication obstacles (0.855) and more likely to be Chama members (1.164). This variable is not significant in its association with communication obstacles or Chama membership.

Malfunctioning communication application is negatively associated with communication obstacles and Chama membership in Kawangware Ward. Residents who experience malfunctioning communication application are less likely to experience communication obstacles and are also less likely to be Chama members while residents who experience malfunctioning mobile banking application are more likely to experience communication obstacles (odds 1.065) and therefore very likely to enrol as Chama Members odds (odds 1.368). This association is not significant.

Savings Credit and Asset Finance are positively related with communication obstacle and negatively related with chama membership. The odds of a Kawangware resident obtaining an Asset Finance is (0.311**) and is significant at 95% level of significance. The odds of a Kawangware resident obtaining Education finance from chama membership is also significant at (95%) with an odd of (0.229**). Education finance and Asset Finance are two services that attract Kawangware residents to find ways of overcoming communication obstacles and be Chama Members. It is only Education Finance that is positively associated with communication obstacles.

Communication obstacles also appear amongst chama, which provide emergency mitigation in health or funerals. The association too of this variable with communication obstacles is (odds 0.604) for communication obstacles and odds (0.535) for chama membership meaning that residents of Kawangware take precaution to save resources as mitigation of emergencies regardless of the extent of communication obstacles they face. Saving for emergencies reduces as communication obstacles increases and also Chama membership reduces as communication obstacles increases.

How frequently one saves to the Chama is significantly associated with communication obstacles only on the monthly categories. Kawangware residents who save monthly are significantly more likely odds (1.954*) to encounter communication obstacles. Weekly savings are negatively associated with communication obstacles and Chama membership. Kawangware respondents who meet and save weekly are less likely to experience communication obstacles than respondents who save daily. Respondents who meet and save monthly are significantly more
likely to experience communication obstacles odds (1.954*) and also be chama member's odds (1.136)

The question on how do members of this chama communicate respondents who are neutral or disagree to interpersonal are less likely experience communication obstacles and also less likely to be chama members. Interpersonal communication is not significant.

The association between nonverbal communication and communication obstacles is negative and weak. Respondents who are neutral to nonverbal communication are more likely to experience communication obstacles odds (1.528) although the association is not significant. The respondents are however less likely to be Chama member's odds (0.541) than those who agree to non-verbal communication. The association between respondents who disagree with nonverbal communication and communication obstacles is negative. As disagreement with non-verbal communication increases communication obstacles decline so does Chama Membership.

Residents who disagree with Small group written communication are negatively associated with communication obstacles while respondents who are neutral to small group written communication are positively associated with communication obstacles The odds of a respondent who is neutral to small group written communication experiencing communication obstacles is (1.095) more than respondents who agree to Small group written communication. The odds of a respondent who disagrees with small group written communication is experiencing communication obstacles is 0.896 times less than respondents who agree to small group written communication.

Audio visual public education is also negatively associated with communication obstacles with a coefficient of (-0.302) and an odds (0.739). This association is however not significant both for communication obstacles and Chama members.

Email is not as popular in informal Chama's as it is popular in formal microfinance and microcredit agencies. Results of the communication variable analysis reveals that 24 respondents (42.1%) agree to email while 7 respondents equal to 12.3% are neutral to email.14 respondents equal to 24.6% disagree with email. The results reveal that chamas are open to email communication. Email communication is one of the means of avoiding communication obstacles and also sustaining Chama membership. Email communication is however not significant mode in overcoming communication obstacles.

4.4.4 SUMMARY

The key communication obstacle is the lack of knowledge and understanding in Chamas Management, the small enterprise and their managers about the essence and depth of mitigating communication obstacles to achieve high levels of chama membership. It is not easy to overcome this as chama members will not readily point out deficiencies of Chama administrators. Chamas must work creatively to transition and remain competitive to achieve their desired goals at establishment.

5. ANALYSIS OF OPEN ENDED QUESTIONS

To obtain data that can be analysed qualitatively, open ended questions are sampled from the data collected during the quantitative study. Only open ended questions are sampled for qualitative analysis because they elicit a wide range of responses. Analysis involves grouping the data into a Grid then analysing the data into themes that form the subject of discussion in this section.

5.1 THE ANALYSIS GRID

The grid is by far the most reliable method of analysing qualitative data. The questions sampled for interpretative clustering and discussion issues are obtained from participants. The first Column of the grid is obtained by searching through the questions that sought agreement/disagreement with statements that are read to respondents. All the 26 categories of responses obtained are ranked and only 12 included into the grid. The grid includes only 12 for ease of analysis and to reduce the volume of information that requires to be collated and compiled entered and analysed to come up with a complete report. In column 1 of the grid the 12 statements are ranked by the highest frequency of occurrence amongst respondents who choose Chamas as a preferred means of Saving and Credit. The objective is to establish the most cited and the most captivating statement from the list of 26 statements and responses amongst Chamas and Microcredit Associations and Rotating Savings and Credit Associations. The purpose of the grid was to provide quantitative interviews a richer understanding of the daily activities described by respondents and to enhance interpretation of the quantitative interview data through an in-depth analysis. Hence the grid gave us a chance to clarify specific details mentioned in the interviews regarding the social context in which certain knowledge received about chamas became useful. The open ended questions were subjected through the brown and Clarkes (2006) six phase framework for performing thematic analysis. This involved Organizing data, Coding, Deducing categories, identifying common themes and maintaining a reflective journal.

Table 4.5.1 Analysis of open ended responses.

		Number of Communication Obstacles			
	ADVANTAGES of CHAMAS	Frequency	Percent	β 1	Significance
	Commitment to easier saving	133	32.9	0.037	0.759
	Exposure to Business Plans and Management skills	200	49.5	-0.288	0.018*
	Helps during Crisis in the form of Loans notably HELB	71	17.6	-0.082	0.485
	DISADVANTAGES OF CHAMAS				
	Accountability	116	42	0.030	0.851
	Absenteeism and delay in repayment of Loans	41	14.9	-.231	0.220
	Frequency of Contributions	119	43.1	-0.162	0.381
	REACTION TO STATEMENTS				
	There are no obstacles to saving or borrowing	170	66.45	0.011	0.926
	The ROSCA that I am a Member of is only based in my Village	162	63.28	-0.114	0.338
	Communication amongst members is through a mobile banking application	165	64.45	0.074	0.560
	I am able to communicate directly to the account manager	150	58.59	-0.084	0.451
	Membership is open to anyone who wishes to apply	165	64.45	0.354	0.002*
	Members are my workmates only	173	67.59	0.037	0.733
	I pay a deposit to join the Micro Credit Organization	173	67.59	0.064	0.559
	I am able to save an amount on a daily basis	150	58.59	0.059	0.589
	WAYS OF MITIGATING COMMUNICATION OBSTACLES				
	Active Listening	107	41.8	-0.195	0.000*
	Simple Language	98	38.28	0.091	0.782
	Constructive feedback mechanism	128	50	0.114	0.234
	Integration with technology	117	45.7	0.116	1.178
	CHAMAS/ROSCAS TO DO				
	Good Customer Language	34	13.29	-0.079	0.470
	We power	29	11.33	0.207	0.498
	Good Financial Management	18	7.04	0.108	0.862
	WHERE TO MITIGATE				
	Dagoretti North Constituency	573	44.8	-0.198	0.052**
	Kawangware Ward	408	31.95	0.233	0.022*
	Villages of Kawangware	299	23.3	0.073	0.477

These mitigation strategies are proposed because there are significant barriers to achieving ROSCA/Chama membership and also to guide mitigation in the geographies (Kawangware Ward) sampled in the study. These obstacles have developed because the members do not want to change their status quo. ROSCAS/Chama's by themselves cannot offer the knowledge necessary for providing a full-fledged mitigation strategy. ROSCAS/Chamas also lack capacity irrespective of the length of service and reliability of its administrators. By being open to freelancers Chamas are better off remaining small single agencies which provide quality services.

Chamas from the fieldwork conducted in this study are in competition with other formal financial institutions some of which are deposit taking. Chamas and Micro Credit Associations and Micro Finance Institutions are jointly in the study referred to as Rotating Savings and Credit Associations and rely on the premise that *We is Power.* On average ROSCAS/Chamas bring more than 12 families in Kawangware together with the main objective of saving and easing the burden of obtaining credit and securing savings and Loans during times of crisis like When our children have to go to school, when we have to till our land in the village or in order to complete acquisition of an asset like land, a house or a motor vehicle. These ROSCAS/Chamas come in very handy when there is a Mortgage to meet, during pre-retirement benefits period and also as financial bid bonds when there is work to do in private organizations which have to tender in order to obtain work from Non-governmental organizations and Government Agencies.

Amongst the school going population still seeking education Chamas and ROSCAS come in handy as cited by approximately (10.7%) of the advantages. Chamas have helped students proceeding to University Education acquire HELB Loans by providing the minimum resources required during the application process in the form of transport expenses, communication and cyber charges. Clearly one obstacle to Chama and ROSCA membership is illiteracy. From respondents interviewed in the Study, Chamas have enabled many families overcome the challenges of illiteracy in Kawangware because they are able to gain access to the minimum resources required to obtain loans and also are able to communicate directly with account managers from Microcredit Institutions and Banks who live in the area. The challenge of illiteracy is one obstacle to effective communication between banks and the residents of Kawangware Ward in Dagoretti North Constituency. Chamas have come in handy because they (Chamas) do not discriminate membership based on a potential member's literacy status because in a scenario where there is discrimination communication will be wrought by challenges. These challenges can be solved by other modes of communication which may prove costly in terms of money and time taken to obtain feedback.

Communication obstacles prevailing in one or more of the different modes of communication hinder many Dagoretti North Constituency and Kawangware Ward residents from participating adequately in development activities in the wards of Kawangware and the villages of Congo amongst others. Communication obstacles present Constraints in the financial autonomy of women who are barely able to raise a deposit of Ksh 500,000 to Lease land and put up rental houses in Kawangware and also for Informal Settlement Dwellers in the slums of Congo who are not able to borrow to establish small scale *Mama Mboga* food supply Kiosks in the areas where they live and in neighbouring *Kileleshwa and Kilimani* Wards. Notably the biggest obstacle in Congo village is Alcohol Drug and Substance Abuse which has seen many people ignore the call to join even government led credit facilities like the hustler Fund, Constituency Development Fund, Uwezo fund preferring to spend the little resources available on illicit brew within the village.

Most of the residents of Congo are Underpaid domestic workers who are in many cases harassed by their employers in neighbouring Wards of Kilimani, Kileleshwa Lavington and Valley Arcade. Since they are in many cases underpaid they are not in a position to fund further education or investment in business. That is one reason why they live in Congo informal settlements where rents are low and traditional brews still brewed at the backyard. Such a population are equally pulled deeper into poverty by services like fuliza which drain them of the little resources availed to them by their employers through the high cost of credit. Arguably the only sustainable means of credit available to the residents of Congo are ROSCAS/Chamas which are by far not well established and not Universally accepted.

Chamas to communicate their agenda effectively need to be gender sensitive in their membership. Participation of women in private sector is growing but women are still underrepresented. *Chamas are a female dominated area.* A solution is that for Chamas to effectively break communication barriers they should encompass members from all genders ages and walks of life. A Chama that is for only males is not effective. Similarly, a Chama that is in Dagoretti North should ensure that the next member is not of the age religion or gender of previous Chama members and that there is diversity in membership including geographic diversity where members from other constituencies, wards and villages are free to enroll in any of the chamas that exist in Kawangware Ward. Mitigation should include outreach in all the villages and wards nearby Kawangware. Mitigation in these areas is significant and will reduce the incidence of communication obstacles in Kawangware Ward due to its proximity to the Kawangware Market which serves the population that resides in Kawangware Ward and Congo Village.

Chamas need to build Interpersonal relationships through communicating in a structured language that is clear and uncomplicated, controlling emotions during discussions, and articulating in a neutral manner thereby encouraging mutual understanding Sethi and Sethi (2009).

The grid includes three main advantages of Chamas that 1. Chamas are a commitment to easier Saving, 133 (32.9%) Chamas help during Crisis in the form of Loans 71(17.6%) and Chamas are an exposure to management skills 200(49.5%) Retirement Benefits Authority and Private retirement and pension fund managers should make inroads into the activities of Chamas and Micro Credit Associations which for many years have remained informal saving. Of the three advantages cited by respondents, Exposure to business plans and management skills is negatively associated with the number of communication obstacles experienced in Kawangware Ward. The association is significant implying that residents who identify with this advantage experience lesser number of communication obstacles. The advantages cited point towards mitigation through information gathering, and community involvement, involving regulatory organisations, students, family other staff and local opinion leaders. Community stakeholders may point to this as a strategy of altering or changing the environment in which Chamas operate.

Building partnerships to support implementation through Sharing its local knowledge of advantages is an important milestone that calls for involving the views and experience of elder's family's and youth. Hearing the community voice and attending the community needs can further engender most especially from the disadvantages. The expertise of indigenous community members, elders, different professionals interviewed, in the locality of the study many of who have unique skills, is highly valued and can help to alleviate community concerns and smoothen logistics.

5.2 WAYS OF MITIGATING COMMUNICATION OBSTACLES

As has been revealed in Chapter 4 of this study that communication obstacles hinder a number of Kawangware respondents from venturing out through Chamas. In this Chapter we explore ways of Mitigating Communication obstacles through two samples. The most cited mitigation approach recommended by respondents of Kawangware is that chamas should establish a constructive feedback mechanism with members and potential members. This mitigation approach was proposed by 128 respondents from the entire sample and an equal score of (50%) of all respondents in the study Chamas should integrate their activities with technology. This Mitigation measure was cited by 117(45.7%) of respondents. Its only in this category of mitigation that integration technology is mentioned as such Chamas should follow-up and ensure they procure the right tools that will sustain them *"technologically"* in years to come. ROSCAS are a powerful tool in women's empowerment but they are not a silver bullet. Broader policies should remain an objective of government and organisations as they work towards societal technological changes that include activities of ROSCAs and Chamas. As such respondents in Kawangware agree that ROSCA membership to be effective should be open to anyone who wishes to apply 165(64.5). The association between open application for members and number of communication obstacles is significantly positively associated at $p=0.01$ Meaning that number of communication obstacles increases significantly with the ease of obtaining chama membership.

Seeking advice from financial planner's career counsellors and retirement experts also provides valuable inputs to more informed decisions. This is part of what Chamas and Chama Members have to do to overcome communication obstacles. These chamas have to embrace prevailing technology 117(45.7%) besides ensuring that the chama members are active listeners 107(41. 8%).Third communication to existing and potential members should be through a Web based application. Through some website respondents can be able to obtain immediate feedback on nagging questions. Chamas can also respond to questions through a website that makes the establishment real and present both for respondents with or without communication obstacles. Active listening is also called for by 107 (41.8%) of respondents interviewed in Kawangware Ward. Active listening significantly reduces the number of communication obstacles by 2.8 times in Kawangware Ward.

Finally, Mitigation of communication obstacles calls for Simple Language 98(39.3%) While addressing both groups with communication obstacles and groups with no communication obstacles. Simple language simply means communicating exactly what we want to put forward to the population of Kawangware and nothing else to blur the attention of potential Chama members in Kawangware ward. Amongst the no communication group simple language receives a score from 98 respondents (38.3%) implying that simple language is a significant mitigation approach that should not be ignored.

Mitigation of Communication obstacles through ICT drives innovation helping chamas to operate in more innovative ways and come up with more innovative products. ICT allows change from status quo by communicating a sense of urgency thereby motivating and inspiring individuals to act. Within the human resources ICT encourages managers to communicate invites member's feedback. Shared interests and appreciation of efforts of chama members is able to motivate other chamas and ROSCAs to come up with more innovative ways and also a mix of soft and hard data. The response rate indicates that some of the respondents are not competent enough to answer the question of Chamas and Communication obstacles on behalf of chama administrators and may also not be willing to readily disclose the chama administrators.

5.3 SUMMARY

Communication is a Societal activity where people in society exchange their thoughts ideas feelings and emotions through different manners. Communication obstacles can be avoided through the top five to do issues of Chamas are that Chamas should embark on Good Customer Language 34(13.29%). Chamas should also work to ensure that they enroll more members and instill the spirit of *we is power* as recommended by 29 (11.33%) of the respondents. The third way to overcome communication obstacles is through good financial management 18(7.04%) which instils trust amongst current and potential members. Finally, Chamas though informal should ensure that they adopt one on one meetings with Sacco's 15 (5.85%) and also embark on saving in Sacco's. In summary Superior Interpersonal Communication, Effective use of Communication technologies ICT Ochida (2011) and effective use of information will make the availability of information pervasive thereby decreasing uncertainty and obstacles that chamas face in their business. Chamas should follow suit because organizations growth in places like China can be attributed to ICT. Bulcarca and Bulcarca (2009) endorse the viability of ICT in a global competitive market that needs to constantly overcome communication obstacles. From their recommendations Chamas in Kawangware Shouldn't be left behind in this global competitive market. Mitigation of communication obstacles through ICT drives Innovation helping Chamas to operate in more innovative ways and come up with more innovative products. ICT allows change from status quo by communicating a sense of urgency thereby motivating and inspiring individuals to act.

Chamas should also consider using ICT in communication with organizations like mainstream banks to forge negotiations, mergers, takeovers or acquisitions and also solicit for members of their chamas not only within the communities in which they live, but neighbouring communities. Recruiting or retraining families of Chama members through trust building, Ensuring convenience of program offerings, by placing advertisements, forming local advisory boards and using mass media tools (Newspapers Written Materials and Radio Programs) to promote the agenda of Chama's. These can be achieved by

5.4 CONCLUSION

Chama administrators should include attention to data management capacity building efforts prioritisation of strategies and collaboration with academic researchers and regional stakeholders. Elicit community support through engagement of the community and native stakeholders in the planning and implementation process. This is vital to aid in cultural integration of values indigenous to the Kawangware community for sustained implementation.

The HR offices should mitigate personnel challenges and high turnover of employees that undermines communication in Chamas. Staff Training, Personalised technical assistance from mainstream banks, and established Micro Finance Institutions to engage youth and continuously evaluate chama member's performance is one sure way of obtaining support and ensuring that Chamas or ROSCA activities are recognised and remain in existence.

To address the issue of insufficient skills, further training and educating stakeholders is called for including Chama Members, and Potential members would help address this common barrier.

5.5 RECOMMENDATIONS

Chamas should manage multicultural interrelations THROUGH QCE (Quality, communication experience) Through cultural sensitization seminars and communication workshops chamas should be able to Plan for Crisis management with a superior communication plan for crisis periods. The right communication amongst people processes and systems is called for in order to respond effectively. Chamas need to address the issue of wrong communication technology. Chamas need to siffon through the sea of available technology and adopt implement solutions that best fit their Chama. Embrace technology Take advantage of social networks such as twitter and Facebook, truly open flexible and organic culture fuelled by communication.

Chamas should Share engaging and personalized content that is authentic, engaging fun Content. Share information in peoples preferred formats video, infographics webinars podcasts memes. Content irrelevancy also creates barriers to communication. Yet many chamas do not have ways to better segment their internal audiences by such as age, Location, Job Function Language Interest and preferences. Such data should make use of the power of data and technology in the bid to leverage new means that chamas do not have access to the new and modern communication that enables them to do so.

Switch to mobile first communication since communication is highly digital today. We need to better understand peoples preferred communication devices in both their personal and professional lives. Like generation Z and Millennials are slowly ushering into the labour force a new generation who check their smart phones more than 150 times a day. This is one example in which chamas should adopt to understand audience's favourite forms of communication and preferred channels. Empower leadership to be more approachable

A strong communication process is an essential part of any Chama without effective communication it can be hard for employees to work well together and find areas of agreement. When communication breakdown happens there is a high chance of confusion between team members, this leads to mistakes lack of understanding, reduced productivity and frustrated employees.

Clear communication channels make it easy to understand what each employer should do, it allows teams to interact and provide feedback to one another to keep projects running

5.6 EPILOGUE

The current Market situation in Kawangware requires adoption of an IMC strategy and its related programs. The reason is that in Kawangware there are a range of significant barriers which interfere with communication within the geographies sampled and other locations where residents and chama members conduct business. Chama's should embark on rebuilding trust through accountability. Stakeholders are responsible of what they do and leaders responsible of their decisions. Training on effective communication is called for.

The mitigation approach that works is Capture and share local knowledge, distribute education material and Make training dynamic. Through Mitigation of communication obstacles with the use of technology, websites and other communication modes, ROSCAS have seen increased accessibility especially for women in remote areas with mobility issues within Kawangware Ward. Digital ROSCAS can save or contribute from anywhere.

Improved efficiency of record keeping through automation making recordkeeping in ROSCAS more attractive. Enhanced security and secure platforms for digital record keeping have helped in reducing risks of fraud or loss of funds.

Through Improved financial literacy participant can access financial education materials and tools that help them manage finances better like budgeting tools financial calculators, has made more women to participate in savings groups and other forms of ROSCAs.The future of ROSCAS is promising since ROSCAs are proven to be an effective tool in providing access to financial resources. ROSCAS have been part of many cultures for centuries and their continued use and evolution in the modern era is a testament of their value in promoting financial inclusion.

6. REFERENCES

1. Morduch, J (1999) The Microfinance promise. Journal of economic literature 32, 1569-1617 https://doi.org/10.1257/jel. 37.4.1569.
2. Pretes. M (2002) Micro equity and Microfinance. World Development Vol 30 No 8 Australia National University Canberra ACT Australia *pg.* 1341, Washington, DC: Pergamom.
3. Etang A et al (2011) Trust and ROSCA Membership in rural Cameroon. Journal of International Development. 23,461-475 Wiley online Library DOI:10.1002/JID.1686
4. Siganga V.M (2013) ROSCAS an instrument for the sustainable development of the solidarity economy. Submitted to the Asian Solidarity economy council on the occasion of the 5th RIPESS International meeting of SSE_Manilla Philippines, October 15-18-2013.
5. Johnson S (2004) Gender Norms in Financial Markets: Evidence from Kenya August 2004 World Development 32(8):1355-137432(8):1355-1374 DOI:10.1016/j.worlddev.2004.03.003 Source RePEc.
6. Akuno et al 2022 Challenges affecting women's continuity in ROSCAs participation in Kabondo Kasipul Subcounty Homabay County, International Journal of Social Sciences and Information Technology *ISSN 2412-0294 Volume VIII Issue IX September 2022.*
7. Otudor. C (2020) Coping in Crisis, Women's Rotating Savings and Credit Associations Strategies in Nigeria within the Context of Covid-19.
8. Mayoux, L. (2008) Microfinance and the empowerment of women: A review of the key issues. Social Finance Unit Working Paper, 23. Geneva: ILO.
9. Agengelu, B., (2012). Why do members join indigenous informal financial institutions - RoSCAs? An empirical evidence from equbs in Ethiopia. Master‟s Thesis •Swedish University of Agricultural Sciences.
10. Murray, U. (2005). Promoting gender-sensitive entrepreneurship via micro-finance institutions. (Presented at FAO Headquarters on 8 March 2005 for the events of International Women's Day). Retrieved from. March 21, 2006.
11. Omino, G. (2005, March). Regulation and Supervision of Microfinance Institutions in Kenya. Essays on Regulation and Supervision, No 1. Central Bank of Kenya.

12. United Nations Capacity Development Fund. 2007. The Benefits of Microfinance for Women.

13. Musinga et al (1995) Employment and income in micro and small enterprises in Kenya: results of a 1995 survey. Research paper / Kenya Rural Enterprise Programme. Nairobi.

14. Coppock D.L and Desta S (2006) Collective Action, Innovation, and Wealth Generation Among Settled Pastoral Women in Northern Kenya. https://doi.org/10.2111/REM-D-11-00211.1.

15. O'Hanlon, N. (2001, Summer). Development, delivery, and outcomes of a distance course for new college students. Library Trends, 50(1): 8-27.

16. *Katz, E., & Lazarsfeld, P. F. (1955).* Personal influence: the part played by people in the flow of mass communications. *Free Press.*

17. Melkote, S. & Steeves, H.L. (2001). *Communication/or Development in the Third World: Theory and Practice for Empowerment.* New Delhi: Sage.

18. Defleur, M. L. & Dennis, E.E. (1994). *Understanding mass communication: A liberal Arts Perspective*. Boston: Houghton Mifflin Company.

19. Kunczik, Michael. (1984). *Communication and Social Change*: *A Summary of Theories, Policies and Experiences for Media Practitioners in the Third World.* Bonn, Germany: Freidrick-Ebert-Stiftung

20. Mok, B.H.O. (2001). *Empowerment Effect of Self-Help Group Participation and Its Covariates in a Chinese Context.* Hong Kong: The Chinese University of Hong Kong Press.

21. Morduch, J. (1999). The microfinance promise. *Journal of Economic Literature.* 37, (4) 1569- 1614.

22. Mwenda, K.K. & Muuka, N.G. (2004). Towards best practices for micro finance institutional engagement in Africa rural areas: Selected cases and agenda for action. *International Journal for Social Economics,* 31, (1), 143-158.

INFO

Corresponding Author: Patrick Abuya Omungo, ----------