DIGITAL CONTENT RESEARCH REPORT

Research Report for the Development of Digital Content for Business Skills Development among Small Traders in Informal Settlements and ASAL Areas in Kenya

Every year, Oxfam expends numerous resources in offering business skills improvement training to the estimated 4,000 small traders as part of its livelihoods diversification and improvement programs. Previously, this was done through traditional capacity building models. After reviewing their processes, Oxfam is considering piloting the use of professionally developed digital content. LightBox set out to research the appropriateness of this proposed model. The research revealed that small-scale traders largely rely on phones and radios as communication tools and preferred case study videos, video lectures and audio programs formats. This document explains the research process, findings and recommendations on the rollout process.

Research supported by the European Union and UK aid

TABLE OF CONTENTS

EXECUTIVE SUMMARY

LightBox conducted a study in Turkana, Wajir and Nairobi with the aim of determining how best to deliver training content through a digital platform to small-scale traders targeted by Oxfam. The study targeted 40 small-scale traders and 8 trainers drawn from different areas in Turkana and 57 traders from Nairobi. Expert sampling was used in identifying the individuals who had benefited from Oxfam training.

This study established that majority of small-scale traders targeted by Oxfam are female. All respondents in Nairobi were women traders and the Wajir program also focuses on women traders. In Turkana, 67.5% of the small-scale traders targeted by Oxfam were female. Considering education, most of the small-scale traders targeted by Oxfam in ASAL areas are illiterate or semi-illiterate individuals aged between 20 and 63 years. In Nairobi, literacy levels are relatively high and most respondents completed secondary school education. Considering marital status, in Turkana, 82.5% of the small-scale traders are married individuals with an average of 6 children. In Nairobi, the number of single individuals is high (21%) while those married are 61%. The average number of children per respondent in Nairobi is 3, which is lower compared to an average of 6 in Turkana.

The highest number of small-scale traders (72.5%) targeted by Oxfam in Turkana are engaged in retail shop business while the highest number (36.8%) of small-scale traders in the informal settlements in Nairobi are engaged in cooked food vending. The traders in Nairobi are engaged in a variety of business unlike those in ASAL areas that have limited product options. Even in Wajir, the small-scale traders sell mainly meat, Milk, Grocery and household items.

All the targeted small-scale traders in the ASAL areas have received business training. In Nairobi, the business training is yet to be executed but a survey and mapping has already been done by SITE. There are many challenges in executing training in both the ASAL areas and in the informal settlements in Nairobi. The challenges identified in this study relate to the actual training process and the logistics involved. It is trusted that digital content can be shared efficiently and effectively in a manner that will lessen the identified hurdles.

Considering digital platforms available to the respondents, they largely rely on phones and radios as communication tools. There are more individuals using radios in the ASAL areas while their counterpart use video players… in the informal settlements in Nairobi. The majority of small-scale traders in ASAL areas do not know much about the Internet and therefore most do not use… the Internet; only 2.5% have used the Internet. In Nairobi, a considerably big number (39%) indicated that they know about and use the Internet. The 39% of respondents in Nairobi slums that use Internet own low priced Internet enabled phones. These low priced smart phones enable people to enjoy services like Whatsapp and Instagram. A high number of respondents both in the ASAL areas and in Nairobi have phones with a memory card slot. They use the memory cards to store digital content such as music. Inexpensive Techno and Nokia phones that come with memory card slots enable them to share digital content, especially music.

The digital content form most preferred is case study video, video lecture and audio programs. Computer content or use of open source website is not desirable because of lack of access to computers and no Internet access in the ASAL areas. Cartoons are not desired by the respondents given they are considered to be content for children. Based on the findings, the study recommends production of videos that have a lecture combined with a case study and an audio version of the same video that is to be distributed using memory cards that can be used in phones. The videos can be availed to schools or other centres such as hospitals mentioned by respondents as having halls and video players that can be accessed by the respondents.

1 INTRODUCTION

1.1. Background

Oxfam intends to use digital platforms to enhance learning, internalization and application of business principles towards improving the livelihoods of people in ASAL areas and informal settlements in Kenya. Such training is targeted at adult learners who have very peculiar characteristics. Adult learners tend to be self-driven in so far as they see the instrumental role of what they are learning. For adult learners, learning is not about memorizing theories but acquiring information that has immediate practical application. Consequently, adult learners are biased towards practical skills rather than theoretical knowledge.

Malcolm Knowles (2005) identified six principles of adult learning[1]. According to Knowles (2005), adults are autonomous and self-directed thus they like to direct their own learning, to be actively involved in learning and work around their specific interests and personal goals. Generally, they like to take on leadership roles. Adults bring life experiences and knowledge to learning experiences. This may include work-related activities, family responsibilities, and previous education. Adults are goal-oriented. Adults are relevancy-oriented. They need to see a reason for learning something. When they see the applicability, they also see the value in the experience. Theory needs to be related to practical experiences. Adults are practical. They like to be able to apply their knowledge. Adult learners like to be respected. They bring considerable life experiences to their learning environment. They like to be treated as equals, to voice their own opinions and to have a role in directing their own learning.

E-leaning and use of digital platforms is a proven approach to student centred learning. Despite the potential of e-platforms in enhancing education access, such platforms have to be tailored. The specific characteristics and peculiarities associated with adult learners demand that special attention be paid to how such programs are structured and implemented. It is for this reason that a research to understand the adult learners targeted by Oxfam and the digital platforms accessible to them became poignant. This report presents finding of the study done in Turkana, Wajir, and Nairobi counties in Kenya.

1.2. Research Objectives

The main purpose of this study was to determine how best digital content can be availed to small-scale traders targeted by Oxfam to enhance learning outcomes and transformation of livelihoods. The specific objectives of the study were:

- To explore the demographic characteristics of adult learners targeted by Oxfam

- To assess the digital hardware accessible to adult learners targeted by Oxfam

- To compare reception of different digital content forms among adult learners targeted by Oxfam

- To assess suitability of open source web platform in delivering content to adult learners targeted by Oxfam

---

[1] The principles are extracted from Student Supervisors Toolkit Basic Principles of Adult Learning 2005 available at www.qotfc.edu.au/resource/documents/reference_document_3_1.**pdf**

2.0.   THE RESEARCH METHODOLOGY

2.1. The Research Design

The study adopted a mixed research orientation whereby research methods were triangulated to facilitate an all-round and in-depth study. Quantitative approaches (A Survey) were combined with qualitative methods (Focus Group discussions). The quantitative approaches facilitated capture of general (Objective) information while the qualitative aspects of the study helped towards capturing feeling, perceptions and sentimental concerns of the respondents.

2.2. The Study Sites

This study was conducted in the ASAL and urban areas in which Oxfam is implementing a business skills training program for small-scale traders. Three counties were the focus in this study; Nairobi, Turkana and Wajir. In Nairobi, the study targeted 4 main informal settlements: Mukuru, Korogocho, Kawangware and Mathare. In Turkana, Oxfam operates in North of Turkana; an expansive area that has many small market centers or semi-urban centers. The aim in this research was to cover as much of the Turkana North as possible, which was achieved by choosing market centers spread across the area. Data was collected from respondents drawn from Kaikor, Katiko, Kataboi and Lokitaung. In Wajir a key informant was interviewed.

2.3. The Study Population and Sampling Design

The respondents in this study were Oxfam Project Officers in the field, Oxfam contracted trainers or mentors drawn from the various study sites, and adult learners drawn from the different study sites. Considering the nature of the study population, non-probability sampling approaches were used in order to collect pertinent and relevant information from knowledgeable respondents as quickly as possible. Expert judgment was used to identify the respondents in the study. The expert that helped in identifying study sites was the Oxfam Project Officer in charge of markets. In Turkana, the mentors or trainers helped in identifying Oxfam beneficiaries. The Turkana trainer similarly assisted in identifying their counterpart in Wajir. Due to similarities in rain patterns[2], economic activities and inequalities[3], topographical and cultural practices, one key respondent was considered sufficient to provide data from the county. In Nairobi, SITE field officers helped in identifying areas and individual's to approach in the informal settlements. The dynamics in Nairobi slums required involvement of local security personnel who would then provide us with guides. The guides then helped in identifying and introducing the researchers to the individual women for the interview.

---

[2] Oxfam, 2012, *The 2010-2011 Post drought situation analysis with special reference to Turkana & Wajir Counties.*

[3] Mwangi, TW, Katindi, SN & Lakin, J 2013, *Exploring Kenya's Inequality: Pulling Apart or Pooling Together?* KNBS & SID, Nairobi.

Table 1:   ***The Sampling Frame***

Place	Location	Population Category	No of Respondents
Turkana	Areas enjoying Good Network	Trainers	4
		Small-scale traders	20
	Areas lacking Good telecoms network	Trainers	4
		Small-scale traders	20
Wajir	**1** Key informant Interview		
Nairobi	Mukuru	Small-scale traders	18
	Kawangware	Small-scale traders	6
	Mathare	Small-scale traders	17
	Korogocho	Small-scale traders	16
Total		**106**	

2.4. Data Collection

Two main data collection methods were employed in this study to capture primary data: semi-structured interviews and focus group discussions. The structured interviews were done with trainers and the small-scale traders to capture general information. The researchers personally administered the questionnaires to the respondents. In Turkana, two focus group discussions were carried out with respondents at Kataboi and Lokitaung. The focus group discussion focused on viability of digital platforms as a learning approach for the respondents. Respondents discussed how the digital learning could be realized in their community and the desired digital content form. In Nairobi, only semi-structured interviews were carried out considering that many of the women targeted were busy traders attending to their businesses.

2.5. Data Analysis

There are four main objectives that were addressed in this study. For all the objectives, much of the data was analysed through generation of frequency distributions. Where a Likert scale was used in the questionnaire, the averages and standard deviations were calculated to determine the general tendency in ratings. The qualitative data collected was analysed through creating descriptive summaries.

3.0.   RESEARCH FINDINGS

The purpose of the study was; to explore the demographic characteristics of small-scale traders targeted by Oxfam to assess the digital hardware accessible to adult learners targeted by Oxfam, to compare reception of different digital content forms among adult learners targeted by Oxfam and to assess suitability of open source web platform in delivering content to adult learners targeted by Oxfam.

3.1. Demographic Characteristics

3.1.1.   Gender of Respondents

Data was collected from 40 small-scale traders distributed across North of Turkana and 57 women traders drawn from informal settlements in Nairobi. The gender distribution of respondents against each location is as shown in table 2.

Table 2: Distribution of Respondents by gender across the different sites

		Gender		Total
		Male	Female	
Turkana	Kaikor	1	9	10
	Lokitoung	6	4	10
	Katiko	0	8	8
	Kataboi	6	6	12
Nairobi	Mukuru	0	18	18
	Mathare	0	17	17
	Kawangware	0	6	6
	Korogocho	0	16	16
Wajir	One key informant	1		1
Total		14	84	98

Source: (Field Data, 2015)

As table 2 shows, the research respondents in Turkana were drawn from Kaikor, Lokitaung, Katiko and Kataboi. Out of a total of fought (98) respondents targeted in the survey, 84 were female while 14 were male. All the respondents in Nairobi were female because SITE is contracted by Oxfam to mentor small-scale women entrepreneurs. In the ASAL areas (Turkana and Wajir), the trainings do not target a specific gender. Out of the 40 respondents targeted in Turkana, 27 were female while 13 were male. The high number of female respondents over male respondents reflects the prevailing situations at the sites given most small-scale traders are female.

3.1.2.   Level of Education of respondents

The study investigated the level of education of respondents and the findings are as presented in figure 1.

Figure 1: Level of education of respondents
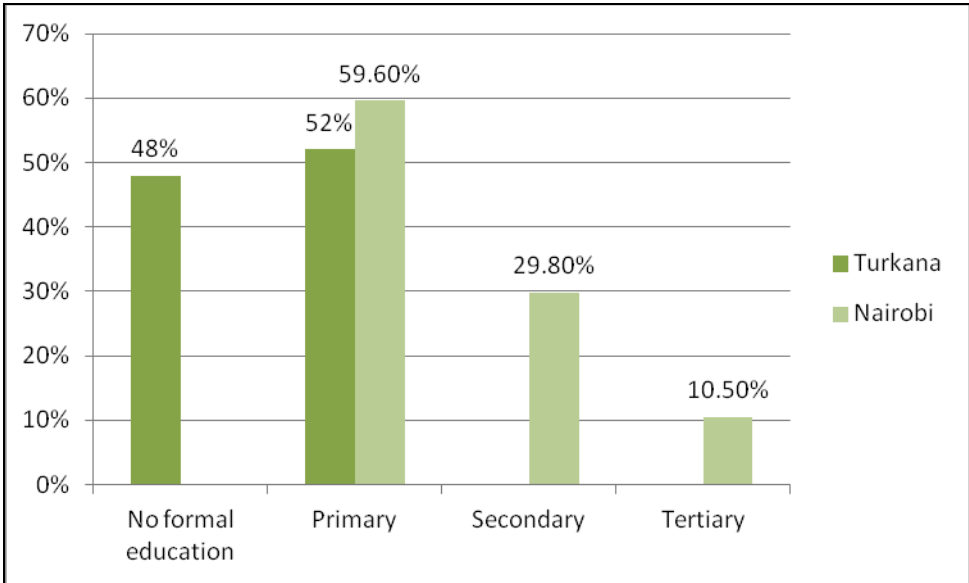
Source: (Field Data, 2015)

The level of education as shown in figure 1, all the respondents in Nairobi indicated that they received some formal education unlike in Turkana where 48% of the respondents never attended school. In Nairobi 59.6% attended school up to primary level while 52% of respondents in Turkana attended school up to primary level. In Nairobi, 29.8% and 10.5% attended secondary school and tertiary level of training respectively. Generally, literacy levels are high in the informal settlement areas in Nairobi while the literacy levels are low in the ASAL study areas. The discussions with the key informant from Wajir revealed that the program targets women whose literacy levels are very low given most of them do not get an opportunity to access formal education. Unlike the small-scale traders, all the mentors/trainers in Turkana, Nairobi and Wajir had tertiary level education. The trainers were young men and women aged between 23 and 35.

3.1.3. Marital Status of Respondents

The respondents were also asked to indicate their marital status and the findings are captured in figure 2.

Figure 2: the marital Status of Respondents
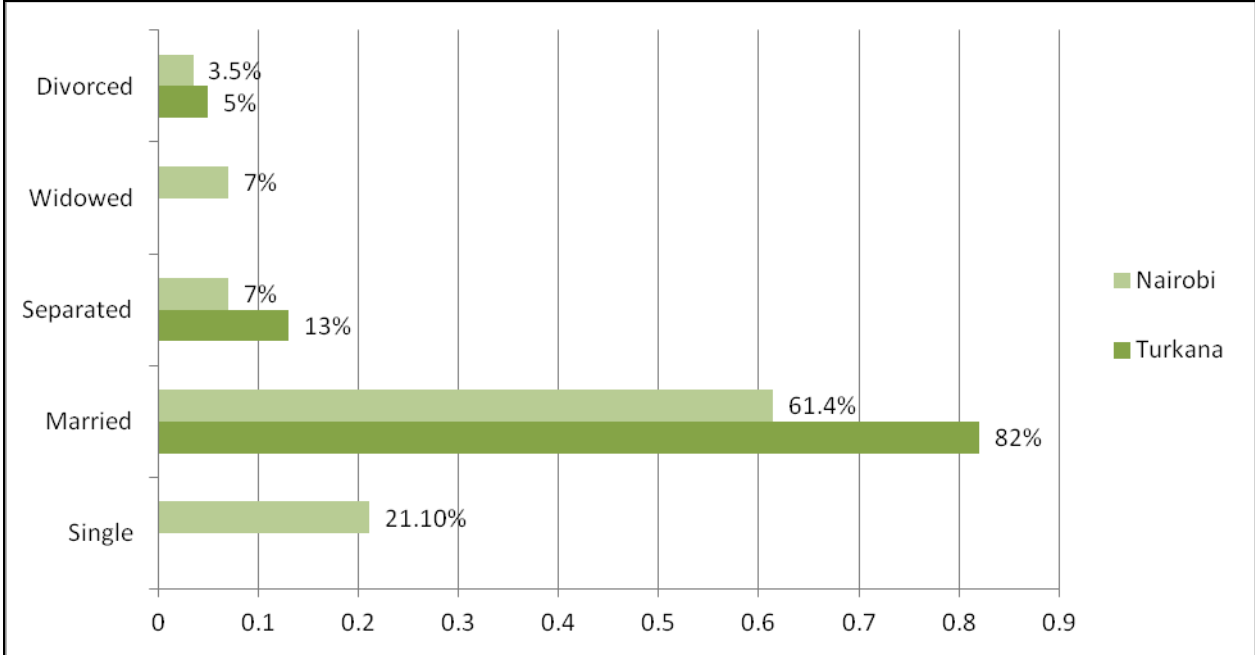
Source: (Field Data, 2015)

The findings as presented in figure 2 show that out of 40 respondents in Turkana, 82% were married, 13% were separated while 5% were divorced. This shows how strong the family unit is in the Turkana area. In Nairobi 21.1% of the respondents were single, 61.4% in marriage, 7% separated, 3.5% divorced and 7% widowed. The key informant from Wajir shared that most beneficiaries of the program are married women above 28 years of age. Discussions with some of the mentors to the small-scale traders in Turkana indicated that elaborate cultural systems ensured divorce is not an option among the Turkana and the wider pastoralist community. In the ASAL areas, family ties are strong and even business is centered on strong family and social fabric structure. There is clear separation of roles in a pastoralist community family, which disposes trading to be more of a women role than a male role in the community. Men spend more time fishing, herding or making boats.

On the other hand in the informal settlements in Nairobi, individual effort matters more considering the many respondents who were single, divorced or separated. Even among the married, as some shared, their husbands are a big challenge. Most husbands in the informal settlements do menial casual work for survival while the women engage in petty trade. Some husbands do not have access to regular manual labour and have resorted to alcoholism while fully depending on the income generated by the women through their small businesses.

9

3.1.4. Age and Number of children of Respondents

The respondents were asked to indicate their age and number of children they have. Age is important in predicting affinity to digital technology use or consumption. The number of children is a good indicator of the dependency burden on the respondents. The findings are presented in table 3

Table 3: Age and Number of children of Respondents

Area	Characteristic	N	Minimum	Maximum	Mean	Std. Deviation
Turkana	No. of Children	40	0	16.00	6.1000	3.18490
	Age	40	20.00	63.00	38.3750	11.58179
Nairobi	No. of Children	57	0	6	2.84	1.750
	Age	57	20	65	36.07	10.571

Source: (Field Data, 2015)

Table 3, shows that average age of the respondents in Turkana was 38.4 while the average age of Nairobi respondents was 36.07 years, with a standard deviation of 11.6 and 10.6 respectively, which indicates high variance in the age of the respondents. The youngest respondent was aged 20 while the oldest respondent was aged 63 years in the case of Turkana and 65 years in the case of Nairobi. The average number of children per respondent in Turkana was 6 children while in Nairobi it was 3 children. The standard deviation on average number of children in Turkana is 3.2 while for Nairobi it is 1.750, which shows low variance in the number of children per respondent for each area.

In the case of Turkana, an average of 6 per respondent is indicative of large family sizes, which is indicative of high dependency ratios. The respondent with highest number of children had 16 while the respondents with the least number had no children. The key informant from Wajir indicated that the ages of trainees in that area range from 28-40s. Just like in Turkana, the women in Wajir also tend to have large family sizes. In Nairobi, an average of 3 children per respondent is indicative of a lower dependency ratio. However, given the slum conditions, the income demand on business still remains high despite the lower number of children.

3.2. Type of Business

All the respondents in this study were engaged in some business. The study investigated the type of business the respondents are engaged in and the findings are as presented in table 4

Table 4: Type of Business Respondents are engaged

Turkana		Nairobi	
Type of Business	Percent	Type of Business	Percent
Retail shop	72.5	Retail shop	3.5
Food Kiosk	12.5	Tailoring	8.8
Fish Monger	5.0	Grocery shop	8.8
Butchery	2.5	Running a Kiosk	14.0
Chemist	2.5	Selling second hand goods	8.8

Selling Clothes	2.5	Cooked Food Vending	36.8
Making Shoes	2.5	Selling Shoes	3.5
		Shylock	1.8
		Beauty Salon	8.8
		Mobile Lab Supply	1.8
		Mobile Phone shop & Mpesa	3.5
Total	100.0	Total	100.0

Source: (Field Data, 2015)

Table 4 shows the type of business that small-scale traders who are the beneficiaries of Oxfam Training engage in. The small-scale traders in Nairobi have more varieties of business but cooked food vending at the roadside is the major type of business. This is because of the economic status of Nairobi that has all sectors of the economy from extraction to service economic levels. The bulk of the small-scale traders in Nairobi run a stall or has a small roadside shop. In Wajir, the key informant indicated that most traders are engaged in selling meat, milk and groceries.

Discussions with the Project Officers in Lodwar and the mentors indicated that despite the bulk of targeted small-scale traders being stationery shop owners, there were also many fishermen and many merchant traders that were trained. However, accessing them is difficult due to the hours of their businesses (e.g. fishermen did their work at night) or the mobile nature of their trade.

3.3. Training Needs and Challenges

3.3.1. Level of Business Training

The targeted small-scale traders in Wajir and Turkana had received business training from Oxfam by the time of the study. However, in Nairobi, SITE had just completed a survey and mapping in readiness for commencing business training for the women. The traders in Nairobi were asked if they had received any business training and from which organization. The responses are as presented in Table 5.

Table 5: Business Training for Respondents in Nairobi

		By Who				Total
		None	NGO	Others	Private Company	
Received Business Training	Yes	0	9	4	5	18
	No	39	0	0	0	39
Total		39	9	4	5	57

Source: Field Data (2015)

As shown in table 5, 39 respondents out of 57 interviewed in Nairobi had not received any business training. However, they are among those SITE has mapped out for training in the near future. The respondents in Turkana had received business training from Oxfam and thus were asked some questions

relating to the content of the training they had received. The purpose was to determine the topics they had found most useful out of the training and the information they desired as part of follow up or in additional training programs. The findings on the most exciting topic as per the respondents' choices were as presented in table 6

Table 6: Showing Topic in Business Training Found Most Exciting by Respondents

| Most Exciting Topic	Frequency	Percent
Available Livelihood alternatives	15	37.5
All	6	15.0
Debt Management	4	10.0
Profit and Loss	4	10.0
Funding for Business	4	10.0
Good business practices	3	7.5
Spotting Opportunities	2	5.0
What can i learn from others	1	2.5
Marketing	1	2.5
Total	40	100.0

Source: (Field Data, 2015)

As shown in table 6 in descending order, 37.5% of the respondents found training of livelihood diversification most exciting or most beneficial. The climatic conditions in Turkana make families vulnerable to extreme weather. In the ASAL areas, the climatic conditions limit residents in terms of livelihoods. Having suffered many years of scarcity and food shortage may explain the excitement and appreciation of training on livelihood diversification. Apart from alternative livelihoods, 15% thought all topics were exciting, 10% chose debt management, 10% chose Profit and Loss, 10% chose funding for business, 7.5% chose good business practices, 5% chose spotting opportunities, 2.5% were most excited by what they can learn from others while another 2.5% were excited by training on what the market wants or marketing strategies.

3.3.2. Desired Business Knowledge

Both respondents in Nairobi and Turkana were asked to indicate the type of business knowledge desired or the topics they would want covered in business training. The responses are as given in table 7.

Figure 3: Showing Information Most Desired by Respondents in Future Trainings
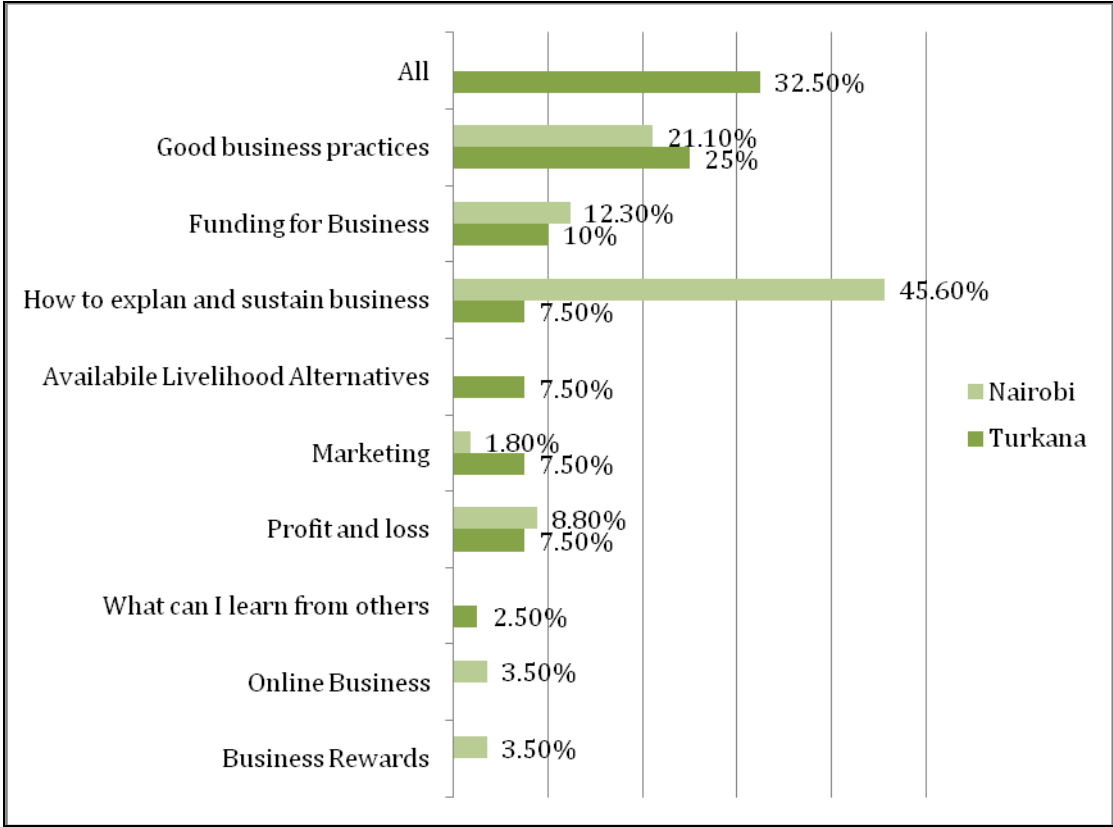
Source: (Field Data, 2015)

Majority of the respondents from Turkana (32%) indicated that they loved the trainings and would appreciate if there were more training on all topics and regular follow up so that they can internalize the concepts or ideas. Interestingly, while good business practices was not among the most exciting topics given only 7.5% had indicated they found it exciting, it is among the most desired topic considering 25% want it in subsequent trainings. Majority of respondents (45.6%) in Nairobi are interested in how to expand and sustain their businesses. This is followed by 21% who are interested in good business practices, 12% need training in funding for business, and 8.8% need training on profit and loss. Very unique in Nairobi is the indication by 3.5% of the respondents that they need training in online business.

Respondents in focus group discussions, in Turkana, indicated that topics like book keeping were found very helpful but there is need for regular follow up if they are to aptly apply the knowledge. Funding for business and how to sustain or expand business are also important topics that the respondents desire. In the focus discussions, many members raised questions with regards to business sustainability considering they are all selling similar goods, how to access loans for their business and why Oxfam no longer gives grants.

3.3.3. Training Challenges

The trainers in Turkana were asked to indicate the topics they find easy to train the traders about. For most of the trainers, the topics they find easy to train are:

- What a business is,

- Risks associated with livelihoods,

- What the market wants and

- Good business practice.

The trainers were also asked to indicate the topics they found difficult to train traders on. For most of them, the topics they found most challenging are:

- Available alternatives to livelihoods.

- Spotting opportunities.

- Profit and Loss.

- What I can learn from others.

- Where to get funds

A topic like 'where to get funds', is challenging because it is difficult to convince trainees to acquire loans from banks to finance their business since they are Muslim and Islam does not approve of interests. Many trainees also complained about the withdrawal of the Oxfam grants; the withdrawal of the grant, they claim, affected business sustainability. As concerns 'Profit and Loss' trainers reported that many trainees are excited about increasing profits but do not want to entertain the thought of paying taxes. As for 'what they can learn from others', majority of the trainees fear sharing information as a shield from competition, while majority do not know how to pick up the success stories from others.

Trainers shared that they experienced a number of challenges during training. Illiteracy levels among members of the community make it hard to communicate certain business concepts. In training due to lack of understanding of English or Kiswahili, the business concepts have to be translated into the local dialect. Considering that most of the target traders are between 28 and 60 years of age, translating content to the trainees into local dialect and using appropriate speech is important.

Apart from language and illiteracy challenges, trainers reported that the adult learners have very low concentration spans during training. In the ASAL areas, the low concentration levels were experienced during the very hot seasons and were associated with hunger. In the ASAL areas, due to food scarcity, individuals have less than adequate food intake in a day. This highly affects their concentration levels in trainings. Finally, the trainers indicated that they lack teaching aides to facilitate training. Lack of teaching aids makes it a challenge to demonstrate certain topics that need illustrations. The said challenges and the topics the small-scale traders highlighted will probably be addressed if digital content in the right format can be availed.

3.3.4. Logistical Challenges

There are major logistical challenges in delivering training due to small-scale traders being busy, the terrain and transport deficiencies and security concerns. Most small-scale traders have to be present at their stalls all day to earn their daily income. For compressive business training, the traders are required to attend the training at some central place for a number of days. If the traders leave their businesses to attend the training, they are likely to lose customers to competition. Most painfully, they are bound to lose the daily income.

The challenge of traders lacking time can be solved by having trainers visit the traders at their stall or in their shops. This means that many trainers will be required, and in the case of insecure slums or localities, more security escorts required. However, it is not guaranteed that by visiting them at the shops,

there will be ample time to discuss certain business concepts with them. In Turkana, the mentors manage to visit each shop and engage the trader at their premise. In Nairobi, such premises are stalls on crowded and busy roads; making a constructive conversation difficult to undertake.

Considering transport, the ASAL areas lack good roads and an efficient public transport system. In Wajir, training targets women in Wajir town and Habaswein. The woman traders are easy to access and engage. However, travelling to Habaswein is a challenge because only one bus plies the route per day. It is difficult to organize for training where the women from Habaswein can join others in Wajir Town.

The trainers have to hire special four-wheel drive cars to reach the interior areas of Wajir. The situation is not different from Turkana North. The terrain is rough, the sun is scotching and there is no public transport system serving the area. Relying on hiring four-wheel drives for trainers has solved this problem but such an arrangement is very costly.

While transport is not a problem in Nairobi, just like in the ASAL areas, security is the major challenge. In Turkana, the trainers shared that there are many areas one cannot visit without police escort. For instance, incidences of insecurity were cited in Kokuro, among other areas that are still affected by banditry. In Wajir County, inter clan conflicts have led to deterioration of security. To go into the interior of Wajir, one has to rely on a single bus that makes one trip per day or hire transport. The challenge of security heightens when travelling alone in a hired vehicle. In Nairobi slums, gangs still control territories and a person cannot access or do anything in the area without their permission. Additionally, due to poverty, there are high chances of being mugged especially for individuals who are new to the area. Such security concerns pose a challenge to delivery of extensive training in the targeted areas.

3.4. Digital Platforms

Considering the challenges mentioned in section 3.3 above, digital content could substantially help in tackling some of the challenges. Electronic content is easy to share and facilitates self-learning processes at minimal costs. Using ICTs, information can be shared efficiently and effectively towards facilitating learning that will lead to transformation in the livelihoods of the vulnerable and disadvantaged people in ASALs and Informal settlements.

3.4.1. Digital Platform Owned

In order to determine, whether distribution of digital content is possible in the target areas, the study sought to determine the digital platforms accessible to the people of Turkana, Nairobi and Wajir Counties. The respondents were asked whether they own a Phone, a DVD player, a Radio, a VCD player, a Radio Cassette player or a computer. The responses are as presented in figure 4.

Figure 4: Audio Visual Platforms Owned by Respondents
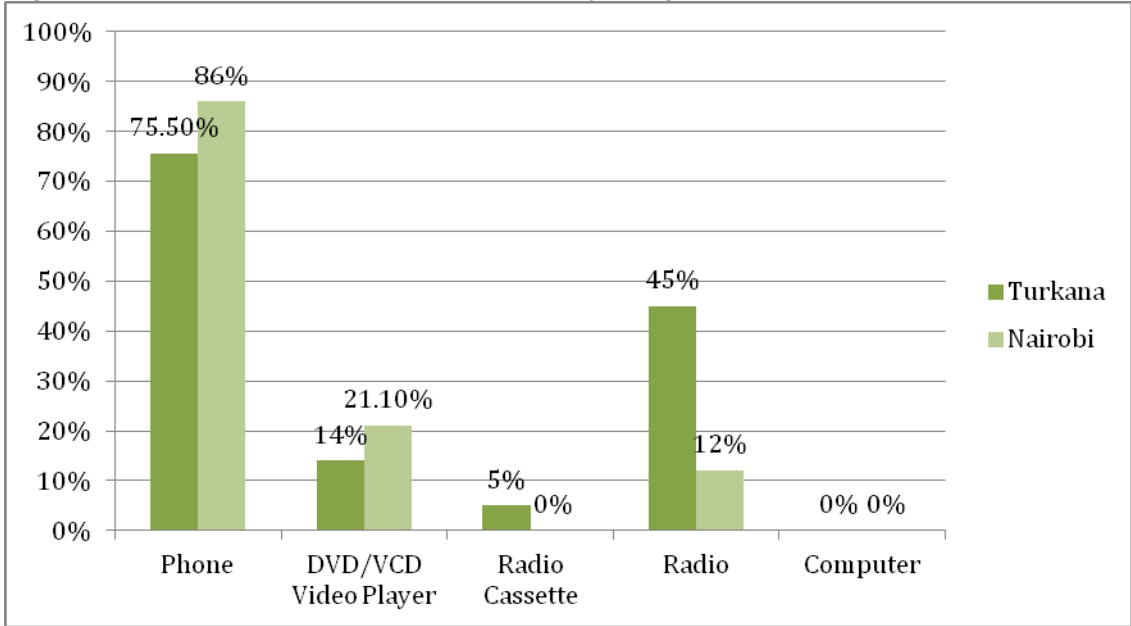
Source: (Field Data, 2015)

As figure 4 shows, majority of the respondents have phones. A higher proportion of respondents in Turkana have radios while a higher proportion of respondents in Nairobi have video players (DVD and VCD players). A very limited number have radio cassettes while none of the respondents owns a radio cassette. The key informant from Wajir indicated that most of the women traders in Wajir have phones and a few can access video players. What most individuals have is radios though which they tune into local radio stations. There are those that own television sets through which they access satellite TV provided by Zuku.

From focus group discussions, with respondents in Turkana, they indicated that they have radios, which they use to access news. They use the phones for communication but also to listen to music. The key informant from Wajir indicated that the younger generation in Wajir is very savvy with their phones. They use the phones for social networking and sharing information such as Whatsapp Video clips.

3.4.2. Phone Usage and Internet Access

The respondents were asked if they know anything about the internet, whether their phones can access internet and whether they have memory cards in their phones. Their Responses are as presented in figure 4.

Figure 5: Knowledge of Internet and Phone Utility
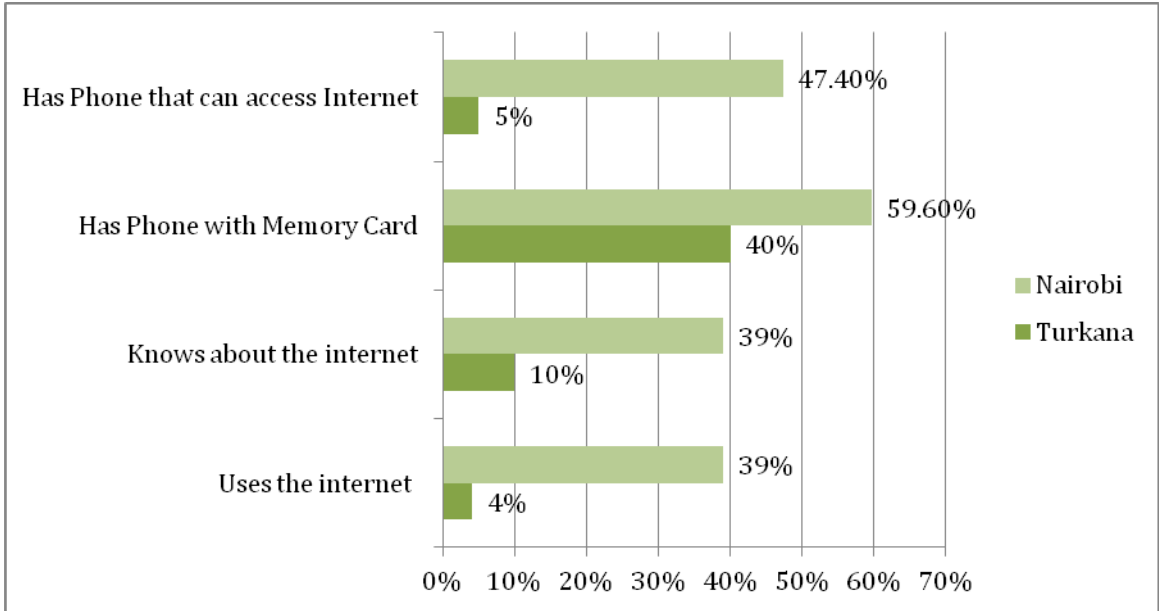
Source: (Field Data, 2015)

As figure 5 shows, in Turkana, only 10% of the respondents indicated that they know something about the Internet. Most respondents seemed not to have heard of the Internet when it was mentioned to them. Findings on Internet awareness are not surprising considering the literacy levels and remoteness of the study site. Out of the research population only 5% indicated that they have phones that can access Internet. However, a good number of the respondents (40%) indicated that they have memory cards in their phones. In their comments they indicated that most Techno and Nokia phones in the market come with memory card slots. In Nairobi, 59.6% have phones with memory cards, 47.4% have phones that can access the internet, and 39% know about internet and 39% use the internet.

3.4.3. ICT access and Use

The respondents were asked whether they have access to a cyber café. In all the study sites, in Turkana, the respondents indicated that there was no cyber in their neighbourhood. However, 2.5% of the respondent indicated they access cyber services in Lodwar when they visit the town. In Wajir, the Key informant shared that there are Cyber Cafes in Wajir town but none in Habaswein. In Nairobi, those in Korogocho indicated that they have to go to Kariobangi to access cyber café services. In the other sites i.e. Kawangware, Mukuru, and Mathare, the respondents indicated that they have a cyber café in their neighbourhood.

The respondents who use Internet were asked what they do online when they use the Internet. The results are as shown in figure 6.

17

Figure 6: Internet Use for the Respondents

Facebooking, 33%

Accessing emails, 28%

Accessing websites for information, 22%

Whatsapp, 12%

Instagram, 5%

Turkana: Twitter, 0%
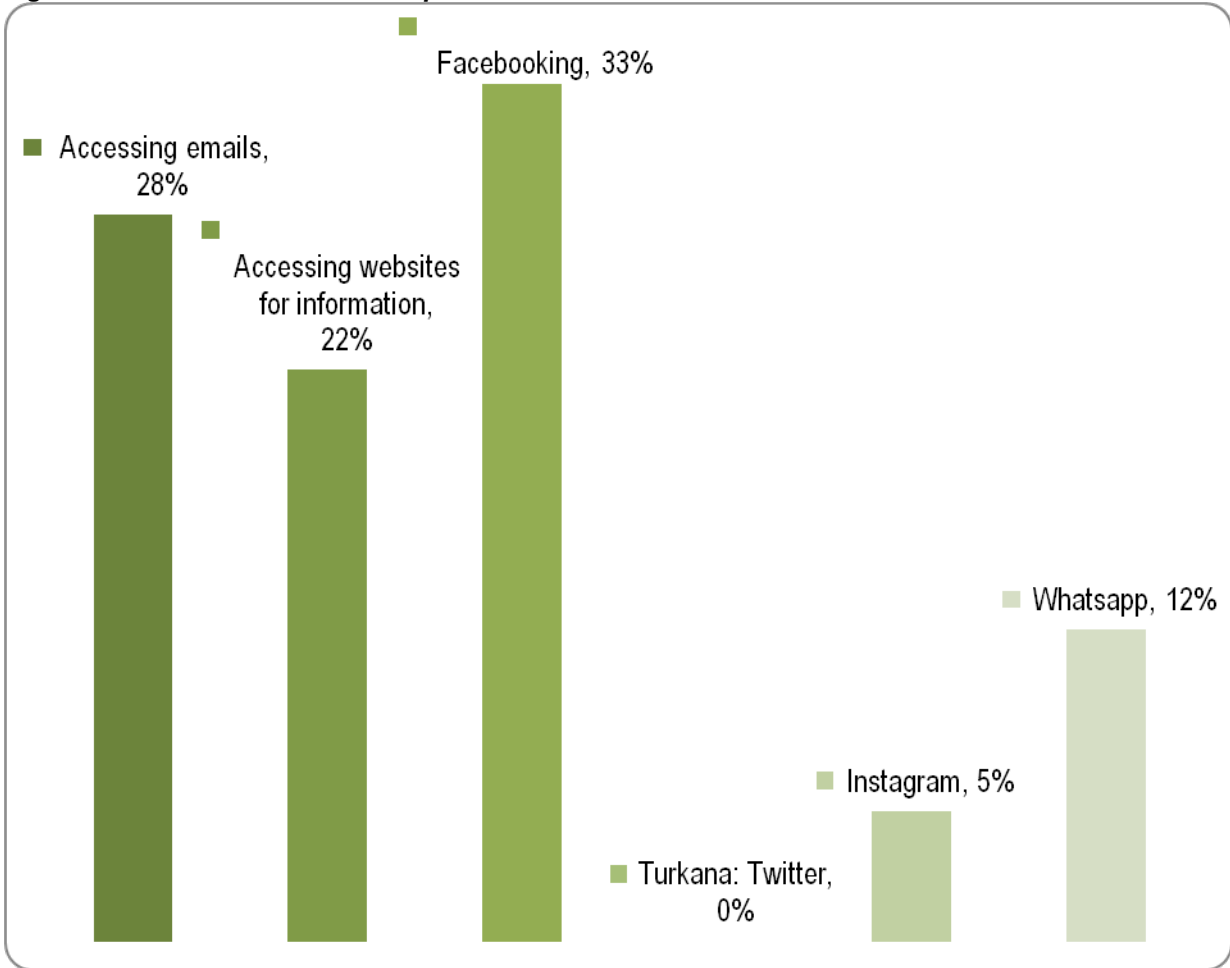
Source: Field Data

As shown in Figure 6, 39% of respondents in Nairobi use the Internet while 4% of respondents in Turkana indicated that they use the Internet. Of the services they seek in cyber cafes, respondents in Turkana indicated that they access websites for information and they also get music loaded on their memory cards from the cyber café in Lodwar town. In Nairobi, Internet use is more diverse with many using Facebook, Emails, Instagram and Whatsapp as communication tools.

In Turkana, discussions with the trainers/mentors indicated that none of them had ever used phones, computers, video players or Radio to conduct training. While all the trainers/mentors had mobile phones, none had access to Internet and they did not use Internet services due to the low network coverage in the area. The network technology provided by mobile telephone service providers does not support data services. The researchers observed that accessing data services on their smart phones was impossible in areas away from Lodwar town due to low connectivity. Internet connectivity was only accessible in Lodwar, and all trainers indicated that when accessed, they use the Internet for Facebook and checking mails. The key informant from Wajir shared that Internet connectivity is good in Wajir Town. Consequently, individuals are able to use Internet and to share material on platforms like Whatsapp. However, in the interior of Wajir County, there is no mobile network access and hence no data services.

3.4.4. Digital Content Forms

The digital content can be delivered to respondents in a variety of forms. The most plausible ones are video lectures, animation show, audio program, life history narration (case study) or as computer content online. The respondents in Turkana were asked to rate these digital content forms on a scale of 1-5 where 1 is least preferred and 5 is most preferred. To analyse the ratings, the mean rating for each digital content form was calculated as well as the standard deviation and the findings are as presented in table 7.

Table 7: Ratings of Digital Content Forms by Respondents

Digital Content Form	N	Minimum	Maximum	Mean	Std. Deviation
Video lecture	40	1	5	4.53	1.037
Animations	40	1	5	1.47	0.816
Case Study Video	40	3	5	4.57	0.675
Audio Program	40	1.00	5.00	4.4750	1.08575
Computer Content	40	1.00	2.00	1.0500	0.22072

Source: (Field Data, 2015)

As the data in table 7 shows, there are three digital content forms that received very high ratings. Video Lecture had a mean rating of 4.53 with a standard deviation of 1.037; Audio Program had a high mean rating of 4.48 with a standard deviation of 1.085; Case Study Video had a high mean rating 4.57 with a standard deviation of 0.675. The standard deviations reveal that there was high variance in answers concerning Audio Program and Video Lecture. Computer Content and Animations received very low mean ratings of 1.05 and 1.47 respectively. Computer Content received low ratings because the target population has had no or limited interaction with computers. Animations received low ratings because most of the respondents consider them to be for children. Many respondents seem amused when asked about Animations, some did not know what that is and for those that knew, they considered them more appropriate for children. In Nairobi, the respondents were asked to indicate the most preferred digital content form and their responses are as tabulated in table 8.

Table 8: showing Preferred Digital Content Forms among Respondents

Digital content Form	Frequency	Percent
Video Lecture	17	29.8
Animation Video	4	7.0
Case Study Video	14	24.6
Computer Content (Open Source Websites)	4	7.0
Radio/Audio programme	18	31.6
Total	57	100.0

Source: Field Data (2015)

The trainers were asked how they would use Audio-Visual materials to enhance learning in the community. The trainers felt Audio-Visual materials or Digital Content would be a perfect platform to fill the gap of illustration. This is because; Audio-Visual makes explaining easier and pictures are more captivating to the audience. According to them, the most effective mode of distribution or using digital content is to play projected films (community cinema or video shows). According to the trainers, the videos can also be played at school centres, community Baraza's grounds and community health centres, which have halls and video players. The churches in the area also have halls and video playing units that can be used.

CONCLUSIONS AND RECOMMENDATIONS

This study established that most of the small-scale traders targeted by Oxfam in the ASAL areas and Informal settlements in Nairobi are female. Given most of the small-scale traders targeted by Oxfam are female, the digital content developed needs to be gender sensitive and provide content that shows capacity of female entrepreneurs to succeed. While showing the female traders that they can succeed beyond their imagination, the content should also be tailored to show the men that there is value in SME activity.

Most of the small-scale traders are married individuals with an average of 6 children in ASAL areas and 3 children in Nairobi Slums. Family structure and gender roles are well spelled out in the Turkana culture and the wider pastoralist community by extension. Therefore, we recommend that the digital content should show how business can be a family affair in the ASAL context. In Nairobi, the women traders tended to portray their husbands as being a challenge to business growth and expansion. Therefore, content developed needs to engage both spouses such that they both appreciate business practices for business sense.

All the small-scale traders in ASAL areas targeted by Oxfam are semi-illiterate individuals aged between 20 and 63 years. This implies that the digital content has to be simplified to address the needs of an illiterate or semi-illiterate population. The population in Nairobi is relatively more educated with a majority having accessed secondary education. Nonetheless, the complicated business concepts have to be broken down into basic ideas and presented in a manner that the people can relate with.

In all the areas, the digital content has to be produced in the local dialect or a language that would best address the people. Content for Nairobi can be produced in a mix of Kiswahili and English (Sheng). In the case of Turkana and Wajir, local dialects should be used and local artists should participate in the production process. Some artists suggested by respondents in Turkana are Dan Nakoriche and Lopusi Emmanuel. Alternatively, content can be developed in Swahili and dubbed into the different local dialects.

The highest numbers of small-scale traders targeted by Oxfam in Turkana are engaged in retail shop business followed by general stores, foods kiosks and fish selling. In Wajir, most of the traders are engaged in selling meat, milk and groceries. The businesses that they aspire towards are selling goats, selling handmade goods like necklaces, baskets, mats, belts and sandals, selling fish and selling tents. In Nairobi, most traders operate stalls and small shops.

While starting retail shops is the normal pathway into commercial activity, the digital content needs to show the potential in other models or commercial endeavours. For instance, emphasis can be put on businesses that link Turkana with other areas for profit. The women groups can make hand tools and export. In Wajir, effort is being made towards a cooperative approach to business. Therefore, instead of individuals running food kiosks, the digital content can emphasize concepts like pooling resources and leveraging on synergy to buy cereals cheaply and sell as a group as an example.

Considering digital platforms available to them, they all largely rely on phones and radios as communication tools. In the ASAL areas, a few have video players and Zuku decoders are prominent for those that have television sets. The small-scale traders in Turkana do not know much about the internet hence they do not use the internet. However, use of memory cards to store digital content such as music is prominent. Low priced Techno and Nokia phones that come with memory card slots enable them to share digital content especially music. In Nairobi, the small-scale traders have a variety of inexpensive smart phones as well as others that have memory card slots. This is of interest because videos and audio

material can be loaded on memory cards and in a chain manner shared among all phone owners in target areas. We therefore would recommend use of memory cards as a platform to distribute digital content to the small-scale traders.

Concerning training content, the respondents found training on available livelihoods most exciting and beneficial. A majority of respondents appreciate all content delivered in the training but debt management, profit and loss, funding for business, good business practices and spotting opportunities stood out. Of the information most desired by the respondents, majority of the respondents want follow up training on all the topics. Good business practices, are the most sought after followed by, how to expand or sustain business and available livelihood alternatives. While all modules will be beneficial to the small-scale traders of Turkana, all the models need to emphasize alternative livelihoods, how to sustain a business, how to expand a business, how to actually qualify for available loan facilities and the good business practices like book keeping.

The digital content forms most preferred are case study videos, video lectures and audio programs. Computer content or use of open source website is not desirable due to lack of access to computers and Internet. The respondents do not want animations because they are considered to be content for children. The good news is that video lectures and case studies can be combined such that every module carries a lecture and a case study for demonstration purposes.

In terms of managing the roll out, the clips have to be short in terms of duration. In urban areas it allows for quick sharing through Bluetooth, WhatsApp groups, Facebook and possibly online applications. In ASAL areas content can be delivered through memory cards, which can be distributed by facilitators as they receive feedback. Alternatively, audio programs can be developed for radio stations with local reach for a wider audience. Finally, content can be distributed to in DVD formats for those who can access DVD players and running of community screenings as a way of reaching the traders and opportunity to collect feedback from the small-scale traders.

Through the focus group discussions, the respondents suggested some of the local business people whose success stories they would love to learn more about. In Turkana, the proprietor of Nikoni Nikoni (yours is yours) was suggested as a good case study. In line with their recommendations, LightBox developed a case study and video lecture for piloting. The same information is provided in both video and audio formats, allowing for use in different platforms, namely radio and circulation through the phone.

The Digital Age is defined as a period in human history characterized by the shift from traditional industry that the Industrial Revolution brought through industrialization, to an economy based on information computerization. It was previously assumed that there are no digital impressions in such far-flung places such as the ASAL areas or in poverty stricken areas such as the slums. This research has shown that it is not only possible to receive training materials through digital platforms but that it is about time. Furthermore that is has great potential for maximum impact if well implemented.

Annex 1: A Questionnaire for Trainers

SECTION A: DEMOGRAPHIC CHARACTERISTICS
(Fill in the blank spaces/tick where appropriate)

1. How old are you?
_____

2. What is the highest level of education completed
   - None   ( )
   - Primary education   ( )
   - Secondary Education   ( )
   - Tertiary Education   ( )

3. For majority of your trainees in business, what types of business do they engage in?

----

4. What type of businesses do your trainees aspire to engage in?

SECTION B: DIGITAL PLATFORMS AVAILABLE

5. What are some of the challenges you face as a trainer in the community?

_____

Which of the following items have you ever used in training? (Tick Against what you have used)
   - Phone   ( )
   - DVD/VCD Video Player   ( )
   - Computer   ( )
   - Radio Cassette   ( )
   - Radio   ( )

6. Do you as a trainer have access to the Internet?
   - Yes   ( )
   - No   ( )

7. If you use Internet, which of the following services do you use?
   - Accessing Websites   ( )
   - Facebook   ( )
   - Whatsapp   ( )
   - Instagram   ( )
   - Emails   ( )
   - Twitter   ( )
   - YouTube   ( )
   - Online Games   ( )
   - Online Music   ( )

8. If you have a phone, can it access the Internet?

- Yes ( )
- No ( )

9. What percentage of your trainees has access to a cyber or a resource centre where they can access learning materials?

………

………

10. If given access to audio-visual material, how do you propose to use such content to facilitate learning the community?

………

………

SECTION C: DIGITAL CONTENT FORMS

11. On a scale of 1-5, where 1 is least preferred and 5 is most preferred; rate the following topics in the business training module in terms of ease of teaching them (*circle the number*).
    - Risks associated with livelihoods   1, 2, 3, 4, 5,
    - What is a business   1, 2, 3, 4, 5,
    - Available alternatives to livelihoods   1, 2, 3, 4, 5,
    - Who can be a business person   1, 2, 3, 4, 5,
    - How to start a business   1, 2, 3, 4, 5
    - Spotting opportunities   1, 2, 3, 4, 5
    - Business Rewards   1, 2, 3, 4, 5
    - What I can learn from others   1, 2, 3, 4, 5
    - What does the market want   1, 2, 3, 4, 5
    - Where do I get funds for business   1, 2, 3, 4, 5
    - Getting Started   1, 2, 3, 4, 5
    - Good business practices   1, 2, 3, 4, 5
    - Profit and Loss   1, 2, 3, 4, 5

12. Considering each of the following topics, what challenge do you face when training learners on each?
    - Risks associated with livelihoods_____
    - What is a business_____
    - Available alternatives to livelihoods_____
    - Who can be a business person _____
    - How to start a business _____
    - Spotting opportunities_____
    - Business Rewards_____
    - What I can learn from others_____
    - What does the market want_____
    - Where do I get funds for business_____
    - Getting Started_____
    - Good business practices_____
    - Profit and Loss_____

13. For the purposes of training, on a scale of 1-5, where 1 is least preferred and 5 is most preferred; rate the following forms of digital content forms in terms of what you would prefer to use when training (circle the number).

- Video Lecture   1, 2, 3, 4, 5
- Cartoon Show (animation)   1, 2, 3, 4, 5
- Case study video (life stories of entrepreneurs)   1, 2, 3, 4, 5
- An audio-program on radio   1, 2, 3, 4, 5
- Using Content on a Computer   1, 2, 3, 4, 5

14. Considering a video lecture, a cartoon show/animation, a case study (life story of entrepreneurs, an audio narration and computer content, which of them would you prefer most when training in the following topics?
- Risks associated with livelihoods_____
- Available alternatives to livelihoods_____
- Who can be a business person _____
- How to start a business _____
- Spotting opportunities_____
- Business Rewards_____
- What I can learn from others_____
- What does the market want_____
- Where do I get funds for business_____
- Getting Started_____
- Good business practices_____
- Profit and Loss_____

15. For the purposes of training, on a scale of 1-5, where 1 is least preferred and 5 is most preferred, rate the following platforms in terms of what you would prefer to use when training.
- DVD/ VCD Video Player   1, 2, 3, 4, 5
- Computer   1, 2, 3, 4, 5
- Mobile Phone   1, 2, 3, 4, 5
- Radio   1, 2, 3, 4, 5
- Radio Cassette Player   1, 2, 3, 4, 5

Annex 2: A Questionnaire for Small-scale traders

SECTION A: DEMOGRAPHIC CHARACTERISTICS

(Fill in the blank spaces/tick where appropriate)

1. How old are you?

_____

2. What is the highest level of education completed
   - None   ( )
   - Primary Education   ( )
   - Secondary Education   ( )
   - Tertiary Education   ( )

3. What is your marital status
   - Single   ( )
   - Married   ( )
   - Separated   ( )
   - Marriage   ( )

4. How many children do you have?

_____

5. What type of business do you engage in?

_____

6. Apart from the business indicated in question 5, what type of business do you aspire to begin?

_____

SECTION B: DIGITAL PLATFORMS AVAILABLE

7. Which of the following items do you own? (Tick Against What you Own)
- Phone   ( )
- DVD/VCD Video Player   ( )
- Computer   ( )
- Radio Cassette player   ( )
- Radio   ( )

8. Do you know about the Internet?
- Yes   ( )
- No   ( )

9. If you use Internet, which of the following services do you use?
- Accessing Websites   ( )
- Facebook   ( )
- Whatsapp   ( )
- Instagram   ( )
- Emails   ( )
- Twitter   ( )
- YouTube   ( )
- Accessing online Music   ( )
- Playing Online Games   ( )

10. If you have a phone, does it have a memory card slot
- Yes   ( )
- No   ( )

11. If you have a phone, can it access the Internet?
- Yes   ( )
- No   ( )

12. Do you have access to a cyber café or Internet place in your neighbourhood?
- Yes   ( )
- No   ( )

13. If you do access a cyber café or Internet place in your neighbourhood, which of the following services do you use?
- Accessing Websites   ( )
- Facebook   ( )
- Emails   ( )
- Twitter   ( )
- YouTube   ( )

SECTION C: DIGITAL CONTENT FORMS

14. Which of the following topics in the business training did you find most beneficial or exciting (*tick against one*).
- Risks associated with livelihoods   ( )
- What is a business   ( )
- Available alternatives to livelihoods   ( )
- Who can be a business person   ( )
- How to start a business   ( )

- Spotting opportunities ( )
- Business Rewards ( )
- What I can learn from others ( )
- What does the market want ( )
- Where do I get funds for business ( )
- Getting Started ( )
- Good business practices ( )
- Profit and Loss ( )
- All ( )

15. Which of the following topics in the business training do you desire more information about most (*tick against one*).
- Risks associated with livelihoods ( )
- What is a business ( )
- Available alternatives to livelihoods ( )
- Who can be a business person ( )
- How to start a business ( )
- Spotting opportunities ( )
- Business Rewards ( )
- What I can learn from others ( )
- What does the market want ( )
- Where do I get funds for business ( )
- Getting Started ( )
- Good business practices ( )
- Profit and Loss ( )
- All ( )

16. For the purposes of learning, on a scale of 1-5, where 1 is least preferred and 5 is most preferred; rate the following digital content forms in terms of what you would prefer to watch or use when learning (circle the number).
- Video Lecture 1, 2, 3, 4, 5
- Cartoon Show (animation video) 1, 2, 3, 4, 5
- Case study video (life stories of entrepreneurs) 1, 2, 3, 4, 5
- An audio-program on radio 1, 2, 3, 4, 5
- Using Content on a Computer 1, 2, 3, 4, 5

ACKNOWLEDGEMENTS

LightBox wishes to express our gratitude to Oxfam for the opportunity given to explore the issue of digital content and digital platforms that can be applied to deliver training for the people in Arid and Semi Arid Lands and informal settlements.

We acknowledge the warm welcome of Oxfam staff in Lodwar, Turkana County. We are grateful to the Turkana team and mentors who work with the traders for their assistance and insights during the research. In Nairobi, we thank the SITE officers who were instrumental in aiding us identify respondents and actively participated in the research process for which we are eternally grateful.

We appreciate the warm welcome of small-scale traders in Kaikor, Katiko, Kataboi and Lokitaung areas in Turkana County and the women traders in Kawangware, Mukuru, Korogocho and Mathare informal settlement areas in Nairobi County, without whom, this would not be possible. We were sincerely touched by their willingness to answer our questions.

Oxfam Research Reports

Oxfam Research Reports are written to share research results, to contribute to public debate and to invite feedback on development and humanitarian policy and practice. They do not necessarily reflect Oxfam policy positions. The views expressed are those of the author and not necessarily those of Oxfam.

For more information, or to comment on this report, email [XXX research contact or author email if needed]

OXFAM

Oxfam is an international confederation of 17 organizations networked together in more than 90 countries, as part of a global movement for change, to build a future free from the injustice of poverty:

Oxfam America (www.oxfamamerica.org)
Oxfam Australia (www.oxfam.org.au)
Oxfam-in-Belgium (www.oxfamsol.be)
Oxfam Canada (www.oxfam.ca)
Oxfam France (www.oxfamfrance.org)
Oxfam Germany (www.oxfam.de)
Oxfam GB (www.oxfam.org.uk)
Oxfam Hong Kong (www.oxfam.org.hk)
Oxfam India (www.oxfamindia.org)
Oxfam Intermón (Spain) (www.oxfamintermon.org)
Oxfam Ireland (www.oxfamireland.org)
Oxfam Italy (www.oxfamitalia.org)
Oxfam Japan (www.oxfam.jp)
Oxfam Mexico (www.oxfammexico.org)
Oxfam New Zealand (www.oxfam.org.nz)
Oxfam Novib (www.oxfamnovib.nl)
Oxfam Québec (www.oxfam.qc.ca)

Please write to any of the agencies for further information, or visit www.oxfam.org.