

RESOURCE MOBILIZATION FOR RE-CONSTRUCTION AND DEVELOPMENT PROJECTS IN DEVELOPING COUNTRIES: CASE OF KENYA

Sibilike K. Makhanu*

Centre for Disaster Management and Humanitarian Assistance (CDMHA),
Western University College of Science and Technology (WUCST), Kenya

Abstract

Re-construction and development projects in developing countries are almost synonymous. Due to the high vulnerability of developing countries, development projects are often severely affected by natural and human-made disasters. The reconstruction efforts take long periods often for the very project to be destroyed by the next disaster before completion of the reconstruction process. As almost the entire effort by the various governments is lost in the re-construction works rather than new development, tangible development may not be realized. We discuss the practices of various methods of resource mobilization in developing countries for reconstruction and development by using Kenya as a case study. We discuss the practice of conventional resource mobilization approaches through loans, grants, appropriation-in-aid, and the practices of disbursement institutions such as World Bank and its affiliates in developing countries. We analyse the emerging indigenous approaches in resource mobilization including merry-go-round, the “harambee” system of resource mobilization and the community-work for development programmes in re-construction projects. An analysis of the role of micro-financing and domestic borrowing is given. The role played by technical assistance programmes is discussed.

Keywords: re-construction; development; harambee; merry-go-round; self-help, technical assistance

INTRODUCTION

Re-construction of projects in developing countries, such as Kenya, after natural or human-made related disasters faces a daunting task. Often the available scarce resources are prioritized for provision of basic necessities such as water, shelter, food, education, sanitation and health. Without support by donors it near impossible for such developing countries to undertake any high capital development and re-construction project. We discuss in this paper the challenges faced by Kenya in

* Centre for Disaster Management and Humanitarian Assistance (CDMHA), Western University College of Science and Technology (WUCST), P.O Box 190-50100 Kakamega, Kenya. Tel. +254-(0)56-30871, Fax: +254-(0)56-30153. E-mail: k_s_makhanu@yahoo.com or ksmakhanu@wust.ac.ke, Website: <http://www.wust.ac.ke/>

resource mobilization for re-construction and development through funds available through donors in the form of loan, grants, and other forms of technical assistance. We also discuss the indigenous approaches in pooling resources together at individual, community and even national levels. The famous “harambee” spirit that was embraced by the First Head of State, H. E. Mzee Jomo Kenyatta in mobilizing national resources for development is analyzed.

By analyzing both the positive and negative sides of these approaches, we recommend the way forward for developing countries in situations where resources are scarce or even non-existent.

OBJECTIVES

The objective of this paper is to appraise the various methods used in resource mobilization in developing countries such as Kenya. In particular we discuss the indigenous methods for resource mobilization and analyze the implementation of funds through various donors including the World Bank. We discuss the bilateral arrangements in resource mobilization in form of loans, grants and technical assistance to developing countries.

“HARAMBEE” SYSTEM IN KENYA

The concept of *Harambee* has always existed in all Kenyan communities. These communities had different names for pooling of resources together, when confronted by individual, group or community tasks or calamities beyond the capability of individuals or families. The term “Harambee” was first used by a political activists, Omolo Ongiro during the late 1950’s and early 1960’s a time of the national political movement. He used to warm up people by shouting the term at the opening and closing of political rallies. During the last years of struggle for independence, the term was used as a rallying call uniting all Kenyans to fight the colonial Government. The term was, from 1963 onwards, popularized by the late first Kenyan President, H. E. Mzee Jomo Kenyatta who used it as a unifying factory for the young nation.

The word Harambee was accordingly embedded into the National Court of Arms. At independence, the Government’s priorities were fighting poverty, diseases and illiteracy as described in the Kenya We Want and Sessional Paper No. 10 on African Socialism. The development needs were more than the public coffers could finance. The Government therefore used the slogan for mobilization of private resources to supplement the meager resources at its disposal for development. Harambee was thus officially recognized as one of the principal ways of taking development to the people. This led local communities to organize development Harambees in most parts of the country. The projects undertaken varied from one area to another and included weeding fields, building bridges, schools, hospitals, cattle dips and other basic facilities. Naturally, an area with more resources including organizational resources, the phenomenon was more successful than the in less endowed areas. During the first decade of independence Harambee was organized at three levels: Public Harambees; Private/Personal Harambees; and Group Harambees. Public

harambees were for projects of public nature in which the Government was involved. Good examples of these types are construction of institutes of technology, schools and teachers' houses, health facilities and youth centers. Gatundu Hospital stands out among these. The Western College of Arts and Applied Sciences (WECO) that gave rise to the Western University College of Science and Technology (WUCST) is another example started as a community harambee project. Private or personal harambees were organized by individuals, with a view to solving individual problems like raising funds for students to travel overseas for education, payment of school fees in the country, payment of medical bills, reconstruction of houses destroyed by fire, lightning and floods. Group harambees were organized by particular groups, for example, women groups to put up a development project for themselves. In Kenyan tradition they are called self-help groups. This type of Harambee was given priority by the first Government as reflected in the document on Community Development in Kenya and the Government Circular by the Ministry of Cooperatives and Social Services of 25th May 1967. The most famous example was the Nyakinywa Mabati Women Harambee organized to ensure those with grass-thatched roofs converted to *mabati* (iron sheet) roofs.

Positive impacts of harambee system

- (i) Harambee was/is inherently a noble spirit and beneficial to the citizens.
- (ii) Harambees have instilled a sense of sharing in nation building and hence ownership of national assets.
- (iii) They supplement government efforts towards the provision of essential services. These services and facilities include schools, health centers, water and sanitary facilities, electricity and security.
- (iv) Benefited the vulnerable members of the society. The many projects realized through Harambees have reduced human suffering by bringing services closer to the people in areas where the Government could not reach effectively.
- (v) Harambees have helped women and youth groups to come up with income generating projects and access loan facilities from financial institutions. A good example is Nyakinywa Mabati Women Group. This group evolved from just raising money for improved housing to keeping grade cows, individual household and community water provision, ultimately to land ownership and other commercial activities.
- (vi) Most students from poor backgrounds have been able to access primary, secondary, and college/university education through Harambees. The pressure for continuing support of this contribution is reflected in various Constituency Educational Development Harambees.
- (vii) Many citizens have also been able to offset medical bills and seek specialized treatment abroad through Harambee.
- (viii) Harambee has enhanced social cohesiveness during good and bad times.

Negative impacts of harambee system

- (i) The government abdicated its role and left the burden of development to the people. Harambee provides an avenue for the Government to abdicate its role of providing basic services, such as education, housing and medical care.

- (ii) It has led to unequal distribution of national resources and inequality in development. Areas, communities and regions having influential politicians/leaders were able to conduct grand Harambees and put up many projects at the expense of the disadvantaged areas of the country.
- (iii) A case study by Transparency International on Harambee contributions for the period January 2000 to September 2002 indicates that more than Ksh.1.53 billion was realized during the period from a total of 1314 Harambees countrywide. This translates to an average of Ksh.1.17 million per Harambee. Two of the seven provinces: the Rift Valley and Eastern Provinces accounted for 47% of all the funds raised in the Harambees for the period. The Rift Valley Province received the lion's share of the funds raised (Kshs.426.7 million or 27% of all the funds). Eastern Province got a close second with Kshs. 305 million raised or 20%. North Eastern Province had the least amount of funds raised in Harambees, Ksh.28.6 million.
- (iv) It induces leaders to acquire money through corruption in order to give people and buy power. This has affected the caliber of leadership at both local and national levels. The rich literally buy power through Harambee thereby distorting the memory of true leadership and democracy.
- (v) Harambees have made Kenyans lazy and has created begging/dependency syndrome. Individuals collect money from the public for very bogus or non-existent problems/projects. There are cases of people collecting money for personal activities like engagements, weddings, education or medical bills that never existed.
- (vi) It is a known fact that funds collected through Harambees were never audited resulting in those involved not being transparent and accountable to any one.
- (vii) Promotions, demotions, intimidations and forced imprest acquisitions to meet preset targets were a norm in the Public Service. Preset targets usually have funds set for specific purposes diverted to meet those targets thus stalling the intended projects.

The Government has put in place elaborate provisions that lay down procedures for organization and control of Harambee. These include: Public Officers Collections Act. Cap 106, Laws of Kenya; Public Officers Ethics Act. 2003; Anti-Corruption and Economic Crimes Act. 2003 and The Penal Code, Cap. 63 Laws of Kenya. There should be strict compliance to the provisions of the various Acts cited above and other relevant existing laws, to streamline the resource mobilization through Harambees in Kenya.

LOCAL COMMUNITY SERVICES FOR RESOURCE MOBILIZATION

Local community service is a service in which people of a particular organization, arrange to do some work for the local community to save or reduce the cost of labour. The service is given free of charge. The community being saved may be informed in advance so that they choose the area that requires service. In other cases, the particular group offering the services selects a site that requires services and they work on it without notifying anybody. The motive for giving community services varies, per individual group. Some of the motivating factors include the

following: -

Seeking to be recognized by the local community. This is common with business institutions seeking market from the local community. A Non-Governmental Organization (NGO) may also be seeking recognition by donors.

Seeking to instill the spirit of responsibility and unity in individuals. This is common in learning institutions especially schools and colleges.

Seeking God's blessings.

Seeking to put the word of God in practice e.g. Christian groups provide community services as a way to emulate the service done by Christ.

Advantages

- (i) The spirit of unity is developed among the group members.
- (ii) The cost of labour for the services is cut down or reduced.
- (iii) Since the work is done by a group of people with similar motive, the service may be well done and within the shortest period of time.
- (iv) It enables some groups of people to be recognized by the local community, for example businesses and institution get a chance to market themselves and expand their market to the local communities.
- (v) It helps young citizens to learn to be responsible, mindful, helpful and able to work with others.
- (vi) The less fortunate groups of people are assisted through such services like during clean up exercises in old people's homes or children's homes, slums and rehabilitation centres.

Disadvantages

- i. When the services are offered in very filthy environment, the group members become vulnerable to diseases.
- ii. Lack of appreciation by the local communities discourages the groups.
- iii. The groups may meet resistance in some communities due to cultural beliefs or gender issues: in some communities with strong cultural inclinations it is a taboo for a man to do some types of work such as sweeping, cooking and washing.
- iv. Since the group may not be very familiar with the environment, they may easily temper with some delicate or sensitive areas of the communities.
- v. The community may be suspicious of the group providing the services hence create a hostile environment for them.
- vi. Language barrier may hinder communication between the service group and the community and this will interfere with their performance.

POOLING WORK AND SELF HELP METHODS

This is part of a systematic way of local group organization for the betterment of communities. Community organization therefore facilitates mobilization of action at the local level as well as utilization of local resources. With time community

organization changed from being a welfare concern with self-improvement efforts.

Pooling work together with a common goal requires commitment and prescribed direction. Most self-help activities are community actions and are mostly seen in the developing countries like Kenya. They are viewed as traditionally oriented and focuses on rural reconstruction. Self-help activities are based on a notion that “help people to help themselves” Broad examples of self-help activities in Kenya that show pooling work include: people walking to raise funds for a particular cause such as the famous annual ‘freedom from hunger walk’. In such activities one will see participants running to assist each other in combating and mitigation against hunger. This is seen as part of a mechanism of people assisting the less disadvantaged but they should also struggle to raise some food on their own. The following projects have benefited from this initiative: health facilities; schools; churches; sponsorship of scholars for education abroad; soil conservation programmes; tree planting and small dam construction.

MERRY-GO-ROUNDS

Merry-go-rounds are self-help groups formed by individuals to pull their resources together for the purpose of uplifting their standards of life. These self-help groups acquired the name merry-go-round because they pull their resources for a member at a time until all members are served then start again from the first member to receive the pooled resources. So they keep on rotating like a merry-go-round. Women’s self-help groups started in the 1960s when traditional type of women’s groupings emerged in Central Province and Ukambani (Machakos and Kitui districts) and dominated the women’s self-help movement. The groups in Central Province began contributing money for their members on a merry-go-round basis for buying utensils, paying school fees for members’ children or for meeting other urgent needs. Members also helped each other with farm work and with other manual work like building houses. The groups gradually moved into assisting their members with money for purchase of mabati (corrugated iron sheets) for roofing their houses. They became known as Nyakinywa Mabati Groups. In Machakos and Kitui districts, *Eitu na Mbai* (girls of a clan) groups became prominent and competed with each other on uplifting their members by pulling their finances together or assisting each other in the farm on a merry-go-round basis. In the Nandorobo Village of Naitiri township in Bungoma district groups like the once famous Kukutu Kutela had very noble ideas for community development. These self-help groups developed independently of the Maendeleo ya Wanawake framework, which was a national outfit. Most of the members were not literate, they wore uniforms and sang and danced for politicians or visitors to their areas. The groups were not organized in a modern way. They had no properly elected committees but were doing better than the Maendeleo ya Wanawake and in fact overshadowed it through out 1960s. By 1966 there were 1600 women self-help groups with 45,000 members in the country. These groups were doing well and were seen to be contributing to community development. Members were mostly women but certain technical functions such as book keeping were open to men as well (Orieko, P, 1999).

The idea of merry-go-rounds or women groups as they are popularly known has continued from 1960s up to date. Today there are so many merry-go-rounds that we cannot count. They are found everywhere in the country: be it rural or urban. At least every working class or businesswoman belongs to one or more than one merry-go-round. Today these groups do not belong to women only, even men have joined or started their own. Most if not all members of merry-go-rounds are literate and therefore operate the groups in a modern way. They appoint or elect their officials, chairperson, secretary, treasurer and the auditor. Most groups have a written constitution that guides them in the activities of the group. They keep records of the accounts and minutes of their meetings. Most groups hold their meetings in members' houses (in the house of the member whose turn is to receive the money). How many times the meetings are held in a month, vary from one group to another dependent on the total number of members in the group. Some meet and contribute money for a member on a weekly basis, others after every two weeks and others once a month depending on their constitution. The amount of money each member contributes also varies from one group to another depending on their income or financial status. It ranges from Ksh.10 daily for small-scale business people to thousands of shillings a month for working and large business people. Such groupings have been known to help vulnerable groups such as house-helps.

APPROPRIATION-IN-AID

When a disaster strikes, the government authorities involved in the rehabilitation program may look for funds from various sources. Some of these include; borrowing either domestically or externally, seeking for technical assistance, as for grants from other countries and established institutions. When there are no properly organized ways of planning for these resources, then there is always a delay in planning of reconstruction, which increases sufferings and other destruction. It is therefore imperative that resources are availed at the proper time in order that we have an effective and efficient reconstruction program. Appropriation in Aid in short is referred to as A-in-A are particular classes of revenue which the Treasury authorizes an accounting officer to use, in addition to the amounts to be issued from the exchequer, to meet expenditure. The accounting officer in the case of a ministry in Kenya is the permanent secretary in charge of that ministry. If it is in an institution such as a university then the Finance Officer is the accounting officer together with the Chief Executive. Exchequer is the consolidated fund, which is the main pool from which the government withdraws its financial resources after approval by Parliament. The consolidated fund is held by the Central Bank of Kenya. A-in-A is scheduled in the annual Appropriation Act, which grants formal approval to departmental supply estimates. Any excess realized over authorized A-in-A would be surrendered to the exchequer as extra exchequer receipts.

Two main forms in A-in-A occur in the development estimates: operational A-in-A which is derived from profits made from sale of goods and services, and non-operational A-in-A which is the carrying value of assets.

Appropriation in aid is a process conceptualised to reduce or limit bureaucratic

controls of expenditure. Institutions need to run all the year round and sometimes governments may not release the funds in good time for continuity of operations. Appropriation in Aid therefore would assist in meeting the immediate needs that would otherwise be delayed until the treasury releases funds. The institution like Western University prepares a budget for the year and presents it to the treasury for approval and funding. For example, if the budget was Kshs. 600 million, the treasury may not fund this entire budget. It may only give say Kshs. 400 million where, already there is a deficit of Kshs. 200 million. The University upon receiving Authority to Incur Expenditure (AIE), may request Treasury to be allowed to raise the remaining funds in order to meet its budget obligations. This information is inbuilt in the proposed budget. The money may be raised through the Privately Sponsored Student Program (PSSP) in tuition payment, consultancy services, and other sources.

MICROFINANCING INSTITUTIONS

Micro financing can be defined as the aspect of financing or giving of funds for purposes of starting and maintaining or running of small enterprises. Micro financing may be looked upon as some form of small loans, which are granted specifically for some specified function of funding entrepreneurial activities. Micro-financing is usually not done by large commercial banks but rather by smaller institutions with which the local people are familiar with. Some arms of the government also do participate in micro financing activities as was with the case of the 'Jua Kali Artisans Micro financing' in which the government acted as an agency of the World Bank to disburse money to 'Jua Kali' artisans to help them establish their small and micro enterprises. In the recent past there has been a mushrooming of many small micro-financing businesses, which target at providing financial assistance to small or micro-enterprises in a bid to better or improve the standards of living of people in the community. Micro financing acts as a basic fundamental tool used in resource mobilization and consequential generation and flow of income among different groups.

EXTERNAL LOANS AND DOMESTIC BORROWING

A loan refers to provision of resources excluding food or other bulk commodities, for relief or development purposes that must be repaid according to conditions established at the time of the loan agreement.

Categories of loans include concessional and non-concessional loans. *Concessional Loan* involves provision of funds by a donor as a loan with minimum of 25% grant element. A loan can be converted into a grant especially when it's concessional. Non-Concessional Loan are funds provided by a donor that must be re-imbursed over a period of time. In addition to provision of funds by donor, there is a local component. They can use 20% from Government like provision of land (site) while foreign exchange to import 80%. Sometimes the Government adjusts the cost of local component to international standards to cater for foreign participants..

Types of loans

This depends on the source, time period and interest rates:

- (a) Offshore Loan: These are external loans from another country where the government negotiates.
- (b) Soft Loans: No interest is added during repayment or if any very low e.g. Higher Educational Loans Board (HELB).
- (c) Short Term Loan: such as emergency loan. The interest is higher and repayment is within a short period.
- (d) Long-term loan: such as mortgage loan where interest rates are lower and it takes a longer period.
- (e) Defensive lending: the official lender provides loans to enable a borrower to repay existing debt hence loan rescheduling.
- (f) Grant: A concessional loan can be converted into a grant where it doesn't require re-imburement from recipient Government.

Domestic Borrowing

Borrowing by the government from within the country generally from individuals, businesses and banks. Borrowing is normally to cover expenditure in anticipation of revenue from donors or revenue. When a disaster occurs, the government may not have finances to enable it respond urgently, therefore it borrows by issue of bonds. This is done by sale of bonds to individuals or businesses in denomination such as Kshs. 500,000, Kshs.1,000,000 and Kshs.5,000,000. Domestic borrowing is to cover government's current deficit.

BILATERAL AND MULTILATERAL FUNDING ARRANGEMENTS

Bilateral agencies and funding arrangement

Bilateral agencies are governments or institutions which are friendly or on understanding terms to each other and can enter into agreement or arrangement to support a needy country or institution with funds or aid on the basis of their own agreeable terms and conditions between them. Bilateral funding or aid, usually refer to the assistance in loans in the form of grants or technical assistance given directly from a donor government to a recipient country. The donor government may provide this assistance directly to the recipient government or to non governmental organizations (NGO's) operating in the recipient country. The aid is sometimes managed by a government agency charged with this task. The arrangement of disbursement of the assistance therefore would be between a donor government/agency and the recipient country or through an agency operating in the recipient country.

Some of the examples of the bilateral agencies include: -

- 1 African Development Foundation (ADF) - this is a principal agency of the United States government supporting community based self-help initiatives to alleviate poverty and promote sustainable development in Sub-Saharan Africa.

- 2 Canadian International Development Agency (CIDA) - the Canadian government's aid and development organization.
- 3 United States for International Development (USAID) - US government's agency providing humanitarian assistance around the world supporting US foreign policy goals.
- 4 German Technical Co-operation (GTZ) - German government's aid organization for developing and transition countries.

Swedish International Development Agency (SIDA) - the stated task is to create conditions conducive to change and to socially, economically and environmentally sustainable development with an emphasis on the prevention of conflicts and catastrophies. SIDA contributes resources and develops skills and competence in partner countries.

Japan International Corporation Agency (JICA) - responsible for technical aid in Japan's Overseas Development Assistance (ODA) programmes.

UK Department for International Development (DfID) - UK government department responsible for promoting development and poverty reduction mainly in the poorest countries in Asia and Sub-Saharan Africa as well as in Latin America, the Caribbean and elsewhere.

Australian Agency for International Development (Aus AID) - Australian government's overseas aid programme.

Multilateral agencies and funding arrangement

Multilateral agencies are those institutions, which are multinational and collect resources from multiple countries and redistribute such resources to the recipients. Hence multilateral funding or aid involve multinational assistance which is administered by international institutions such as World Bank(WB) and International Monetary Fund(IMF) that collect resources from multiple member countries and redistribute them to recipient countries. Multilateral support involves certain regulations and/or conditions which a recipient country must fulfill in order to and observe, such as becoming a member state or affiliated to such international organizations in order to benefit from their collective resources.

One notable example of such conditions, which are closely associated with the IMF and WB is the so called Structural Adjustment Policies/Programmes (SAPs) that were implemented in the developing countries by the funding institutions, and designed to alter existing social economic structures with the aim to correct the imbalances in economic development. In Kenya some of the SAPS conditions saw the introduction of cost sharing in education and health sectors as well as trimming of the civil service through the so called "golden-handshake" of 1997 and

retrenchment programme of the year 2000. SAPs have also led to some negative impacts as reduction in employment opportunities, reduction in government expenditure, increased household expenditure, malnutrition and increase in poverty especially to the vulnerable groups such as urban poor/sum dwellers, rural workers/peasants, landless/squatters, women and children, handicapped and street families.

An example of a project in Kenya being supported through World Bank multilateral funding is Sondu Miriu Hydro power project in conjunction with technical co-operation of Japan International Co-operation Agency (JICA).

Some other examples of multilateral agencies include: -

World Food Programme (WFP) - the United Nation's frontline agency in the fight against global hunger. Organizer of overseas food aid programmes globally including those for most of the World's refugees and internally displaced people.

2 Food and Agricultural Organization (FAO) - One of the specialized agencies of the United Nations and the leading agency for efforts supporting forestry, fisheries and rural development. FAO has 183 member countries plus one member organization, the European Community. This is the organizer of the World Food Summit.

3 World Health Organization (WHO) International Nutrition Division - Global database on National Nutrition policies and programmes. Also conducts nutrition research including WHO multi country study on household food and nutrition agency.

4 United Nations Development Programme (UNDP) - connects countries to knowledge, experience and resources to improve social conditions. Divisions located in 166 countries offering technical and other assistance to help countries create their own solutions to development challenges.

5 International Fund for Agricultural Development (IFAD) - specialized agency of the UN, established to finance agricultural development projects, primarily for food production, in developing countries.

6 European Commission (EC) Food Security Network - focuses on vulnerability, poverty and debt reduction.

GRANTS AND GRANTS-IN-AID

A grant is a form of assistance usually financed in nature, the benefit of which is non repayable. It is given by one organization to another to encourage it to undertake or continue activities that it would not (or could not) otherwise do without that support. Alternatively, a grant may be used to persuade the organization to refrain certain activities. Grants can be distinguished from other forms of finance available to

individuals of organizations by the fact that the grantors decision to support an organization is made without the need for direct commercial gain. Over recent years there has also been a trend to see grants being offered to encourage public private sector co-operation rather than offering public support to encourage companies to undertake projects they might not otherwise do. Increasingly, central and state government support is provided to encourage local authorities to work with the private sector to release properties that would otherwise remain idle, empty or under utilized. In so doing regeneration in areas of social, economic and other need will be accomplished.

The not for profit sector in particular has had to consider funding how to obtain funding, requiring it to be more business-like in its approach. Charity funders are unlikely to support any scheme that has not been thought through or could not be continued once their initial support ceases. Increasingly, the lines of division between the for-profit and the not-for-profits sectors are becoming blurred: sports, arts, medical care, education are but four examples where requests for help could be directed to government, charitable trusts or commercial sponsors.

A grant-in-aid is also a form of assistance, which is non repayable but pegged on some agreed conditions. If the conditions are flouted then the grant-in-aid becomes repayable. Grants-in-aids are common between the most developed countries and least developed countries. The least developed countries are given financial or technical support but given conditions so that the support is not diverted to non-prioritised areas or other priorities. For example the Norwegian Government offers a grant-in-aid support to Kenya by offering scholarships to Kenyan graduates through the Quota programme. The only condition is that once the graduates are through with studies in Norway, they should come back to work in Kenya for at least three years. If this condition is flouted, then the person repays all the money that was extended to them in the form of scholarships. Grants-in-aids also help the donor country to safeguard their interests in a particular country of funding projects or initiatives that favour their interests. For example the Japan's Agency for International Co-operation (JICA) funds specific projects in Kenya.

TECHNICAL ASSISTANCE

A number of definitions of Technical Assistance have been proposed thus, "A means of using knowledge to improve the adoption and implementation of some type of educational practice or procedure". A simple approach to technical assistance is to provide information and resources to users. This may involve sharing resources with a caller or referring someone to a trainer in his/her area. In this approach, the user or the technical assistance provider can initiate the contacts, aimed at meeting specific user needs. Disaster education awareness in the context of a comprehensive school health/safety program can fit perfectly in the definition of technical assistance. This variety of definitions reflects the complex nature of Technical Assistance, which is a blend of content - the knowledge or information that is shared - and process - the way it is shared. Different ways of defining Technical Assistance also reflect "the different conditions and purposes technical assistance systems are designed to

address". The most effective type of Technical Assistance is more intensive and involves activities that are sustained over a period of time with frequently scheduled meetings between the Technical Assistance provider and user(s) or beneficiaries.

CONCLUSIONS AND LESSONS LEARNT

We have discussed in this paper the two main approaches in resource mobilization for re-construction and development in developing countries such as Kenya: indigenous approaches and external support through donors. Among the indigenous approaches used in Kenya are the "harambee" method, local community service, pooling work for self help, merry-go-round, micro-financing and domestic borrowing. Among the approaches from external support for funding include Loans, grants, grant-in-aid, bilateral and multi-lateral funding as well as technical assistance. By using a number of case studies listed in such approaches like merry-go-rounds we see that much progress was achieved through these approaches at both individual, community and even national levels. Each approach had its own negative side that have been highlighted. We therefore conclude that if the shortcomings identified can be fully addressed and rectified a combination of local and international approaches can work well in developing countries.

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