

**INFLUENCE OF WOMEN ENTERPRISE DEVELOPMENT FUND ON PROJECT  
SUSTAINABILITY OF SELF-HELP GROUPS IN MOMBASA, KENYA**

**BY**

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**A Research Project Report Submitted in Partial Fulfillment of the Requirement for the  
Award of the Degree of Master of Arts in Project Planning and Management of the  
University of Nairobi**

**2018**

**DECLARATION**

This research project report is my original work and has not been presented for a Degree in any university.

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## **DEDICATION**

I dedicate this piece of work in memory of my Late dad Mr. Michael Mumba Kazungu. I also dedicate it to my daughter Alma Wamboi and my partner Kassim for their inspiration and moral support during my time of study.

## **ACKNOWLEDGEMENT**

My heartfelt appreciation goes to my project supervisor Mr. Johnbosco Kisimbii for his co-operation, assistance, and sincere guidance in making this project a success. I sincerely recognize all my lecturers at the school of Continuing and Distance Learning of the University of Nairobi-Mombasa Campus for taking me successfully through the course work. To my family - my sisters Gladys and Susan, my brothers Dr. Johnson Kazungu, Dr. Francis Mumba, Fredrick, Felix, Waziri and Sande who always gave me words of encouragement and made insightful contributions. Not forgetting my brother - in - law Professor Chenje Mwachiro who encouraged me to pursue tertiary education. I acknowledge the contribution and support of my classmates in the programme that has enabled me acquire and strengthen my knowledge and skills in Project Planning and Management. I would also like to acknowledge most sincerely Mr, Isa Mungi and Miss Jullieta of the WEF for their support in provision of information on women enterprise funded groups in Kisauni constituency, Mombasa County. My special gratitude is extended to Ms. Caroline Mwachia, Alex, Lillian and other staff members at the University of Nairobi-Mombasa Campus. I give special gratitude to Ms. Agnes and the entire staff of Almacy Junior Academy for taking care of the school and administrative related duties on my behalf when I was away from school pursuing my studies. Your support and team work was very crucial to making this work a success. May the Almighty bless each and every one of you abundantly.

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## **LIST OF ABBREVIATIONS AND ACRONYMNS**

<b>C-WES</b>	Constituency Women Enterprise Scheme
<b>WEF</b>	Women Enterprise Fund
<b>LDC</b>	Less Developed Countries
<b>UNDFW</b>	United Nations Development Fund for Women
<b>NGOs</b>	Nongovernmental Organizations
<b>SDGs</b>	Sustainable Development Goals
<b>MDGs</b>	Millennium Development Goals
<b>KNBS</b>	Kenya National Bureau of Statistics
<b>FSD</b>	Foundation for Sustainable Development
<b>GOK</b>	Government of Kenya
<b>W H O</b>	World Health Organization

## ABSTRACT

The project dealt with the influence of Women Enterprise Fund on project sustainability of women self-help groups in Kisauni constituency - Mombasa County. A report from the World Bank (2012) indicated that women at the Kenyan coast are still sinking into poverty over a decade despite the government talking about the projects it funded through different initiatives to align the Kenyan woman with the Millennium Development goals. Different interventions have been put in place by the government and other stakeholders to sustain women projects but minimal impact on growth has been observed, to establish the extent to which leadership influence project sustainability of women enterprise funded groups in Mombasa County, to determine the extent to which technological innovativeness influence project sustainability of women enterprise funded groups in Mombasa County, to examine the extent to which financial management skills influence project sustainability of women enterprise funded groups in Mombasa County. The study was conducted through a descriptive research survey method. The target population was 530 registered women enterprise funded groups but a sample population of 84 was used constituting to chairladies of the women groups. The groups were picked by use of Random sampling. The study adopted Empowerment theory & Systems and governance theory. The questionnaire was used for data collection, the research instrument was pilot tested in a neighbouring Changamwe constituency in Mombasa County. The questionnaires were edited and tabulated in line with study objectives, descriptive statistics was used to analyze data which included frequencies, percentages and cross-tabulations. Content validity was determined through review of questionnaires on the other hand to test reliability of research instruments, test-re test method was used. The study revealed most of the women groups consisted of women with a majority having attained a secondary level. The study found out that majority of women had decision making and problem solving skills thus aiding them in the running of their groups. The study found that women groups were aware of how technology innovativeness is important in survival of women groups. The study found that women in Kisauni-Mombasa County were using records to manage finances in their group projects. The study concluded that leadership skills, financial management and technological innovativeness to an extent influence sustainability of women projects. It was therefore the recommendation of the researcher that the women in leadership position be given more training on stress management to enable them manage group stressors such as lack of group cohesion, social support and interpersonal or inter-group conflicts. The researcher has also suggested that related study could be undertaken with a focus on Youth Enterprise Development Fund.

**Key words:** *Women Enterprise Development Fund, Project Sustainability, Leadership, Technological innovativeness and Financial management skills.*

# **CHAPTER ONE**

## **INTRODUCTION**

### **1.1 Background of the study**

Women self-help groups around the globe are making a difference in the world of business. They contribute various thoughts and a lot of vitality and capital assets to their communities and create jobs for providers and other related businesses (Commonwealth Secretariat, 2012). The method for achieving sustained improvement in the prosperity of the society and to present advantages to all is through women (Eyben and Cornwall, 2008). Since women include the greater part of human resource and are fundamental to the financial and additionally the social prosperity of the society. In this way objectives can't be completely created, set up and supported without the women's interest, hence women must have both the legitimate right and access to existing method for enhancing oneself and the society. In the USA, despite the support given to women's small and medium enterprises they seldom talk about women success stories compared to failures of these business ventures. It seems that firms and entrepreneurs in this group managed to survive despite the economic recession crisis, and not being able to sustain profits and productivity, but not in terms of rate or growth (Al-Mahrough, 2010) In China, as indicated by rural elite women (IFAD), women have a tendency to be more dynamic than men in setting up small sustainable income generating projects.

They require great preparing to empower them run these ventures proficiently and adequately. This prompted to acknowledgment of an arrangement of ideas and information which made cognizance about women' issues universally. Instruction is an imperative device required to enhance their welfare and create higher self-regard. More extensive information can incorporate more prominent regard for women rights and better capacity to managed advancement (Siwadi & Mhangami, 2011). In Bangladesh of 21st century, report directed by World Bank, exhibited that women have restricted access to family unit and money related resources and are seen as having deficient level of abilities hence keep out of sight to male predominance in the social circle (Rahmah, 2012). Women Nongovernmental organizations (NGOs) prepare them for the battement of their occupation through aggregate assets and activity execution (Nzomo, 2011).

Regionally, empowerment of women has been given much emphasis in order to reduce the level of dependency ratio on men. A survey by Foundation for sustainable Development (FSD) indicated that, for a long time in Kenya's history, the female gender had been subjugated to consistent rights 'abuse' while shouldering a lot of responsibilities. To date, most women in Kenya are doing most of all sorts of work but sadly they are least earners of the income generated and possess a very minimal percentage of assets. Throughout the country, only twenty nine percent earn a formal salary, leaving out a big percentage of their fellow women in informal sector without any aid from the government. The effect is critical, nearly 40 percent of households are run by women and, due to lack of fair and adequate wages, numerous homes and families suffer greatly from poor conditions or extreme poverty (Economic survey, 2015).

In order for Kenya to eradicate poverty, hunger, promoting gender equality and empowering women, the government of Kenya has enacted laws and policies that have enabled women to access finances , promote businesses and enterprises by operationalizing regulations such as the Public Finance Management Act,2014) that established the Uwezo Fund .In Kenya initiatives to assist the women to be engaged in both social and economic developments are available; however, there are a number of constraints in women getting access to finance , business support and market information. The Women Enterprise Fund was established in 2007 to address poverty and alleviation of hunger, promote gender equality and empowerment of women through enterprise development (GoK, 2007). The Fund was founded to offer a lending facility to the women groups at a reduced interest rate. The WEF loan main objective is to offer all kinds of women operated ventures be they companies, self-help groups and cooperatives. The loan is available to every woman at the Constituency Women Enterprise Scheme(C-WES), supporting ventures of women groups in every constituency. The women group is eligible to C-WES funding if members are aged 18 years and above and duly registered by the department of social services.

## **1.2 Statement of the Problem**

It is normal to discover women supporting substantial families in spite of the fact that the greater part of them are still extremely poor, in this way Women groups are shaped with in order to improve the well being of poor people. This can't be viable unless women take part in their projects' sustainability both as donors and recipients (Johnson and Nino-Zarazua, 2009).

According to the World Bank (2012), women in Kenyan coast are still sinking into poverty, over a decade despite the former government continuous talk about projects it funded to align the Kenyan woman with the Millennium Development goals requirement. Additionally, various Kenya Session papers have mentioned on various hardships and constrains women entrepreneurs face for instance, GoK session paper No.2 (2005) that highlighted gender inequality, culture, lack of education, multiple roles, discrimination are some of the key issues affecting growth and sustainability of micro and small business in Kenya. Different interventions have been put in place by several stakeholders including the equally different policy measures, however, minimal positive impact on growth of women enterprises has been observed hence not been clearly established why these enterprises are showing limited sustainability despite the fact that millions of shillings is allocated in annual budget through agencies like the Women Enterprise Fund to set up new enterprises and support the existing ones respectfully, (Kaijage and Wheeler)

There has been insufficient information and research on how these recipient organizations perform after receiving funding. While women enterprise fund must be applauded as an initiative that has helped many women groups to realize their dreams. It is important to note that Constituency Women Enterprise Scheme (C-WES) programme does not require women groups to have any collateral to secure finance. This fact makes the fund vulnerable to groups in need of hassle free money that has no legal consequences in case of failure in loan repayment. Due to lack of sufficient information, therefore there is need to explore the influence of women enterprise development fund on project sustainability of women groups; hence the study examined the influence of women enterprise funded groups in Kisauni constituency, Mombasa County.

### **1.3 Purpose of the study**

The research intended to examine the Influence of women enterprise development fund on project sustainability of self-help groups in Kisauni constituency, Mombasa County.



## **1.4 Objectives of the study**

This study was guided by the following objectives:

- i. To establish how leadership influence project sustainability of women enterprise funded groups in Kisauni, Mombasa County, Kenya.
- ii. To determine how technological innovativeness affect project sustainability of women enterprise funded groups in Kisauni, Mombasa County, Kenya.
- iii. To examine how financial management skills affect project sustainability of women enterprise funded groups in Kisauni-Mombasa, County , Kenya

## **1.5 Research questions**

The study was guided by the following research questions:

- i. How does leadership influence Project sustainability of women enterprise funded groups in Kisauni constituency, Mombasa County, Kenya?
- ii. To what extent does technological innovativeness influence project sustainability of women enterprise funded groups in Kisauni constituency, Mombasa County, Kenya?
- iii. What is the extent to which financial management skills influence project sustainability of women enterprise funded groups in Kisauni constituency, in Mombasa County, Kenya?

## **1.6 Research hypothesis**

The study was guided by the following hypotheses that were tested at 95% level of significance:

1.  $H_0$  Leadership has no effect on project sustainability of women enterprise funded groups in Kisauni , Mombasa County, Kenya.

$H_1$ : Leadership affects project sustainability of women enterprise funded groups in Kisauni constituency, Mombasa County, Kenya.

2.  $H_0$  Technological innovativeness has no effect on project sustainability of women enterprise funded groups in Kisauni, Mombasa County, Kenya.

H<sub>1</sub>: Technological innovativeness affects project sustainability of women enterprise funded groups in Kisauni constituency, Mombasa County, Kenya

3. H<sub>0</sub> Financial management skills have no effect on project sustainability of women enterprise funded groups in Kisauni , Mombasa County, Kenya.

H<sub>1</sub>: Financial management skills affects project sustainability of women enterprise funded groups in Kisauni constituency, Mombasa, Kenya.

### **1.7 Significance of the study**

Firstly, this research is critical particularly in this time where the Kenyan Government anticipates decreasing the level of destitution, advancing gender equality and also enabling women in the nation as laid out in the Sustainable Development Goals (SDGs) in line with Kenya's Vision 2030, the outcome of this review will along these lines help the legislature in policy formulation that will be founded on the actualities as illustrated by women groups. Secondly, since the initiative is to empower women enterprises, these groups will gain from great government policies outlined according to their necessities and the great administrations intended for them as a result of these good government approaches. At the point when strategies planned support women self-help groups. Women will have the capacity to direct organizations that are probably going to progress and be formalized. This will enhance the expectations for everyday comforts of women self-help groups as well as their family units and also enhance government incomes as more self-help groups take part in formal business ventures. Thirdly, the outcome will be important to different analysts who might be occupied with this point in future. The study will contribute important information to the field of planning and will be instrumental to women self-help groups.

### **1.8 Limitations of the Study**

Financial limitation was a constraint that affected the achievements of the study. This limitation was overcome by the sourcing of funds from family members and friends. Another limitation was unwillingness of officials from the WEF organization in grass root level to give detailed information about its operations due to fear of disciplinary action from various leaders. To address this limitation, the researcher assured the officials of guaranteed anonymity.

## **1.9 Delimitations**

The research study solely concentrated only on the women enterprise funded groups from Kisauni constituency in Mombasa County between 2012 and 2016 and strictly investigate on factors affecting project sustainability. The study only focused on three key objectives that touched on leadership, technological innovation and financial management skills.

## **1.10 Assumptions of the study.**

The study assumed the following:

- i. Participants that were sampled had sufficient knowledge and skills to effectively respond to the study tools and that they gave non-subjective answers that would meet the expectations of the study objectives.
- ii. That the officers in charge of women enterprise funded groups Kisauni constituency in Mombasa County would avail the list and contacts of the groups in Kisauni who are recipients of the funding.
- iii. The study assumed that leadership, technological innovativeness and financial management skills affect project sustainability of women funded projects.

## **1.11 Definitions of Significant Terms**

<b>Leadership</b>	The way an individual influences the thoughts and/or behavior of others towards the accomplishment of the organization/group goals.
<b>Innovation</b>	refers to applying better solutions that match new requirements or those already existing needs, accomplished by technology, more effective services and goods readily available to the market.
<b>Financial Management</b>	Refers to efficient way of controlling funds in such a manner that a firm accomplishes its objectives of the projects done by self-help groups.

## **1.12 Organization of the study**

This study has five chapters. Chapter one included preliminary pages, the background, significance, assumptions, limitations and delimitations, definition of terms used and finally the organization of the study. The second chapter covers review of the literature whereby related studies and their findings are discussed, an overview of Women Enterprise fund followed by literature review focusing on key variables, namely leadership, technological innovativeness and financial management skills and captures Conceptual framework, the literature gap and the summary. Chapter three covers the methodology touching on Research design, target sample population, sample size and sampling procedure, questionnaires; pilot testing, validity and reliability of the research instruments; data analysis technique, and ethical considerations. The fourth chapter comprises of data analysis and interpretation. The fifth chapter covers the summary, discussions, conclusions, what the researcher recommended and suggestion for future study.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

It focuses on review of present and previous researches conducted by various writers and researchers in the area on sustainability of women enterprise funded projects. It further covers theories that shall guide the study and further discusses on the conceptual framework.

#### **2.2 Role of the Women Enterprise Fund in Kenya.**

The government of Kenya established the fund through Legal notice No.147 (Women Enterprise Fund) Regulation 2007 under the constituency women enterprise scheme (C-WEF) after realizing the necessity of investing in women empowerment by facilitating investments in micro and SMEs oriented infrastructure such as enterprises that will assist to women entrepreneurs; (Government of Kenya , 2009). The fund's vision is a transformed Kenyan woman contributing sustainable and socioeconomic development' to empower women entrepreneurs socially and economically to empower Kenyan women' (GoK 2011). Under the Constituency Women Enterprise Fund scheme, the interest rate is zero percent with a one off 5% administration fee and is repayable within twelve months. The core values of WEF are Teamwork, Integrity, Innovation, Courage and Respect for Diversity (Government of Kenya, 2011).

The Kenya Economic Report (2014) shows that a lot has been achieved since this initiative was rolled out by the governments far as financial sustainability for SMEs projects run by women in Kenya. Mombasa County has six constituencies namely Changamwe, Jomvu, Likoni, Nyali, Mvita and Kisauni. Mombasa's Likoni women self help groups were by 2009, Forty five of them had a stable financial base through the loans they secured from the WEF. This indicates that the fund plays an important role in financial sustainability for the SMEs projects run by women (Kiraka, 2012). Gitonga (2011), asserts that the resources are meant to take care of the perennial challenges faced by women in their wish to undertake developments such as cultural and social factors, community not allowing women to acquire possessions that banks require in order for the women to get finance For those already in businesses, come across challenges that hinders their growth and survival which may include but not limited to marketing, affordable and suitable premises to conduct their businesses.

## **2.3 Concept of Sustainability of Projects**

There is no all-around acknowledged meaning of what sustainable development involves. The word sustainable is gotten from the Latin *Sustinere-Tenere to hold up, sus, up* (Hilgert et al., 2003). Lexicons give more than ten implications of sustain, the primary one being to "look after", "support", or "persevere". In this way, it can be characterized as the capacity of an enterprise to take care of its operations and administration of their business throughout its anticipated time.

The World Bank defines sustainability as the capacity of a project to run its operations throughout its financial life. In the course of recent years, the idea of sustainability has developed to mirror the viewpoint of both general society and private areas. An open approach point of view would characterize supportability as a fulfillment of fundamental financial, social, and security needs now and later on without undermining the common asset construct and natural quality in light of which life depends. From a company observation, the goal of sustainability is to build a long haul shareholder and social esteem, while diminishing industry's utilization of materials and lessening negative effects on the earth.

### **2.3.1 Leadership and Project sustainability of women enterprise funded projects**

Wickman (2005) defines leadership as the power to focus and direct an organization and that the entrepreneur is responsible for setting measurable goals, and then encourages the individuals in the organization to take the particular course of action set forth in order to attain these goals. Also in his study, On the other hand, Northouse (2004) refers to leadership as a way a person is able to makes a group or individuals to achieve a common end result'. Successful group leaders are able to listen and respond to what they are told. Leaders have to be keen at taking care of a different range of tasks, teams and a range of various activities.

For them to lead depends on their drive to listen, demonstrate understanding, and argues issues constructively, Collective management of the group and effective teamwork is paramount for their local group leaders to be successful, (Smiley and Hailey, 2001). Level of education is a key aspect in the leadership to determine the skills for responsible planning and use of financial resources available. Basic education allows one to acquire skills in reading, writing and computing. Panda (2001) echoed the sentiment that there's a deep connection between education and success of a business enterprise. The ability of a leader to work towards achievement of project sustainability

relies on certain characteristics of the leader. His/her education level is important to determine skills necessary for planning and use of financial resources available. Communication is an aspect of leadership. Poor communication is a human factor that may contribute to group projects stagnation. Studies have shown that lack of communication in leadership can trigger new behaviors and thoughts, and stir emotions of members in a group project. These could be negative emotions in response to the communication failure from the leadership especially on matters to do with finances. Negative emotions may interfere with attitudes which eventually decrease trust and commitment towards the group, increase turnover intentions and go slow attitude at work (Kiefer, 2005). Communication and delegation are entrepreneurial skills that help the entrepreneurs to coordinate team member efforts, and that mediating and handling of complaints of members requires immense tact and diplomacy (Gakure, 2001). Women group leadership and indeed any organization's leadership have typical competencies commonly associated with them. These competencies are necessary for the survival of the organization such as the ability of a leader to make her group understand their goals inspires team, motivation, and quick to identify opportunities and initiate transformation.

Effective leaders exhibit high levels confidence, are very capable of managing self and are very well able to take care and manage a wide circle of relationships in group set up. Self-help group projects are now coming up at a time when they are faced with complex challenges which are characterized by high level of uncertainty and rapid change. Leadership skills required are critical in solving these challenges, (Kotter, 2006). As cited by Gitonga (2011) many implementation of decisions impact on the resources and power relationships resulting in the potential for disagreements and differing perspectives. Conflict is to be expected. The leader should possess skills and abilities in problem solving to enable him/her identify issues, look at options and alternatives and helping individuals understand views of other group members when dealing with disputes and treat all members equally. Conger (1993) observed that effective leadership is needed if organizations are to remain sustainable especially at a time when the problems are complex, when solutions are hard to get, when there is need for behavioral change, and when there is history of policy failure.

Odeng (2007) noted that poor management, lack of planning. Poor product quality, weak relations, inadequate financing and poor marketing skills are among the leading causes of business

enterprises failure and hence the women entrepreneurs cannot be able to service their loans. Research indicates that organization's goals should be clearly defined , group leaders should have specific leadership skills and training, and group members desires should be put into considerations , willingness to be part of the group, cultural expectations and norms when forming the group and implementing specific project activities. A clear understanding of the goals of the group elicits contributions based on the needs of the group such as participation, (Srinivasan, 2009). Some of the groups formed when they learned that the women fund was available, collapsed afterwards because their formation lacked a long term vision. This is where the input of focused group leadership comes in handy for the group, (Gakure, 2001).

Leadership encompasses traits of assertiveness, self-confidence, high self esteem, emotional wellbeing, and self-assurance. People who are self confident are sure footed on the decisions they make; they have the ability to project self confidence to others, boosting their trust and commitment. Integrity is seen in people who are trustworthy, loyal, dependable, consistent, and principled .Leaders who uphold integrity often share their values with their members often share these values with their followers, and their projects are successful stand the test of time, (Howell, 2012). Women Enterprise Fund officials in Mombasa county offer a three-day mandatory training to women self –help groups to enable the group leaders handle issues arising within the groups and to strengthen and prepare group members for business development.

### **2.3.2 Technological Innovativeness and sustainability of Women enterprise funded projects.**

Technology is an important tool for excelling in the contemporary market place and gives an edge over traditional ways of working. According to Ntayi et al, (2011) technology improves competition in enterprises as well as promoting industrialized development.

Competiveness enables an enterprise to attain consumers and gain an entry to market which enables the business to grow hence sustainability. According to Bemanles and Hanna (2009), technological resources are among the crucial in the success of any venture. A business organization that uses the latest technology tends to have a competitive advantage over its competitors who have outdated and inferior technology. It makes a firm to have an advantage over their rivals in business.



Self-help groups have a tendency to be expansive in number, representing around ninety percent of numerous nations in Africa and more than eighty percent of new occupations in a nation (Reinecke, 2012). Due to these substantial numbers, results in expanded rivalry, hence ceaseless innovative leaps forward and quickly changing client necessities so as to create more efficient production processes and improve their services in line with their clients demands (Shiu and Walker, 2007). Many upcoming women entrepreneurs lack skills in pricing and promotion, however, at present, women entrepreneurs are getting support from Non-Governmental Organizations, Government agencies in marketing their products. Kantor (2011) did a study regarding the promotion of women's entrepreneurship development in Geneva, Switzerland in his study; he found that without advancement through new item improvement and access to higher value markets, the likelihood for accomplishment for women enterprises is very small. Lin & Chen (2010), organizations have the capacity to make and market a new range of items and procedures that augment the innovation products while in the meantime keeping a notch or two ahead of their adversaries and each association, therefore needs competency in Financial and technological innovation. Kenya is among the Less Developed Countries that are heavily dependent of borrowed skills for the maintenance and operation of plants due to the fact that less developed countries have not given decisive thoughts to technology transfer process.

Technology transfer and development process required huge investments and enough infrastructures, Deloitte, 2012. A research on the impact of technology transfer on success of SMEs in Kenya by CMA (2010) claims that without access to technology, micro, small and medium enterprises lack the capacity to produce efficiently, meet deadlines, upgrade quality and evolve new products. In line with a common thought by most developing countries that the transfer of technology from developed countries is significant element of growth, the investment efficiency to a great extent depends on the capacities of the firms to adopt new technologies and use them to local conditions for instance the use of M-Pesa (money via mobile). The aim of this innovation is to ensure production of group improves; perks up the standard of products and service manufactured to enable them hold up completion locally and globally.(Botha and Esterhuzen, 2013. The WEF works with Safaricom Ltd to give faster, easier, efficient and very secure loan repayment mode through use of M-pesa by use of a pay bill business number.([www.standardmediagroup.com](http://www.standardmediagroup.com))

### **2.3.3 Financial Management skills and Sustainability of women enterprise funded projects**

Artikson and Messy (2012) define financial literacy as the mixture of clients' knowledge of finance related services, concepts and their capability in understanding economic risks and a chance to enable them make wise financial decisions for example knowing which places to go for help to look for other ways of improving their financial sustainability( Miller,2009). Financial Literacy theory purports that actions of individuals who possess a higher degree of financial literacy knowledge possibly may possess the two ways of thoughts; namely intuition and cognition process. The two theories have been studied and made use in many arrears such as reasoning and social cognition (Evans 2008).It remains a fascinating matter in the urbanized and emergent economies. It exhibits more curiosity currently with the rapid change in the business realm. Financial literacy prepares the entrepreneurs for difficult financial periods, through risk mitigating strategies such as the culture of accumulating savings, assets and buying insurance covers. It speeds up the decision making process of enterprises for example paying bill in good time and having a bigger control in one's financial future. Accordingly, Bossert (1990) contends that mechanisms for future financing should be put in place early requires to be improved continually throughout the project lifetime, further, Lafond (1995) necessitated a call for longer primary financial support scope for project sustainability to grow ,hence projects need to continually re-invent themselves to avoid the unexpected.

Mahjabeen (2010) empirically examined influence of funding on sustainability of firms in Europe. He analyzed arrangements of small scale loans between microfinance's highlighting exhibitions of Japan and United States. Accordingly, indulging the function of microfinance's' financial management and its composition, who's learning generally misses in the writing, constitutes an information gap in Mombasa County. Primarily this study looked for repercussions of financial management on self-help groups' proxies by project sustainability more so determining the influence of financial management on the sustainability of women enterprise funded groups in Kisauni,Mombasa County, Kenya. Furthermore, Sejjaaka (2011) conducted a study on the factors of sustainability in emerging Ugandan firms, concluded that financial knowledge seems to be directly correlated with behavior that benefit the individual.

The researcher further added that pressing on with the button of financial management literacy to women is the main strategy of enabling them continue with their operations. Financial education is paramount to stakeholders to enable them understand issues about finance to assist them in running their business ventures so that it allows them to assess products as well as making strategic choices. It is broadly anticipated that mastering good knowledge in finance would assist investors to be prepared when difficulties arise (Evans, 2008). There is a growing acknowledgement of the crucial role of education in developing financial management, attitudes

In Kenya, the Equity group foundation bank in conjunction with the Master card conducted a project to boost financial literacy which exposed participants to an understanding of savings, credit products and insurance. The training program offered financial education covering banking services, budgeting, savings, debt management and financial negotiation. Consequently, the World Bank (2012) the Equity Group Foundation ideas was timely and later was strengthened by other bodies like Women Enterprise Fund and many more with an intent of boosting women and empowering them to continue carrying on with their business operations. Quality education empowers the individual with sound knowledge to recognize opportunities in their environment; valuable entrepreneurship education empowers women to be more enterprising and contributes to economic growth. Prior to women groups acquiring a loan from WEF, they undergo a mandatory three day training which touches on how to manage their projects through Record/book keeping, Budgeting, repayment of loan using their mobile phones, making financial plans for their projects, monitoring and evaluation of their project funds and many more.

## **2.4 Theoretical Framework**

The theories that guided this study include empowerment theory, Systems and Governance theory.

### **2.4.1 Empowerment Theory**

The term empowerment refers to a psychological process whereby individuals develop positive thoughts concerning their ability to adapt, make changes and gain mastery over issues both at different levels. Given that the study review touches on women groups in strengthening them in various perspectives such as monetary, economic, social and their mental being, it's imperative for the review to consider speculations which characterize and bolster the quality of the review.

In this way, the utilization of the strengthening hypothesis, which is a procedure including people establishing a connection between their objectives and how they will accomplish the objectives (WHO, 1998). Along these lines, women are introduced to different abilities and skills to ensure that they learn from one another as well as getting them ready to handle monetary offices and income generating exercises in their groups. Empowered women have a perception of realizing their potential, of building their confidence level and having a positive self-esteem. They also realize the good in them and help themselves and their fellow group members to actualize their goals. A study by (Narayan, 2002) posited that the term empowerment is always used with the terms self-respect, self-reliance, self-esteem, self-efficacy and making informed choices.

Kabeer (2001) contends that strengthening as a procedure, must originate from beneath, from the grass roots level, as opposed to from International NGOs and advancement offices. On the off chance, (Oxfam (1995) expressed strengthening as a dynamic basic procedure, engaging people and gatherings are as yet a test. In actuality, the improvement undertakings are by and large predesigned and executed from top to advancement offices without people or group voices and activities. Arranged tasks additionally for the most part have less adaptability to change their bearings. In such a manner, the support of self-help group which are from the grassroots and intentionally sorted out, will enable individuals and empower them to run their groups exercises all alone and gain mastery from each other through collaborations.

#### **2.4.2 Systems Theory and Governance**

It was propounded by Ludwig Bertalanffy in the year 1968; he defined the system as a complex of interacting elements. It is one of the contemporary theories in the field of management today. It views the organization as a system. A system is made of frequently interacting or interdependent group of activities or parts that outline the emergent whole. The organization is a system that consists of many internal sub systems that need to be continually aligned with each other. Bertalanffy, (1962) characterizes frameworks hypothesis as a working theory, the fundamental capacity that gives a hypothetical model that clarifies, anticipates and controls marvel. Additionally, Hartman (2010) asserts that all links comprise of managing information avenues that deals with internal and external framework and subsystems that is a practical to deal with their activities well.

On the other hand, Kuhn purports that there is a need to control frameworks as failure of one leads to a failure in the other framework. Self-help groups require great administration frameworks with a specific end goal to guarantee their straight forwardness and what they are meant to do. The hypothesis looks at an association as a framework consisting of people who collaborate within a formal system, bringing assets, individuals and occurrences to create items. Sound administration of self-help groups will ensure there is productive and compels day to day running of their activities. While this hypothesis inquires about Research question one that looks to unload impacts of types of leadership in supportability among self-help groups, the hypothesis will clarify the significant part that administration has as an influence of the general framework making up self-help groups.

## 2.5 Conceptual framework

It gives a rough draft of the dependent and independent factors as examined in the literature review and explained in Figure 2.1 below.

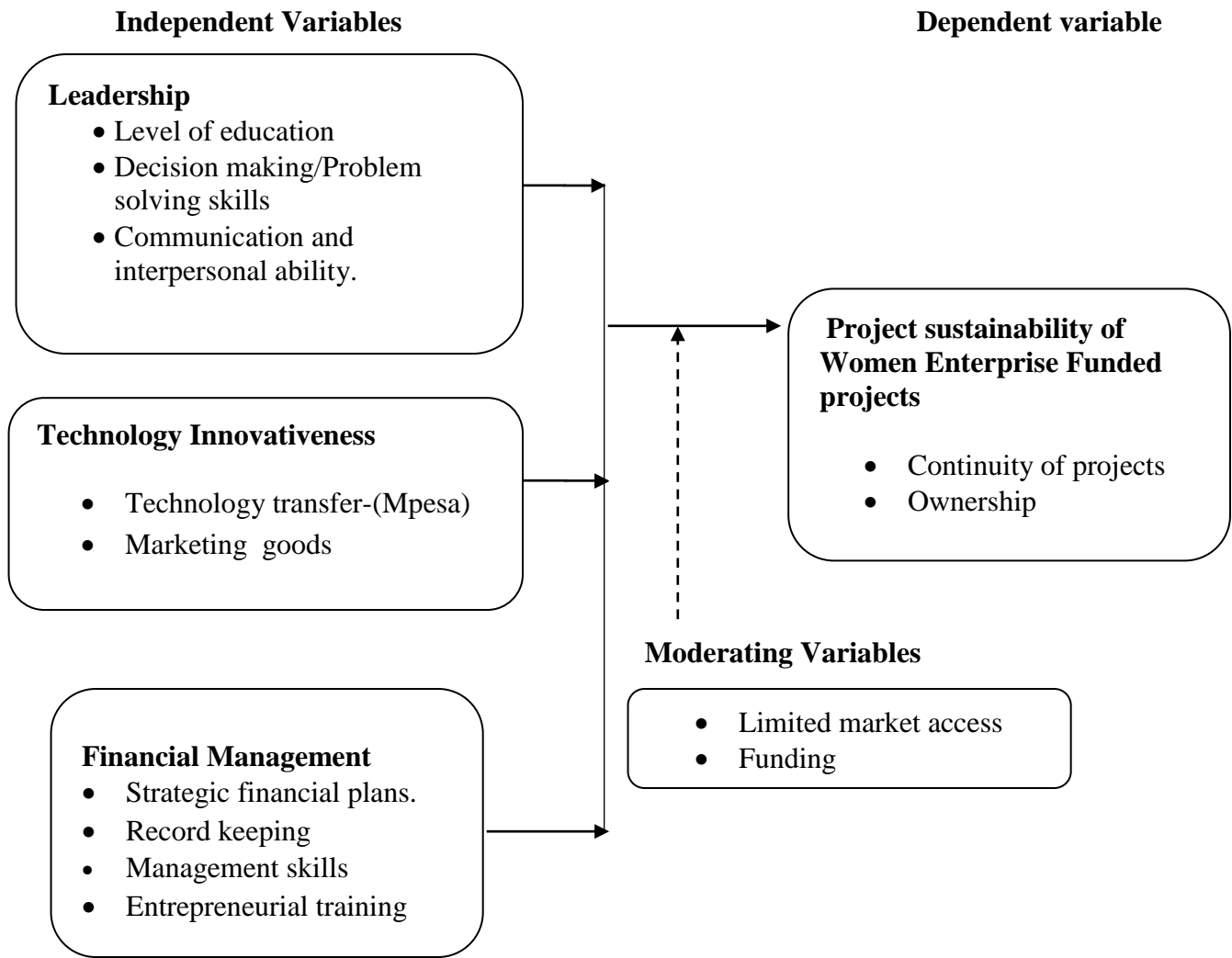


Figure 2.1 Conceptual Framework

## 2.6 Knowledge Gaps.

From the available literature review, the researcher has identified the following empirical study findings and knowledge gaps

**Table 2.1 Knowledge Gaps**

Researcher/Author	Study area	Findings	Comments Knowledge gap	Focus on Current study
Mahjabeen (2010)	Influence of funding on sustainability of women enterprises.	Factors like small scale loans between micro finances indulging financial management and composition.	Study has focused on exhibitions of firms in Japan and United States which have completely different socio-economic characteristic from the women groups from Mombasa, County, Kenya.	This study will sought to look at repercussions of financial Management in project sustainability of women enterprise funded groups in Kisauni, Mombasa County.
Lin and Chen (2010)	Does Innovation lead to performance?	Through product and market innovation gives a venture an added advantage over their competitors.	The study focused on firms in Taiwan, however, researcher was interested in finding out how enterprise funded groups in Kisauni use technology innovativeness to market their products.	The researcher sought to determine how women funded groups in Kisauni, Mombasa County use technology innovativeness in marketing their goods.
Evans .B.T (2008)	Dual processing accounts of reasoning and social cognition. Importance of Financial literacy skills	Established that a person with better financial literacy skills is likely to be better placed than someone without skills and knowledge	The study does not exhaustively capture how financial literacy prepares entrepreneurs for difficult financial periods in Mombasa, Kenya.	The researcher sought to find out how women groups acquire culture of accumulating savings in their project sustainability

## **2.7 Summary**

The study has reviewed expansive literature on Women Enterprise Development Fund, a theoretical background on influence of women enterprise fund initiative on project sustainability of women self-help group namely leadership, technological innovation and financial management. It has established that leadership in terms of education, and decision making skills are important to make the group realize their goals. In addition, the literature reviewed on technological innovations indicating the importance of technology transfer for instance use of M-pesa to repay loan borrowed. Further, literature on financial management skills was covered to assist women groups in making informed choices and facilitating decision making to come up with different ways of raising funds as opposed to debt financing from financial institutions which is costly. The Theories that guided the study included empowerment theory, Systems and governance theory. Women self-help groups require great administration frameworks with a specific end goal to guarantee that there will be straightforwardness and responsibility. In empowerment theories women learn abilities that go far in guaranteeing that they get social support from one another.



## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Introduction**

The chapter focused on the methodology used to conduct the research, precisely dealing with an account of the methods applied in carrying out the research study (Dawson, 2009). It gives an overview of methods used to obtain information in order to address the research problem. It covered the research design, study sample, sampling methods, pilot testing, and data collection methods, measurement of variables, data processing and analysis done to the collected data.

#### **3.2 Research design**

It adopted a descriptive survey research design. Mugenda and Mugenda, (2003) assets that survey could be descriptive, and exploratory. It determines the manner which effects are and describes attitudes, actions, morals and characteristics as well as gathering data so as to respond to questions concerning the existing position of the issue under investigation. The investigator chose descriptive survey method to be able to generalize these results to a larger population. Accordingly, Orodho,(2004), the design was appropriate for the study because researcher is interested in the state of the affairs that are already in existence and there will be no manipulation of variables.

#### **3.3 Target Population**

The study was to establish the influence of women enterprise development fund on sustainability of self-help groups. Kisauni constituency has 530 fully registered groups. This will make the target population. Researcher will sample randomly.

**Table 3.1 Target population**

Region	Total Number
Bamburi	98
Mtopanga	110
Magogoni	62
Junda	74
Mwembelegeza	46
Shanzu	100
Mwakirunge	40
Total	530

### 3.4 Sample and sampling procedure

Warwick and Lingner (1975), affirm the most important factor to consider while determining the sample size is to make sure that is easy to manage. Time and resources are usually major constraints. The study used the Yamane formula (1967) and D.Israel (2009) to calculate the sample size. The sample size could be at 3%, 5%, 7% and 10% precision e levels. The study used confidence level at 95%.

In this study, sample size will be at precision level of 10 % ( e=0.1)

$n = N/1+ N (e)^2$ ; where n refers to desired sample size, N is the population, e = is the level of precision.

Therefore;

$$N = 530$$

$$N = 530/1+(0.1)^2 = 84.12$$

Therefore 84 will be the sample size

**Table 3.2 Sample Population**

<b>Region</b>	<b>Total Population</b>	<b>Sample Population</b>
	<b>N</b>	<b>(Nx 84/530)</b>
Bamburi	98	16
Mtopanga	110	17
Magogoni	62	10
Junda	74	12
Mjambere	46	7
Shanzu	100	16
Mwakirunge	40	6
Total	530	84

### **3.5 Data Collection Methods**

Data was collected by use of questionnaire which were kept short and easy to understand. Questionnaires were preferred because of their ability to reach most respondents within a short duration of time and relatively pocket friendly as opposed to interview schedule. The researcher started the data collection procedure after obtaining a research permit from the department; the respondents from women groups were encouraged to give feedback on the questionnaires. The researcher used a 5 point Likert scale rating point to indicate respondents' level of agreement. The agreement scale ranges from 1-5 ; where 5 = Strongly agree (SA), 4 = Agree (A), 3 = Neutral (N), 2 = Disagree (D), 1 = Strongly disagree (SD).

### **3.6 Validity and Reliability**

The section illustrates how the validity and reliability of the data collection instrument was satisfied by this study.

#### **3.6.1 Pilot Testing**

The piloting was done in neighbouring constituency- Changamwe. Eight questionnaires were given to the pilot group. The subjects of the pre-test were encouraged to give feedback on the instructions, clarity and general flow of the questions. This process helped identifying ambiguous questions and instructions that are not clear and helped in giving views that helped to modify the questionnaire. Pilot study gave the similar test twice to a sample. Due procedures of administering the actual instrument was followed

#### **3.6.2 Validity of research instruments**

Mugenda and Mugenda (2003) refers to validity as the degree to which evidence and theory support the interpretation of the scores obtained by the use of tests. The research instrument was validated in terms of content and face validity. The content related technique measures the degree to which the questions items reflect the specific areas covered. Further, the questionnaire was verified by the Supervisor for technical assistance before it was administered.

#### **3.6.3 Reliability of research instruments**

Reliability is the degree to which a research tool yields steady results or data after repetitive trials. If a researcher administers a test to a subject twice and gets the same score on the second administration as the first test, then there is reliability of the instrument (Mugenda& Mugenda,2009). The test re-test technique was used to estimate the reliability of the instruments. A pilot study was done involving administering the same test twice to a sample. Due procedures of administering the actual instrument was followed. Cronbach alpha coefficients was calculated and compared against the 0.7, which is recommended by Mugenda and Mugenda (2009). According to George and Mallery (2003), an instrument that has more than .70 Cronbach's Alpha is reliable given the high internal consistency.

### **3.7 Data Collection Procedure**

The researcher obtained a letter of transmittal from the department at the University of Nairobi, then sought permission to collect data from the head of WEF in Mombasa County, the area chief and village elders were notified about the data collection exercise. Questionnaires were distributed personally to respondents of the sampled women groups assuming that they would be in a position to comment on the influence of women enterprise fund on project sustainability in areas including; leadership, technology innovativeness, and financial management skills.

### **3.8 Data Analysis Technique**

The research sought to examine the extent to which independent variables influence the dependent variables. Babbie (2007) asserts that data analysis seeks to fulfill the research objectives and also give answer to research questions. Descriptive statistics was used to analyze data into meaningful information to make conclusions and recommendations. A combination of descriptive (mean and standard deviation) and inferential (Pearson correlation and regression analysis) was used to analyse the data gathered. After data collection, the questionnaires were coded then data entered into the computer for analysis. The Statistical Package for Social Sciences (SPSS) was used to process and analyse data. The researcher conducted a multiple regression analysis so as to determine the relationship between Project Sustainability and the three variables represented by the following equation

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$$

Where, Y is project sustainability (dependent variable), X<sub>1</sub> is leadership, X<sub>2</sub> is technological innovativeness, and X<sub>3</sub> is financial management skills. On the other hand, β<sub>0</sub>, β<sub>1</sub>, β<sub>2</sub>, and β<sub>3</sub>, are the coefficients of the constant, leadership, technological innovativeness, and financial management skills respectively.

### **3.9 Ethical Considerations**

Approval and authority to carry out the research and collect data was sought by getting a letter of recognition from the University and authorities in the area were notified of the study. Ethical requirements were met.

William M.K (2006) discussed on the various principles which describes protection of ethical procedures such as informed consent, total confidentiality, avoiding coercion, and seeking informed consent. Prior to collecting information from the sample group, the objectives of the study and how the findings could help women self help groups and the country at large in policy formulation was explained to all of them. They were informed that data collection was not mandatory and respondents were informed that they can only leave their contacts if they would wish to receive a summary report of the research outcomes

### 3.10 Operational Definitions of Variables.

This is an explanation of how the variables related to each other showing how the variables were operated in the study.

**Table 3.3 Operationalization of Variables.**

STUDY OBJECTIVES	VARIABLE	INDICATORS	SCALE USED	ANALYSIS METHOD
To establish the extent to which leadership influences project sustainability of Women Enterprise funded projects	Leadership	<ul style="list-style-type: none"> <li>-Education Level</li> <li>-Decision making skills</li> <li>Communication and interpersonal skills</li> </ul>	Nominal Scale	Descriptive
To determining the extent to which technology innovativeness influence project Sustainability of women enterprise funded projects	Technological Innovativeness	<ul style="list-style-type: none"> <li>-Technology transfer (use of M-pesa)</li> <li>-Methods of marketing goods/ or service</li> </ul>	Nominal Scale	Descriptive
To examining the extent to which Financial Management skills influence project sustainability of Women Enterprise funded projects	Financial Management skill	<ul style="list-style-type: none"> <li>- Effective strategic plans</li> <li>- Record keeping</li> <li>- Financial management skills</li> <li>-Entrepreneurial training</li> </ul>	Nominal Scale	Descriptive

## CHAPTER FOUR

### DATA ANALYSIS PRESENTATION AND INTERPRETATION

#### 4.1 Introduction

This chapter focuses on data analysis of the study and presentation of findings from the study objectives. The chapter presents data in various sub sections that are in relationship with the study objectives. The data collected was keyed and analyzed by descriptive analysis using Statistical Package for Social Scientists (SPSS) version 20.0 software. The findings are presented using frequency, cross-tabulation tables and percentages.

#### 4.2 Questionnaire Return rate

In the study, 84 questionnaires were administered to respondents in various areas, out of the issued 84 questionnaires; only 77 were fully filled in accordingly and brought back. This represented a 91.7% return rate. This questionnaire return rate is sufficient. Idrus and Newman (2002), purports that a return rate of 50% is adequate.

**Table 4.1 Questionnaire Return Rate**

<b>Questionnaires</b>	<b>Frequency</b>	<b>Percentage (%)</b>
Responded	77	91.7%
Not responded	7	8.3%
<b>Total</b>	<b>84</b>	<b>100%</b>

#### 4.3 Demographic characteristics of the respondents

This is basically the information or bio-data of the population that was interviewed in this study. This section has analyzed age, education level, the duration of service of the respondents and appropriate skills they possess.



### 4.3.1 Age and Education Level of the Respondents

The study conducted a cross tabulation on the respondents' age and highest level of education. This was to identify what age category had the highest level of education. Table 4.2 presents the findings.

**Table 4.2 : Cross tabulation between age and level of education**

Age	Highest Education Level					Total
	None	Primary	Secondary	Diploma	university	
18 – 25 Years	0	5	2	1	0	8
26 – 33 Years	1	3	4	3	0	11
34 – 41 Years	2	9	17	4	1	33
42 – 49 Years	2	6	5	1	2	16
50 and Above	3	2	3	0	1	9
<b>Total</b>	<b>8</b>	<b>25</b>	<b>31</b>	<b>9</b>	<b>4</b>	<b>77</b>
<b>Percent ( % )</b>	<b>10.4%</b>	<b>32.5%</b>	<b>40.3%</b>	<b>11.7%</b>	<b>5.1%</b>	<b>100%</b>

### Level of Academic Education

Mean	2.18
Std. Deviation	1.194

Academically, majority of respondents attained a secondary education made 31 (40.3 %). These were followed by those with primary 25(32.5%), Diploma 9 (11.7%), University level 4 ( 5.1%) and those with none 8(10.4%). It is evident that the groups need to be encouraged to advance their academic levels and include a proportion of members from various age groups to complement each other in areas of deficiencies like formal education and experience in running groups affairs.

The study further examined age group of the participants whose outcome indicates 33 were between 34years-41 years, 16 respondents were between 42 years – 49 years, and 11 respondents were between 26 years to 33 years, 8 respondents between 18-25 years and 9 respondents were over 50 years. The result show that most of participants are youthful and active in productivity and therefore contributed constructively in this study. This information shows a significant disparity in age of groups’ members in the self-help groups with very low levels of academic achievements given that majority had reached secondary and primary levels respectively.

#### 4.3.2 Duration of service of the respondent

The researcher wanted to find the number of years participants have been in the leadership position in their respective groups. Their conclusion is shown.

**Table 4.3 Duration of Service**

<b>Duration of service</b>	<b>Frequency</b>	<b>Percent</b>
Below I year	9	11.7
Between 1-2 years	23	29.9
Between 3-4 years	28	36.4
More than 5 years	17	22.0
<b>Total</b>	<b>77</b>	<b>100.0</b>

#### **Duration of services**

Mean	2.04
Std. Deviation	1.117

**N=77**

From the analysis, 9 (11.7%) of the respondents had served as group leaders for a duration of below 1 year, 23(29.9%) the respondents with 1-2 years duration of service, 28(36.4%) were at 3-4 years and 17(22.0%) with a duration of five year and above .From the findings most of the respondents have been with their groups for good period of time to enable them run their groups well and make good decisions about their group activities.

#### 4.4. Leadership and Project Sustainability of women enterprise funded projects

This segment looked at the first study objective that touched on the effect leadership has on Project sustainability of women enterprise funded groups in Kisauni-Mombasa. The specific study question that corresponded to this objective was: What is the extent to which leadership influence Project sustainability of women enterprise funded groups in Kisauni-Mombasa? Using a 5-point Likert scale the study required study subjects to indicate their level of agreement along with the statements on how leadership influences project sustainability of women enterprise funded groups. Their responses were rated on a 5-point Likert scale which indicated: 5 – strongly agree; 4- agree; 3- Neutral; 2- disagree; 1- strongly disagree. Their responses are illustrated below.

**Table 4.4: Leadership impact and project Sustainability**

	Statement	5 SA	4 A	3 N	2 D	1 SD
A	Leader’s level of education is important to determine responsible planning and use of groups’ resources	27	34	12	2	2
B	Leader should possess appropriate skills to enable her identify issues and look for options	22	37	13	5	0
C	Leader’s poor management and lack of planning may lead to project failure	34	25	13	4	1
D	Communication and delegation are entrepreneurial skills that help a leader to coordinate team effort.	31	27	10	7	2

**Source: Research Data (2018)**

The findings indicate that highest numbers of respondents (61) are in agreement to the finding that level of education is important, 12 respondents were neutral while with 4 disagreed. On appropriate skills 59 respondents are in agreement, 13 were neutral and 5 disagreed. 58 respondents strongly agreed that communication and delegation help a group leader coordinate team effort, while 10 remained neutral and 9 disagreed.

The results are in agreement with research that was done by Panda (2001) who argued that of there being a profound relation between education and success of a business enterprise. The ability of a leader to work towards achievement of project sustainability relies on certain characteristics of the leader. His/her education level is important to determine skills necessary for planning and use of financial resources available. Moreover, Kiefer (2005) noted that communication; particularly negative emotions may interfere with attitudes which eventually decrease trust and commitment towards the group, increase turnover intentions and go slow attitude at work.

**4.4.1: Hypothesis testing on the significance of leadership as a measure of sustainability of projects**

**H<sub>1</sub>**= Leadership affects project sustainability of women enterprise funded groups in Kisauni-Mombasa County.

**Table 4.5: Hypothesis test summary on the significance of leadership as a measure of project sustainability**

Null Hypothesis	Test	Sig.	Decision
The categories defined by Influence of leadership and sustainability of projects = Agree and Disagree occur with probabilities 0.5 and 0.5.	One-Sample Binomial Test	.000	Reject the null hypothesis.

The researcher sampled seventy seven respondents to answer the research question how does leadership influence sustainability of projects? The results showed that the null hypothesis stating that leadership does not influence sustainability of projects was rejected and the alternative hypothesis stating that leadership influences sustainability of projects was accepted. The summary of the test statistic of the output in table 4.9 is given as  $X^2 (2) = 77, p > 0.05$  indicating that there is a relationship between leadership and project sustainability.

#### 4.5 Technological Innovativeness and project sustainability of women enterprise funded projects

The second objective of the study was to determine the extent to which technological innovativeness influence project sustainability of women enterprise funded groups in Kisauni, Mombasa County.

The specific study question that corresponded to this objective was: What is the effect of technological innovation on project sustainability of women enterprise funded groups in Kisauni, Mombasa County? Respondents rated their perceived agreement with various technological innovativeness aspects' effect on sustainability of projects of women enterprise funded groups in Kisauni-Mombasa. Using a 5-point Likert scale where 5 – strongly agree (SA); 4- agree (A); 3- Neutral (N); 2- disagree (D); 1- strongly disagree (SD). Their responses on various aspects are illustrated below.

**Table 4.6: Rating of Technology Innovativeness and Project Sustainability**

	Statement	5 SA	4 A	3 N	2 D	1 SD
A	To what extent do you rate your level of awareness of technological innovativeness to survival of women enterprise funded groups?	19	21	17	11	9
B	To what extent do you rate the speed of technology transfer (M-Pesa) in loan repayment?.	30	37	6	3	1
C	Do you often use a phone to conduct your group activities and market your goods/services?	37	19	11	7	3

As Table 4.6 presents, majority of the respondents indicated that they are aware of technological innovativeness to the survival of women enterprise funded groups, while twenty respondents disagreed, Seventeen were undecided. On the technology transfer of loan repayment using an mpesa application, sixty seven of the respondents agreed.

This implies that use of technology transfer (M-pesa) in loan payment is flexible and fast and saves time and innovation has influenced sustainability of women funded projects. Lin and Chen (2007) assert that a leading aspect for the sustainability of a project is to innovate. It boosts Organizational growth and drives future success of an enterprise. Innovation is integral and enables enterprises to maintain their possibility in a universal financial system. This supports the findings that innovation has influenced sustainability of women funded projects.

These findings concur with those of Bemanles and Hanna (2009), who argued that competitiveness enables a firm to acquire customers and access to markets which constitute future profitable growth hence sustainability. Technological resources are among the crucial in the success of any venture. A business organization that uses the latest technology tends to have a competitive advantage over its competitors who have outdated and inferior technology.

**4.5.1: Hypothesis testing on the significance of Technological Innovativeness as a measure of project sustainability**

**H<sub>1</sub>**= Technological Innovativeness affects project sustainability of women enterprise funded groups in Kisauni-Mombasa;

**Table 4.7: Hypothesis test summary on the significance of Technological Innovativeness as a measure of project sustainability**

Null Hypothesis	Test	Sig.	Decision
The categories defined by Influence of Technological Innovativeness and sustainability of projects = Agree and Disagree occur with probabilities 0.5 and 0.5.	One-Sample Binomial Test	.000	Reject the null hypothesis.

The researcher sampled seventy seven respondents to answer the research question how does Technological Innovativeness influence sustainability of projects? The results showed that the null hypothesis stating that Technological Innovativeness does not influence sustainability of projects was rejected and the alternative hypothesis stating that Technological Innovativeness influences sustainability of projects was accepted. The summary of the test statistic of the output in table 4.7 is given as  $X^2 (2) = 75, p > 0.05$  indicating that there is a relationship between Technological Innovativeness and project sustainability.

## 4.6 Financial Management

Objective three set out to establish the result of financial management skills on project sustainability of women enterprise funded groups in Kisauni-Mombasa. The specific study question that corresponded to this objective was: How does financial management skills influence projects sustainability of women enterprise funded groups in Kisauni-Mombasa?

Using a 5-point Likert scale the respondents were asked to indicate degree of agreement or disagreement, where 5 – strongly agree (SA); 4- agree (A); 3- Neutral N; 2- disagree D; 1- strongly disagree (SD). Their responses of various aspects are illustrated below.

### 4.6.1 Financial Management Skills and Project Sustainability

The study asked the respondents to indicate their agreement with on how financial management skills influence project sustainability of women self-help groups. The findings are shown below.

**Table 4.8: Financial Management Skills and Project Sustainability**

	Statement	5 SA	4 A	3 N	2 D	1 SD
A	The group periodically uses and reviews records and other financial plans	12	34	21	6	4
B	The short training by WEF officials is sufficient enough	20	27	10	12	8
C	There is effective communication of budgets and other strategic financial plans.	25	31	9	7	5
D	Poor management of funds and reporting mechanisms may lead to project failure.	36	30	7	3	1

This is an illustration that there is effective communication of the budgets and other strategic financial plans in the group, sound administration of finances is in place, the group periodically uses and reviews records and other financial plans in line with its objectives and poor management of funds and reporting mechanisms may lead to the groups' project failure.

The research findings are similar to those of Sejjaaka (2011) who conducted a study on the factors of sustainability in emerging Ugandan firms, and concluded that financial knowledge seems to be

directly correlated with behavior that benefit the individual. The researcher further added that pressing on with the button of financial management literacy to women is the main strategy of enabling them continue with their operations. Financial education is paramount to stakeholders to enable them understand issues about finance to assist them in running their business ventures so that it allows them to assess products as well as making strategic choices.

It is broadly anticipated that mastering good knowledge in finance would assist investors to be prepared when difficulties arise (Evans, 2008). There is a growing acknowledgement of the crucial role of education in developing financial management, attitudes.

**4.6.2: Hypothesis testing on the significance of Financial Management skills as a measure of project sustainability**

**H<sub>1</sub>**= Financial Management skills affects project sustainability of women enterprise funded groups in Kisauni-Mombasa County;

**Table 4.9 : Hypothesis test summary on the significance of Financial Management skills as a measure of project sustainability**

Null Hypothesis	Test	Sig.	Decision
Category defined by Influence of Financial Management skills and sustainability of projects = Agree and Disagree occur with probabilities 0.5 and 0.5.	One-Sample Binomial Test	.000	Reject the null hypothesis.

The researcher sampled seventy seven respondents to answer the research question how does Financial Management skills influence sustainability of projects? The results showed that the null hypothesis stating that Financial Management skills do not influence sustainability of projects was rejected and the alternative hypothesis stating that Financial Management skills influences sustainability of projects was accepted. The summary of the test statistic of the output in table 4.9 is given as  $X^2 (2) = 77, p > 0.05$  indicating that there is a relationship between Financial Management skills and project sustainability.



## **4.7 Correlation Analysis**

A correlation is a number that occurs between negative one and positive one. It tends to measure the degree of association between two variables. A (+ve) value for the correlation denotes a (+ve) or a direct relation while on the other hand, a (-ve) value for the correlation denotes a negative/ or an inverse relationship. (Zikmund,2011). Table 4.16 shows a summary of the correlation coefficient results.

**Table 4.10: Correlation Coefficients**

<b>2</b>		<b>Sustainability of funded Projects</b>	<b>leadership</b>	<b>Technological Innovativeness</b>	<b>Financial management</b>
<b>Sustainability of funded Projects</b>	Pearson correlation significance [2tailed]	1			
<b>Leadership</b>	Pearson correlation significance [2-tailed]	0.451	1		
<b>Technological Innovativeness</b>	Pearson correlation Sig. (2-tailed)	0.269 0.002	0.049 0.715	1	
<b>Financial Management skills</b>	Pearson Correlation Sig. (2-tailed)	0.287 0.021	0.140 0.428	0.446 0.214	1

The above analysis shows a positive relationship linking leadership and sustainability of funded projects, showing the correlation coefficient was 0.451 with a p value of 0.000. Further, the study established that technological innovativeness correlates positively with sustainability of funded projects depicting coefficient of correlation 0.269 and p-value of 0.002. The relationship between financial management and project sustainability it depicted a correlation of coefficient of 0,287 and a p-value of 0.021.

## 4.8 Regression Analysis

To establish the relationship between leadership; technological innovation; and financial management skills and project sustainability of women enterprise funded groups in Kisauni-Mombasa, the researcher conducted a regression analysis. The rationale of regressions is to have an in depth understanding of the relation between various Independent variables and a Dependent. Regression tests included model of goodness fit. The coefficient of determination measures how well a statistical model is likely to foresee potential occurrences. (Table 4.11).  $R^2$  tends to explain the degree to which changes in Dependent variable can be explained by a change in the Independent variables or the percentage of variation in the Dependent variable that is explained by all the Independent variables.

**Table 4.11: Coefficient of Determination**

Model	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	Std. error of estimate
Leadership	0.089	0.009	0.003	0.718
Technological Innovativeness	0.257	0.066	0.06	0.697
Financial management skills	0.365	0.133	0.076	0.564

A multiple regression analysis was conducted and table 4.12 shows the summing up

**Table 4.12: Multiple Regression Analysis**

	Unstandardised Coefficients		Standardise Coefficients	t	Sig.
	B	Std.	Beta		
(Constant)	3.374	0.842		4.009	0
Leadership	0.205	0.105	0.09	0.849	0.0067
Technological Innovativeness	0.118	0.084	0.02	0.954	0.0046
Financial management skills	0.753	0.146	0.17	2.276	0.0015

As shown on the model in Table 4.12 for each additional unit in leadership; technological innovativeness; and financial management skills, will result with an increase in thriving project sustainability by 0.09, 0.02, and 0.17 correspondingly. The additional outcome deduce that all the explanatory variables used in the research are statistically important (  $P= 0.0067$  ) ,  $P = 0.0046$ ,  $P= 0.0015$ . Statistically, a significant level of  $p < 0.05$  is considerable. This means that the three predictor variables are useful for predicting the project sustainability of women enterprise funded groups in Kisauni-Mombasa.

**Table 4.13: Regression Model Goodness of Fit**

<b>Model</b>	<b>R</b>	<b>R<sup>2</sup></b>	<b>Adjusted R<sup>2</sup></b>	<b>Std. Error of the Estimate</b>
1	0.978(a)	0.962	0.681	0.784

Table 4.19 sought to determine whether project sustainability of women enterprise funded groups in Kisauni-Mombasa has a linear dependence on leadership; technological innovativeness; and financial management skills. The research established a correlation value of 0.978 indicating a very good linear dependence between project sustainability of women enterprise funded groups in Kisauni-Mombasa and the three predictor variables. An  $R^2$  value of 0.962 was recognized in the Model and adjusted to 0.681. The coefficient of determination shows that the three independent variables contribute to about 96.2% to the variation of the research while other factors that were excluded contribute to 3.8% of the presentation, therefore, further study should be carried out to examine the (3.8%) that affect sustainability of women enterprise funded groups in Kisauni-Mombasa.

Additionally, Table 4.20 indicates the ANOVA observations as explained by a p-value of 0.000 which is less than 0.05 (Significance level of 5%) which confirms an existence of a correlation between the Independent and Dependent variables. The model shows the model of the fitness such as how well the variables fit the regression model. The outcome indicates that , the F ratio of 0.587 and the significance of 0.000 indicates that the difference was minimal when computing the means. Therefore, since F calculated is greater than the F critical (value = 2.371) this result indicates that the overall model was significant.

**Table 4.14: ANOVA**

	<b>Sum of squa</b>	<b>Df</b>	<b>Mean Square</b>	<b>F</b>	<b>Sig or P-value</b>
Regression	6.797	2	3.399	0.587	000 <sup>a</sup>
Residual	11.582	2	5.791		
<b>Total</b>	<b>18.379</b>	<b>4</b>			

**Predictors** (Constants): Leadership; Technological innovativeness; and financial management skills.

**CHAPTER FIVE**  
**SUMMARY OF FINDINGS, DISCUSSIONS, CONCLUSIONS AND**  
**RECOMMENDATIONS**

**5.1 Introduction**

This chapter covers the overall synopsis of the result covering, conclusion, recommendations and areas of further studies. This study investigated into the influence of Women Enterprise Development Fund – under Constituency Women Enterprise Scheme on project sustainability of women groups in Kisauni constituency, Mombasa County.

**5.2 Summary of the findings**

The aim of this study was to examine the influence of Women Enterprise Development fund on project sustainability of self –help groups in Mombasa, Kenya. From an analysis and review of the research data, a number of issues became apparent. As per the first objective that to establish the extent to which leadership influences project sustainability of women enterprise funded project of the women groups of Kisauni constituency, the study found that most of the women had decision making and problem-solving skills thus aiding them in the running of their groups. It further found that group leader’s level of education is important to determine responsible planning and use of groups’ financial resources available, poor management and lack of planning might lead to projects failure, good decision making skills influence the sustainability of women self-help group and good interpersonal skill enable the leader to identify issues, resolve conflicts and misunderstanding without bias. The study also found that women in self-help groups get their additional funding from the savings of their existing projects.

In relation to the second objective that answered the question ; how technological innovativeness influence project sustainability of women funded projects? The study found that the women groups were aware that technological innovativeness is important to the survival of self-help groups, however, women in Kisauni use whatsapp to market their goods and/or services. Further, the study found that Mpesa transactions were the most common way that was used to repay loans. It found that use of technology transfer through (M-pesa) transactions was the most common and recommended mode by WEF in loan payment, which they find to flexible and fast and saves time and innovation has influenced sustainability of women funded projects.

In relation to the last objective that sought to find out the influence of financial management skills in project sustainability of women enterprise funded projects , the study found that women in Kisauni-Mombasa County were using records to manage finances in their group projects. It also found that most women in self-help groups keep the above records monthly. The study also found that there is effective communication of the budgets and other strategic financial plans in the group, sound administration of finances is in place, the group periodically uses and reviews records and other financial plans in line with its objectives and poor management of funds and reporting mechanisms may lead to the groups' project failure.

### **5.3 Discussion of findings**

From the findings of the support of the first objective that touched on leadership affect project sustainability of women funded projects, the study found that level of education had an impact on sustainability of women funded projects. From the 5 point Likert scale; 27 respondents who strongly agreed, 34 respondents agreed, 12 were neutral, 4 disagreed and strongly disagreed respectively. Flor (2016) cited by the Republic of Kenya (2013) in their study, they established that education helps to alleviate poverty by affecting productivity and through other parts of social support. The study also found that most respondent's possess appropriate skills in decision making and problem solving. This concurs with a study by Thomson (2010) purporting the tactics applied in leadership plays an important task in dealing with challenges from the bottom levels that may be observed occasionally in the sustainability of projects. Thomson (2010) further observed that decisions made from the top officials of the organization may be imposed on lower –level managers and other staff noted that decisions formulated by them may be administratively imposed on lower-level staff while inadequately considering the resulting functional level perceptions.

In relation to the second objective, the study sought to find the influence of technological innovativeness on project sustainability. The study established that respondents are aware that use technology innovation has influenced sustainability of women funded projects. This show that technology use in marketing through whatsapp has helped the women groups, most groups embrace the use technology transfer M-pesa that contributes towards sustainability of women self-help groups.

A research on the impact of technology transfer on success of SMEs in Kenya by CMA(2012) claims that without access to technology SMEs lack the capacity to produce efficiently and evolve new products. This is in agreement with Lin and Chen (2007) who posited that technology spurs the growth of the enterprise that steers future success of an enterprise and is the engine that allows the organization sustainability and its capability in a universal economy. A framework on how to maximize marketing of goods through internet is not only crucial but very pertinent to avert minimum profits.

As per the third objective, the study revealed that Financial Management skills influence Project sustainability of women groups. This indicates that financial management skills are essential considerations in ensuring sustainability of women groups. The study support the work of Bhamra (2011) who indicated that the sources of the finance for any business venture greatly determines its survival in the market hence its sustainability. Also, Atkinson and Messy (2010) argued that the knowhow of financial products and concepts i.e. record keeping and the firm's ability to realize economic risks and opportunities, make informed choices, knowing which doors to knock to get financial assistance. Also, financial management skills such record keeping, reports and budgets enhanced project sustainability of women's self-help groups. This conclusion is in tandem with Greenspan (2012) who argued that monetary knowledge helps to instill people with understanding of financial ideas that are crucial to create successful savings plans, create sound strategic decisions when investing.

#### **5.4 Conclusion of the Study**

The study concluded that leadership skills through communication and delegation help the entrepreneurs to coordinate team member efforts, and that mediating and handling of complaints of members requires immense tact and diplomacy. Even though naturally most women are excellent in running small businesses, the study concluded that they lack management saving skills and prioritizing issues thus leading to lack of funds to repay for their loans. As a result of failure to refund loans, some of the groups formed when they learned that the women fund was available, collapsed afterwards.



The study established that technology through use of technology transfer (M-pesa) in loan payment is flexible and fast and saves time and innovation has influenced sustainability of women funded projects. It revealed that innovation is a dominant factor for the sustainability of women funded projects in Kisauni. Innovation speeds up the growth of their group and engine that allows businesses to sustain their viability in economy.

The study concluded that financial management skills of projects must be actively managed; it is an integral process of management of projects by the person in-charge, monetary team, stakeholders and key project group from time to time. Well planned financial and book keeping systems are vital: it is essential that the women groups have current, accurate, and relevant financial data to ensure sound decision-making.

### **5.5 Recommendations**

The results of this study could be used for policy action in areas such as;

- i. Women in leadership position should be taken through stress management trainings/ seminars to enable them manage group stressors such as lack of group cohesiveness, social support and interpersonal/intergroup conflicts.
- ii. Women enterprises need to be promoted through effective and efficient use of information technology to assimilate information about quality of the products in the market as well as marketing of products and services
- iii. Entrepreneurial trainings/seminars to be conducted periodically to enhance financial management skills such as accounting culture of saving, monitoring and evaluation of their projects.

## **5.6 Suggestions for further Research**

This study investigated on the influence of Women Enterprise Development Fund – under Constituency Women Enterprise Scheme on project sustainability of women groups in Kisauni constituency, Mombasa County, the researcher opinions that further studies be carried out on;

- i. Studies can be carried out to determine challenges facing women entrepreneurs on financial sustainability
- ii. Related study can be undertaken with a focus on Youth Enterprise Development Fund.

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## APPENDICES

### APPENDIX I: A LETTER OF INTRODUCTION

Lucy Mumbar,

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Mombasa.

Tel 0722 951 033

Email: lucymumbar@gmail.com

**Dear Participant,**

My name is Lucy Mumbar, a student at the University of Nairobi – Mombasa Campus. I am required to undertake a research on **Influence of Women Enterprise Development Fund on Project Sustainability of Women Self-help Groups in Mombasa County, Kenya.**

To be able to draw meaningful conclusions, you are requested you to participate in this study by filling in the questionnaires. The information gathered will be used purely for academic purposes.

Yours Sincerely,

.....

**Lucy Mumbar**



**APPENDIX II: DATA COLLECTION QUESTIONNAIRE**

The main reason of data collection is gathering information on the influence of Women Enterprise Development Fund on Project Sustainability of Women Self-help groups in Mombasa County. Information gathered will be used for academic purpose only. You are kindly requested to tick (√) the appropriate response or answer as indicated. Do not write your name.

**SECTION A: BACKGROUND INFORMATION**

**1: How old are you?**

- a) 18 to 25 years [ ]
- b) 26 to 33 years [ ]
- c) 34 to 41 years [ ]
- d) 42 to 49 years [ ]
- e) 50 and above [ ]

**2: What is your highest level of academic education?**

- (a) Primary [ ]
- (b) Secondary [ ]
- (c) Diploma [ ]
- (d) Certificate [ ]
- (d) Degree [ ]
- (e) University level [ ]
- (f).Other (explain) .....

**3: How long have you served as Chairlady of this group?**

- (a) Below 1 year [ ]
- (b) Between 1-2 years [ ]
- (c) Between 3-4 years [ ]
- (d) More than 5 years [ ]

**SECTION B : LEADERSHIP SKILLS**

4. Please tick the (√) the most appropriate leadership skills you feel you posses

- a) Decision making skills [ ]
- b) Problem solving sills [ ]
- c) Record keeping skills [ ]
- d) Planning skills [ ]
- e) Motivation skills [ ]
- f) Communication skills [ ]

5. Do you support the idea that level of education and appropriate skills in leadership influence project sustainability of women enterprise funded groups in Mombasa County, Kenya?

Yes [ ] No [ ]

6: Below are statements related to the impact of leadership on the sustainability of women enterprise funded groups? Indicate your level of agreement using a scale of 1-5 where 5 = strongly agree, 4 = agree, 3 = neutral, 2 = disagree , 1 = strongly disagree.

	Leadership	5	4	3	2	1
a.	Group leader’s level of education is important to determine responsible planning and use of groups’ financial resources available.					
b.	Good decision making skills influence the sustainability of women self-help group.					
c.	Poor management and lack of planning might lead to projects failure.					
d.	Good interpersonal skill enable the leader to identify issues, resolve conflicts and misunderstanding without favoritism or biasness					

7. Which of the following sources does your group acquire additional funding ?

- a) Personal contribution [ ]
- b) Savings from our existing projects [ ]
- c) Contribution from friends and family [ ]
- d) Loans from other financial institutions [ ]

**SECTION C : TECHNOLOGICAL INNOVATIVENESS**

8. Do you think technological innovativeness in marketing and production has an influence in project sustainability?

Yes [ ] No [ ]

9. Indicate your position using a scale of: 5 = strongly Agree, 4 = agree, 3 = Weakly Agree, 2 = Disagree, 1 = Strongly Disagree.

	Factor	5	4	3	2	1
A	To what extent do you rate your level of awareness of technological innovativeness to survival of you group?					
B	How do you rate you're the speed of technology transfer (M-pesa) in loan repayment?.					
C	How often do you use your phone to conduct your group activities in Marketing of goods and services?					

**SECTION D : FINANCIAL MANAGEMENT**

10. Do you think that financial management skills influence project sustainability of women enterprise funded projects in Mombasa County, Kenya?

Yes [ ] No [ ]

**11.** Indicate your extent of agreement on how financial management skills influence project sustainability of women self help groups? The scale ranges from 1-5 where 5= Very strongly agree 4= strongly agree, 3= Weakly Agree, 2= disagree, 1= Very strongly disagree.

	Statement	5	4	3	2	1
A	The group periodically uses and reviews records and other financial plans in line with its objectives.					
B	The entrepreneurial training by WEF officials is adequate.					
C	There is effective communication of the budgets and other strategic financial plans in the group					
D	Poor management of funds and reporting mechanisms may lead to project failure.					

12. Do you support trainings offered by the Women enterprise Fund officials prior taking the loan ?

Yes [ ] No [ ]

13. Identify how strongly you agree or disagree with the following statements by using the scale provided. The agreement scale ranges from 1-5 where 5 = Strongly Agree, 4 = Agree, 3 Neutral, 2 Disagree, 1 Strongly Disagree

	Statement	5	4	3	2	1
A	Projects supported by Constituency Women Enterprise Scheme (CWES) bring changes in my community.					
B	Am pleased with Women Enterprise Funded projects .					
C	Women enterprise funded projects have a positive impact in my community					
D	Projects started by women groups will continue sustaining themselves when CWES stops funding.					