

**FACTORS THAT INFLUENCE IMPLEMENTATION OF WOMEN
INCOME GENERATING PROJECTS IN KIENI EAST DISTRICT,
NYERI COUNTY, KENYA**

BY

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REQUIREMENTS FOR THE AWARD OF THE DEGREE OF MASTER OF
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NAIROBI.**

2011

DECLARATION

I declare that this research report is my original work and it has not been submitted for any academic award in any University or any other learning institution.



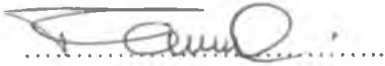
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DEDICATION

Special dedication to my wife Alice, sons Simon and Anthony and my daughter Pauline.

You are the pillars of my strength.

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My sincere gratitude goes to my Lord, the compassionate and the merciful to whom I owe the strength and sense of purpose that has enabled me to write this project report without whose blessings and grace I would not have reached this far.

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ABBREVIATIONS AND ACRONYMS

C.B.O	Community based organizations
F.M	Financial Management
G.O.K	Government of Kenya
GDP	Gross Domestic Product
GOVT	Government
GWFA	Gambia Women's Finance Association
HIPC	Highly indebted poor Country
ILO	International Labour Organization
KCB	Kenya Commercial Bank
KED	Kieni East District
KWFT	Kenya Women Federation Trust
M.T.E.F	Medium Term Economic Framework
MCI	Micro credit institution
MFI s	Micro Finance Institutions
NGO	Non Governmental organization
NSE	Nairobi Stock Exchange
P.M	Project manager
PPAs	Participatory Poverty Assessments
PRGS	Poverty Reduction and Growth Strategy
SACCO	Savings and Credit Co-operative
SHG	Self Help Group
SME	Small and Medium sized enterprise
UK	United Kingdom
UN	United Nations
WEDF	Women Enterprise Development Fund

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SME	Small and Medium sized enterprise
UK	United Kingdom
UN	United Nations
WEDF	Women Enterprise Development Fund

ABSTRACT

The study sought to assess to what extent level of education, access to credit, role of management and cultural values and norms affected implementation of women projects in Nyeri County, specifically Kieni east District where the study was carried out. The Kieni East District is classified as Semi Arid (ASAL) zone and a hardship area concerns of about gender disparities within education has been long standing in many parts of the world (Davies, 1990, Shakeshaft 1995). The study aimed at determining the extent to which level of education, access to credit, cultural values and norms and roles of management influence implementation of women income generating projects in Kieni East. The study would be valuable to members of Micro Credit Self Help Groups and projects in rural areas because it will make them aware of the importance of education and training, access to education and its availability through government, non governmental organizations, other funding agents open to them. The financial management would help them in planning their income generating projects. The Youth and male counterparts may also adopt the findings when projects are successfully implemented they would help in poverty reduction especially among women. It would also open suggestions for further research. The main objective of this study was to find out the factors that influence implementation of women income generating projects in Kenya with special reference to Nyeri County, specifically Kieni East District. The research adopted a descriptive survey research design to investigate the factors that influence implementation of women income generating projects. The study used purposive sampling as well as random sampling technique. The target population in the study consisted all the women and Micro-credit self Help Groups registered with the Ministry of Gender and Social services as well as other women projects registered in the area. Data collected was analyzed and presented in form of tables that show the changes in variables and whether there is any correlation between the changes in the independent and dependent variables. The study found out that implementation of women income generating projects was highly affected by level of education, access to credit, cultural values and roles of management. The study recommended that the management of women projects should endeavor to give attention to access to credit, education and training, managerial roles in the groups or projects and cultural values and norms which were noted to have considerable effects on implementation of Women projects that are income generating.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Education has a critical role to play in addressing imbalances in society and to promote socio-economic development. It has an important role in human development because it enables people to improve their well being and participate in nation building. At individual level, education equips individuals with skills, knowledge and attitude that enhances their capacity to demand for their rights and justice, participate in national development, manipulate their environment and attain self-fulfillment. At national level education serves as a catalyst that facilitates development of appropriate skills knowledge and attitudes that are necessary for protection and development. It also enables individuals to appropriate values and ethics that enhance peace necessary for harmonious co-existence of individuals (Saitoti 2003). This co-existence is very essential for project implementation. Concerns about gender disparities within education have been long standing in many parts of the world (Davis, 1990, Shakeshaft, 1995). Gaining relevant skills and knowledge can also be more difficulty for woman since they frequently have double work burden and child care responsibilities thus making them not as able as men to attend to formal and informal trainings (Frimegan 2000).

Mucormick (2001) states that on average, women Entrepreneurs are less educated than their male counterparts and twice as likely as men to be illiterate due to institutional and cultural factors. It is my personal feeling that the above case can be equated to women income generating projects which could be adversely affected just like Business Enterprises.

According to Wafula (2002), the concept of empowering women in Africa is to help themselves as a timely initiative in mainstreaming gender and fighting poverty. Project Africa is about expanding the availability of skills and resources that women need to support themselves and to enjoy the broadest opportunities for self fulfillment, sustainability and development of individual and group projects which are successfully implemented. Finance plays a great role in sustenance of organizations. It is the

livelihood of any organization, without which the organization cannot operate. Efficiency in organizations highly depends on the way finances are managed. Recent research has focused on the contribution of poor financial management leading to failure of organizations and projects world over. Sokomani (2006) points out that lack of sound financial management practices in the public service provide fertile ground for poor project implementation.

The role of women in the economy has been growing in importance for many years; increasingly women are taking the decision to start their own projects or business either after a career break or by making the transition from salaried employment to self employment. However, this group of women although economically significant remains largely invisible both in terms of available published research and in terms of business support infrastructure available to amidst potential female entrepreneurs (Beaker and Harrison 1994; Cohen; 1997 Cars; 1998).

According to Ouko (1995), for decades woman have been viewed primarily as passive beneficiaries of social services. The household has been a major centre of work for most of them. Women work in the home can include many different kinds of economic activities such as subsistence agriculture, production of goods for trade, keeping accounts for their husbands business and unpaid housework. Enumerators and women themselves often do not understand that women should be counted as economically active. The traditional measurements do not cover unpaid work and hence the cultural view that women's place is in the kitchen. This makes societies give very low support to women projects hence making their implementation difficult due to multitasking of women hence time overruns.

The major issues of women development were adopted by the world conference to review and appraise the achievement of the United Nations decade for women, which was held in Nairobi Kenya from 15 to 26 July 1985. They were endorsed by UN General Assembly (resolution 40/108)" on 13/12/1985 where they call for sexual equality covering the elimination of all forms of discrimination against women and to establish in every country, a high level governmental body to monitor and implement progress towards equality.

Women autonomy and power which captured the right of woman irrespective of marital status to buy, sell own and administer property and other resources independently among others have not according the quotation below totally improved the access to credit on women especially in the rural areas where commercial banks are rare and even where available accessibility of loans to women is still prejudiced. “It is clear from the literature reviewed that for a bank manager to endorse or reject an application for funding is determined as much by feelings and perception of the applicant, as the quality of business proposal as evidenced by the business plans. Many commentators have noted that women are not taken as seriously as men are (Kopper 1993). Indeed some, notably Cater and Conon (1992), have stated that this problem is so bad that the only real solution could be the provision of financial institutions solely for women with the women as the only applicants. Carl (2009) draws the same conclusion but fails short of suggesting the same radical solution as Carter and Conon.

This research sought to study in detail the key factors that influence women project implementation including, level of education and training, access to credit, management roles and cultural values and norms.

According to Anwan (1992), women are taken as vehicles for economic prosperity by their male counterparts and have added responsibility. The society often puts on them various roles inclusive of being wives. The time taken up by responsibilities and the emotional burden created by these dual role responsibilities often impacts on conduct of women as a barrier which can well inhibit implementation of projects that are income generating.

Table 1.1 Women’s Time Burden in Kenya

Gender	Average Daily Working Hours
Men	8
Women	14

From the above table it is evident that women are burdened with household tasks such as collecting firewood and pounding grain which is non remunerated work. According to Saint et al., (1994) women in Kenya are “time poor” due to their dual roles in the

household economy and the labour market as mother's at home and wives. Such dual roles do not give women adequate time to plan, manage and implement projects thus leading to dismal performance or even abandonment of these projects.

The financial world is so expansive that financial management influences almost all the organizations in the world economies, businesses, self-help groups, income generating projects and households. Strong financial management has ensured successful education in schools, prosperous economies, good upbringing in households and good performances in micro credit self helps groups and other projects. On the other hand poor financial management has broken many businesses, economies, households and micro credit self help groups.

According to Pandey (2000), financial management is an activity every organization including women income generating projects implementers should understand and practice effectively as it is about ensuring that funds are available when needed and that they are obtained and used in the most efficient and effective way to the benefit of an organization. Good financial management skills can help an organization to run better and ensure the best and most beneficial use of resources. This is important to a country's development because it gives assurance to citizen that their taxes are being used properly including establishing funds for women to help them start small and Medium Enterprise, Self Help Group and other income generating projects.

1.2 Statement of the Problem

According to UN Millennium Development Goal 3, (May 2000) on promotion of gender equality and empower women, target 3. A is to eliminate gender disparity in primary and secondary education, preferably by 2005, and in all levels of education not later than 2015. Poverty is a major barrier to education, especially among older girls. As a result, Women are largely relegated to more vulnerable forms of employment. Even in projects, women projects are poorly implemented resulting in low success rate. The fact that education is a fundamental strategy for human resource development makes it a prerequisite for women engaging in income generating projects.

Country studies have shown that gender inequality in education lead to a reduction in economic growth, (Yamarik et al 2003). Such inequalities also lead to higher fertility,

higher child mortality, higher levels of under nutrition and lower educational investments (Klasen 2006). In addition, women often have fewer opportunities than men to gain access to credit for various reasons including lack of collateral (Macharia et al 1998). Sokomani (2006) points out that lack of sound financial management practices in the public service provides fertile ground for competition. The other factors that affect women in the implementation of their projects according to Zoe (2006), are differences in language, religions, philosophies, or ethical/ moral differences which can impair or ruin a project.

According to Anwan, (1992), women are taken as vehicles for economic prosperity by their male counterparts and have added responsibilities. Women are burdened with household tasks such as collecting firewood and providing grain which are non remunerated work. According to Sait et al (1994), women in Kenya are time poor due to their dual roles in the house hold economy and the labour markets, as mothers at home and wives. Such dual roles do not allow women adequate time to plan, manage, and implement projects. This brings about the need to do more study on factors that influence women income generating projects. The study sought to assess to what extent level of education, access to credit, role of management and cultural values and norms affected implementation of women projects in Nyeri County, specifically Kieni east District where the study was carried out.

1.3 Purpose of the Study

The main purpose of this study was to determine the factors that influence implementation of women income generating projects in Kenya with special reference to Nyeri County, specifically Kieni East District.

1.4 Research Objectives

The study was guided by the following research objectives;

- i. To evaluate the extent to which level of education and Training influence implementation of women income generating projects in Kieni East.
- ii. To find the influence of access to credit on implementation of women income generating projects in Kieni East.

- iii. To examine the role of management in implementation of women income generating projects in Kieni East.
- iv. To establish the influence of cultural values and norms on implementation of women projects in Kieni East.

1.5 Research Questions

The study sought to answer the following research questions.

- i. To what extent does level of education and training influence implementation of women income generating projects in Kieni East District?
- ii. How does access to credit influence implementation of women income generating projects?
- iii. What roles does management play in implementation of women income generating projects?
- iv. What are the effects of cultural values and norms on the implementation of women income generating projects?

1.6 Significance of the Study

The findings of the intended study will be useful to policy makers who are meant to protect and support local projects. They will be useful to income generating projects that have operational difficulties because it may reveal some problems and possible solutions to management of such projects new investors who might invest in similar projects and researchers who might use the findings as a basis for further research. The financial management will help them in planning their income generating projects. The youth may also adopt the findings of the study to successfully implement their projects. This will consequently help in the eradication of poverty. It will also open suggestions for further studies.

1.7 Delimitation of the Study

This research project covered Kieni East District of Nyeri County. The study targeted women income generating self help group projects. The respondents, who were members of these projects as at the time of the study were aged between 18 and 60 years. The study covered duration of eight (8) months, from December 2010 to July 2011.

1.8 Limitations of the Study

Time and financial resources were constraints the researcher encountered when carrying out research. Since the researcher was a full time employee of the government and getting permission to administer the questionnaires to the respondents and carry out face to face interview was a problem. Some of the respondents were also unwilling to give information that they felt was pertinent. However the researcher overcame this by assuring the respondents that the research findings would be solely used for the study purposes only. In addition the researcher made a budget that was within his means and applied for permission from work.

1.9 Assumption of the Study

The researcher assumed that the respondents selected for study would cooperate during collection of the necessary information or data. It was also assumed that the respondents would respond to the questions correctly and truthfully. The study assumed that majority of women groups in Kieni East were registered and that those in the register were actually operating. The study assumed that data collection instruments had validity and that they would measure the desired constructs.

1.10 Definition of Significant Terms

Income generating projects –	Any activity a group engages in to make income for example dairy cattle, tree nursery.
Micro credit Self Help Group –	A group of people who pool their savings in a fund from which they borrow small amounts of money on short term basis
Participatory management -	A type of management that involves all Stakeholders
Implementation –	The actual completion, execution, accomplishment, realization, achievement, discharge or performance of a project
Gender Equality -	Absence of gender discrimination
Gender -	The social construction of female and male identity.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter discusses literature related to factors influencing implementation of women projects not only in Kenya but the whole world giving special consideration to Kiambu District of Nyeri County which is the area where the research was carried out. The literature also highlights the marginalization of women in access to credit to support or start their projects. Different topics are covered in support of the researcher under study.

2.1 Overview of Women Project Implementation Concept

In Kenya, over 80% of women live in the rural areas where the majority are engaged in the farming of food and cash crops, livestock keeping and in agro-based income generating activities. In many areas of the country, male migration to urban areas and large -scale farms in search of paid employment has left women in charge of the management of small scale farming activities. It is estimated that women constitute over 70% of all employees with no security tenure and no employment benefits such as housing, medical scheme or pension. Their wages are low and uncertain, and particularly those heading households, are classified as being among the poorest of the poor (Sessional paper No. 5 of 2005 on Gender equality and development)

2.1.1 Policies and Programmes for Poverty Alleviation

The long term goal of Poverty Reduction Strategy Paper 11 (2007 -2011) is to eradicate poverty by significantly increasing national income through sustained economic growth and reducing income and non-income inequalities through specific poverty reduction priority interventions. It also aims at “empowering local communities and women to influence and share control over priority setting, resource allocation and implementation towards achieving the poverty reduction strategy policy (PRSP) goals and objectives. “ Gender mainstreaming is one of the components of Pillar 5 of the PRSP.

The Government recently developed a poverty Reduction and Growth Strategy (PRGS) for 2007 -2011 that merged the Millennium Development Goals (MDGs) with Medium Term Economic Framework (MTEF), 2007-2011). The new strategy seeks to accelerate economic growth and reduce poverty. Funds from the highly indebted Poor country Initiative (HIPC) from which the country benefited in 2004 and 2008 went directly to soft loans and subventions for women's groups, training of farmers and provision of water facilities for communities. The social and economic gains derived from women's access to savings and credit has clearly impacted on the quality of their lives and that of their families as it has promoted entrepreneurial development through investment in on and off farm activities as well as education of their children among other things.

The Participatory Poverty Assessments (PPAs), the Multiple Indicator Cluster Surveys (MICS) and the Core Welfare indicator Survey has greatly contributed to a greater understanding of the quantitative and qualitative dimensions of poverty. This has resulted in pro-poor policies, budgeting and programming which has translated into a reduction of poverty from 61% in 2003 to 58% in 2008.

2.2 Major Factors Affecting Implementation of Projects and Outcomes

There are factors outside the control of government or implementing agency: The three key factors that affects project implementations are political insurgency that negatively are noted in a study in selected districts in Northwestern Uganda another factor noted in the above study was closure of Banks thus affecting commitments letters of credit and performance guidelines which were to be redone.

Another factor that adversely affects project implementation especially in the third world is the undertaking of various public sector reforms most notably the decentralization which aim to distribute the administrative functions and powers of (a Central Authority) among several local authorities. Policy changes were to affect project implementation in districts with low capacity particularly the newly created ones thirdly the irregular and in adequate release of funds to District Accounts significantly slowed District Activities though this was partly addressed by increasing the level of the project special account the

long accountability cycle (over 3 month) improved the ability of various implementers (Districts, NGOs and CBOs) to provide timely to ensure that the project special account was adequately replenished, being a useful lesson in this context to projects working with decentralized and Community Based Organizations. This is also commonly the case in some parts of the world especially the third world where many such changes are taking place. A good example is the case of Kenya which is currently implementing the new constitution.

According to international journal of technology management which looks at failure and success in special consultation to process based change, quotes failure as more common than success in the implementation and looks at some reasons for failure drawn from implementation projects at International Business Machine product support services. The product Support service is primarily responsible for the maintenance of hardware and software and the selling of services associated with them. The research project focuses on process changes currently taking place within the division. The researchers were able to participate in process change projects and were able to use an approach based on action research. These case studies of process based change were carried out. The first case study investigated the processes in the International Business Machines (IBM), Customer Support Centre's. The second case study was a project to redesign service development processes. The third case study was about implementing a team working culture across Product Support Services. In each of the three projects, there was a substantial analysis phase followed by disappointing results.

The journal further asserts that one important factor was found to be organizational culture. The culture was often described as very "solutioning" based, where little time is spent on taking a "holistic" view or thoroughly examining the problem. The culture has also been described as "macho" where fixing a problem as quickly as possible is given the most credibility. Other factors which inhibited implementation included failures in project planning and management. There are also failures in process analysis, where departmental and functional boundaries restrict the work. There were several findings concerned with various human factors, such as failure to support user participation, team

working and a lack of senior management commitment. Six problem themes arise. These are project planning and management, organizational culture, senior management commitment, analysis of problem situation, user involvement and human factors. The research project is currently testing these six elements in a framework to improve the implementation of process based change. This paper results from work done on a collaborative research project involving IBM Product Support and Services (PSS) and the University of Plymouth between September 1995 and January 1998.

Thirdly the irregular and inadequate release of funds to Districts Accounts significantly slowed district activities. Though this was partly addressed by increasing the level of the project Special Account the long accountability cycle (over 3 months) hampered the ability of various implementers (Districts, NGO and CBOs) to provide timely accountability to ensure that the Project Special Account was adequately replenished. A useful lesson in this context is that projects working with decentralized and community – based organizations require measures of accountability that respond better to local capacity and that stimulate an appropriate focus on outcomes instead of inputs. Such measures of accountability should be identified and agreed upon by the Bank and the Borrower during the design of operations.

2.3 Effects of Access to Credit on Project Implementation

Access to finance is a key issue for women. Accessing credit particularly for starting an enterprise or project is one of the major constraints faced by women. Women often have fewer opportunities than men to gain access to credit for various reasons including lack of collateral as various men are not ready to accept household assets as collateral and negative attitude to women loan applicants by loan officers (Macharia and Wanjiru, 1998). Lack of start up capital, lack of awareness of existing credit schemes, high interest rates and lengthy and vigorous proceedings for loan application among others are also hurdles that women have to go through.

Although more than a quarter of households in Kenya are women only five percent of the women own land in their own name (Feldman 1984) owning title deeds as collateral to finance expansion is still a hurdle for most women given that property is not usually

registered in women (Karanja 1996). Accessibility to initial capital even when available also is a major hurdle as micro finance institutions (MFI'S) and commercial Bank choose where they locate thus excluding entrepreneurs and project initiators in remote regions.

Credit conditions when forming a group, paying membership fees, group registration fees and joining plans result in delays in accessing initial capital thereby worsening the women's household financial burden (Stevenson and St Onge 2005, Ahlaet al 2002). Sometimes credit may be available for women through several schemes but there are bottlenecks and gaps of these schemes such that a client approaching one institution is sometimes not made aware of the best option for their requirements (Vishwamathan 2001).

According to Chairman (1998), the high transaction costs, the rigid of collateral requirements and heavy paper work are further impediments to women credit seekers as is also the level of education in access, to training. Access to productive resources including credit has been identified as a means of getting women out of the poverty trap. The Social Development Fund (SDF) has greatly facilitated women's access to micro-credit by disbursing funds totaling 90 million dalasis (about US \$ 3.4 million) to Intermediary Micro Finance Institutions (IMFI) consisting of NGOs and CBOs who are registered with the Central Bank of the Gambia. The Gambia Women's Finance Association, (GAWFA), the National Association of Credit Unions of The Gambia (NACCUG), and the VISACAs have emerged as key players in the field of micro credit. CSIP support women groups with credit facility through the SDF from 2007 to 2008.

Most of their clients are the rural poor, and 70% of these are women with about 90% of the lending going to women owned small enterprises. The repayment rates for microfinance loans have been in the range of 80% to 90% and in the case of CSIP 65.3% of indicating that loans to small borrowers with little collateral assets can still be successfully managed with the right institutional setting. Capacity building activities are provided to enhance service delivery.

According to Grace Beavel book a common trait exhibited by many proprietors is to maintain full control of their operation perhaps to the detriment of business or project development and optimum profitability. This behaviour of equity aversion (Hatchinson 1995) has its roots in the reluctance to delegate or relinquish control as a condition of growth capital and is widely reported in small human research (lacey and green 1989) quote the following which can well be used in women projects implementation. This definitely is one of the factors among others that lead to stagnation of women projects as they will not truly try to source addition capital especially is loans or credit and hence stagnation in a particular phase during implementation.

2.4 Effects of Environmental Factors on Project Implementation

Environmental factors include the following;

Legal /political: Is the country in which the project is being implemented politically stable? What kind of government controls are imposed on projects? Do government officials have to be “compensated” to win their approval? Often a situation in third world countries “Bribery” in the western connotation of the word is also common in China. What are the ecological laws –how will hazardous material be handled –what are the pollution standards? What is the crime rate of the country? Are there threats from extremists or terrorist groups? This could be an issue if, say, an American company were to implement a project in Libya or Afghanistan.

Geography/ Climate: Implementing a construction project in the jungles of S. America could be a grueling task for all project participants. The Panama Canal was a good example of a project that demonstrated the difficulties of working in adverse conditions. Indeed, many individuals become ill or lost their lives due to exhaustion or malaria. Today, projects implemented in harsh geographies or climates entail high cost and complex planning. Geographical conditions can have an indirect impact on project members. Imagine working in Alaska during the summer: a time when there is 20hours of daylight. A “southerner” not used to these conditions may find it difficult to sleep well –this could impact the project as loss of sleep may affect performance. **Economic:** In the country in which the project is being implemented, what is the GDP? Is the economy

faltering? If so, there may be fewer sources of capital funding. Other factors such as balance of payments, currency fluctuations, exchange rate, hyperinflation, and population growth, education level of the workforce and market size can influence project choices and operations. The hyperinflation of the late 1990's in SE Asia is an example of a time not good for foreign project investment. However, China is ripe for projects as their economy is growing at a steady rate, partially due to an educated workforce. India, although a third-world country, holds a surplus of skilled, low-wage workers. Especially attractive to Western interests are its ever-growing share of computer programmers. Microsoft implements many programming projects in India to capitalize on the low-wage factor.

Infrastructure: can the country provide the required services to complete the project?. For example, a heavy-industry project needs a great deal of electrical power and a good transportation system (to provide a steady, reliable source of raw materials). Telecommunications or software projects need dependable telecommunication networks. Others "indirect" infrastructure items may be schools for project team members' children to attend.

2.5 Report on Implementation of Women Projects in Various Countries

This report has been prepared as part of an Irish-Aid Funded Partnership Programme which, between 2002-2004 worked to promote women's entrepreneurship and gender equality (WEDGE) in Ethiopia, United Republic of Tanzania and Zambia. The second phase of (2005-2008) WEDGE expanded geographically to include Kenya and Uganda and technically to mainstream women with disabilities in WEDGE activities (DEWD)

The report combines the expertise of the ILO's Small Enterprise Programme (SEED) and the skills entrepreneurs (with and without disabilities) so as to accurately inform strategic interventions in improving advocacy and support services. Consequently, considerable attention is given to identifying the characteristics, features, aspirations.

This report contributes to the existing body of knowledge on the afore-mentioned aspects relating to enterprise development in Kenya; it also contributes to the ILO's Decent work Agenda, as well as contributing to the ILO's follow up to the Ouagadougou Summit on

Employment and Poverty Alleviation in Africa. The emphasis on women's entrepreneurship development is also highly relevant to the implementation of the Kenyan Small and Medium Enterprises Act and the upcoming review of the poverty Reduction Strategy paper.

Based on the secondary research, major questions emerged to guide the field research: What are the key factors (for example: economic, social-cultural, legal and regulatory, political, educational and psychological) that affect women with and without disabilities, in small enterprises in the Kenyan context? To what extent have the services of BDS providers been accessible, relevant, effective and efficient in relation to the needs of women entrepreneurs? And what interventions are required to effectively assist women entrepreneurs in particular women entrepreneurs with disabilities in developing and growing their business.

The trend in employing creation by the MSE, as sector, as expected, has been upward. The Economic survey of 2005 estimated that 7.8 million people were employed in 2004, an increase of 6.5 per cent from the 7.3 million in 2003. The informal sector continued to provide the bulk of additional jobs (GOK).

Table 2.1: Recorded employment in the informal sector in MSEs: June 2000-2004

Year	Wage employees	Self-employed and unpaid workers	Estimated family informal sector	Total
2000	1,695.4	65.3	4,191.1	5,951.8
2001	1,677.1	65.4	4,667.3	6,409.8
2002	1,699.7	65.5	5,101.6	6,866.8
2003	1,727.3	65.7	5,532.7	7,325.7
2004	1,763.7	65.8	5,970.6	7,800.1

The data above shows the need for women development economically through income generating projects which is employment the informed sector and hence need for successful implementation.

2.6 Impact of financial planning on Project Implementation

The term financial refers to both the organizational process of creating and maintaining a plan and the psychological process of Thinking about the activities required to create a desired goal on some scale (Schoonovers 2010).

According to massive (2006) the demand for careful planning has made financial management a key activity in organizations in general. However, despite careful planning in many organizations implementation of the plans is always faced with various challenges this being one of the reasons there is little impact of planning on the performances of organizations, planning is the process of accomplishing purpose a blue print of business growth and a road map of development. According to (Schoonovers 2010) planning is the setting of goals on the basis of objectives and keeping view of the resources.

A plan can be long range or short range, intermediate range or short range where one seeks external support, a plan is most important document and key to growth ((Schoonover et al 2010. It's important to, lay a plan or a budget for of money received (Kiongora 2009). However, it's doubtful whether women projects in Kieni East District observe the necessary financial management policies. It is therefore the reason why it is necessary to investigate the financial management practices especially the role of management in women project implementation.

According to (Schoonover et al 2010) a plan can play a vital role in helping to avoid mistakes or recognize hidden opportunities. A financial plan (Connell 2008) all projects including women income generating projects and SHGs should prepare plans for the future so that each member can collectively work for the achievement of the projects and SHGs.

Table 2.2 Gendered population of Kieni East District

District	Female	Male	Total
Kieni East	43,066	45,386	88,452

Source central Bureau of statistics (2007)

2.7 Level of Education for Women and Implementation of Projects

According to section 44 of the Beijing platform for Action (in United Nations 1966:33-34) the government, the international community, the civil society including non-governmental institutions and the private sector are all called upon to take strategic actions in various critical areas of concern. These areas include the persistent and increasing burden of poverty on women as well as inequalities and inadequacies and unequal access to education and training just to quote a few.

However, important to recognize that national policies on women do not translate automatically into equitable gains as shown by the example in china despite the laws that are supposed to take place women and men on equal terms men are still given priority for education many families believe that educating a male is better investment than educating girls and women especially in rural areas.

Not surprisingly 80% percent of school dropouts are girls as its costly and time consuming for their parents to transport them to school. The ongoing discrimination against girls results in higher percentage of female illiteracy (91.7 percent) than male illiteracy (8.3 percent). Better educational opportunities which include equal access to education and training, efforts to have more girls study subjects usually selected by boys and vice versa in order to desegregate curricular efforts to ensure girls do not dropout of school and provision of adult education for women's development in the 'Nairobi' forward-looking strategies for advancement-of women that were adopted by the world conference to review and Appraise the achievements of the United Nations Decade for women which was held in Nairobi Kenya from 15th to 26th July 1985. They were endorsed by the UN General Assembly (resolution 40/108) on 13th December 1985.

Gaining relevant skills and knowledge can also be more difficulty for woman since they frequently have double work burden and child care responsibilities thus making them are less able than men to attend to formal and informal trainings (Frimegan 2000).

Mucormick (2001), states that on average women Entrepreneurs are less educated than their male counterparts and twice as likely as men to be illiterate due to institutional and cultural factors.

2.8 Summary

The literature reviewed showed that despite the government commitment in reducing gender disparity which mostly affect women as the marginalized in terms of poverty level, access to education as outlined in the government vision 2030 of achieving Universal Primary Education for all. This is mainly due to many challenges that act as road block and thus the girls are still marginalized (Ministry of Education Science and Technology 2004). Access to credit is another area where equity has not been achieved despite the growth in the economy (Ministry of Finance 2009). The women projects implementation still suffers a setback due to that aforesaid factors which the research now focuses on the factors that affect implementation of income generating women projects in Kieni East, Nyeri County, Kenya.

2.9 Conceptual Framework

Figure 1 is a graphical representation of the factors affecting implementation of women income generating project.

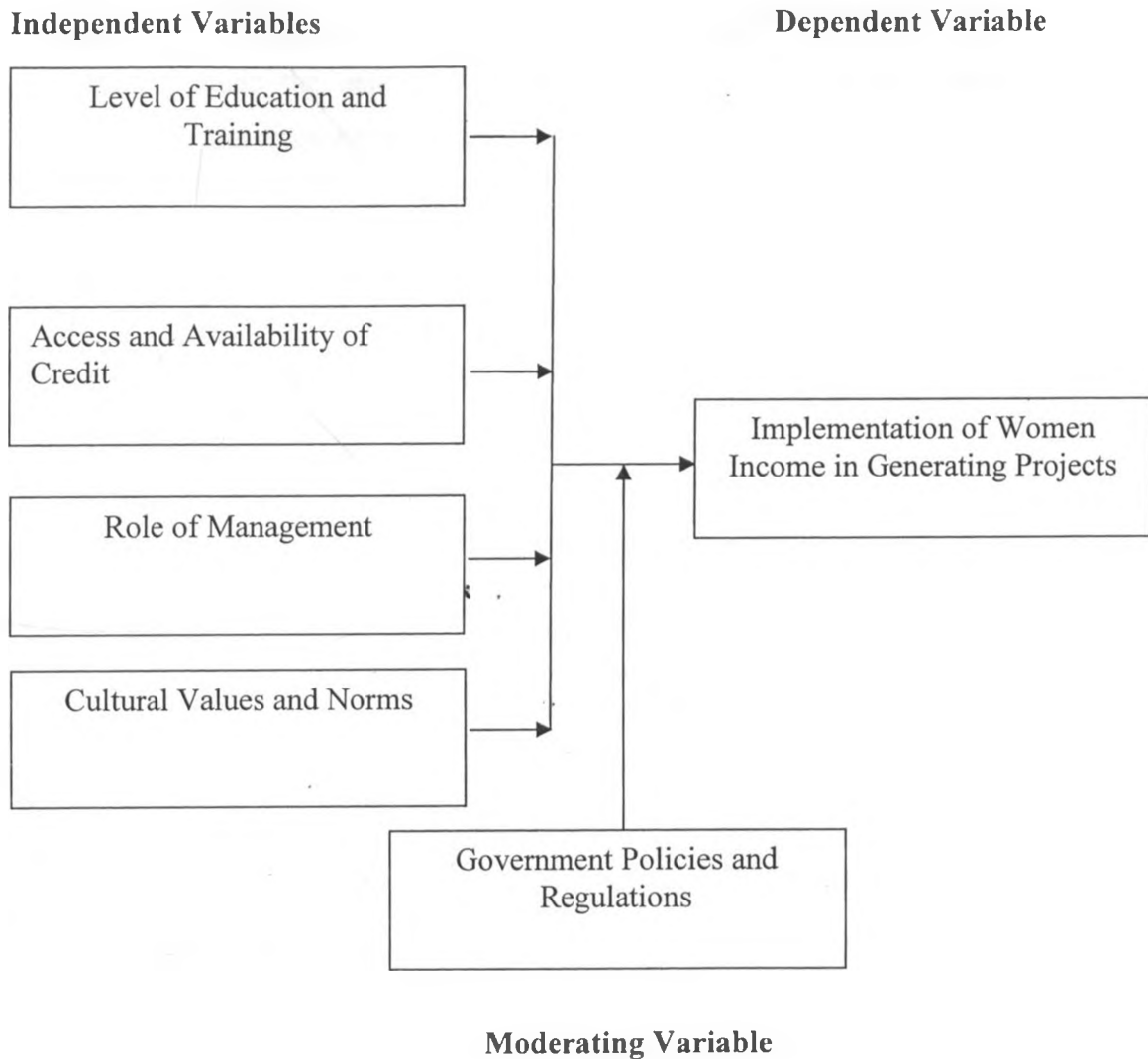


Fig 1 Conceptual Framework

The main objective of the study was to find out the factors affecting the implementation of women projects on Kenya. The research adopted the conceptual framework illustrated in fig (1). The dependent variable identified was the implementation of women income generating projects which varies due to the effect of various factors. The structural model indicates that availability and accessibility of financial and credit facilities and social

cultural factors as well as level of education of women and access to lay a very role in influencing the implementation of women income generating projects in Kieni East District, Nyeri County Kenya. Equally important are the moderating variables and extraneous variables which directly or indirectly influence the dependent and independent variables. These include the government polices and regulations and the antecedent influences, which include the nature of women implementers in terms of attitudes aspiration risk taking, and discrimination method.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter focused on the research design which the study adopted, the target population, the sample and sampling procedures used and the research instrument that were applied. It also focused on data collection procedures and methods of data analysis.

3.2 Research Design

The research design that was used was descriptive survey design to investigate the factors that influence implementation of women income generating projects. This type of design was appropriate for gathering information, summarizing, presenting and interpreting it for the purpose of classification (Orodho and Njeru 2004), the descriptive design was one of the most commonly used methods for descriptive research in behavioral science. The method was thought to be appropriate for the study because it assisted the researcher to produce statistical information on factors that influence implementation of women income generating projects.

3.3 Target Population

The study population consisted of all the registered women micro-credit self help groups projects registered by the ministry of Gender and youth Affairs as at 28th Feb. 2011 in Kieni East district Nyeri County. There was a total of 103 women income generating projects in Kieni East District. The projects were distributed in the entire district comprising of Narumoro, Gakawa, Thegu, Kiamathaga, Kamburaini, Lusoi, Chaka, Kabaru, Kimahuri and Murichu locations. The information was as shown in table 3.1.

Table 3.1 Target Population

Location	No. of Women Groups
Narumoro	10
Kamburaini	11
Lusoi	9
Thegu	10
Gakawa	12
Kiamathaga	9
Chaka	10
Kimahuri	12
Murichu	9
Kabaru	11
Total	103

Source; Ministry of Gender and Children Affairs Department of Gender and Social Services

3.4 Sample Size and Sampling Procedure

The study used purposive sampling as well as random sampling; purposive sampling is a technique that allows the researcher to use cases that have the required information with respect to the objectives of the study (Mugenda 2003). The research selected 5 locations from the 10 locations, whose members were contacted for the data collection. According to Mugenda and Mugenda (2003) a 10% sample of the population is adequate for social studies. The groups were selected on the basis that they were income generating. From each group, respondents were selected to come up with a total of fifty respondents. This information is shown in the Table 3.2.

Table 3.2 Sample Population

Location	Members	Chairpersons	Secretary	Treasurers	No. of Respondents
Narumoro	6	2	2	2	12
Thegu	4	2	2	2	10
Gakawa	2	2	2	2	8
Kiamathaga	4	2	2	2	10
Kabaru	4	2	2	2	10
Total	20	10	10	10	50

3.5 Data Collection Procedure

To get appropriate information on factors influencing implementation of women project in Kieni East District. The study used questionnaire to gather information from the group officials namely chair, secretary, Treasurer and group members are the target respondents. The officials were expected to provide the information required. The researcher used close ended as well as open ended questions to allow appropriate flexibility of the respondent as well as restrict them in some cases. The questionnaire was suitable for extensive inquiries covering a wide area and was also economical in terms of time money and man power. It's also an appropriate method of collecting primary data as one can distribute a large number of questionnaires to many respondents who can then be left on their own to fill them.

3.6 Research Instruments

Both primary and secondary data was collected where by primary data was collected through the questionnaires whereas secondary data was collected from reference books, journals, magazine and the internet.

3.7 Reliability and Validity

Reliability

Reliability of an instrument concerns the degree to which a particular measuring procedure gives similar results over a number of repeated trials (Orodho, 2004). Validity

on the other hand is concerned with establishing whether the questionnaire content is measuring what it is supposed to measure. For reliability, a pilot testing of the research instruments was done that ensured that they tested the relevant variables. The researcher conducted a pilot test in Kieni West district which is an ASAI area similar to Kieni East District. The pilot test was carried out in 2 groups with similar characteristics to those that were sampled. Test retest method was used in which the same test was given to the same people after a period of two weeks. The results of the two tests were compared and they showed stability and consistency of data collected, (Orodho, 2004).

Validity

For validity purposes, the variables and data collection instruments to be used were checked by experts who were mainly the supervisors to ensure that they were in line with the objectives. This was to ensure that they were valid for the purpose intended.

3.8 Data Analysis and Presentation

The collected data was analyzed using descriptive statistics. The raw data collected was first pre-processed. This included editing of data to detect errors and omissions and correct where possible, which involved a careful scrutiny of the completed questionnaires to ensure that the data is accurate consent with other facts gathered and uniformly entered. The researcher then coded the data for efficiency. The results were classified on the basis of factors and attribute. After the raw data was assembled it was tabulated inform of statistical tables in order to allow further analysis.

Further analysis included qualitative data that was organized in themes, categories and patterns obtained in the study, while qualitative data was organized in tables. Regression analysis was used to show the correlation between the independent and the dependent variables. Coefficient of correlation was calculated to show the extent to which the educational level, access to credit, roles of management and cultural values and norms influence the implementation of women income generating projects.

Table 3.3 Operational definition of variables

Objectives	Types of variables	Indicators	Measure	Level of scale
To establish the effect of level of education and training on implementation of women projects	Knowledge skills	Qualification of the women project implementing	Grades of the women implementing Projects	Ratio
	Training	Seminars and Workshops attended	Technical skills acquired	Nominal
To find out how the accessibility and availability of credit services influence implementation of women project in Kieni East District Nyeri County	Availability and accessibility to credit facilities	Loan borrowing Level of financial forecast	Amount of loans borrowed Allowing of woman to borrow loans	Ratio ordinal ratio
	Financial Services			
To determine the effect of roles of management in implementation of projects in Kieni East District Nyeri County	Leadership managerial roles in implementation of women projects	Level of accuracy of implementation of financial budgets	Level of management Availability of financial plans Achievement of financial targets	Nominal

To find out how social cultural factors affect implementation of women projects	Social Cultural factor dependent on implementation of projects of women implementers background	Discrimination against women	Level of discrimination	Nominal
		Willingness to take risks	Level of risk taking	Ordinal

3.9 Summary of Chapter Three

This chapter highlights that the study adopted a descriptive survey research design to access and investigate the factors affecting implementation of women projects in Kiari East District, Nyeri County, Kenya. Questionnaires were used as the instruments of data collection which were pre- tested to check its validity and reliability. The raw data collected was processed and then analyzed by use of statistical methods.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND INTERPRETATION OF FINDINGS

4.1. Introduction

This chapter presents the findings obtained from a sample of women income generating projects in Kieni East District. The section provides data analysis and presentations of research findings.

4.2. General Information on Women Income Generating Projects in Kieni East District

4.2.1 Response Rate

A total of fifty questionnaires were distributed to the selected Women income generating projects at the Kieni East District. Table 4.1 shows this information.

Table 4.1 Response Rate

Response	No. of questionnaires	Percentage
Returned	40	80
Not returned	10	20
Total	50	100

Out of 50 questionnaires distributed, 80% of the respondents returned dully filled questionnaires. This gave a good response rate which was used for data analysis.

4.2.3 Marital Status

The research went further to establish the marital status of the respondents. On the marital status of the respondents, twenty two of them were married and eighteen out of forty were unmarried the information gathered is shown in table 4.2.

Table 4.2 Marital Status of the Respondents

Marital Status	No. of Respondents	Percentage
Married	22	55
Single	18	45
Total	40	100

The research found out that 55% of the respondents were married and 45% were single. This indicated that the majority of women who joined the income generating self-help groups or projects were married. This is attributed by the fact the married women have wider family obligations and therefore they join income generating projects for financial support.

4.2.4 Age of Respondents

The research sought to establish the age of respondents of the women income generating projects in Kieni East District. Table 4.3 shows this information.

Table 4.3 Age of Respondents

Age Bracket	No. of respondents	Percentage
Less than 25 years	4	10
26-35 years	6	15
36-45 years	3	7.5
46-55years	22	55
Above 55 years	5	12.5
Total	40	100

The research found out that 10% of the respondents were age below 25 years, 15% between 26 and 35 years, 7.5% between 36 and 45 years, 55% between 46 and 55 years and 12.5% were above. This indicated that majority of the respondents were between 46 and 55 years old.

4.2.1 Positions Held by Respondents

The research sought to establish the positions held by respondents in their respective income generating projects in Kieni East District. The table 4.4 shows the positions held.

Table 4.4 Positions held

POSITION	NO. of Respondents	Percentage
Chairpersons	6	15
Secretaries	9	22.5
Treasurers	8	20
Members	17	42.5
Total	40	100

The research revealed that 15% of the respondents were chairpersons, 22.5% were secretaries, 20% were treasurers and 42.5% were members. This indicates that majority of the respondents were members of the women income generating projects in Kieni East District. This showed that the members responded well to the questions given and it is an indication of the interest of their group or projects.

4.3 Effects of Education and Training on Project Implementation.

The research sought to establish the respondents' ratings of education and training of women. To do this it attempted to establish the ratings of education and training on implementation of women income generating projects. Table 4.5 presents this information.

Table 4.5 Ratings of Education and Training

Ratings	No. of respondents	Percentage
Excellent	10	25
Good	21	52.5
Average	8	20
Poor	1	2.5
Very poor	0	0
Total	40	100

The research found out that 25% of the respondents rated education and training of women in income generating projects to be excellent 52.2% felt that it was average and 2.5% indicated that it was poor; none of the respondents rated it to be very poor. This indicated that majority of the respondents felt that education and training in women income generating projects was good. The research went further to establish the respondents' ratings of the relevance of the education and training. Their ratings on the relevance of education and training are tabulated on table 4.6.

Table 4.6 Respondents Ratings of the Relevance of Education and Training

Ratings	No. of respondents	Percentage
Very relevant	7	17.5
Relevant	31	77.5
Moderately relevant	1	2.5
Irrelevant	1	2.5
Very irrelevant	0	0
Total	40	100

The research established that 17.5% of the respondents indicated that education and training was very relevant 77.5% felt that education and training was relevant, 2.5% moderately relevant and 2.5% irrelevant. This show that majority of the respondents indicated that education and training was relevant. The research went ahead to establish

how education and training affect project implementation. Table 4.7 presents this information.

Table 4.7 Effects of Education and Training on Project Implementation

Extent	No. of respondents	Percentage
Very Greatly	9	22.5
Greatly	20	50
Moderately	5	12.5
Slightly	4	10
No effect	2	5
Total	40	100

The research found out that 22.5% of the respondents indicated that education and training affected project implementation very greatly, 50% greatly 12.5% moderately 10% slightly and 5% indicate it had no effect on project implementation. This shows that majority of the respondents felt that education and training affects project implementation greatly.

The research went further to establish how education and training of the affected their efficiency or ability to operate at minimum costs. This information is shown in table 4.8.

Table 4.8 Effects of Education and Training on Project Implementation Efficiency.

Ratings	No. of respondents	Percentage
Very greatly	11	27.5
Greatly	13	32.5
Moderately	10	25
Slightly	3	7.5
No effect	3	7.5
Total	40	100

The above information is presented by the table below

The research found out that 27.5% of the respondents indicated that education and training affected their efficiency in the project implementation very greatly 32.5% greatly 25% moderately 7.5% slightly and 7.5% indicated that it had no effect on their efficiency in project implementation.

The research attempted to establish the relationship between the respondents' ratings of education and training and the overall project implementation. To do this it attempted to establish the respondents mean ratings of the effect of education and training on project implementation. This information is presented on table 4.9.

Table 4. 9 Mean Rating of Education and Training

Effects of education and training on project implementation	Ability to Implement Project	Level of Implementation efficiency	of Required Implementation skills	Mean effect on project implementation
Very greatly	22.5	27.5	20	23.33
Greatly	50	32.5	30	37.5
Moderate	12.5	25	25	15.62
Slightly	10	7.5	2.5	6.66
No effect	5	7.5	2.5	5

The research further tried to establish the level of correlation between the independent variable (education and training) and dependent variable (project implementation) the information is shown in table 4.10.

Table 4.10 Level of Correlation

Ratings of level of education and training	(X) %	Effects on project implementation	(Y) %
Excellent	25	Very greatly	23.33
Good	52.5	Greatly	37.50
Average	20	Moderately	15.62
Poor	2.5	Slightly	6.66
Very poor	0	Insignificant	5

Mean (X) = 20

Mean (Y) = 17.22

Variance (X) = 357.21

Variance (Y) = 202.9

Standards Deviation (X) = 18.9

Standards Deviation (Y) = 11.92

Correlation (r) = 0.99

Significance level at 0.05 (2 tailed)

The research established that there is a very strong positive correlation ($r = 0.992$) between the ratings of access to education and training. This indicates that the access to Credit highly affects the way these women implemented income generating projects. The research established that there is a very strong positive correlation between education and training and overall project implementation. This indicates that education and training covered in a given course will highly determine the level of their project implementation.

4.4 Effects of Access to Credit on Project Implementation

This research sought to establish how the respondents rated the access to credit for women projects. This information is shown in table 4.11.

Table 4.11 Ratings of Access to Credit

Ratings	No. of respondents	Percentages
Very adequate	6	15
Adequate	27	67.5
Moderate	4	10
inadequate	0	0
Very inadequate	3	7.5
Total	40	100

The research revealed that 5% of the respondents rated the access to Credit by women income generating projects to be very adequate, 67.5% indicated that it was adequate, 15% felt that it was inadequate and 7.5% indicated that it was unnecessarily long. This indicated that majority of the respondents felt that the access to Credit by women income generating projects was adequate.

The research went further to establish how the access to Credit by women income generating projects affects project implementations. This information is shown on table 4.12.

Table 4.12 Effects of access to Credit on Ability to Implement Projects

Ratings	No. of respondents	Percentages
Very greatly	6	15
Greatly	21	53
Moderately	9	22
Slightly	2	5
No effect	2	5
Total	40	100

The research found out that 15% of the respondents indicated that the access to Credit by Women income generating projects affected project implementations very greatly, 53% greatly 22.5% moderately 5% slightly and 5% indicated had no effect. This show that majority of the respondents felt that the access to Credit by women income generating

projects affected project implementations greatly. The research attempted to establish how the access to Credit affected their efficiency or cost effectiveness. The table 4.13 shows their ratings.

Table 4.13 Effects of Access to Credit on Project Implementation Efficiency

Ratings	No. of respondents	Percentage
Very greatly	18	45
Greatly	12	30
Moderately	6	15
Slightly	2	5
No effect	2	5
Total	40	100

The research found that 45% of the respondents indicated that the access to Credit affected their efficiency very greatly 30% greatly 15% moderately 5% slightly and 5% indicated that it had no effect.

The research went further to establish the relationship between the access to Credit by Women income generating projects and their overall project performance. To do this it attempted to establish the respondents mean ratings of the effect of access to Credit on project implementation performance. The table 4.14 shows the mean ratings.

Table 4.14 Mean Rating

Effects of access to Credit on project performance	Ability to implement projects (% no of respondents)	Implementation efficiency (% no of respondents)	Mean effect on project Implementation (% no of respondents)
Very greatly	15	45	30
Greatly	53	30	41.5
Moderate	22	15	18.5
Slightly	5	5	5
No effect	5	5	5

The research found out that 30% of the respondent asserted that access to credit, highly affected ability to implement projects, implementation efficiency and technical skills. 37% indicated that it greatly affected implementation while 20% indicated it affected moderately. 8.625% indicated that it had a slight effect while 6.785% indicated that it had no effect. This indicated that majority of the respondents were of the opinion that access to credit highly affects women income generating project implementation.

The level of correlation of rating of access to credit and effects on project implementation is shown on the table below (Table 4.15).

Table 4.15 Level of Correlation

Ratings of Access to Credit	(X) %	Effects on Project Implementation	(Y) %
Very adequate	15	Very greatly	30
Adequate	67.5	Greatly	41.5
Inadequate	10	Moderately	18.5
Very inadequate	0	Slightly	5
Unnecessarily long	7.5	No effect	5

Mean (X) = 20

Mean (Y) = 21.5

Variance (X) = 587.09

Variance (Y) = 202.9

Standards Deviation (X) = 24.23

Standards Deviation (Y) = 14.24

Correlation (r) = 0.853

Significance level at 0.05 (2 tailed)

The research established that there is a very strong positive correlation ($r = 0.853$) between the ratings of access to Credit by the Women income generating projects and how it affected the overall project implementation. This indicates that the access to Credit highly affects the way these women implemented income generating projects.

4.5 Effects of Role of Management on Project Implementation.

The research attempted to establish the role of management in project implementation.

Table 4.16 Ratings of Role of Management In Project Implementation

Ratings	No. of respondents	Percentage
Excellent	11	27.5
Good	23	57.5
Average	4	10
Poor	1	2.5
Very poor	1	2.5
Total	40	100

The research established that 27.5% of the respondents rated role of management in project implementation to be excellent, 57.5% to be good, 10% average, 2.5% poor and 2.5% to be very poor. This indicated that majority of the respondents felt that the roles on management in project implementation were good. The research went further to establish the respondent's ratings of the effects of the role of management on project implementation.

Table 4.17 Effects of Roles of Management On Project Implementation

Ratings	No. of respondents	Percentage
Very greatly	9	22.5
Greatly	20	50
Moderately	5	12.5
Slightly	4	10
No effect	2	5
Total	40	100

The research revealed that 22.5% of the respondents indicated that the managerial roles had a very great effect on project implementation, 50% greatly, 15% moderately, 7.5%

slightly and 2.5% indicated they had no effect. This indicated that majority of the respondents felt that the roles of management affected project implementation greatly.

The research went further to establish how the role of management affected efficiency in project implementation or the ability to minimize costs. The table 4.18 shows the effects of roles of management on efficient project implementation.

Table 4.18 Rating of effects of Role of Management on Project Implementation Efficiency

Ratings	No. of respondents	Percentage
Very greatly	12	30
Greatly	9	22.5
Moderately	11	27.5
Slightly	5	12.5
No effect	3	7.5
Total	40	100

The research found out that 30% of the respondents indicated that the role of management affect the efficiency in the project implementation very greatly 22.5% greatly 27.5% moderately 12.5% slightly and 7.5% indicates that it had no effect on the ability to minimize costs and wastages. This indicates that majority of the respondents were of the opinion that role of management highly affected the efficiency in project implementation. The research went further to establish how the role of management affected their project implementation skills. Table 4.19 shows the effects of role of management on project implementation skills.

Table 4.19 Effects of Role of Management on Technical Project Implementation Skills

Ratings	No. of respondents	Percentage
Very greatly	8	20
Greatly	11	27.5
Moderately	8	20
Slightly	7	17.5
No effect	6	15
Total	40	100

The research found out that 20% of the respondents indicated that the role of management affected their technical project implementation skills very greatly 27.5% greatly 20% moderately 17.5% slightly and 15% indicated that the role of management had no effect on their project implementation. This indicated that majority of the respondents felt that role of management affected technical project implementation skills. The research went further to establish the correlations between the respondent's ratings of the roles of management and their effects on overall project implementation. To do this it attempted to establish the respondents mean ratings of the role of management on project implementation.

The table below shows the mean ratings.

4.20 Mean Ratings

Effects of access to Credit on project implementation	Ability to Implement Project	Project Implementation efficiency	Technical Skills	Mean effect on project implementation
Very greatly	22.5	30	20	24.17
Greatly	50	22.5	27.5	33.33
Moderate	12.5	27.5	20	20
Slightly	10	12.5	17.5	13.33
No effect	5	7.5	15	9.17

The findings of the study shows that 26.25 % of the respondents indicated that access to credit very greatly affected project implementation, 25.75% indicated that it greatly affected, 20% indicated it affected moderately, 13.75% indicated it slightly affected and 7.5% indicated that it had no effect this indicated that majority of the respondents were of the opinion that access to credit affects project implementation.

The table 4.21 shows the level of correlation.

4.21 Level of Correlation

Ratings of level of education and training	(X) %	Effects on project implementation	(Y) %
Excellent	27.5	Very greatly	24.17
Good	57.5	Greatly	33.33
Average	10	Moderately	20
Poor	2.5	Slightly	13.33
Very poor	2.5	Insignificant	9.17

Mean (X) = 20

Mean (Y) = 20

Variance (X) = 432.64

Variance (Y) = 435

Standards Deviation (X) = 20.8

Standards Deviation (Y) = 20.85

Correlation (r) = 0.95

Significance level at 0.05 (2 tailed)

The research establish that there is a very strong positive correlation ($r=0.788$) between the role of management in project implementation and how they affect project implementation. This indicates that the roles of management influence the way they are likely to implement projects.

4.6. Effects of Cultural Values and Norms on Project Implementation.

The research sought to establish the ratings of importance of cultural values and norms. The table below shows the respondents' ratings to project implementation.

Table 4.22 Ratings of Importance of Cultural Values and Norms

Ratings	No. of respondents	Percentage
Very important	24	60
Important	12	30
Moderately important	1	2.5
unimportant	1	2.5
very unimportant	2	5
Total	40	100

The research established that 60% of the respondents rated the aspect of cultural values and norms to be very important, 30% to be important, 5% to be moderately important, 2.5% unimportant and 2.5. This shows that majority of the respondents felt that the factor of cultural values and norms was very important to project implementation.

The research tried to establish how the respondents rated the effect of cultural values and norms on ability to implement projects. Table 4.23 shows their ratings.

Table 4.23 Effect of Cultural Values And Norms On Ability To Implement Projects

Extent	No. of respondents	Percentage
Very greatly	7	17.5
Greatly	28	70
Moderately	2	5
Slightly	0	0
No effect	3	7.5
Total	40	100

The research found out that 17.5% of the respondents indicated that cultural values and norms affected the ability to implement projects very greatly 70% greatly 5% moderately

and 7.5% indicated that it had no effect on project implementation. This shows that majority of the respondents were of the opinion that cultural values and norms affect ability to implement projects. The research went further to establish how the cultural values and norms affected efficiency in the project implementation. This information in table 4.24.

Table 4.24 Effects of Cultural Values And Norms On Project Implementation Efficiency

Ratings	No. of respondents	Percentage
Very greatly	18	45
Greatly	14	35
Moderately	4	10
Slightly	2	5
No effect	2	5
Total	40	100

The research found out that 45% of the respondents indicated that the cultural values and norms affect the efficiency in project implementation very greatly 35% greatly 10% moderately 5% slightly and 5% indicated that the cultural values and norms had no effect on their efficiency or ability to minimize costs. The research went further to establish how the cultural values and norms affected their technical project implementation skills. Table 4.25 presents this information.

Table 4.25 Effects of Cultural Values and Norms on Technical Project Implementation Skills

Ratings	No. of respondents	Percentage
Very greatly	11	27.5
Greatly	9	22.5
Moderately	8	20
Slightly	6	15
No effect	6	15
Total	40	100

The research found out that 27.5% of the respondents indicated that the cultural values and norms affected their technical project implementation skill very greatly 22.5% greatly 20% moderately 15% slightly and 15% indicated that the cultural values and norms had no effect on their technical project implementation skills. This indicates that majority of the respondents felt that cultural values and norms affect technical project implementation skills. The research went further to get the mean rating for effects of cultural values and norms on project implementation. Table 4.26 indicates the findings.

Table 4.26 Mean Rating

Effects of Cultural Values and Norms	Ability to implement projects	Project Implementation Efficiency	Technical project implementation skills	Mean effect on project implementation
Very greatly	17.5	45	27.5	30
Greatly	70	35	22.5	42.5
Moderate	5	10	20	11.67
Slightly	0	5	15	6.67
No effect	7.5	5	15	9.17

The table 4.27 shows the level of correlation. On the ratings of cultural values and norms and effects on project implementation.

Table 4.27 Level of Correlation

Ratings of Cultural Values and Norms	(X) %	Effects on project implementation	(Y) %
Excellent	27.5	Very greatly	30
Good	57.5	Greatly	42.5
Average	10	Moderately	11.67
Poor	2.5	Slightly	6.67
Very poor	2.5	Insignificant	9.17

Mean (X) = 20

Mean (Y) = 21

Variance (X) = 434.72

Variance (Y) = 171.35

Standards Deviation (X) = 20.85

Standards Deviation (Y) = 13.09

Correlation (r) = 0.979

Significance level at 0.05 (2 tailed)

The table shows that there is a strong positive correlation ($r = 0.967$) between respondents ratings of the importance of the factor of cultural values and norms and its affects on their project implementation. This implies that the cultural values and norms play a crucial role in project implementation.

CHAPTER FIVE

SUMMARY OF FINDINGS, DISCUSSIONS, CONCLUSIONS AND RECOMMENDATIONS.

5.1 Introduction

This chapter presents a summary of findings obtained from the field in relation to, education and trainings, access to Credit, role of management and the cultural values and norms in relation to project implementation. The results are further discussed in relation to earlier findings. The conclusion and recommendation are as well presented.

5.2. Summary of Findings and Discussion

5.2.1 General Information of Respondents

The research found out that majority of the respondents were married. Only a very small percentage indicated that they were single. It was also established that majority of the respondents were holding the positions of secretaries and treasurers. Only a small percentage was holding the positions chairpersons.

The research question one sought to find out the extent to which the levels of education and training influence implementation of women income generating projects. Majority of the respondents rated education and training to be very good. Majority of the respondents indicated education and training to be relevant with no respondents' ratings it to be irrelevant. It was further found out that majority of the respondents indicated that education and training greatly affected project implementation. The smallest percentage of the respondents indicated that it had no effect on project implementations. The research established that majority of the respondents indicated that education and training affected project implementation efficiency greatly. The smallest percentage indicated that it had no effect on their efficiency. From the above it was established that there is a strong correlation between education and training and project implementation.

The second research question sought to find out how access to credit by women influence implementation of women income generating projects. The research found out that access to Credit by women income generating projects was rated to be adequate by majority of the respondents. None of the respondents rated it as inadequate and a very small percentage of 7.5% rated it as unnecessary. The research also established that majority of

the respondents felt that access to Credits affected project implementation. A very small percentage of the respondents felt that the access to Credit had no effect on ability to implement projects.

The research found out that majority of the respondents felt that access to Credit affected their project implementation efficiency very greatly while the smallest percentage indicated that it had no effect on their efficiency. Majority of the respondents felt that the access to Credit affected their technical project implementation skills greatly and the smallest percentage felt that it had no effect on their technical project implementation skills. From the above it was established that there is a very strong correlation between the access to Credit and project implementation.

The third research question sought to find out the roles that management plays in implementation of women income generating projects. The research found out that majority of the respondents rated the role of management in project implementation as good and a very small percentage (2.5%) as very poor. The research also found out that majority of the respondents indicated the role of management affected project implementation greatly. The research established that the majority of the respondents indicated that the roles of management in project implementation have a very great effect on project implementation efficiency and the smallest percentage indicated that it has no effect on their efficiency. It further established that the role of management affected their technical project implementation skills very greatly and the smallest percentage indicated that it had no effect on their technical project implementation skills. From the above it was establish that there is a very strong relationship between the role of management and project implementation.

The research question four sought to find out the effects of cultural values and norms on implementation of women income generating projects. The research found out that majority of the respondents rated the cultural values and norms to be very important. A very small percentage (2.5%) indicated that the factor of cultural values and norms was unimportant. The research also found out that majority of the respondents found out that cultural values and norms greatly affected project implementations a small percentage of

the respondents indicated that it slightly affected project implementations. The research established that majority of the respondents indicated that the cultural values and norms affect project implementation efficiency very greatly and the smallest percentage indicated that it had no effect on their efficiency. The research further established that majority of the respondents indicated that the cultural values and norms affected their technical project implementation skills very greatly and the smallest percentage of the respondents indicated that it had no effect. From the above it was established that there is a strong relationship between the cultural values and norms and the project implementation.

5.3. Discussions and Relationship with Earlier Findings

The research found out that the access to Credit by Women income generating projects was adequate. They also indicated that access to Credits has a very great impact on their project implementation. Macharia and Wanjiru, (1998) indicated that accessing credit particularly for starting as enterprise or project is one of this major constraint faced by women. Women often have fewer opportunities than men to gain access to credit for various reasons including lack of collateral as various king men to accept household assets as collateral and negative of women by loan officers. This is in agreement with this research findings where it was established that those who felt that access to Credit was very adequate also indicated that it had a very great effect on their project implementation.

The findings of this research revealed that the role of management had a very great impact on their project implementation. According to Grace (2004), a common trait exhibited by many managers is to maintain full control of their operation perhaps to the detriment of business or project development and optimum profitability. This behaviour of equity aversion has its roots in the reluctance to delegate or relinquish control as a condition of growth capital and is widely reported in small human research. Ultimately this affects project implementation

The research found out that education and training was rated high. It also found out that it affected the project implementation very greatly. The individuals ability to perform a given task is dependent on the training they went through. Education and training covered acts as means of preparing the students for the tasks ahead of them. According to Anastasi and Urbina (1997), level of education and training is a non-statistical type of validity that involves the systematic examination of the test level of education and training to determine whether it cover what it was intended to cover.

The greatest percentage of the respondents rated the importance of cultural values and norms very highly. They also felt that it had a very great effect on their project implementation. Mercella (2009) is of the opinion that in early organization management, culture was often described as very “solutioning” based, where little time was spent on taking a holistic view or thoroughly examining the problem. The culture has also been described as macho, where fixing a problem as quickly as possible is given the most credibility. The cultural norms and values can either access or hinder individuals to apply knowledge learned, acquire practical skills, strengthen work values and gain technical project implementation skills.

5.4. Conclusions

The study concluded that factors such as education and training, access to credit, management systems and cultural values and norms, play a pivotal role in determining the successful implementation of women income generating projects. Access to credit was found to cut across all the groups as finance is the blood stream of any project. However, lack of collateral was found to be one of the barriers to access to credit which is in agreement with (Feldman 1984).

5.5 Recommendations

The research recommends that;

- i. The management of women generating projects should endeavour to give an attention to the issues of the access to Credit. This is because the access to Credit is one of the determinants of the success of project implementation.

- ii. The management of women generating projects should consider carefully the factor of education and training included in the course. They should include level of education and trainings which help in the acquisition of cognitive skills, such as reasoning precision, initiative and creativity, that would aid in enhance implementation of projects.
- iii. The management of women generating projects get enhanced ways of managing their daily functions as it was indicated that managerial roles play a significant role in project implementation. New ideas should be generated and accepted if the management wishes to ascertain itself as the modern day leader. This would ultimately aid in successful implementation of projects.
- iv. The management of women generating projects should continue supporting the cultural values and norms that are significant in promoting enhance project implementation. This is because it has been established that it had a very significant impact on women income generating projects implementation.

5.6 Suggestions for Further studies

This research recommended the following areas for further studies.

- i. Government Roles in Income Generating Projects.
- ii. Factors influencing Uptake of Women Generating Projects by the NGOs.
- iii. Environmental Factors Affecting Project Implementation.

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APPENDICES
APPENDIX I: INTRODUCTION LETTER

JOSEPH MIRICHO MWANGI
P.O.BOX 6,
NAROMORU
MOBILE NO. 0722363641

...../...../2011

Dear Sir/Madam,

REF: ACADEMIC RESEARCH

I am a student of Nairobi pursuing a Masters Degree in project Planning and Management. I am conducting an academic research on factors influencing implementation of women income generating projects in Kieni East District, Nyeri County.

I am kindly requesting you to fill the enclosed questionnaire as accurate as possible. Your responses will be treated confidentially and used for the purpose of my academic research only.

Yours faithfully,

Joseph Miricho Mwangi

APPENDIX II: QUESTIONNAIRE FOR WOMEN GROUP LEADERS AND MEMBERS

This questionnaire is meant to gather information relating to factors affecting implementation of women income generating projects. You are therefore kindly requested to fill in the questionnaire to enable the researcher come up with appropriate conclusions and thereafter with some recommendations. The information that will be provided will remain confidential and will not be used for any other purpose than for this research.

Section A: Bio data

1. Please indicate the position held within your organization

- i. Chairperson []
- ii. Secretary []
- iii. Treasurer []
- iv. Member []
- v. Any other (indicate).....

2. Please indicate your age bracket

- i. Less than 25 years []
- ii. 26 years – 30 years []
- iii. 30 years – 35 years []
- iv. 36 years – 40 years []
- v. Above forty years []

3. Indicate your marital status

- a. Married []

- b. Single []

Section B

4. What is your level of education?

- a. Primary []
- b. Secondary []
- c. Tertiary []
- d. University []

5. How can you rate education and training of group members?

- a. Very adequate []
- b. Adequate []
- c. Inadequate []
- d. Very inadequate []
- e. Unnecessarily long []

6. How does education and training of group members affect their ability to implement projects?

- a. Very greatly []
- b. Greatly []
- c. Moderately []
- d. Slightly []
- e. No effect []

7. How does education and training of group members affect their project implementation efficiency?

- a. Very greatly []
- b. Greatly []
- c. Moderately []
- d. Slightly []
- e. No effect []

8. How does education and training of group members affect their technical skills for implementation of projects?

- a. Very greatly []
- b. Greatly []
- c. Moderately []

d. Slightly []

e. No effect []

8. (b) What general comment can you make about education and training of group members in relations to implementation of projects ?

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Section C

9. How can you rate access to credit by group members?

a. Excellent []

b. Good []

c. Average []

d. Poor []

e. Very poor []

10. How do you rate the relevance of the access to loans by the Group members?

a. Very relevant []

b. Relevant []

c. Irrelevant []

d. Very irrelevant []

e. Moderately relevant []

11. How does access to loans by group members affect their ability to implement projects?

a. Very greatly []

b. greatly []

c. moderately []

d. slightly []

e. no effect []

12. How does access to loans by group members affect their project implementation efficiency?

- a. Very greatly []
- b. greatly []
- c. moderately []
- d. slightly []
- e. no effect []

13. How does access to loans by group members affect their technical skills for implementation of projects?

- a. Very greatly []
- b. Greatly []
- c. Moderately []
- d. Slightly []
- e. Insignificantly []
- f. No effect []

14. What general comment can you make about access to loans in relations to implementation of projects?

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Section D

15. How do you rate the roles of management in project implementation?

- a. Excellent []
- b. Good []
- c. Average []
- d. Poor []
- e. Very poor []

16. How do you rate the effect of roles of management in their ability to implement projects?

- a. Very greatly []
- b. Greatly []

- c. Moderately []
- d. Slightly []
- e. No effect []

17. How do you rate the effects of roles of management on their project implementation efficiency?

- a. Very greatly []
- b. Greatly []
- c. Moderately []
- d. Slightly []
- e. No effect []

18. How does roles of management affect their technical skills in implementation of projects?

- a. Very greatly []
- b. Greatly []
- c. Moderately []
- d. Slightly []
- e. No effect []

19. What general comment can you make about management roles in relations to implementation of projects?

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Section E

20. How do you rate the importance of cultural values and norms in project implementation?

- a. Very important []
- b. Important []
- c. Unimportant []
- d. Very unimportant []
- e. Moderately important []

21. How do cultural values and norms affect the group members ability to implement projects?

- a. Very greatly []
- b. Greatly []
- c. Moderately []
- d. Slightly []
- e. No effect []

22. How do cultural values and norms affect the group members project implementation efficiency?

- a. Very greatly []
- b. Greatly []
- c. Moderately []
- d. Slightly []
- e. No effect []

23. How do cultural values and norms of affect group members technical skills in implementation of projects?

- a. Very greatly []
- b. Greatly []
- c. Moderately []
- d. Slightly []
- e. No effect []

30. What general comment can you make about cultural values and norms in relations to implementation of projects?

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.....
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Thank you for participating in the survey

