

**SOCIO - ECONOMIC FACTORS INFLUENCING  
SUSTAINABILITY OF WOMEN INCOME GENERATING  
GROUP PROJECTS IN MOGOTIO SUB-COUNTY, KENYA.**

**BY  
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**DECLARATION**

This research project is my original work and has not been presented for the award of a Degree at the University of Nairobi or in any other University.

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## **DEDICATION**

I dedicate this to my be loved husband Wilson Chemnjor who has encouraged, motivated and supported throughout the development of this research proposal to my dear children Bernard who has worked tirelessly printing for me, Gideon Kirwa, Raymond and Cheptoo for their love and patience during the busy times of development for this research proposal.

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## **LIST OF ABBREVIATIONS**

WGPTQ	Women Groups project Testing Questionnaire
IFAO	Food Agricultural Mutilation
FGM	Female Genital Mutilation
NCWO	National Council of Women Organization
NGO	Non Governmental organizations
UCLG	United Cites and local Government
WDF	Women Development Fund
NACC	National Aids Control Council
WNGO	Women Non-Governmental Organization
IGA	Income Generating Activity
ILO	International Leather Organization
KHRC	Kenya Human Right Commission
GNP	Gross National Product
KNCW	Kenya National Council of Women
CCWB	Confederation of Christian Women in Business

## Abstract

Kenya vision 2030 has various projects with women enterprise fund. This aims to provide Kenyan women with access to alternative financial services through establishment of small and medium enterprises. The women enterprise funds provide loans to 170,307 women across the country. During 2011/.20122 financial year and since its inception of 2007/.2008 the total of 484,245 women received loans in order to improve their projects and sustain the society and family welfare. Kenya is on track in achieving some of its third millennium development goals which underscore gender parity especially in Education and political opportunities by 2015 hence women generating projects on sustainability refers to a group of women who come together and start activities like bee keeping which was to help them sustain and improve their living standards The study was set to examine the factors influencing sustainability of women generating group projects in Mogotio District. Mogotio has encountered a lot of problems for the last ten years from 2002 up to date. This involves drought, floods and spread of HIV/AIDS, which has caused havoc in the district.Thus through the self help-group projects and women non governmental organizations [W.N.G.O] has been established in order to sustain the community. Therefore the purpose of the study was to examine the factors influencing women income generating activities like bee keeping. The study was carried out among one of the chosen group projects known as 'Rachemo' bee keepers in Mogotio District. The objectives were to examine the socio-economic factors influencing level of Education, financial management, gender roles and political interference. The study uses descriptive survey design and Probability sampling technique in the selection of the study sample. The researcher used questionnaire, focus group discussion and interviewer schedule to data collection in a sample of (36) subjects from a population of (80) the data collection was analyzed with the aid of statistical package of social science and micro soft excel software. The result was to be in form of tables. The study was to reveal that the key challenges hindering women group's projects are due to lack of finance and how finance should be sustained in projects. Thus the study was to also reveal how the government and other non-governmental organizations interfere with women group's projects in terms of decision making, whereby women are discriminated and not given any authority to suggest any proposal especially in terms of finance.



# CHAPTER ONE

## INTRODUCTION

### 1:1 Background to the study

Women and development is a concept which was developed gradually from early 70's since its inception began with the declaration of the international women's year by the United Nations in 1975 and the celebration of the international women year by the United Nations in 1975. The celebration of the first international Women's Conference was in Mexico city, thus marked the globalization of the movement. The intergovernmental conference and the non governmental interaction women's tribune centre (TWTC) is a network and communication institution, which brought together women from nearly all countries of the world.

According to international development strategy, the means of bringing about sustained improvement in the well-being of the society and to bestow benefits to all is through women. Because women comprise more than half of the human resources and are central to the economic as well as the social wellbeing of the society. Therefore goals cannot be fully developed, established and sustained without the women participation, therefore women must have both the legal right and access to existing means of improving oneself and of the society, sunyder and Tadnesse (1995:6) refers to the United Nations voluntary fund for women which later known to be United Nations development fund for women (UNDFW) was Established within the United Nations system for loaning and guaranteeing organizations. This led to recognition of a set of concepts and knowledge which created consciousness about women's issues internationally.

In Bangladesh women have very low social status to sustain the economic activities because women have very little role in economic development issues. In Bangladesh of 21<sup>st</sup> century conducted by world Bank, it demonstrated that women have limited access to household and financial assets. Women of Bangladesh have in-adequate level of skills, thus lie low to (male) dominance in the social sphere [sun start and kehan [2004] .Through the Non-governmental organization (NGOs) based on development initiatives they have improved greatly and are now able to sustain their projects through empowerment by introducing development projects through establishing schools credited centre's and self help group, which generate income which enables them to build sustainable projects. Women non-governmental

organization helps in coordinating and financing of women's development programmes in mobilizing the traditional strength of women in order to promote their participation in the development of human and natural resources for sustainable livelihood in rural and poor urban areas. WNGO's mobilize women for the battement of their livelihood through collective resources and action performance.

Women leaders may not achieve their goals and can not sustain the projects due to the position given to them traditionally, socially, culturally and political inference which women leads to failure of projects. Bee keeping income generating projects was to pick a case study of the Racheemo Beekeepers in Emining Division. In Mogotio District Women have other income generating project groups established in the District at various places e.g Mogotio, Kamar, Esageri, Radad, Kaplelwa, Molok and Chepnyung bee keepers. The project which is established at Radad centre is known as (Racheemo) women project which is collaborated under the ministry of livestock. The project was established in 2002. Its aim is to foster cohesion in the community and uplift the living standards of women in order to develop further and achieve their goals. They have a total of 100 divided in between 20-40 members in each group project. Frequent programmes on how to maintain the equipments and to purify pure honey is taught and they also learn how to market and advertise their products. (Pure Honey). They are given loans through their groups with small interest of 1.2%. Women income generating projects cannot be fully sustained if gender in-equalities are not eradicated and people in the society treated equally. Laws and policies should be formulated to ensure women have equal opportunities, inputs and obligations.

According to the Institute of economics affairs (2008) enabling women to actively participate in social and economic wellbeing is critical and political for long term and sustainable of political and economic development in achievement of various legal and policy interventions, national commissions on Gender and development Act in (2003) in Kenya. Therefore gender equalities in Kenya persist at all levels IEA (2004) therefore the third and fifth millennium development goals (MDGs) underscore the need for gender parity especially in reduction and access to social economic and political opportunities by 2015. The country has put in place various policies and interventions including legislation female specific policies, plans and programmes aimed at addressing action to promote girl child education and introduction of women development fund (WDF). In Nigeria, women non-governmental organizations are

involved in numerous activities the first to empower women folk for a more active participation in rural community and national development.

They reach out to the women groups through already existing projects. (Adjuonal (2004). It was noted that when women work in groups it helps them become self reliant and help help them start sustainable projects. The uprising of various projects in Mogotio District have promoted and empowered women socially and economically. Rachemo projects has improved the living standards of women and the society at large through bee keeping and other projects therefore the study endeavors to investigate the socio-economic factors influencing sustainability of women income generating projects in Mogotio District.

### **1:2 Statement of the problem**

Women income generating projects aims at sustaining the social economic factors which promotes quality life in the community and therefore generates various projects like tree planting, sheep rearing , poultry keeping, beekeeping and fish farming. Mogotio District has experienced emergence and rapid increase of women income generating projects for the last three years due to various reasons. The spread of HIV/AIDS which has affected most families leaving many women and children to suffer .Structural adjustment programmes (SAP) adopted by the government of Kenya has led to the retrenchment of many civil servants hence leaving families without basic needs. Due to gender inequalities, men are the decision makers in most families and women are not supposed to own any property in the family .Non-governmental organizations came in to support women and children who had no voice in the community. This study was to identify reasons which have led to the poor performance of income generating projects. The study was to assess the level of education and train the group leaders and members about gender roles, how to access and manage finances.

### **1:3 Purpose of the study**

The purpose of this study was to determine the factors influencing sustainability of women generating income projects in Mogotio district in Kenya.

#### **1:4 Objectives of the study**

The study was guided by the following objectives:

- 1) To examine how the level of education influences sustainability of women income generating projects.
- 2) To examine how political interference can influence sustainability of women income generating projects.
- 3) To determine how financial management influences sustainability of women income generating projects.
- 4) To assess how gender roles can influence sustainability of women income generating projects.

#### **1:5 Research questions**

The following research questions have been formulated to guide the research process;

- i. To what extent has the level of education influence sustainability of women income generating projects?
- ii. To what extent has political interference influence sustainability of women income generating project?
- iii. To what extent has financial management influence sustainability of women income generating project?
- iv. How does a gender role influence sustainability of women income generating project?

#### **1: 6 Significance of the study**

The principal significance of this research was determined how socio-economic factors influence sustainability of women income generating projects in Kenya.

The study was aimed at promoting gender equality, to both economic development and social welfare. Therefore it should implement and manage a project that was to improve the livelihoods of individuals and the community at large. The study is aimed at improving the economy of the country and contributes to the social development. The project was to offer employment opportunities to women and other members of the society and also help the government in formulation of policies to help women projects to remain sustainable.



### **1:7 Basic assumption**

The basic assumption of the study was that women income generating projects was to be implemented also government and policy makers ensure that women projects are sustained through full support financially.

The study was assumed that the sample selected was to be valid, liable. The study also assumed that the people involved were to give accurate information without being subjective.

### **1:8 Limitations of the study:**

The study was to require a lot of money to go around the various women projects and to survey in detailed concerning their projects.

There were difficulties in collecting data due to busy schedule of both leaders and the members of women projects. The study was to be tasking because of distance coverage and transportation which was to be the main obstacles due to climatic condition of that area. The researcher should plan in advance by writing a letter to the respondents requesting them to participate in the study and assuring them that the information would be treated confidentially and it was to be intended for research only.

### **1:9 Delimitations of the study**

The study was to be carried out in selected women income generating groups within the district and the focus was on women leaders from selected women projects.

Mogotio district is an uprising district both economically and socially but due to HIV/Aids, famine and gender disparities it has lead to the failure of some women income generating projects in the district.

### **1:10 Definition of significance terms**

Education is the process of receiving or giving systematic introduction, especially in a school university.

Gender Roles it is based on the social relationship between men/women particularly the distribution of rules and responsibilities.

Sustainability is a process which leads to development of all aspects of human life in both economically, socially and culturally.

A project a unique set of coordinated activities with definite starting and finishing points, undertaken by individual in order to meet specific objectives within deferent schedule, cost and performance

Influence to affect something the effects of a thing on something

### **1:11 Organization of the study**

The section contains the chapters of the study. It contains three chapters. Introduction, literature review and research methodology. It briefly describes the contents of each chapter.

Chapter one This is the introduction and gives the background of the study, statement of the problems, research objectives and questions that guided the study. It also contains significance of the study the underlying assumptions and delimitation of the study.

Chapter two Contains conceptual framework and comprehensive literature review of Empirical studies ,historical records and Government reports conducted with a great focus on literature related on sustainability of women income generating projects in Kenya and other Africa countries in the world.

Chapter Three Gives a description of the Methodology used for the study. The research design and sampling techniques used are explained. The methods of data collection analysis and presentation are also discussed. This section is concluded with the operational definition of variables which attempts to associate the objectives with the Methodology and provides a map to the expected results.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.0 Introduction**

This chapter contains a review of past and present research conducted regarding the factors influencing sustainability of women income generating group projects in Mogotio District. The section contains theoretical framework and conceptual action of the research based on literature review, summary and gaps sections.

#### **2:1 Historical Background**

Women play a very vital role in the society, they are the pillars of the household and their families depend on them for food and health status. Beijing conference in 1995 stressed the empowerment of women as one of the key factors in development goals of 21<sup>st</sup> century and adopted a platform action for equal access of resources and promoting women's participation in decision making thus enabling women equal access to quality education and overcome poverty through promoting women economic status and to be self reliant.

Therefore in September 2000 the United Nations millennium summit of 192 governments and international organization made a joint commitment in order to eradicate poverty. Just before 1947, two years after the formation of the United Nations the commission on the status of women (C.S.W) was established to monitor United Nations on behalf of women. In 1960 women living standards were poor so the third world countries came up with policies to address "Bring about the sustainable" improvement in the well-being of individual and bestowed benefits on all. Sustainable growth was to meet the needs of the present events without compromising the ability of future generations to meet their own needs (WEED 1987:43).

In Kenya, women mobilization in rural development has come a long way. It started from pre-colonial period when women had always worked within the framework and participated in rural development activities and self-help expansion of women projects. It is acknowledged that women are disadvantaged group and are mistrusted in development plans.

According to women's Bureau 1975 the coordination of women activities through programs was realized in early 1975 and affiliated to the giant Maendeleo Ya Wanawake organization which originated from KANU regime.

In 1989, more women group projects were expanded more than ever, they had expanded both economically and socially which was sustainable. According to UNESCO (1982), majority of Illiterate women were taught to understand organizational performance and managerial abilities of women by field man (1982). Therefore due to lack of financial capital, technical know-how and leadership bickering it has contributed to women projects not been sustainable. The other organization in Kenya dealing with women affairs is the confederation of Christian women in Business club formed in 2000 to help women kick off income generating projects and to create social awareness among women. Due to women gathering for a Christian crusade, membership is open to all women without discrimination. The mission of these organizations is to assist members to expand economically and achieve sustainable development which can be of help to the society.

In Africa, the women of Indonesia are known to have good self help-projects like goat rearing that improves the lives of rural women in the third world, rural poverty alleviation IFAO (1994). Thus smaller cattle development project (1980) found that women benefited indirectly as the cattle reduced time-consuming credit and help alleviate poverty when loans are used to finance investments with cash flow prospective allowing for profit and margins for loan repayment. Women agreed that projects are sustained mostly in foundation in terms of house hold assets and escape from poverty. Non-productive use of credit does not create income which leads to problems in loan repayments. Thus to improve the status of poor women ,borrowers credit must be invested properly by investing in livestock and move to other profitable rural women projects.

By 1994, Bangladesh was leading in technical advisory division concerning livestock management in third world countries. Their focus was on technical issues related to gender roles in keeping of livestock production e.g. (goats rearing). It draws attention to the importance of focusing especially on women in livestock projects so as to ensure that women are able to benefit fully. A large proportion of the credit provided by IFA, found that projects run by women are used to acquire livestock. It is estimated that 75% of all credit funds had been taken up by women leaders are used to acquire livestock loans because they are attracted to this investment, which can be treated as an adjust to their activities around the homestead. So women generating projects has sustained women projects to improve their women hood status.

Though women are best reliable in production and borrowers in credit, they are disadvantaged because of lack of knowledge, information, peer pressure and gender sensitization has frequently had favorable results.

In china, according to rural elite women (IFAD) (1994) women tend to be more active than men in establishing small sustainable income generating projects. Women have access to production resources also need to use the use the resources efficiently .They require good training to enable them run these projects efficiently and effectively. Education is an important tool required to improve their welfare and develop higher self –esteem and more visible in their community. Wider input can include greater respect for women rights and better ability to sustained development. [www.unorganization/women/dah](http://www.unorganization/women/dah) NGO/index.

In Uganda, non-profitable organizations are run by Ugandan women groups (women on the rural communities based on community development).The European care organization provides physical and psychological support to women to set projects e.g. making baskets, bee keeping and fishing projects. The organization empowers women through education programmes and vocational training. They support around 80 women who are widows and vulnerable children in groups to be self independent. The EACO provides gardening suppliers so as to be able to grow their own food and able to improve their welfare in terms of finance and economic status.

The organization has facilitated women projects in various sections of Uganda. There are over 100 women/girls that are provided with training on how to run their projects. [www.safe-guard](http://www.safe-guard) of women Organization Uganda.

In India an organization known as Council for Tribal and Rural Development (CTRD), ensures that they promote the training of rural women to attend to their health issues and strength women’s self – help groups through assistance of international donors. Its aim was to eradicate poverty and sustain self-help projects through employment among women and involve women in projects activities and community in food security. They have mobilized 100 women groups and help them invest in a hand crafts centre, keep goats and poultry, tree planting along the river banks.

## **2.2 Importance of women income generating projects**

Empowerment especially for women has been on the minds of a number of scholar's Halah Ashfar 1998, jo Row lands 1997: parpart students 1997 expressed that to empower is to give somebody power or authority (oxford) leaders Dictionary (2002).It takes along time to achieve and it involves the exercise rather than possession of power. Thus it gives women opportunities to acquire knowledge, funds and support projects to sustain and empower them in them. If the resources are utilized properly it was to trickle down to the community and especially to women who form the wider number of those who are not in Employment (parpart et al/2002)

The government of Kenya has formally acknowledged that women are disadvantaged group and thus aim to target them in their development plans. Women's Bureau rolled out projects to coordinate women through programmes within the frame work of special rural development in the early 1975.

By 1989, many projects based on agriculture and other welfare activities in rural areas had expanded. Development has been made by women to meet their efforts and embrace self-help projects or a Harambee activity which has initiated the movement into a great success Mbithi & Ramussiow (1977) through women self- help groups, women have expanded their activities from social to house improvement and economic projects which have high potential in Kenya. According to UNESCO (1982) majority of illiterate people were women. That has reduced their understanding of organizational performance and managerial abilities Field man (1982). Due to lack of capital, poor and technical know-how, leadership bickers has contributed a lot to the non-sustainable development projects.

## **2:3 Level of Education and women income group projects**

Sustainable development can be achieved through Education, thus education is learning process which is institutionalized but should not be a single event but rather it's a planned and haphazard process. Education is a humanistic process, because knowledge involves human beings as learners and they are directed towards participation in learning and understanding Peter (1996:23).

According to Coumbs and Ahmed they education in highly Institutionalized system because it includes leadership training and improvement of ability to manage personnel, financial material and human resources App. (1979:68) education should sustain the livelihood of women after attaining a certain level in their education e.g. primary, Secondary, university, because it determines their access to paid employment, health care, political power and education exposures. Women widened up horizons which help them overcome social prejudices and financial independence. Many women work hard but whatever they do is not profitable due to lack of Education. But women who have had some formal education are more productive in their economic activities than those who have not been in school. Women who have low level of education cannot sustain their welfare while women with education find it easy to plan their work in time and are more productive. Since we live in a world which is now being controlled by world market, those who are illiterate have been mostly affected. Women have difficulties in gaining access to credit facilities in banks and how to use bank facilities. (The International Labour Organization (ILO) to improve and sustain women projects.

Adult Education has responded very well to the adult literacy programmes organized throughout Kenya. This has sustained women projects for long. Adult literacy programmes has helped women to catch up with men in education. Education plays a crucial role in development hence improving economic growth and reducing poverty. Educating girls in particularly, leads to many additional social benefits, including increase fertility, healthier children, greater political participation and increased economic productivity for women. This has led to participation of women in economic activities. While development funding for Education already achieves a high yield on the investment, integrating gender considerations into education programmes helps ensure access to a better quality education. According to Dr. Deney (1943) he defined education as a process of remaking or reconstituting experience. Dr. Deney emphasized on the development of a creative individual. In many developing countries women tend to be less educated thus limits their possibilities of being in way employment or engage in income generating projects.

According to Chitere & Mutiso (1991:92) most Kenyan women are illiterate and to Kenya human rights commission (KHRC) female literates were 65% against 82% among men in Moraa (1998). In other developing countries like Zimbabwe and Sierra Leone, Educated women were found to have good living standards with their families and husbands, than

uneducated women. Research on Agricultural productivity in Africa shows the reducing gender inequality could significantly increase agricultural yields. For instance studies have shown that giving women farmers in Kenya the same level of Agricultural education as men could increase yields of farmers by more than 20%. Thus research on economic growth and education shows that failing to invest in women education can lower the gross national product (GNP). Countries in which the ratio of female to male enrolment in primary or secondary education is less than 75% can expect levels of GNP that are roughly 25 % lower than countries in which there is less gender disparity in Education.

Gender equality in the labor markets shows that eliminating gender discrimination in relation to occupation and pay could both increase women's income and contribute to National income. According to the United Nations (2002) education ensures sustainability on gender integration and enables boys and girls to fully realize the benefits of education necessities and understand the findings of their different roles, needs and responsibilities.

## **2:4 Political Interference**

According to Diamond 1977: America political culture has been viewed as a world of bargaining and logrolling where difficult decisions are made. "The image of politics as something dirty, where the real action takes place in smoke and fills backrooms and bars. This is also reflected in Kenyan situation, politics is a game of power and to successfully compete in this game one has to be disservice and aggressive but women have feminists qualities of passivity, sensitivity and local of Aggressiveness. Sex role socialization studies in the 1980s showed that in earlier times "girls were still learning passively from their mothers and this learning process has made them to be passive politically as adults (bennet (1993) ps 47. Early Arguments against granting women's suffrage in the 1920" involve that women should be protected from the political world because subjecting then to politics would be the demise of society cause them to lose their purity and virtues.

Sustainability on gender development (IGD) as an approach identifies inequalities and disparities of power between men and women as an obstacle and limits full participation of women. Thus according to "oxford learner's dictionary" integration refers to equal access for all the process of opening a group community or organization. Gender integration into development activities in all sectors leads to better and more equitable results.



Political inference can affect women involvement in various projects. The project initiatives has been sustained but due to power resources, interest groups would like to control or identify with the interest, thus leads to competitions among various actors on the local scene. Omoke (1989) administrators of the areas like chiefs, sub-chiefs, members of parliament and non-governmental organization determine the success of women projects like bee-keeping, poultry keeping and others. Women groups keep off politics and mixing with men groups. Women was to be able to achieve sustainable development if they are not affected by external politics .Politicians influence women projects and it happens when leaders are interested especially in projects which are donor funded, hence women tend to withdraw and their power to influence decisions are weakened hence political leaders find their way to become the decision makers in women sustainability projects.

## **2:5 Financial Management and women Income Generating group project**

Financial management is planning, directing and controlling of monetary resources of an organization or a country pandey (2002) .Finances can be managed by women who have managerial and record keeping skills. Rachemo beekeepers, project managers ensure that they meet every once in a month and analyze the cash flow within that month. They access the project finances and ensure that every member has contributed a certain amount to safe guard the group members in case of any problem incase a member has defaulted the loan as per the regulations. The management ensures that proper records are kept and updated daily according to cash flows from regular sales. According to finance regulations collateral in terms of title deeds and car log books which women do not possess hence denying them chances to get loans. Financial manager should ensure that they plan on how funds are operated for both internal and external use. Financial management is the process of planning and utilizing of project funds in an efficient and effective manner and in accordance with regulation and procedures (Wango 2009). Financial manager can sustain funds through minimization of daily expenses like credit and inventory management. The management should ensure that one person carries out financial functions for the purpose of transparency and accountability. They should also ensure that project planning regulations, procedures and logistics such as project budget and regulations are adhered to.

## **2:6 Gender Roles and women Income Generating group project**

Sustainability on gender roles couldn't be sustained if discrimination, injustices and sexual violence are still unsolved in Africa. In developing countries including Kenya, women are responsible for bringing up children and equipping them with values and skills which enables them to sustain building of the Nation. In the world today there are women who are unmarried, divorced, widowed and those who live alone as result of migration of their husbands to towns in search of work in order to sustain their families. All these families need protection from law against male power and stereotyping.

Women in Kenya depend on agriculture which sustains them and help them generate income. The new roles of women on the domestic front yielded a new family economy that positioned women in practice. Gender inequalities in Kenya persist at all levels and manifests itself in various ways I.E.A (2004). There are gaps in Education system for girls especially at secondary and tertiary levels thus gender disparities exist in political participation and ownership of financial and other assets. Women income generating projects can be sustainable if there is gender equality in terms of roles which often occur in response to changing social economic or political circumstance, including development efforts based mainly on women decision making.

## **2:7 Sustainability of women income generating project**

Women project has sustained its members for the last 5 years (2003 – up to now).It has expanded widely to various places of the district due to proper organization, planning and wise decision from the project manager and its members. Women projects are vital in generating income through projects activities in third world countries, hence it has increased the income and employment opportunities which have assisted many women to overcome their problems and solve various issues in their homesteads.

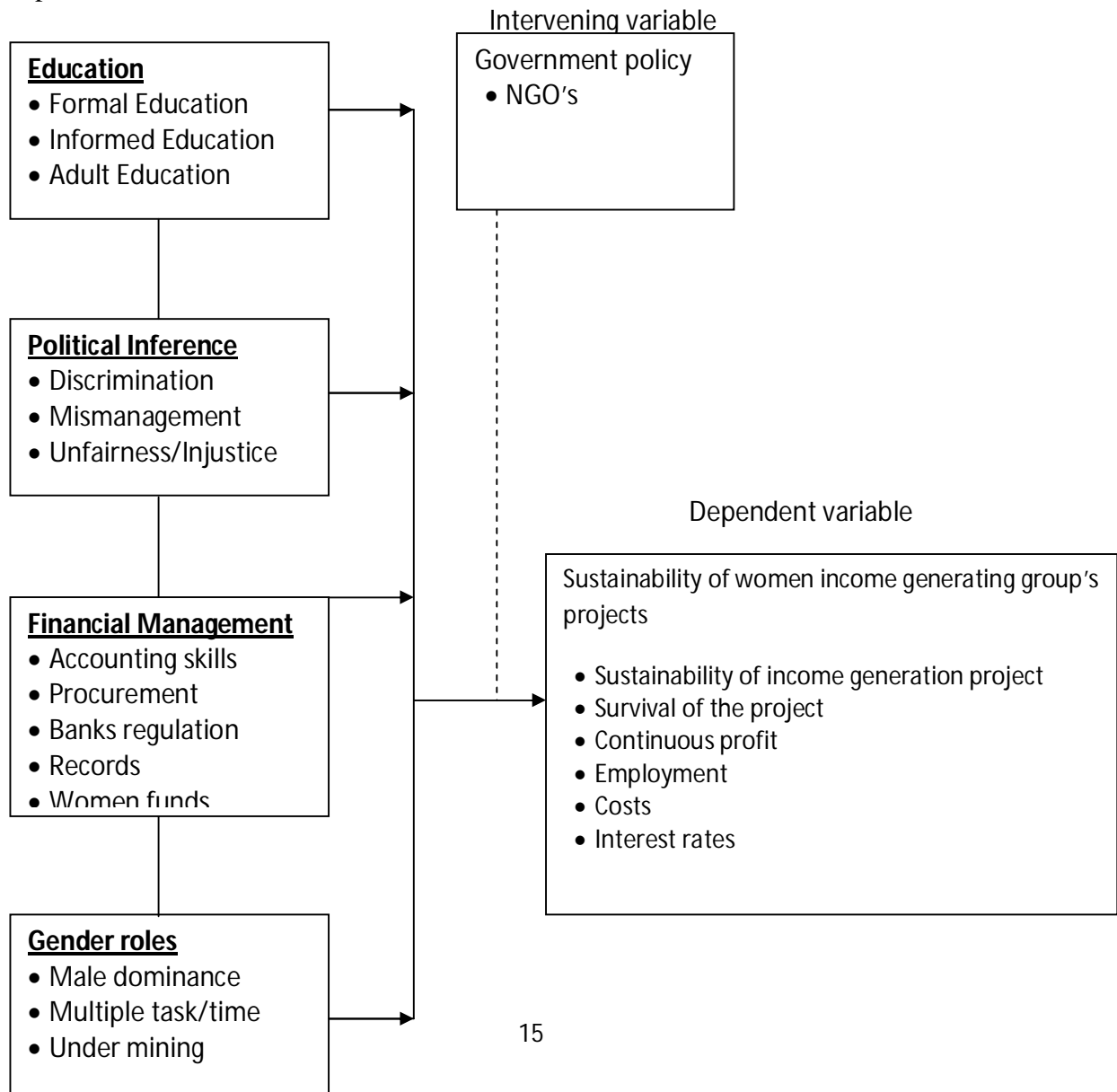
Income generating projects has provided employment opportunities for its member's .It has also helped them learn new skills, ideas and knowledge through various programmes. Members are able to acquire loans and repay them with low interest rates. Other projects activities involve planting of trees and livestock keeping, example in Bangladesh. According to world commission on environment and development (WCED) sustainable development is to meet the needs of the present generation and this was to happen if women are empowered.

## 2:8 Theoretical frame work.

The integration of women in development (IWD) takes shape in Projects focused on women, whose aim is to increase women revenue and ability to assume their roles, thus contributing to the mobilization of all available human resources for development and income generating projects. Masculine traits are associated with men and feminine traits with women. Masculine features include aggressiveness, assertive, ambitious and strong .Women are Emotional and feminine means being sensitive, emotional, charming, docile and lacking aggressiveness and power. Most research identifies old new cases by which we learn the concept of masculine and feminine ideas gender is learned and reinforced by parents from media.

## 2.1 Conceptual Frame Work

Independent variables



### **Figure 1 Conceptual Frame work**

A conceptual framework can be defined as a set of ideas and principals that form relevant field of inquiry and used to construct a subsequent presentation [Rahel 1987] while conceptualization is an idea or explanations and formulating it mentally. It simplifies views of the words that the researcher wishes to communicate. Genesent and Nelson 1987. This study is based on the assumptions that sustainability of women income generating projects is influenced by various variables shown in the conceptual frame work. One of the variables is the level of education. Education enhances sustainability of projects and helps group members to read and write, which it improves their work performance and helps them keeps them updated in their field. Political interference impacts sustainability of women groups negatively. Politicians can discriminate women leaders when they are given chances to make decision in the group .Political interference can result in mismanagement of resources.

Financial management involves acquiring of skills such as, bank statement, management of women funds accounting skills and finally gender roles. Many societies consider that women should take care of house hold chores, young children and produce food hence women are undermined by their spouses thus affect their projects. However, this process is subject to the status of various intervening variables which include, Government Policies and Non Governmental Organization whereby women was to still need enough finance in order to sustain their group projects.

## **CHAPTER THREE**

### **3.0 RESEARCH METHODOLOGY**

#### **3.1 Introduction**

This chapter contains a description of the research methodology that was to be used in the study, it contains target, sampling procedures, location of the study, research design, target population, method of data collection, data analysis and presentation of validity and reliability.

#### **3.2 Research design**

A researcher design is specific plan for studying the research problem.

The study adopted the descriptive survey design it's a method of collecting information by interviewing or administer questionnaires to a sample of individual (Orohho 2003) this design was to provide both qualitative information about the study, It can be used to collect information about people's attitudes, Opinion, habits or any other variety of social issues.

(Orobikcd kombo 2002).The design was applicable because it enables the researcher to establish relationship between two or more variables to achieve the in-depth analysis of sustainability of women income groups. The design provides individual reformed facts about respondents and the inner feelings opinion attitudes and habits of a population and its information.

#### **3.3 Target population**

Population can be defined as a group of individuals who have one or more characteristics in common that are of interest research by Best and Kahn (1998).Population can be defines as entire group of individual events or objects have common observable characteristics. Bost and Kathu mention that target population is a small portion of the population selected for observation and analysis.

The study target population which is of women groups located within Mogotio district with three divisions whereby Mogotio has 22 groups, Emining 40, Kisanana 18, the group meet once in a month with 80 women income generating group projects comprising of 20-30 members each.

#### **3.4 Sampling size and sampling procedures**

Sampling is the act, process or technique of selecting a suitable sample; it has represented a part of a population for determining its parameters and its characteristics as a whole population.

Patron (1990). A sample is a finite part of a statistical population whose properties are studied to gain information about mole Webster (1985) under dealing with people it can be defined as a set of respondent selected from a larger population for the purpose of survey.

It is obtain to represent a sample of the population, Katheri and Pals (1995) recommended that a survey research targets a major. Sub-group at 100 cases should be investigated. According to Franklaid Wallen (2000), they recommended that for descriptive studies of 100 subjected one needed. The researcher used probability sampling is to select reasonable number of objects or respondent that represents the target population probability sampling provides a reject with accurate information about groups that are too large to study in their entry (Mugenda and Mugenda 2003). Salary and bill-man 1994) defend example asset of respondents selected from a large population for the purpose of a survey.

The proposed study employed purposive sampling in the selection of Racheho Group Projects in Mogotio District. This technique allows researchers to use cases that have the required information with respect to the objectives of the study.

In a social science research the formula is used sample size to determine the target population is less than 10,000

$$nr = \frac{n}{(1 + r/N)}$$

nr = designed sample size population is less than 10,000

n = The designed sample size and more than 10,000

n = The estimate of population size.

Therefore the population of leaders the required sample is 56 according to wrejcie and morgan table (1970) Appendix 3

The sample size exceeds 5% of the population ( $80 \times 0.05 = 4$  Ochrani (1977)

To set sample size the formula is as follow

To set sample size the formula is as follows

$$nr = \frac{66}{1 + 66/80} = \frac{66}{1 + 0.825} = \frac{6}{1.825}$$

Therefore a sample give of 36 group leaders was taken to participate in the proposed study using simple random sampling. Which means that every subject or member of population

in a container and then picking the numbers in random. The subjects corresponding to the number are included in the sample (Mugende and Mugende) (2003).

### **3.4 Methods of data collection**

The researcher made use of questionnaires to collect the data. The collection of the data was to be very accurate as possible.

The researcher administering the questionnaire did the exercise at Rachemo Women Group at Mogotio District. So as to save time and money expenditure the groups normally started at evening hours, and it was successful. The researcher used survey methods as suggested by bilman and christeon (1974)

### **3.6 Data collection Instruments**

The researcher instruments was to use self – administered questionnaire to collect primary data from the target population.

The self administered questionnaires have the advantages of easy access, physical true jewel to widely dispersed samples Fowler 1993. Questionnaires facilitate easier coding and analysis of data collected (Mugenda & Mugenda) (1999)

The questionnaire uses structured and unstructured questions. In order for the researcher to collect data as accurately as possible, questionnaires were to be administered to 38 respondents and it should be completed within schedule. An interview schedule makes it possible to obtain data required to meet specific objectives of the study. Interview schedule was to be used to standardize the interview situation so that interviewers ask the same questions in the same manner. The interview schedule was to be semi-structured where-by structured questions were asked together with one-ended ones. The researcher was to ask questions which was to allow time for participation to by each respondent.

The advantages of the focus group discussion is that it is relatively easy to set up a group which provide useful information that individual data collection had not provided and it was to be useful in gaining insight into topics that was to be difficult to gather through other data collection methods.

The instrument was to be developed in consideration of study objectives. Results from seen collection were quantifiable information. (Kombo and Tromp, 2006). Secondary Information was to be obtained from women reports and other documents.

### **3.7 Validity of data collection instrument**

According to sounders eta, (2000) research is only valid if it actually studies what it set out to study and only if the findings are verifiable. It is a degree to which the results obtained from an analysis of data actually represents the phenomenon under study validity, further refers to quality that a procedure or instrument or tool used in the research accurate, correct true meaningful and right.

The questionnaire was to help the respondents to interpret and respond correctly. Validity was enhanced by limiting to a large extent the occurrence of simple understandable language.

The instrument was to aim at collecting information in a line with the purpose and objectives of the study. Content validity of the questionnaires was to be determined by the use of experts and research supervisors.

The value attached to construct validity is emphasized in mutal (2000), whereby the construction and content of the questionnaire was to be reviewed with the assistance of the Research Supervisors.

The outcome was to be translated into improved instruments. External validity was to be guaranteed by taking a representative sample so as to ensure results obtained in the study was to be generalizable and representative. Therefore pilot study was to also be carried out using two women group leaders and ten members from the group left out during the sampling. Those women who was to participate in the piloting was to not participate in the main study. After the pilot study, the items which was to be found ambiguous or not clear was to either be rephrased or eliminated all together.

### **3.8 Reliability of the data collection instruments.**

Reliability indicates the stability and consistency with which the data collection instrument measures the concepts (21 kmund 2000) according to Mugende and Mugenda, 1999 reliability of an instrument is the degree of consistency with which it measures a variable.

Reliability of the instrument in the proposed study was to assess using the reliable methods. The solved items were to be divided into two groups using odd and even numbers. The total scores from subjects from two groups of hens was to be correlated using persons product moment



correlation coefficient and the results was found to be 0.782 according to Franked and wallen (2000) and Mugenda and Mugenda (2003), an Instrument with a value of 0.7 and above is reliable.

### **3.9 Data analysis techniques**

The data collected was to be organized and cleared of any errors made during data collection. The data collected was to be coded, keyed into the computer and analyzed using descriptive statistics with the aid of the statistical packaged for social science (SPSS) version

### **13.0 Microsoft excel 2007 computer software.**

Qualitative and quantitative statistical techniques was to be used during the analysis to describe and summarize data. The results of the analysis was to be used to describe and summarize data. The results of the analysis was to be presented and interpreted to the form of descriptive statistics (frequencies, percentages and mean) and non-parametric test. The findings were presentation in the form of tabular summaries.

### **3.10 Ethical Consideration**

The researcher was to exercise at caution while administering the questionnaires. Authorization was to be obtained from the world medical association (MMA) and Institutional review boards (IRB). These organizations aim is to protect human subjects.

Ethical roles have been established for any research on human beings.

The researcher was to give assurance to the respondents regarding confidentiality of the information obtained and an assurance phrase to the introductory letter.

The respondents was to be appreciated for findings time to answer the questionnaires

### **3.11 Operational definitions of variable**

This section defines variables in terms of measurable indicators with association measures. Measuring scale and data analysis processes. The construct of research must be operational so s to enable the researcher to measure them Zikmund (2000). This is done by reducing them to observable behaviors.

**3.12 Operational definitions of variables the researcher used measure meant scales to investigate the variables in the study.**

**Table 3. 1 Operational definitions**

<b>Objectives</b>	<b>Type of variable Independents</b>	<b>Indicators</b>	<b>Measurement</b>	<b>Measurement scale</b>	<b>Data collection</b>	<b>Tools of Analysis</b>
To examine the level of Education on sustainability on women generating projects	Level of Education	Formal Education Informal Education Adult Education Ability to Calculate simple arithmetic	Writing skills Academic certificates Records	Ordinal Ordinal Ordinal	Questionnaire and focus group discussion	Descriptive measures, central Tendency
Examining the political interferences to the sustainability of women income projects	Political	Management structures Injustices Discrimination Availability of good records Decision making chairperson treasurer	Ability to make decisions Managerial skill to records Keeping	Nominal Nominal Ordinal Nominal	Questionnaire Interview and focus Group discussion	Mode Mode Mode Median Mode
To determine sustainability on financial management on women income generating projects	Financial management	Operate bank account Saving practices Record keeping Bank regulated Accounting skills.	Projects productivity Pronounces of basic needs Property ownership	Nominal Nominal Nominal	Questionnaires Interview group Discussion	Mode Mode Mode
To assess the influences of	Gender roles	Produces tin roles	Group meetings Attendant	Nominal Nominal	Questionnaires Interview &	Mode Mode

gender roles on sustainability on women income projects		House hold Chores Food production Reproductive	Attendance to group meetings Number of children	Nominal Ordinal	focus group Discussion	Mode
To asses sustainability by women income general income	Dependent performance of women income generating projects	No. of projects Profit shops Interest			Questionnaire Interview & focus Group discussion	Median Mode

The chapter covers the methodology that was to be used to conduct the research on factors influencing the sustainability on women income generating group projects in Mogotio district

A descriptor survey design was adopted for this study.

The population of the study was to be identified and sampling was to explain the data was collected from the selected women projects in Mogotio district. Self administered question were used as the data collection instruments

Thirty six (36) group/leaders were administered while 3-4 participants filled the interview schedule.

## CHAPTER FOUR

### DATA ANALYSIS, PRESENTATION AND INTERPRETATION

#### 4.1 Introduction

This chapter represents the research findings, analysis, presentations, interpretation under the following, subheadings questionnaires, presentation, return rate, demographic characteristics of the respondents. This chapter also covers each of the following research, objectives as follows examine how the level of education influences sustainability of women income generating projects, to examine how political interference influenced sustainability of women income generating projects, determine how financial management influences sustainability of income generating group projects and how gender roles influences sustainability of women income generating group projects. The research was conducted in Mogotio districts Kenya.

#### 4.2 Questionnaire return rate

A total of 108 questionnaires were administered to 36 women leaders from (RACHEMO) bee-keepers from four divisions, Emining, Kisanana, Sirwa and Mogotio district out of the target population of 80 women group leaders. A total of 93 women returned the completed questionnaires while 15 leaders did not respond. This was 86% return rate which was to be acceptable

The researcher also conducted an interview schedule which three women projects participated and a focus group discussion with six (6) women project group participated.

This section represents a number of respondents who participated in the study in the relation to the designed sample size as indicated in table 4.2

**Table 4. 2**

#### Questionnaire return rate

Questionnaire	Frequency	Percentage
administered	108	100%
return	93	86%

### 4.3 Background of the respondents-

This section discuss the respondents, age, marital status and level of education. These were relevant to the study since they have potential, mediating role between dependent and independent variables that is valid reliable.

Table 4.2: Age distribution of the respondents:

The respondents who were all women group leaders were asked to state their respective ages from choices of age classes.

The respondents given shown in table 4.3

**Table 4.3 Age distribution of the respondents**

AGE of respondents	FREQUENCY	PERCENT
Below 20 years	5	5.0
20-25 years	16	16.0
26-30 years	27	27.0
31-35 years	26	26.0
36-40 years	13	13.0
Over 40 years	13	13.0
Total	93	100%

This table shows that 26-30 years has the highest number of women in the group (27 %).while 26 % are between 31-35 years are in the prime age .Women over 40 yrs are not active in the group projects .

5 % were below the age of 20 years this indicates this 5 % has dropped out of school due to early pregnancies and domestic issues. The table shows that those who are 26 years and above are involved in women projects to be able to acquire ways of sustaining their families and thus their

financial demands has increased due to family demands. Women who are over 40 years (13 %) leave women groups due to age factor and financial stability since they own their own projects.

**4.3.1 The respondents were asked to state their marital status. Marital status has an influence on sustainability of women income generating group project.** Table 4.4 shows the responses given.

**Table 4.4: Distribution of respondents by marital status**

Marital Status	Frequency	Percent
Single	19	19.0
Married	66	66.0
Widowed	10	10.0
Divorced	5	5.0
	93	100

This table indicates that 66 % are married women while 19 % are single and they are few in most groups because they are un-stable due to the responsibilities which they undertake. There is a drop in participation in percentage of women who are divorced due to domestic chores and other commitments so their participation is minimal. Therefore the measures to be undertaken to improve their living standards is by providing them with loans from various bodies such as women based organizations and non-governmental organizations.

**4.3.2 The level of education influencing sustainability of women income generating projects**

**Table 4.5: Respondents' educational level**

Education level	Frequency	Percentage
Primary level	32	32.0
Secondary level	39	39.0
College/Polytechnic level	21	21.0
University (Bachelor) level	4	4.0

Others (University-Master) level	1	1.0
Uneducated	99	99

The table indicates that 39 % of women leaders has attained secondary education while 32 % represents primary level. A total of 1 % has attained masters level. According to the respondents 6 % has attained university education. The respondents 21% (21%) has a formal education.

This indicates that women leaders selected to lead women groups are capable of reading and writing and are well organized can keep records and thus it has improved most group projects.

The success of women projects has improved due to women having basic knowledge of management of the affairs of the women groups. Therefore it is important to know that almost 100% of the women has formal and informal education that indicates that women knows how to manage their own group projects hence their groups projects can survive and can be sustained.

### **4.3.3 Employment status**

The research sought to confirm the employment status of the members in order to relate this with their participation of women projects.

The respondents were asked to indicate their employment status as shown in table 4.6

**Table 4.6: The respondent's employment status**

Employment	Frequency	percent
Permanent employment	10	10.0
Casual employment	14	14.0
Self employment	54	54.0
Other(not) employed	21	21.0
Total	99	99.0
System	1	1.0
Total	93	100

The table indicates that 54(54 %) of women in the groups are self employed: that means they rely on other activities rather than the group alone whereas 14 % are casually employed.

Whereas 10 % are permanently employed, it also that 21 % of the women are not employed.

Therefore 54 % of women depend on other activities like Business which brings them continuous profits and interest rates which can sustain and generate women income projects rearing of goats, poultry keeping and other businesses. But 21 % of the women depend on the women group project to raise income. Hence if women could be employed in government sectors, projects could be easily sustained. Also more funds should be allocated to women and thus continuous profit could be maintained.



#### 4.3.4 Financial management of women income generating group projects

The respondents were asked to indicate whether they check bank statement in their group projects. Their responses are shown in table 4.7.

**Table 4.7: Respondents on bank statement**

Bank statement	Frequent	Percent
Never	5	5.2%
Yearly	10	10.4%
Not Sure	4	4.2%
Monthly	57	59.4%
Weekly	19	19.8%
	93	100

The above table indicates that those officials who check bank statements are as follows: 5 (5.2%) Never check the bank statement, 10 (10.4%) Check yearly while 4 (4.4%) are not sure whether they have check their bank statements where as 57 (59.4%) check monthly and 19 (19.8%) check weekly. Therefore according to the statement shown above that majority of women check bank statement hence there is continuous profit and high interest rates in women generating projects. Where as 5.2% do not checks bank statement therefore a small percentage of women leaders do not know how to read and write. Hence they make low interest rates which makes their projects not to survive.

**Table 4. 8: Respondents on Record Skills**

Record skills	Frequency	Percentage
Fair	7	7.5%
Fairly Good	13	14%
Good	25	26.1%
Very Good	28	31.1%
Excellent	20	21.5%

Total	93	100
-------	----	-----

The table above indicates that 28 (30.1%) of the respondents are very good in Keeping records while 26.1% of the respondents are good. 13 (14%) are very good in records and 7.5% are fair therefore it indicates that 30% of the women leaders knows how to keep financial records well. However not all can keep records. Hence they need more training concerning record keeping for the survival of the project.

#### 4.3.5 Political interference influencing sustainability of women income project

**Table 4.9: Chiefs Interference Respondents**

Chief's interference	Frequency	Percentage
Strongly Disagree	29	31.2%
Disagree	16	17.2%
Neutral	2	2.2%
Agree	18	19.4%
Strongly Agree	28	30.1%
Total	93	100

The table above indicates that how chiefs interfere with groups decision making majority of the respondents 29 (31.2%) indicate that they strongly disagree that chiefs interfere with group leaders during decision making while 28 (30.1%) strongly agree that they interfere when making decision especially when there is grants.

16 (17.2%) disagree, 2 (2.2%) are neutral, 18 (19.4%) agree that chiefs interfere.

Therefore it indicates that due to the interference from chiefs there are mismanagement of funds because women were not given a chance to make their own decision making for their own finance and that is why most of the projects are not sustainable, whereas 31.2% disagree that chiefs interfere. However strict regulation should be laid for those who interfere with women projects and undermining women decision making.

**Table 4.10: Respondents of community elder support**

Community elders support	Frequency	Percentage
Strongly Disagree	23	24.7%
Disagree	28	30.1%
Neutral	16	17.2%
Agree	15	16.1%
Strongly Agree	11	11.8%
Total	93	100

The Community elders support women groups were described as; strongly disagree 23 (24.7%), While 28 (30.1%) disagree that women were not supported, 16 (17.2%) were neutral and 11 (11.8%) strongly agree that women were supported. Therefore almost 24.7% strongly disagree that elders are not supportive in terms of finance however few of the women agree that they are not discriminative at all. Otherwise women projects should be managed and given freedom to manage their own finance in order for projects to be sustained.

#### Gender roles

The respondents were asked to indicate whether house work interfere with group projects

**Table 4.11: Housework Responses**

House work	Frequency	Percentage
Strongly Disagree	13	13.1 %
Disagree	20	20.2 %
Neutral	5	5.1%
Agree	13	13.1 %
Strongly Agree	48	48.5%

Total	93	100
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**4.3.6 This table indicates that those women who are influence by house work activities are as follows:**

Strongly agree 48 (48.5%) strongly disagree 13 (13.1%) the respondents 20.2% disagree that house work interfere with them while 5.1% are neutral they are either influenced or not with house activities.

This indicates that majority of women are influenced by domestic issues which prevents them from not attending meetings hence they waste a lot of time at home doing house activities e.g. farming.

This study shows that women are being undermined by their spouses and discriminated because they are not allowed to attend women group meetings at the right time. Therefore the government should ensure that strict regulation and policies should be laid in order to safeguard women projects.

**4.3.7 Financial management influencing sustainability of women income generating group projects**

To analyze the influence of financial management of sustainability an index was adopted. The index was constituted by questionnaire 3. Whereby scoring strategy for the responses obtained was as follows: strongly disagree = 23, disagree=29, neutral=16, agree=15, strongly agree=11. However, the scores were for question 6 where the scores were never=5, yearly=10, not sure =4, monthly =57 and weekly =19. The total scores was used to compute percentages scores and used to conduct Pearson correlation (PC) to analyzed to determine the relationship of financial management and sustainability of women income group projects. The correlation were as shown in the table 4:10

**Table 4.12. Correlation between financial management and sustainability of women income generating group projects**

		Sustainability(s)	Mean on financial management(fm)
<b>Sustainability</b>	<b>Pearson(r)</b>	1	.232(*)
	<b>p-value</b>	.	.022
	<b>N</b>	100	98
<b>(FM) financial</b>			
<b>Management</b>	<b>Pearson(r)</b>	.232(*)	1
	<b>P value</b>	.022	.
	<b>N</b>	98	98

**\*\*correlation is significant at the 0.01 level (2-tailed)**

**\*correlation is significant at the 0.05 level (2-tailed)**

According to the findings it shows that there were significant positive relationship between financial management and sustainability of women income generating income project. Whereby sustainability(s) indicates ( $r=1$ ) where as financial management (fm) indicates ( $r=0.23$ ). The correlation were significant at the 0.01 level of significant, hence shows that there is low level of sustainability of income generating group project. However, more women should be trained in record keeping, accounting skills in order to sustain the group projects. Hence there were great improvements in various projects.

**4.3.8 Influence of gender roles and sustainability of women income generating projects.**

To analyze gender roles influencing sustainability of women income generating group projects, the index for gender roles as a questionnaire. Faced on questionnaire number (10) by constructing the access to index, as follows: strongly disagree=13, disagree=20, neutral=6, agree=13 and strongly agree=48, with regard to the total scores were converted into percentages and used to compute the Pearson product moment correlation (PPMC), to indicate the strength of the relationship between sustainability of the women income generating group projects as shown in table 4:11

**4.12 Correlation between gender roles and sustainability of women income generating group projects**

		Sustainability(s)	Gender roles(GR)
<b>Sustainability(s) (r)</b>	<b>Pearsons</b>	1	.017
		.	.864
	<b>P value</b>	100	100
	<b>N</b>	.017	1
<b>Gender roles pearsons(r)</b>		.864	.
	<b>P value</b>	100	100
	<b>N</b>		

**\*\* Correlation is significant at the 0.01 level(2-tailed)**

**\*correlation is significant at the 0.05 level(2-tailed)**

The PPMC analysis indicates that there were significant positive relationship between sustainability of women income generating group projects were (r=17) and gender roles were (r=0.36). the correlation were significant at 0.01 level of confidence therefore according to the findings there were greater gender interference by house work activities which influences women for not attending group projects meetings. It also indicates that women are being

undermined by male chauvinists because they want to be the decision makers of the family. Hence majority of the women are influenced by house work activities which it has failed most of the women projects. Therefore in order for women projects to be sustainable women should be entitled for freedom and hence the economy of the country will improve.

**4.3.9 Political interference influences sustainability of women income generating group projects.**

Examine how political interference influences sustainability of women income generating group projects. The following scores were adopted from the questionnaires 8 and 9 as follows; strongly disagree=23, disagree=28, neutral =16, agree=15 and strongly agree=11. These total scores were converted into percentage scores and used to compute the Pearson product moment correlation (PPMC) to determine the direction and strength of the relationship between political interference and sustainability of women income generating group project. Table 4.13 shows the correlation between political interference and sustainability of women income generating group project.

<b>Correlation</b>	<b>Sustainability(S)</b>	<b>Political interference</b>
<b>Sustainability(s) pearson’s (r)</b>	1	.113
<b>P value</b>	.	.272
<b>N</b>	100	96
<b>Political Interference pearson’s (r)</b>	.113	1
<b>P value</b>	.272	.
<b>N</b>	96	96

**\*\*correlation is significant at the 0.01 level (2-tailed)**

**\*correlation is significant at the 0.05 level (2-tailed)**

The analysis shows that there were significant strongly negatively relationship between political interference influencing sustainability of women income generating projects this is due to the following; sustainability(s) (r=0.11), political interference (r=0.27) the correlations were significant at the level of 0.01 of significance. That indicates that women are being discriminated by politicians when making decisions concerning their projects. Therefore women projects could not be sustain if finance is being mismanaged by politicians.

## **CHAPTER FIVE**

### **SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATION**

#### **5.1 Introduction.**

This chapter provides a brief summary of the study. The findings, conclusions and the recommendations are based on the research objectives. The findings of this study have fully responded to the research questions and the research objectives. The objectives were as follows: to examine how the level of education influences sustainability of women income generating projects :examine how political interference can influences sustainability of women income generating projects: to determine how financial management influences sustainability of women income generating projects, and to access how gender roles can influences sustainability of women income generating projects.

#### **5.2 Summary of the findings**

##### **5.2.1 The level of education influences sustainability of women income generating projects.**

The research found out that 39(71.7%) of the women leaders have basic education. This also indicates that sustainability of the women projects is due to their basic education and thus there was no single leader with no Education. The research also found that general management skills have been imparted to a small number of women leaders and it has greatly improved the way they keep records and check bank statement well.

##### **5.2.2 To examine how political affects sustainability of income generating projects.**

The research found out that the leadership skills and management helps women plan organize and direct their group activities. The research found that politicians do not interfere with women leaders, especially those who had quality education. Thus 100% of the respondents indicate that poor leadership affected the women projects in terms of decision making, book-keeping and lack of vision which may lead to disintegration of the group. The research observed that 100% of the respondents agree to the fact that political interference affects women projects which leads to poor leadership and mismanagement of fund. Male had dominated women in that they are not given chance to attend meetings these shows unfairness to them therefore, government should enforce policy to save women projects.



### **5.2.3 Financial management influences sustainability of women income generating projects.**

The research found that out that 78% of the women in the projects are self employed and are therefore out to boost their income generation capabilities and are also capable of attending to the group meetings and workshop as their own time managers. The research found out that there was a small percentage of women on permanent employment and their percentage stands at 10%. Those who join the projects may be looking for extra money to enable them invest. It also found out that women who are permanently employed have access to money from other financial service providers such as banks and savings and credit co-operatives organization (Sacco) thus they don't join the women p projects. Hence for survival of projects which needs continuous profit and interest rates will be high.

It was also found that casual employees' contributions were low and this is due to the uncertainty of unavailability of the regular earnings so they are not able to raise the contributions consistently. It was observed that some women have ended up in financial problems due to their commitment into several women groups. This therefore necessitates the government to formulate job creating policies.

### **5.2.4 Gender Roles on the performance of women projects**

A total of 32.3% of the women are negatively affected by their domestic chores leading to the late attendance of meetings and skipping meetings. Interference by their husbands and cultural practices deny them full participation and attendance of meetings or worse it leads to dropping out from women projects. The research found out that women are becoming the bread winners in their families due to their ability to generate income. It also found out that husbands are abandoning their roles and engaging in gambling, idling and drunkardness. It was also observed that child upbringing responsibilities hinder majority of the women from attending the meetings which slows their development. Otherwise the government should ensure that women are given chances to perform their duty without being discriminated and for women projects to be sustained.

## **5.3 Conclusion of the Study**

The study set was to examine how the level of education influences sustainability of women income generating group projects in Mogotio District, Examine how political interference

influences sustainability of women income generating projects, assesses how financial can influence sustainability of women income generating group projects and examine how gender roles influence sustainability of women income generating group projects in Mogotio District. To assess the measures that have been put in place to overcome the factors influencing sustainability of women projects.

The study found out that although the level of education each women leaders had attained in their group projects but still some of the group leaders doesn't know how to read and write and they should be sensitized that there is free education for all age groups.

The study revealed that there were some politicians who are still interfering with women group projects especially when there are grants. Hence the study found out that there was need for policies to guide women so as to have their own decision. The study also revealed that women leader and (gender roles) women were not given enough freedom to manage their own groups due male dominance also women are being undermined in their profits thus they have not known freedom hence the government should formulate strict regulation to save women projects.

#### **5.4 Recommendations**

The study recommends the following. The ministry of social and gender should review its policies related to women funds for the purpose of ensuring consistency and equally distribution of funds to all women groups in Mogotio district.

The ministry of social gender should ensure consider organizing regular training and workshop for women group leaders so that they become enlightened with new technologies on how to improve their projects.

The government should ensure that for financial management to be managed and should make impromptu visits to be made to the women projects to ensure close monitoring and evaluation so that projects can survive hence improve the economy of the community and the country as well.

The researcher recommends the following; that all women leaders to be trained in general management skills to enhance their performance, regular workshops and seminars to be conducted to assist all members of the project to become effective and efficient in their activities. Members of women groups need to be trained and need more funds for their project activities.

## **5.5 Suggestions for further research**

The following are suggestion for further research

1. A research ought to be conducted to establish the role of the government in supporting the women projects.
2. A research ought to be done to established ways of enlightening men; on various roles they should play in order to improve the economy status of their society and women projects.
3. A research ought to be done to establish ways of eradicating some cultural practices which interfere with women projects.

## **5.6 Contribution of the body of knowledge**

The following are the contributions to the body of the knowledge according to the findings of the specific objectives of the study. The study has confirmed that 87% of members of the women projects in Mogotio district have attained basic education. Women needs additional skills to enable them manage women projects .they also need good leadership skills which was to enable the members to remain united, focused and also assist them in identifying the most appropriate investment. Women who have regular employment can pull together their resources through the women projects there by strengthening their financial ability. Majority of members of women projects are above 31 years (83.3%). They are in their prime age and have many responsibilities hence higher requirement of finances to sustain their income generating group projects.

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## **Questionnaires**

### **APPENDIX 1: LETTER OF TRANSMITTAL**

UNIVERSITY OF NAIROBI,  
P.O. BOX 30197,  
NAIROBI  
6TH APRIL 2013.

Dear Madam,/Respondent:

I am a post graduate student at the University of Nairobi undertaking a research study in Mogotio district of the Baringo County. The title of the study is: Examining the socio-economic factors influencing sustainability of women income generating group projects in Kenya. The case study of Mogotio District.

You as women group leader have chosen to participate in this study. I would like to thank you in advance for considering spending time to answer all the questions in this questionnaire was to be treated confidentially. Do not indicate your name or your group project on this paper. Thank you in advance for your cooperation

Yours faithfully,

**EUNICE J. KOROIT**  
**STUDENT**  
**TEL: 0721931382.**



## APPENDIX II

### QUESTIONNAIRE:

The questionnaires below are to establish the socio-economic factors influencing sustainability of women income generating group projects in Kenya the case of Mogotio District.

You are requested to respond to the questionnaire as honestly as possible.

Your information was to be treated confidentially. Tick the most applicable answer from the choices provided or write the answers in the spaces provided:

### SECTION A: PERSONAL INFORMATION/DETAILS

#### PART 1

This section requires you to provide information concerning your personal details. Please tick appropriately:

i. Please indicate your age:

- a) Below 20 yrs
- b) 20-25 yrs
- c) 26-30 yrs
- d) 31-35 yrs
- e) 36-40 yrs
- f) Over 40 yrs

ii. Marital status

- a) Single
- b) Married
- c) Widowed
- d) Divorced

iii. Highest level of education

- Primary school level
- Secondary School Level
- College Level /Polytechnic
- University level
- Others

If others please specify.....  
.....  
.....

2. What do you do to earn a living?

- a) Permanent employment
- b) Casual employment
- c) Self employed
- d) Not employed

3. Do the members of your group have other sources of income except what they receive from the project?

Yes

No

If yes how do they generate additional

income?.....  
.....

### PART II: Financial Management

4. Indicate your competence in the following Skills:

Skills	Fair	Fairly good	Good	Very good	Excellent
Procurement skills					
Record keeping					
Book keeping					
Social work					
Mechanical skills					
Tailoring skills					
Community skills					

5. Do you have a bank account of your group project? \_\_\_\_\_

6. Rate how much your group is involved in the following income generating.

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Poultry keeping					
Bee farming					
Dairy farming					
Fish farming					
Goat keeping					
Cotton					
Sheeping					
Groundnuts					

### PART III

7. Do you have a committee that run the women project affairs

Yes

No

8. Tick Appropriately

Question	Never	Yearly	Not Sure	Monthly	Weekly
How often do you meet as members of the group for financial issue					
How often do official meet with the members of the group.					
How often do you invite experts					
How often do you go for seminars					
How do you check bank statement					

9. Please indicate how much you agree to the following statement?

<b>Statement</b>	<b>Strongly Agree</b>	<b>Agree</b>	<b>Neutral</b>	<b>Disagree</b>	<b>Strongly Agree</b>
My housework activities influences my effectiveness in the group					
Children upbringing influences the effectiveness in the group project					
The family members influences my decision making to run the group project					
Our families do not support us to own properties					
Members of parliament influences the effectiveness of group project					

Please explain how.....  
.....  
.....

10. Rate the contribution of women income generating group projects on the following statements

<b>Statement</b>	<b>Fair</b>	<b>Fairly Good</b>	<b>Good</b>	<b>Very good</b>	<b>Excellent</b>
The project has improved the education of members					
The project has improved the economic standard of the members					
The project has improved the housing standard of the members					
The project has improved on Financial standard of the group					
Education has improved group members to eradicate some cultural practices					
Education has improve group members to observe cleanliness in our environment					

11. Does the Committee have?

- a. Chairperson    Yes             No
- b. Secretary        Yes             No
- c. Treasurer        Yes             No
- d. Any Other Please specify \_\_\_\_\_

12. What is the level of education of the following person?

Officer	Primary	Secondary	College/tertiary	University
Chairperson				
Secretary				
Treasurer				
Any Other				

**PART IV**

13. Rate the interference of the politicians on your group project.

Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Our chiefs interfere with our group decision making especially when there is grants					
Members of parliament interfere with group					
Community elders interfere with our decision making					
Church elders interfere with our group projects					
Councilors interfere with group projects					

14. Who sponsors your group activities?

- a. MP
- b. Church elders
- c. NGOs
- d. None

15. Please indicate how much you agree with the following statement

Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Our MP is less supportive to our group					
Our local leaders often supports the group project financial					
Our Councilor is full supportive					
Government often support the group					
Church elders do not support the group					
Male elders sponsors the group members					
Youths group support women groups					

### Section B: Interview

Interview schedule for women projects participation please answer the questions as honestly as possible

Formal education

(a) Academic qualification of interview

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(b) Ability to read and write

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2. Affects of Illiterate on women projects?

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3. Do you think if the women were more educated would do better in their projects?

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4. How does your roles as women affect your performance in your group activities?

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5. Do politicians interfere with your projects activities?

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6. Do politicians give money to your projects?

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---

7. Do you think the money given is used to help the group as a whole?

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8. Do you benefit from being a member of your group projects?

9. Suggest ways in which you can improve the performance of your group project?

### **SECTION C DISCUSSION GUIDE**

This contains the questions that was to be posed to the participation during the focus group session

- (1) How Education contributed towards the implementation and the progress of your project? If so explain.
- (2) Has the leadership of your group enabled your performance to improve? If so in what ways?
- (3) Who has been financing your projects and what and the conditionality given by the financiers?
- (4) Do gender roles affect your performance? Explain how.
- (5) How do you relate with your activities? If so; keeps them and are you satisfied so far?
- (6) Have you attended any training organized by the projects? How has it helped you?
- (7) How has the project sustain your group project?

### Appendix 3

#### Budget scheme

	Activity	Amount (Kshs)
1	Production of research document & instrument <ul style="list-style-type: none"> <li>❖ Typing &amp; printing of research proposal</li> <li>❖ Photocopying of research instrument</li> <li>❖ Typing and printing of Project</li> <li>❖ Photocopy of Research Project               <ul style="list-style-type: none"> <li>• Binding</li> <li>• Spiral</li> <li>• Final Copy</li> </ul> </li> </ul>	10,000 10,000 26,000 10,000 } 10,000
2.	Transport <ul style="list-style-type: none"> <li>❖ For feasibility study</li> <li>❖ Actual study (transport to locations)</li> </ul>	8,000 8,000
3.	Research Assistants Remuneration <ul style="list-style-type: none"> <li>❖ 2 Research Assistance</li> <li>❖ 1 data entry personnel</li> <li>❖ Statisticians (SPSS)</li> </ul>	12,000 10,000 28,000
4	Lunch and Subsistence	
5	Contingency Funds	20,000
	<b>Total</b>	<b>172,000.00</b>



N =Population size and n =Sample size.

N - n	N - n	N - n	N - n	N - n
10 - 10	100 - 80	280 - 162	800 - 260	2800 - 338
15 - 14	110 - 86	290 - 165	850 - 265	3000 - 341
20 - 19	120 - 92	300 - 169	900 - 269	3500 - 346
25 - 24	130 - 97	320 - 175	950 - 274	4000 - 351
30 - 28	140 - 103	340 - 181	1000 - 278	4500 - 354
35 - 32	150 - 108	360 - 186	1100 - 285	5000 - 357
40 - 36	160 - 113	380 - 191	1200 - 291	6000 - 361
45 - 40	170 - 118	400 - 196	1300 - 297	7000 - 364
50 - 44	180 - 123	420 - 201	1400 - 302	8000 - 367
55 - 48	190 - 127	440 - 205	1500 - 306	9000 - 368
60 - 52	200 - 132	460 - 210	1600 - 310	10000 - 370
65 - 56	210 - 136	480 - 214	1700 - 313	15000 - 375
70 - 59	220 - 140	500 - 217	1800 - 317	20000 - 377
75 - 63	230 - 144	550 - 226	1900 - 320	30000 - 379
80 - 66	240 - 148	600 - 234	2000 - 322	40000 - 380
85 - 70	250 - 152	650 - 242	2200 - 327	50000 - 381
90 - 73	260 - 155	700 - 248	2400 - 331	75000 - 382
95 - 76	270 - 159	750 - 254	2600 - 335	100000 - 384