

**INFLUENCE OF SOCIAL ORGANIZATION OFFICE ON SUCCESSFUL
COMPLETION OF WOMEN'S GROUP PROJECTS IN KATULANI
DISTRICT, KITUI COUNTY, KENYA**

By

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

2013

DECLARATION

This research project report is my original work and has not been presented for an academic award in any other university.

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The study is dedicated to my family, uncles and my lovely girlfriend Rosalia Mwikali.

ACKNOWLEDGEMENTS

I am grateful to my supervisor Dr. Kyalo Ndunge for her enlightening suggestions which were of great help to me in preparing this research project report. I do appreciate the efforts of all members of Katulani district social organizations officers and the women groups who were selected to participate in this study for their unwavering support in timely filling in the questionnaire and answering the study interview questions without failure.

I am also thankful to my colleagues in 2011 Masters in Project Management and Planning of the University of Nairobi Kitui Campus for their assistance and enlightening suggestions which helped me in developing my research project report.

Finally I am grateful to my girlfriend Rosalia Mwikali for her patience and moral support throughout my study period.

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ABBREVIATIONS AND ACRONYMS

AMREF	African Medical and Research Foundation
CDAs	Community Development Assistants
GOK	Government of Kenya
GTZ	German Development Agency
KCB	Kenya Commercial Bank
KWFT	Kenya Women Finance Trust
MFI	microfinance institutions
NGO	Non-Government Organizations
SACCO	Savings and Credit Cooperative Societies
SHG	Self Help Groups
Std D	Standard Deviation
US	United States
WEE	Women Economic Empowerment

ABSTRACT

The study aimed at assessing the influence of social organization office on successful completion of women's group projects in Katulani district, Kitui County, Kenya. This study was designed to fulfill five objectives: influence of characteristics of women's group on completion of the groups' projects, influence of presence of social organizations office on women's group project completion, influence of role of social organization's office in community development on women's group project completion, influence of capacity building support from social organization's officers on women's group project completion rate and influence of women groups' project planning and management process on group projects' completion rate. The study may be significant in the attempt to unearth women groups in making correct choices on the income generating activities they engage in. The study was delimited only to Katulani District and to formal women groups with membership of either 20 or more than 20 members and leadership structure comprising of at least 10 officials. The researcher adopted a descriptive survey research design and targeted a population of two thousand one hundred and thirty women group members within the two hundred and thirteen women's groups in Katulani district. Out of the possible 2130 study population a sample of 220 women group's members were selected through purposive sampling technique. The study used structured questionnaires and interviews as the main tools of data collection. Data was analyzed using a scientific calculator and presented by use of frequency distribution tables, percentages and mean values. The findings were discussed according to the study objectives and the reviewed literature of the study. The results of the study showed that majority of projects are in business and agricultural sectors. That, the majority of the groups projects had officials obtained through an election and a few on appointment. The study further shows that the groups are registered by the social organization office after they have enough members who come up with a constitution and elect an executive. The study showed that project members play a role in identification, planning, implementation and monitoring of the projects. Majority of members agreed that most of the projects have solved communities' problems and have/will meet their project objectives. The study further showed that the women groups' projects were successful and there was considerable participation by the social organizations office. They attributed this success of women groups' projects to proper identification, planning, implementation and monitoring of projects by the social organization office. The study findings will be used in policy formulation to empower women through encouraging them to seek for technical advice when they engage in projects management. The study proposes further research on the role of the women groups' members in successful completion of project in Katulani district and the role of education of executive in successful implementation. Findings obtained in this study, can be used in policy formulation of women empowerment policies and improvement of the social organization office participation in the management of women group projects in the country. The study finally suggested further research to be carried on the role of the women groups' members in successful group project completion in similar geopolitical districts. Further studies on the role of education of the women group's executive officials in project planning, management, implementation, monitoring and evaluation to enhance successful timely group projects completion were also proposed. A further research was also suggested on the roles of the women groups and the social organizations office in ensuring timely and successful group project's completion. Further studies were also suggested on how rural women can be influenced to access formal education, study to determine the effects of women group projects on their livelihoods, study to investigate the effects of micro finance organizations in promoting rural women activities and finally a study to investigate the influence of women groups on their living standards.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

A project is a temporary endeavour with a defined beginning and end and it is usually time, funds or deliverables-constrained (Melania, 2010). It is undertaken to meet unique goals and objectives, typically to bring about beneficial change or added value. The temporary nature of projects stands in contrast with business operations, which are repetitive, permanent, or semi-permanent functional activities to produce products or services (Melania, 2010).

Guyana in Europe is endowed with a rich and diverse cultural heritage, comprising European, African, Asian and Indigenous traditions, each with its own unique characteristics (Samson and Daft, 2005). The Government of Guyana acknowledges that this cultural matrix is intrinsically valuable, is an important dimension of identity and is a form of capital with the potential to move people out of income poverty. However, there is as yet a general lack of appreciation of the significance and value of Guyana's plural cultural heritage towards the realization of Guyana's development goals (Samson and Daft, 2005).

The department of culture and social services in the Government of Guyana addresses this challenge by embracing strategies to enhance the integration of culture into national development. These strategies include: advocacy for culture, capacity building, research and documentation, regional and international linkages, collaboration with and among stakeholders and mobilizing resources for cultural development. These strategies are an integral part of the National Development Policy whose mission is to create an enabling environment for the social

group's protection and group's socioeconomic development in the transformation of communities (Samson and Daft, 2005). In Africa the common definitional feature for rural women groups is their survivalist activities by people unable to find a paid job or get into an economic sector of their choice (Mogire, 2003). Therefore, poverty and the attempt to survive are the main characteristics of this category of groups (Wiklund and Shepherd, 2003). Other features include: often rural-based, small units, specialized firms, selling to the international and/or local markets, relying on low cost raw materials, low energy costs, low labour costs, low division of labour, flexible and often small production runs, low capital formation, largely labour intensive units with low-level technologies (Shane, 2009).

Most rural people in Ghana do not have access to a bank, credit union or similar financial services (Samson and Daft, 2005). Access to financial services should be available to both men and women (National Micro Finance Policy, 2000). In order to achieve gender equity in the delivery of services, it may be necessary to make special efforts to incorporate features that make the services accessible to all (National Micro Finance Policy, 2000). There are a number of microfinance operators in the country and, although a number of key informants stated the view that micro-financing is plentiful, most MFIs operate in urban areas with relatively well developed infrastructure, thereby denying access to rural women groups in backward regions (Sytse and Schreuder, 2012).

Although women constitute 52% of the total Kenyan population, majority of them have been excluded from the formal financial services. For example, few have bank accounts; can access loans, money transfer services, etc. The rural women are more disadvantaged than their urban

counterparts (Wanjohi, 2011). The challenges women in Kenya face in their desire to venture in income generating activities include: cultural factors, the society does not allow women to own assets which are required by banks to access credit. Some widows are disinherited by in-laws (Sytse and Schreuder, 2012). High transaction costs e.g. the interest rates and bank charges and access costs like transport costs.

However, in Kenya most lending to rural women groups is security based, without any regard for potential cash flows. Organizations lending to women micro- groups have devised loan guarantee schemes (e.g. group credit guarantees, involving lending to individuals using groups as guarantors and individuals are credited based on a personal guarantor's pledge) which are increasingly being implemented as a means of encouraging financial institutions to increase their lending to the risky sectors and those without the traditional formal security like the agriculture sector and rural women groups (Sytse and Schreuder, 2012). Other hinderances include: rural women bank products' awareness and inadequate awareness of the diverse financial products within the operation of various commercial banks (Wanjohi and Mugure, 2008).

Rural women groups in Kenya are assisted by over 5,000 microfinance institutions (MFIs) and Savings and Credit Cooperative Societies (SACCO). The largest Kenyan MFI currently servicing Kenyan women is the Kenya Women Finance Trust (KWFT) which was started in 1981 as the first African affiliate of Women's World Banking. KWFT had 78,786 active members at the end of 2005 and more than 300 staff servicing low-income women (Sytse and Schreuder, 2012). The organization provides both group-based and individual loans with an average loan size of Ksh. 36,125 with a self-sufficiency rate of 119 percent (Kimuyu and Omiti, 2000). small-scale

participatory community development projects involving local social groups' community organizations may be more effective than other programs in reaching both the urban and rural marginalized poor men and women if only they are organized in recognizable groups which can access knowledge and financial benefits from social organizations office and either from the government ministries or from community based social development organizations (Sytse and Schreuder, 2012). Women community social organizations are also valued for their potential contribution to the development of social capital and a vibrant civil society (Edwards and Sen 2000). Anderson and Baland (2002), for example, argue that women's rotating savings and credit associations in Kenya improve women's bargaining position within households.

A study conducted by (Were et al., 2006) in Oyugis, Kenya found out that; women who were involved in the women groups were married and majority of them being primary school leavers; these women had benefited from the women groups' associations through improvement of income; most of these women were supporting their children in school due to the proceeds from the project activities; women had acquired property from the proceeds from the women groups' project activities; and finally women had shared and sought advice from the challenges they experienced in the implementation of the women's group projects that they were undertaking (Were et al., 2006). Therefore, it is against this background that this study was carried out to assess the influence of social organization office on successful completion of women groups' projects in Katulani district, Kitui County, Kenya.

1.2 Statement of the Problem

Women have the greatest role in uplifting the living standards in their homes and many of them have come together in organized groups to pull their resources together to implement group projects in their quest to ameliorate their plight in society (Government of Kenya 2005). Women groups act as the conduits through which government agencies enroot financial assistance in terms of access to credit to some of the community members.

There was need to assess the extent to which the Government of Kenya (GOK) through its relevant ministries had done training in the women groups' projects functional areas such as finance, literacy skills, marketing, production and projects planning and managerial skills. Effective participation of the social organization office (SOO) in identification, planning, implementation monitoring and evaluation of women groups' projects might lead to successful completion of the women groups' projects.

Although, there was awareness of the importance of the role of the SOOs, by the time this study was envisioned some the women groups' projects continued to fail to achieve the desired group objectives. This casted a question on the level of management by the SOOs and on the group members' willingness and ability to implement the guidelines given by the Government on how the social organization office ought to guide the women group members for successful projects completion. Some women's groups might have used inappropriate technology due to their inability to afford the more sophisticated modern technology in implementing their projects, leading to delays in the women's group projects' completion. Failure of the social organizations office in training the group members and enabling them access to credit, might limit the

women's economic growth potential which is much needed in transforming the economy into medium level by year 2030 as envisaged in Kenya's blueprint vision 2030. It was against this background that this study focused on the influence of social organization office on successful completion of women groups' projects in Katulani district, Kitui County.

1.3 Purpose of the Study

The purpose of this study was to assess the influence of social organization office on successful completion of women groups' projects in Katulani district, Kitui County.

1.4 Objectives of the Study

The following objectives were formulated to guide the study:-

- i. To establish how characteristics of women groups influences completion of their projects in Katulani district.
- ii. To identify how presence of social organizations office influences women groups projects' completion rate in Katulani district.
- iii. To establish how role of social organization's office in community development influences women group projects' completion in Katulani district.
- iv. To establish how capacity building support from the social organizations office influences women group projects' completion rate in Katulani district.
- v. To establish how women groups' project management during its implementation process influences the projects' completion in Katulani district.

1.5 Research Questions

The following research questions were used to guide the study:-

- i. How do the characteristics of women groups influence completion rate of their projects in Katulani district?
- ii. How does the presence of social organization's office influence on women groups projects' completion rate in Katulani district?
- iii. To what extent do role of social organization's office in community development influence women group projects' completion rate in Katulani district?
- iv. To what extent does capacity building support from the social organizations office influences women group projects' completion rate in Katulani district?
- v. How does the women group's organizational project management process influence the group's project completion rate in Katulani district?

1.6 Significance of the Study

The findings of this study shall be significant in the attempt to unearth women groups in making correct choices on the income generating activities they engage in. This study shall also be significant to a number of stakeholders; the women groups and the social organizations' officers involved in the affairs of women groups in both Katulani district and Kenya as a whole. The aim of this study is to assess the influence of social organization office on successful completion of women groups' projects in Katulani district, Kitui County. This study is also aimed at determining the conceptual legitimacy and/or empirical relevance of the social organizations' office on the women groups' formation and sustainability and timely implementation of the women group's projects. Therefore, the findings of this study are bound to be important in many

ways. In addition to previous research findings, the results of this study may help in informing the inequality examined among women and men in resource mobilization and ownership as earlier highlighted in the background information for this study. It may also provide a benchmark for future implementation of the women group's projects. These findings may help in increasing knowledge about the factors influencing women groups' viability and women empowerment with a view of resolving the issue of gender disparities.

1.7 Scope of the Study

The scope of this study is only Katulani District and it is delimited to formal women groups with membership of either 20 or more than 20 members and to women groups with leadership structure comprising of at least 10 officials. The study is also delimited to the following personal researcher's choice of variables as to fulfill the five objectives: influence of characteristics of women's group on completion of the groups' projects, influence of presence of social organizations office on women's group project completion, influence of role of social organization's office in community development on women's group project completion, influence of capacity building support from social organization's officers on women's group project completion rate and influence of women groups' project planning and management process on group projects' completion rate.

The opinions of the entire study population was reflected by those of the selected sample from among the women groups and the social organizations' officers involved in the affairs of women groups in Katulani district. The responses obtained from the participants were based on the reliability and validity of data obtained using a questionnaire and an interview guide and

observation. Therefore, it was on the basis of the reliability and validity of the data obtained that the study findings was achieved and the conclusion and recommendations of this study was made.

1.8 Limitations of the Study

The limitations of the study was that some of the groups are far in the interior places of the Katulani district which will force the researcher to use *bodaboda* to reach some of these interior places. Concealment of confidential information and documents was a limitation, because of impedance of access to classified social organizations office data and documents which were of interest to this study as expected. Access to the targeted women groups and the social organizations officers for selection as the study participants might have been a limitation since they are not anywhere in a certain position ready to be interviewed. This is in part due to the fact that respondents were from among the entire women groups in the vast Katulani District of Kitui County. Use of non-probabilistic purposive sampling methods to select the study sample due to the widespread nature of occurrence of the perceived study participants will also be a limitation in as far as the generalization of the study findings was concerned.

1.9 Assumptions of the Study

The following assumptions were made:

- i. Data collection procedures were assumed not to affect participants' responses.
- ii. It was assumed that spurious variables would not affect study results as their effects were held constant.

1.10 Operational Definition of Terms

Access to credit	refers to loans and overdrafts extended to enterprises by formal or informal banking institutions
Collateral	is a borrower's loan security given to insure against forfeited loan repayment.
Credit terms	are prequalification conditions for credit access imposed by commercial financial institutions on women groups' enterprises
Financier's attitude	is the financial institutions' executive officer's view on borrower's repayment ability and use of secured credit profitably.
Harambee	is a collective fund raiser through individual contributions from members of a group like the women groups aimed at financing a group's common project
Microfinance institutions	are institutions dedicated to assisting the rural women enterprises, poor population and households who have no access to credit from the commercial institutions due to unattainable credit terms.
Project	is a temporary endeavour with a defined beginning and end and it is usually bounded by time, funds or deliverables.
Spurious variable:	any other factor which may influence the outcome of this study on the influence of social organization office on successful completion of women groups' projects apart from those chosen by the researcher.
Women group:	a set of a number women who are informally bound together to form a self-help membership, aimed at assisting one another in a merry-go-round.
Women groups' enterprises	are group business ventures characterised by survivalist activities whose owners cannot get into an economic sector of their choice.

1.11 Organization of the Study

The study was organized into five chapters. Chapter one consists of: background to the study, statement of the problem, purpose and objectives of the study, research questions, and significance of the study, scope of the study, limitations of the study, assumptions of the study, definition of significant terms and organization of the study.

Chapter two contains literature review under: introduction, characteristics of women groups influence projects completion, how presence of social organizations office influences women groups projects' completion rate, how the role of social organization's office in community development influences women group projects' completion, how capacity building support from the social organizations office influences women group projects' completion, and how women groups' project management and implementation process influences the projects' completion rate. A conceptual framework and summary of the literature review with research gaps identified was at the end of the chapter.

Chapter three has: introduction, research design, location of the study, target population, sample size and sampling procedures, research instruments and instrument validity and reliability, data collection procedures and data analysis, ethical considerations and operationalisation of the study variables. Chapter four consists of: data analysis, presentation and interpretation and Chapter five is on summary of the study, discussions of the findings, conclusions, recommendations and suggestions for further studies.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter covers a review of literature related to the study on the influence of social organizations office on successful completion of women groups' projects in Katulani district, Kitui County. The subheadings of the chapter are arranged according to the objectives of the study.

2.2 Characteristics of Women Groups in Kenya

Local rural economy in Kenya is based primarily on small scale farming for subsistence and local market trade, with some limited cash crop production of cotton, tobacco, and sugarcane among other crops (Atieno, 2001). Women groups in Kenya have their roots in a long tradition of community women social self help groups (SHG), such as funeral groups and rotating labour clubs. Most of the women groups do not receive funding from outside or government support, apart from occasional visits by community development assistants (CDAs) employed by the ministry of culture and social services (Were et al., 2006).

However, the non-existence of women group's project funding does not significantly affect the mobilization of resources among women groups nor do the women groups participate more in community fundraising events. In most women groups the participant members are not under any permanent or temporary employment (Atieno, 2001). Only 15 percent of participants in western Kenya reported having a salary or steady source of income, and 57 percent reported having no source of income other than their group's farm (Atieno, 2001). About 80 percent of members

were women and most women groups had some male members. These were often, but not always, the husbands of members. Some men served as the “patron” of the club or as the club advisor. The recruitment of men into women groups appears to be a common practice in Kenya (Gakure, 2003). On average 67 percent of participants in a group live in the same village. Most of the women groups are located in rural settings away from the towns and 94 percent of the women groups are registered with the government, ministry of culture and social services (Gakure, 2003).

Most rural women groups in Kenya undertake collective agricultural cultivation projects although very few women groups own land collectively. Only 1 percent of the plots planted by women groups in 1998 in Western Kenya were planted on land that was owned outright by the women groups (Alder, Winnie and Gertrude, 1998). The majority of land planted (74 percent) is donated for group use by a group member and no payment either cash or in-kind is expected. Only four women groups have rented land in exchange for a portion of the harvest. On average 37 percent of plots were planted on land belonging to a group officer. In addition to agriculture, many women groups also undertake other income-generating projects, such as fish farming, beekeeping, or handicraft production (Chen, 1996).

Most of the women groups also engage in financial activities and labour exchange. In particular, most women groups provide insurance in the form of emergency assistance to members in the face of adverse financial shocks. In the case of illness or death, women groups often take up collections and visit members’ homes to provide extra labour (Were et al., 2006). These women groups also run rotating savings and credit associations, known in Kenya as merry-go-rounds.

Finally, in western Kenya, 58 percent of the women groups also operate rotating labour exchange, in which members visit one another's farms, usually to help with weeding or harvesting during the peak agricultural seasons (Were et al., 2006).

Roughly half the members in women groups with rotating labour arrangements participate in the labour exchange. Women groups also participate in community projects by contributing to *Harambee* fundraising events at local schools, clinics, or churches. Three women groups were formed under the auspices of the local NGO under women's group project in Busia western Kenya (Adler and Kwon, 2002). These women groups were stable and cohesive, as reflected in their appearance and behaviour. The group members used to wear smart uniforms and frequently appear together in public. The local perception of the women groups is one of respect and interest. The women who are unable to join the earlier formed women groups (since they are already fully subscribed) are encouraged to form their groups on their own initiative (Were et al., 2006).

The constructive attitude, co-operation and commitment from all of women individuals involved in the women groups are instrumental and should not be underestimated in gauging women groups' project success, as it creates an environment that allows for efficient co-ordination and follow-up of the women's group project activities (Gakure, 2001). The administrative positioning of the project implementing agency is a central factor. The corporation can benefit from the support of government and line departments while minimising delays and interference (Ackerly, 1995). Primarily, a steady pace in the formation of women groups is an important factor for efficient functioning of these groups. In the initial years of group formation, especially

in new areas, there is an important stage of learning and adaptation that may be inhibited or even derailed by over-ambitious or strictly applied physical and financial groups' targets (Ebdon, 1995).

The crucial factor for group cohesion is that before receiving institutional loans, there should be a period of one to two years during which the women groups systematically save money and rotate their funds in the form of petty loans for production, consumption and social purposes (Government of Kenya, 2003). This process creates the women groups' solidarity and groups' self reliance. It may also play a very important role in group sustainability by showing women that through group discipline they can accomplish a lot (Were et al., 2006).

2.3 Social Organizations Office in Community Groups' Development Projects

An organization is a social entity that has a collective goal and is linked to an external environment. There are a variety of legal types of organizations, including corporations, governments, non-governmental organizations, international organizations, armed forces, charities, not-for-profit corporations, partnerships, cooperatives, and universities (Goetz and Sen Gupta, 1996).

A hybrid organization is a body that operates in both the public sector and the private sector simultaneously, fulfilling public duties and developing commercial market activities (Government of Kenya, 2005). The specific roles and responsibilities of social organizations office include: Assisting the project team in implementing, monitoring, reporting and evaluating the project. Organize and participate in rapid assessments targeting Farmers, community and

women groups to identify possible support. Ensure that the selection process of farmers, community and women groups to be supported under any development partner is clear and transparent. Assist in organizing project related workshops and meetings. Keep a diary of the planned interventions for each group with a clear schedule of planned activities. Support assessments and baseline surveys for Farmers/Community/Community women Groups. Develop and maintain proper data of Farmers, community and women groups supported under this social organizations office (Government of Kenya, 2005).

Working with the women group projects' coordinators, to plan and implement capacity building activities that will ensure the projects' sustainability in the long term. Prepare and submit quality monthly reports on Farmers, community and women groups' activities highlighting against planned achievement, impacts and recommendations. Take lead in developing and submitting Success stories /case-studies and lessons-learnt based on the Farmers, community and women groups activities (Hilhorst and Oppenoorth, 1992).

In liaison with the group project coordinator to ensure quality monitoring tools are developed to track impacts/effects of the project interventions. Work closely with the technical advisors establishes detailed data on the beneficiaries including, location, trainings and support provided. They also liaise regularly with communities, elders, local authorities and other agencies operational in the project to ensure coordination and effective implementation of intervention project activities. However, the involvement of commercial banks is only in purely development-oriented programme is an illustration of their moral engagement to an initiative that is not based on profit motives, but rather on the desire to contribute to the development process (King, and

McGrath, 2002). The commercial banks also like to become catalysts in demonstrating to other formal financial institutions that economically poor rural women groups are also involved in banking, provided they are given the required support and opportunities. In fact, in the follow-up phase of a women's group project, various other financial institutions come forward to participate in the women's group project (McCormick, 2001).

2.4 Capacity Building Support of Women Groups by Social Organizations Office

The aim of Women Economic Empowerment (WEE) is to reduce unemployment, social vices and increase income generation through job and wealth creation for women. The social organization officers help women groups to learn the process of project management, financial savings management and bookkeeping (McCormick, 2001). They also provide them with ample information on group formation and allow them to identify factors that are critical for effective group operations and sustainability (McCormick, 2001).

In Kenya a survey on role of social organization office on women groups' projects was conducted by (Were et al., 2006) in Western Province Kenya. From the findings, the NGO's social organizations' program began with interviewing women groups and conducting preliminary assessment surveys with women groups to determine the group's needs. The composition of the training and agricultural assistance was then determined by the social organizations and agricultural officers working in conjunction with the agricultural extension officers in the Ministry of Agriculture (GOK, 2005).

The value of the social organizations the NGO assistance was about 737 U.S Dollars per group; an average of 37 U.S Dollars per women group member. The value of agricultural inputs

represented half the value of total assistance. The organizational and group management training comprised 16 percent of the value of total assistance. The remaining 34 percent of funds were spent on agricultural training. In addition to inputs, three group leaders and one additional group member were invited to Busia town for five days of classroom instruction and experiential training on agricultural practices and husbandry (Were et al., 2006).

Each women group received the same package of training and inputs, with no role for women groups to choose individually what they wanted. A Kenyan trainer specializing in community organizations conducted the training, which emphasized leadership skills, group management techniques, book-keeping, and project administration (GOK, 2005). There was also agricultural training in both application of agricultural inputs and training in agricultural project management. Each group received a set of agricultural inputs that included hoes and other implements, certified seeds for six crops, fertilizer, and pesticide/herbicide sprayers. These were intended for use on collective group farms but were stored at the homes of individual members (Were et al., 2006).

From the survey it was found out that, although each group was invited to send three executive officials (chairperson, secretary, and treasurer) and one additional member, on average, women groups sent fewer than four members to receive training, in spite of the benefits of training, which included financial remuneration for travel, increased social stature, and the opportunities for education (Were et al., 2006).

Over half of the women's group members who were receiving training were not the executive officials of these women groups, and 48 percent of those trained had no official position in the

women groups. This surprised the social organizations' trainers since most women groups usually had about 7-10 official positions and with only about 20 women group members (Were et al., 2006).

However, it is understood that members without an official position in the group may have been selected for training because of an emphasis on literacy level from the NGO and from the women groups themselves. After the training a number of these non-official trainees 31 percent of the total trainees, were elected to groups' official positions by the end of the women's group project that was sponsored by the NGO in Busia western, Kenya (Were et al., 2006).

A relatively large number of men were sent for training. Sixty-five percent of the program women groups sent at least one male to the training; 22 percent had sent two or more group members. Men were particularly likely to attend the training as the fourth trainee selected by the group. Over half of the fourth trainees were men, while men comprise only 23 percent of group members on average. Eight of the men sent were not listed on the group registers as group members. Moreover, men and the younger more literate women may have also been more likely to attend training because of older women's difficulties in obtaining childcare for their families to allow them to travel away for several days (Were et al., 2006).

Surveys conducted within the selected 40 women's groups indicate that 18 out of the 40 women groups selection criterion of individuals to attend the social organizations training was based in part on who had the time to attend the training, while 22 out of the 40 women groups' selection criterion was based in part on individual group members' level of literacy. Interviews with

individual group members indicate that on average members who received agricultural applications and management training held 16 meetings with the other members in the women group training them on farm practices, each spending on average a total of six hours for this training (Were et al., 2006).

However, the financial challenges that face rural women medium and small business enterprises include: credit terms like the high cost of credit, high bank charges and fees. The scenario witnessed in Kenya particularly during the climaxing period of the year 2008 testifies the need for credit among the rural women groups who are commonly low earning entrepreneurs (Wanjohi, 2011). The resource mobilization empowerment based on the women groups' model can have far-reaching results, and the institutionalisation of informal women groups financing society as a village institution of development is apparent in many districts in Kenya (Wanjohi, 2011).

Informal women groups financing society provide an effective instrument through which women can build self-reliance, solidarity and confidence, as well as contribute to the overall development of their families and societies. Belonging to a group provides women with a sense of identity, status and security, and also provides them access to credit and institutional support services which they otherwise would not have had as individuals. Informal women groups financing society enhance women's bargaining power and their ability to make major decisions for their development (Hilhorst and Oppenoorth, 1992).

A minimum savings amount may be required, but it may be set at a low level, that all members can afford. This would also ensure that none of the members adopt negative strategies (such as

borrowing from moneylenders or cutting down on their own consumption) to meet the rule on savings. Finally, it is recommended that decisions on loan ceilings are best left to the group and their decision based on the integrity of the party and viability of the activity chosen (Hilhorst and Oppenoorth, 1992). In matters of Women Self Help Group's informal financing institutions, the savings mobilised within women groups are first deposited in a bank account in the name of the women groups social organization and then transformed into loans to members, and each member on average benefits from three to four times of their shares for such loans. Recovery rates of such internal women group loans are usually over 90% of the total loan amount (Hilhorst and Oppenoorth, 1992).

After an initial period of such credit operations, individual women are given access to credit from formal sources, depending on their track record. In this case, loan recovery rates have been in the 80% range. The former type of loans group loans have been used to meet the emergency and consumption requirements of women, and have by and large replaced the need for them to resort to moneylenders, who charge exorbitant interest rates. Institutional credit has been useful in establishing small groups, and other related activities (Wanjohi, 2011).

In order to enable group members to make a quantum leap in their incomes and well-being, it is necessary that following a period of sound credit operations during which they illustrate (within the group, to the supporting NGOs and related project staff) proper management and discipline, Informal women groups financing society linkages with commercial banks are institutionalized, enabling individuals to access bank credit directly (Wanjohi, 2011).

2.5 Women Groups' Organizational Ability in Project Management and Development

In Kenya, consultation and partnership are factors for success in project management and planning to enhance timely project completion. In the semi-arid Kitui District, traditional women groups are proving to be effective catalysts for grassroots development when they collaborate with knowledgeable NGOs and focus on appropriate technology (Adler and Kwon, 2002). Active community participation is supposed to be embraced by the social organizational office as the African Medical and Research Foundation (AMREF), which is doing the strategic planning and monitoring for and also providing technical assistance to the Kalimani water project (Sytse and Schreuder, 2012). The women group members are actively involved, but they are not just sitting and watching others work. The community is responsible for identifying the problem, seeing a solution, and now they are providing the labour (GOK, 2005).

As such, the Kalimani Women's Water Project, along with a series of other projects that have been operated by women groups in this semi-arid district some 150 kilometers east of Nairobi, makes a powerful statement about women, community participation, and the importance of multiple partnerships in development work (GOK, 2005). Traditionally, men almost never carry water, and it would be rare for them to work directly for women. But in Kalimani in Kitui County, the women are clearly in charge. The men, like the women, work for a "payment" of two-kilograms of maize per day, provided by the German development agency, GTZ. The brains behind this are the women; the men are just providing the muscles (GOK, 2005).

The existence of effective social organizations may serve as an important aid to women groups' sustainability, as that would lessen the need for NGO involvement, provide a higher authority to take on issues that cannot be resolved at the group level and involve women in projects relating

to longer-term issues of broader significance (Wanjohi and Mugure, 2008). Cluster-level social organizations can contribute to improving savings and loan recoveries, resolving conflicts and cases of financial mismanagement in women groups, mobilising government programmes, and addressing the common social and economic needs of villages in the cluster (Wanjohi and Mugure, 2008). In some cases the social organizations could even act as financial intermediaries for mobilising capital from some women groups and channelling it to others. Social organizations' membership also gives women groups a sense of belonging to a larger organisation. In short, social organizations contribute not only to the sustainability of women groups, but also assist in reducing overall transaction costs. The formation of clusters should be undertaken only once women groups have been trained appropriately, and women groups of a similar maturity be clustered into the same federation in order to avoid any one group gaining power or resources at the expense of other women groups in the same federation. Social organizations office should be based on demand (need-based) and not on the basis of what a women's group project targets are (Sytse and Schreuder, 2012).

Sometimes it may be observed that implementing agencies hurry to develop federations to reduce their own workload. A premature graduation to federations may lead to elite hijacking the institutions and the ultimate demise of the same. Women groups' projects can be very successful when the decision-making process and the operations at the group level are truly democratic, efficient and based on sound operational principles in the overall interest of group members (Adler and Kwon, 2002).

The Kalimani women's group water project is worth examining in some detail because it is among the newest and most active of women's group projects in Kitui County, and it focuses on community development more than merely income generation. Genuine group consultation has played an important role in helping the women to identify their needs and goals (GOK, 2005).

The women's group formed gradually as smaller women groups consolidated in the late 1980s and early 1990s, inspired partly by the successes of the neighboring Matinyani Women's Group, which is based in Matinyani village about ten kilometers away. Other women group members are instrumental in helping women here organize themselves into a separate group, which now has about 600 members (Wanjohi and Mugure, 2008). Women groups are a natural thing in Kitui. The harsh climate and living conditions of the region have always forced people especially women to work together in the villages. However, they must help each other to survive (Sytse and Schreuder, 2012).

2.6 Theoretical Framework

This study was based on Peter Ottosson (2009) Theoretical Approach to poor social groups' self-help-organisations with collective resource mobilisation and management of groups' common concerns with goal orientation strategies. The theory is briefly described as the approach of empowering the poor while also challenging the wealth and privileged. In the theory poverty is defined as multidimensional, where lack of power, choice and material resources are taken into account, and where formal and informal structures generate and reproduce poverty. This multidimensional view of poverty includes how the individual experience her or his situation of poverty, which is the perspective of the poor.

The theory postulates a qualitative participation approach which will result to a socially sustainable development: Ottosson (2009) believes that sustainable development for poverty eradication must be based on the empowerment and qualitative participation of hitherto discriminated groups and individuals. Diakonia believes that such participation is conducive to senses of ownership, responsibility and ultimately empowerment through people's participative characteristics, resulting to socially sustainable development.

It also postulates a strong civil society for structural change: Ottosson (2009) emphasis on the political dimension of a socially sustainable development, where citizens' social self-organisation for management of common concerns and collective resource mobilisation for political influence is viewed as crucial. This puts focus on the importance of a strong and vibrant civil society as counterparts to strong democratic state governance for effective democratisation and socially sustainable development.

The theory postulates a legitimate government which is supportive to strategies leading to change: Ottosson (2009) theory is applicable in developing countries where programmes focusing on the identification of dynamic processes for change are already in motion. In these processes important steps are identified on the way such as: An increase of citizens' knowledge and awareness on a wide range of issues of direct or indirect socio-economic and political relevance, e.g. social rights, gender equality or legal framework for the minority participation in socially sustainable development. This theory is suitable for this study because it supports: Citizens' social self-organisation around common interests, ideas and concerns as defined by themselves, aiming at solving local concrete problems, as well as advocacy, which may range

from women's groups in rural areas to national networks on trade agreements: This component often encompasses the challenge to formalise and develop the organisation or movement democratically.

In developing countries like Kenya the condition is that the groups work in contexts where limited development combined with weak and authoritarian states have produced weak and fragmented civil societies. This situation is often underpinned by prevailing elitist and exclusive structures of social, economic and political power.

Hence, this study's main rationale is to focus on strengthening local women groups' organisations mobilised around practical needs rather than being strategic or political, e.g. via small-scale productive projects or the provision of basic education. Consequently, the qualitative participation of the poor and discriminated groups in matters of societal concern is not only a means but to a high degree an end in itself, which corresponds to the understanding of democratisation as a long-term process.

2.7 Conceptual Framework

The five pre-assumed conceptual study variables (independent variables) that influenced on women's group project completion (dependent variable) are as shown in Figure 2.1.

Independent Variables

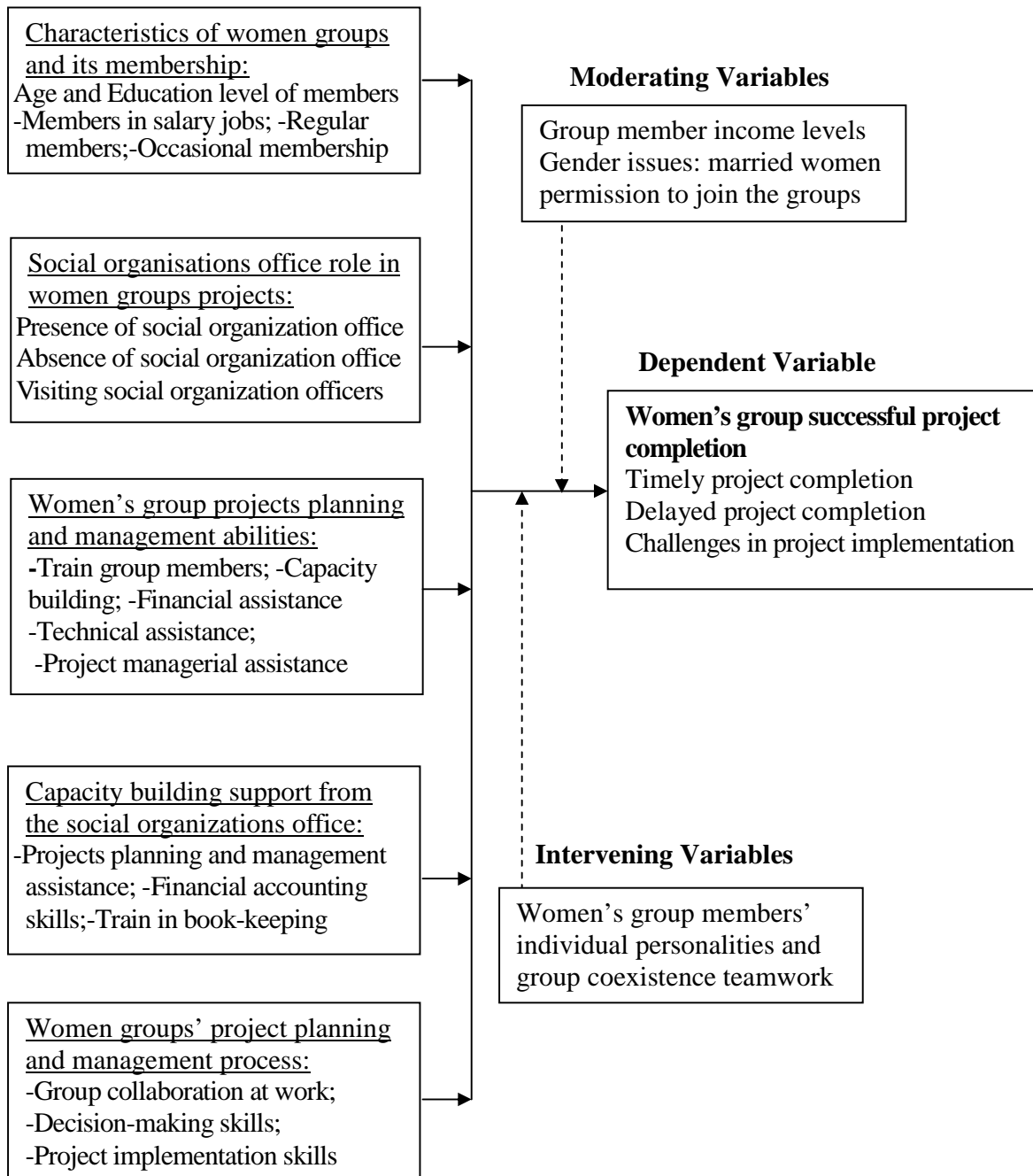


Figure 1.1: Conceptual Framework

As shown in Figure 2.1 the study independent variables are: How the characteristics of women groups influence the group's successful projects completion rate. The extent to which presence of social organizations office influences women groups successful projects' completion rate, To what extent does the role of social organization's office in community development influences women group successful projects' completion rate?

How does capacity building support from the social organizations office influences women group successful projects' completion rate, and To what extent does women groups' project management and implementation process influences the women groups' successful project completion rate. The dependent variable of the study is the women groups' successful project completion in Katulani district, Kitui County, Kenya.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

The chapter focuses on the research design, the target population of the study, the sampling design, research instruments data collection and the data analysis techniques and operationalisation of study variables.

3.2 Research Design

This study employed a descriptive survey design. This involved using a survey design as a strategy for collecting and analyzing data that answer research questions, to gather information, summarize, present and interpret data for the purpose of classification. According to Bryman (2008), a research design provides a frame work for collecting and analyzing data. According to Orodho (2003), descriptive survey research is intended to produce statistical information about aspects of population that interest policy makers without manipulating any data. The method collects information by interviewing or administering a questionnaire to a sample of individuals. According to Gay (1992) this method determines and reports the way things are such as public opinion and attitudes whereby a clear layout of pertinent and precise information on the study aspect and phenomena are obtained and general conclusion drawn. The researcher used primary data.

3.3 Target Population

The study was carried out among women groups in Katulani district, Kitui County. The study targeted key informants like the women groups officials who were usually from 7-10 per women

group whose membership is about 20 and above. These officials included group chairperson, group vice chairperson, group treasurer, group vice treasurer, group secretary, group vice secretary, group organizing secretary, group vice organizing secretary, group trustee and other one group member as an official who have an understanding on the operations of the women groups. There are 213 women groups each with 10 group officials and whose members were 20 and above and they have had an established leadership structure as described above. Therefore, the target population was 2130 women group member officials from Katulani district.

3.4 Sampling Design

Stratified Random sampling was used in the study to select a sample. According to Tromp (2006), a population is divided into sub women groups called strata and a sample is selected from each stratum. The target population was in each strata consisting of group chairperson, group vice chairperson, group treasurer, group vice treasurer, group secretary, group vice secretary, group organizing secretary, group vice organizing secretary, group trustee and other one group member as an official. The sample should be small enough to be economical and ensure representation of all in the population proportionately (Mugenda and Mugenda, 2003). Since there were 213 women groups each with 10 group officials and whose members are 20 and above with an established leadership structure as described above. Therefore, the target population was 2130 women group member officials from Katulani district. A sample of 220 women groups' officials was selected from the 22 selected women groups from the district. This was $(220/2130 \times 100\%) = 10.328\%$ which was approximately 10% of the population as the 10% is the recommended minimum sample of the population which is representative by (Mugenda and Mugenda, 2003) for statistical analysis. This was as shown in Table 3.1.

Table 3.1 Target Population and Sample

Group	Officials per women group	Population of women groups	Sample size (n)
Group Chairperson	1	213	22
Group Vice Chairperson	1	213	22
Group Treasurer	1	213	22
Group Vice Treasurer	1	213	22
Group Secretary	1	213	22
Group Vice Secretary	1	213	22
Group Organizing Secretary	1	213	22
Group Vice Organizing Secretary	1	213	22
Group Trustee	1	213	22
Other one member as official	1	213	22
Total	10	2130	220

3.5 Research Instruments

Primary data was collected using questionnaires. The questionnaires comprised of questions which sought to answer questions related to the objectives of this study. The questions were both closed-ended and open-ended to enhance uniformity and open ended to ensure maximum data is obtained. Secondary data was obtained from books, internet and journals as indicated in the literature review. The questionnaires method can reach a large number of subjects who know how to read and write independently (Peil, 1995). According to Orodho (2005) questionnaires are widely used in educational studies to obtain information about current conditions and practices. They assist in making enquiry concerning attitudes and opinions quickly and in precise form.

3.6 Validity and Reliability of the Research Instruments

This section consists of the validity and reliability of the research instruments.

3.6.1 Validity of the Instrument

According to Wiersna (1995) validity is the extent to which an instrument measures what it is intended to measure or the degree to which results obtained from the analysis of data actually represent the phenomenon under study. To establish validity of the questionnaire, the constructed items were checked by experts in research methodology from the University of Nairobi, so as to ensure no double-meanings or ambiguities were in all the items. Experts' feedback was used to correct any anomalies.

3.6.2 Reliability of the Instrument

Mugenda and Mugenda (2003) define reliability as a measure of the degree to which a research instrument yields consistent results or data after repeated trial. Piloting refers to pre-testing of questionnaires to a selected sample which is similar or identical to the actual sample to be used in the study. The selected sample for piloting is not included in the actual sample. This helps to eliminate chance error. The study used split-half method to pre-test the questionnaire. In this approach an instrument is designed in such a way that there are two parts. Subjects' scores from one part are correlated with scores from the second part. a randomly selected women group's 10 officials filled in the questionnaire. Scores was split into two and correlated using Pearson's Correlation. If the correlation coefficient obtained was greater than 0.79, it was sufficient for high pre-test reliability (Orodho, 2005). The women group participants who were involved in the pilot study were excluded from the actual study sample.

3.7 Data Collection Procedures

A research authorization permit was obtained from the Katulani District's Education Office, in order to be allowed to collect data from the district for the study. And a copy was submitted to the office of the Ministry of Culture and Social Services in the district. The researcher pre-visited the selected respondents in their women groupings to establish rapport before actual data collection date. The questionnaire was personally administered to the selected participants. The questionnaires were filled in and collected before leaving to the next selected study participant.

3.8 Data Analysis

Data was analyzed using descriptive statistics like frequency distributions; percentages and averages (mean = \bar{x} values). Statistical tally system was used to generate frequency counts from the responses so as to prepare frequency distributions. Averages (mean = \bar{x} values) were calculated for respective items. Since the questionnaire items were of the 5-point Likert rating scales comprising of five-response ratings of SA- (Strongly agree) = 1 A- (Agree) = 2; AA-(A little agree) = 3; D-(Disagree) = 4; SD- (Strongly disagree) = 5, respectively, a theoretical mean value of [$\bar{x} = 3.0$] was obtained using the formula = $\sum y_i/5$ where $y_i = 1, 2, 3, 4, 5$. Thus the theoretical mean was calculated as $\bar{x} = (1+2 +3+ 4+ 5)/5 = 15/5= 3.0$ and was used as the criterion to judge the respondents' mean ranges on the 5-point likert scale rating for each item. Therefore, any item with a mean value greater than or equal to 2.5 and less than or equal to 3.4999 such that [$2.5 \leq \bar{x} \leq 3.4999$ as a range normally rounded off to $\bar{x} = 3.0$] indicated that the respondents 'a little agreed' (AA) with the proposed statement in the questionnaire about the influence of the attributes of the variable of social organizations office on successful women's group project completion. Any 5-point likert rating scaled questionnaire item with a mean equal

to or higher than 3.5, [$\bar{x} \geq 3.5$] indicated that the respondents were in disagreement with the proposed statement about the influence of the attributes of the variable of the social organizations office on the successful women's group project completion.

Finally, any item with a mean less than or equal to 2.4999; that is [$\bar{x} \leq 2.4999$] the respondents were regarded as to be in agreement with the proposed statement in the attributes on the questionnaire on the influence of the social organizations office on successful women's group project completion in Katulani district of Kitui County, Kenya. Standard deviations for each variable were also calculated to determine the variability of the responses per research question per item in the questionnaire, so as to establish consistency of responses across the respondents.

3.9 Ethical Considerations

Research Permit was obtained from Katulani District's Education Office, in order to be allowed to collect data from the district for the study. And a copy was submitted to the office of ministry of culture and social services in the district. The researcher pre-visited the study participants to establish rapport with them before the actual data collection date. The participants were assured that their identity was anonymous. Informed consent for participation was sought before the administration of the questionnaires to the selected respondents.

3.10 Operationalization of the Study Variables

To achieve the objectives of this study, on the influence of social organizations office on women group's successful project completion in Katulani district, Kitui County the operationalisation of the study variables was done as illustrated in Table 3.2.

Table 3.2 Operationalisation of the study variables

Objectives	Variables		Indicator(s)	Measurement	Level of scale	Tools of analysis
	Independent	Dependent				
To establish characteristics of women groups' influence on project completion	Characteristics of women groups	Women groups successful projects' completion	Age of members Education level Members on salary Regular membership Occasional members	Age in years education levels On salaried job no salaried job Full time Occasional	Nominal Ordinal	Descriptive statistics Percentages Mean Standard deviation
To establish influence of social office presence on groups project completion	Presence of social organizations office	Women groups successful projects' completion	Presence of social organizations office Absence of social organizations office Visiting social organizations	Social organizations office Absence social office Visiting social organizations	Nominal Nominal Ordinal	Descriptive statistics Percentages -Mean -Standard deviation
To establish how social organizations influence group project completion	Role of social organization's office	Women groups successful projects' completion	Training group members for capacity building Financial assistance Technical assistance Managerial assistance	Training for skills Financial assistance Technical assistance Managerial assistance	Nominal Ordinal	Descriptive statistics Percentages -Mean -Standard deviation
To establish how group training influence project completion	Capacity building support by social organization office	Women groups successful projects' completion	Training members for capacity building Train projects planning management and financial skills Train in book-keeping	capacity building organizational group work Financial skills Train in book-keeping	Nominal Ordinal	Descriptive statistics Percentages -Mean -Standard deviation
To establish how activities implementation influences the groups' project completion	Women groups' project planning and management process	Women groups successful projects' completion	collaboration at project work; Decision-making management skills implementation skills	Level of collaboration s Decision making Managerial skills Project implementation skills	-Nominal -Ordinal	Descriptive statistics Percentages Mean- Standard deviation

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION, INTERPRETATION AND DISCUSSION

4.1 Introduction

This chapter consists of data analysis presentation and interpretation. The subheadings of the chapter are: questionnaire/interview response rate, selected women group members' sociodemographic information, and women groups' characteristics, presence of social organizations office and women groups project completion, role of social organizations office to women groups' project completion, capacity building by social organizations office to women group members and women's group ability in project planning and management.

4.2 Questionnaire Response Rate

Responses were received from 220 study participants. The researcher personally collected questionnaires from the respondents after notification that they were completely filled up. Therefore, the questionnaire response rate was 100 percent, denoting an excellent response rate, adequate to authenticate the study findings.

4.3 Selected Women Group Members' Sociodemographic Information

In question one the participants were asked to indicate their gender as defined in the preset questionnaire as male or female. The study results from data analysis showed that 87.3 percent of the respondents were females while 12.7 percent of the respondents were males. This indicated that there were more females in the women group representation than there were the males in Katulani district, Kitui County. In addition more female than the male women group members

had participated in this study. These results concurred with the reviewed literature, where it was noted that mainly women groups were for women membership, but a few men were also invited for membership especially for security and general leadership of the group.

In ‘question two’ the study participants were asked to indicate their age in years from a preset distribution of age brackets as indicated in the questionnaire: Less than 20 years, between 21-30 years, between 31-40 years, between 41-50 years, and over 50 years. The responses were tabulated as shown in Table 4.1, which shows the Kitui town sampled residents’ distribution by age brackets.

Table 4.1 Study Respondents by Age Bracket’s Distribution

Respondents’ Age in Years	Frequency (<i>f</i>)	Percentage (%)
Less than 20	10	4.5
Between 21-30	67	30.5
Between 31-40	103	46.8
Between 41-50	28	12.7
Over 50	12	5.5
Total	220	100.0

As shown in Table 4.1: Majority 81.8 percent of the respondents were in the age brackets of less than 20 years old and in between 21 years to 40 years old, where 46.8 percent of the respondents were in the age bracket of 31-40 years, 30.5 percent of the respondents were in the age bracket of 21-30 years and a few 4.5 percent of the respondents were in aged less than 20 years old. These results were interpreted to have indicated that most of the women group members were young and therefore energetic to execute manual group work in their group projects.

In ‘question three’ the study participants were asked to indicate their marital status from a preset distribution of marital statuses as indicated in the questionnaire as: divorced, married, separated, single, and widowed. The study findings from the analysis of the questionnaire and interview responses were tabulated as shown in Table 4.2, which shows the respondents’ distribution by marital status.

Table 4.2 Study Respondents by Marital Statuses’ Distribution

Respondents’ Marital Status	Frequency (f)	Percentage (%)
Divorced	26	11.8
Married	141	64.1
Separated	24	10.9
Single	15	6.8
Widowed	14	6.4
Total	220	100.0

As shown in Table 4.2, the study findings showed that among the sampled women group members 64.1 percent were married, 11.8 percent were divorced, 10.9 percent were separated, 6.8 percent were single, and 6.4 percent were widowed. This indicated that there were more 64.1 percent of the respondents who were married among the women group membership in Katulani District of Kitui County in Kenya.

In ‘question four the selected study participants were asked to indicate their highest level of education from a preset distribution of education levels as indicated in the questionnaire by levels: None (no schooling), primary, secondary, certificate, diploma, degree, masters and others to specify as shown in Table 4.3.

Table 4.3 Study Respondents According to Educational Levels' Distribution

Level of Education	Frequency (f)	Percentage (%)
None (no schooling)	51	23.2
Primary	137	62.3
Secondary	19	8.6
Tertiary	13	5.9
Diploma/Degree	0	0.0
Masters	0	0.0
Total	220	100.0

As shown in Table 4.3: majority 85.5 percent of the respondents had upto primary level of education, where 23.2 percent of the respondents had no schooling and 62.3 percent of the respondents had upto primary school level of education. There were no women group members among the sampled respondents who had either, Diploma, Degree or Masters Degree level of education. These results indicated that most of the women group members in Katulani district, Kitui County had basic education which is deemed adequate for successful implementation of agricultural projects. These results concurred with the reviewed literature, where it was noted that mainly women groups were for women membership, but a few men were also invited for membership especially for security and general leadership of the group.

In 'question five the study participants were asked to indicate for how long they had been members in the women groups. From a preset distribution of experience as members of the women groups as indicated in the questionnaire by 0-5 years, 5-10 years, 10-15 years, 15-20

years and over 20 years as shown in Table 4.4, which shows the respondents' distribution by women group experience in years.

Table 4.4 Study Respondents by Years of Experience in Women Groupings

Women group Experience in Years	Frequency (f)	Percentage (%)
Less than 5	12	5.5
Between 5-10	46	20.9
Between 10-15	107	48.6
Between 15-20	38	17.3
Over 20	17	7.7
Total	220	100.0

As shown in Table 4.4: Most 73.6 percent of the study participants had a wealth experience in women groupings worth over 10 years, where 48.6 percent of the study participants had between 10-15 years of experience in women groups, 17.3 percent of the study participants had between 15-20 years of experience in women groups and 7.7 percent of the study participants had over 20 years of experience in women's group socioeconomic circles of relationships.

These results were an indication that there was adequate experience in women groups' management teams in Katulani district. However, the study results did not concur with the reviewed literature, where it was noted that adequate group project planning, management and implementation was lacking among many of the women groups in Kenya and Africa as a whole. In 'question six the study participants were asked to indicate their current position in the women groups. From a preset distribution of positions as: group chairperson, group vice chairperson,

group treasurer, group vice treasurer, group secretary, group vice secretary, group organizing secretary, group vice organizing secretary, group trustee, and group only one official member as shown in Table 4.5, which shows the respondents' distribution by current position in women group.

Table 4.5 Study Respondents by Position in Women Groups' Distribution

Position in Women Group	Frequency (<i>f</i>)	Percentage (%)
Group chairperson	22	10.0
Group vice chairperson	22	10.0
Group treasurer	22	10.0
Group vice treasurer	22	10.0
Group secretary	22	10.0
Group vice secretary	22	10.0
Group organizing secretary	22	10.0
Group vice organizing secretary	22	10.0
Group trustee	22	10.0
Group only one official member	22	10.0
Total	220	100.0

As shown in Table 4.5; there were equal representation of 10.0 percent of the respondents from each of the women groups' positions which were categorised as: group chairperson, group vice chairperson, group treasurer, group vice treasurer, group secretary, group vice secretary, group organizing secretary, group vice organizing secretary, group trustee, and group only one official member.

Therefore, indicating a fairly equal distribution of respondents from within the targeted categories of women group positions. This also showed that among the selected sample of group members there was adequate representation of the targeted women group members in Katulani district, Kitui County.

4.4 Women Groups' Characteristics

The study respondents were asked a set of thirteen questions which sought to unearth information on each of the women groups' characteristics. The items were mainly requiring (Yes or No options) for the participants to respond. In this section the results of data analysis have been narrated as well as giving numerical data to interpret the responses. In as far as how many group members were in each woman's group, most of the respondents noted that their total membership ranged between 20 and 25 members.

In as far as presence of male group members were concerned just a few 17.3 percent of the respondents had agreed by indicating (Yes) there were male group members in their women group membership. In such cases where there were male group members the responses showed that the number of males in most groups was between 3 and 5 men per group. Although, a few respondents noted some irregular attendance of group members in their groups majority 82.7 percent of the respondents said that their group attendance was always above 90 percent of the total group members per meeting. Therefore there were on average 10 percent of the irregular attendance members.

Less than a quarter 23.2 percent of the respondents agreed that some of their group members were in salaried regular job with regular source of income by indicating (Yes) while majority 76.8 percent of the respondents disagreed that some of their group members were in salaried regular job with regular source of income by indicating (No). Therefore, only 23.2 percent of the group members seem to have been in salaried regular job with regular source of income. In as far as group members belonging to same or different villages; some 29.1 percent of the respondents agreed that some of group members in the sampled women groups were not habitants of the same village, so 29.1 percent of the group members used to come from outside the same village. In as far as whether the women group's activities were agricultural oriented the responses obtained indicated that majority 92.3 percent of the respondents had agreed that their women group's activities were agricultural oriented by ticking (Yes) and only a few 7.7 percent of the respondents had agreed that their women group's activities were businesses oriented by ticking (Yes) along this question on business oriented group's activities.

A few 11.5 percent of the respondents had agreed that their women group's activities were social service development oriented by ticking (Yes) as a vast majority 88.5 percent of the respondents had disagreed by ticking (No) that their women group's activities were social service development oriented and therefore these majority 88.5 percent of the respondents had agreed by ticking (Yes) that some of their women group's activities were to be engaged in merry-go-rounds. The above study findings on the women's group characteristics also concurred with some reviewed literature.

Mogire (2003) had noted that in Africa most the rural women's group common definitional feature was their survivalist activities. This meant that most of the women's group members were people unable to find a paid job or get into an economic sector of their choice. This was why some ten years ago Wiklund and Shepherd (2003) had noted that poverty and the attempt to survive were the main basic characteristics of the women's group membership.

Recently, Shane (2009) concluded that common women's group membership features include: Often rural-based, small units, specialized firms, selling to the international and/or local markets, relying on low cost raw materials, low energy costs, low labour costs, low division of labour, flexible and often small production runs, low capital formation, largely labour intensive units with low-level technologies. Majority of the rural women in Kenya have joined a group to find their way to credit access because they have been culturally excluded from the formal financial services (Wanjohi, 2011). Many of them lack employed jobs, a few have bank accounts; can access loans, money transfer services, among other bank services. The rural women are more disadvantaged than their urban counterparts (Wanjohi, 2011).

Therefore, the women's group in Kenya faces enormous challenges in their quest to venture into income generating activities (Sytse and Schreuder, 2012). Some of these challenges include cultural factors; the society does not allow women to own assets which are required by banks to access credit. Some widows are disinherited by in-laws (Sytse and Schreuder, 2012). To answer questions 14-17 the selected respondents were asked to use a 5-point likert scale rating key that was given in the questionnaire as shown below:

SA- (Strongly agree) = 1 A- (Agree) = 2 AA-(A little agree) = 3

D-(Disagree) = 4 SD- (Strongly disagree) = 5

Score	Interpretation	Response Mode	Description
1.	Strongly Agree	With No Doubt At All	Very Satisfactory
2.	Agree	With Some Doubt	Satisfactory
3.	Not Sure	Neither Agree/Disagree	Not Satisfactory
4.	Disagree	Disagree With Some Doubt	Fair
5.	Strongly Disagree	Disagree Completely	Poor,

so as to rate the influence of presence, role and capacity building assistance by social organizations office to women groups' project completion and the women's group ability in project planning and management process based on some statements given as attributes of each of the five variables of the study.

4.5 Presence of social organizations office and women groups project completion

In question fourteen, the respondents were asked to rate the influence of presence of social organizations office to women groups' project completion using the 5-point likert rating scale as seen from the light-blue extract from the questionnaire. The findings were tabulated as shown in Table 4.6, which shows the presence of social organizations office to assist the women's group project implementation and management.

Table 4.6 Social Organizations Office Presence to Assist in Project Implementation

Factors of Presence of Social Office	SA	A	AA	D	SD	Mean	Std D
Presence of social organization office Freq (f)	146	52	22	0	0	1.44	1.7
(%)	66.4	23.6	10.0	0.0	0.0		
Absence of social organizations office Freq (f)	0	1	27	49	143	4.52	1.68
(%)	0.0	0.4	12.3	22.3	65.0		
Visiting social organizations officers Freq (f)	119	45	33	15	8	1.85	1.60
(%)	54.1	20.5	15.0	6.8	3.6		
Presence of Government social officers Freq (f)	161	38	21	0	0	1.36	1.76
(%)	73.2	17.3	9.5	0.0	0.0		

According to the results shown in Table 4.6; majority 90.0 percent of the respondents were in agreement that presence of social organizations office had a positive influence on successful women's group project completion where 66.4% had strongly agreed and 23.6% had agreed. With a mean of 1.44, the results showed that the respondents agreed that presence of social organizations office had influence on women's group project completion. Most 74.6 percent of the respondents were in agreement that visiting social organizations officers had significant influence on successful women's group project completion where 54.1% had strongly agreed and 20.5% had agreed. With a mean of 1.85 the results showed that the respondents agreed that visiting social organizations officers had influence on successful women's group project completion in Katulani District.

A majority 90.5 percent of the respondents were in agreement that presence of government social officers had significant and positive influence on successful women's group project completion where 73.2% had strongly agreed and 17.3% had agreed. With a mean of 1.36, the results showed that the respondents agreed that presence of government social officers had influence on successful women's group project completion.

However, in contradiction most 87.3 percent of the respondents were in disagreement that absence of social organization office had a positive influence on successful women's group project completion where 65.0% had strongly disagreed and 22.3% had disagreed with whether absence of social organization office had a positive influence on successful women's group project completion in the district. With a mean of 4.52, the results showed that the respondents disagreed with whether absence of social organization office had a positive influence on successful women's group project completion.

The grand mean value was obtained using the formula $\bar{x} = \sum \bar{y}_i/4$ where $\bar{y}_i = 1, 2, 3, 4$. Thus the grand mean value was calculated as $\bar{x} = [1.44+4.52 +1.85+ 1.36]/4 = 9.17/4 = 2.29$. Therefore, since the grand mean value was less than 2.4999 that is ($\bar{x} < 2.4999$) most of the respondents were in agreement that presence of social organizations office had significant influence on successful women's group project completion in Katulani district. The Standard Deviation (SD) for this variable was calculated to determine the variability of the responses across respondents, so as to establish whether there was consistency of responses across the respondents. The SD was calculated using the root mean squared deviations from the grand mean from Table 4.6 as shown in the formula below:

$$\begin{aligned}
SD &= \sqrt{\{(1.44 - 2.29)^2 + (4.52 - 2.29)^2 + (1.85 - 2.29)^2 + (1.36 - 2.29)^2\}/4} \\
&= \sqrt{\{0.7225 + 4.9729 + 0.1936 + 0.8649\}/4} \\
&= \sqrt{\{6.7539/4\}} \\
&= \sqrt{1.6885}
\end{aligned}$$

$$SD = \underline{\underline{1.2995}}$$

The calculated standard deviation was used to determine the variability of the responses within the four 4 items per research question, so as to establish consistency of responses across the sampled respondents. The fact that the calculated standard deviation of SD = 1.2995 was closer to within one [1] standard deviations from the grand mean value showed that there was consistency of responses across the sampled respondents on their opinion about how the presence of social organizations office might have influenced the successful women's group project completion in Katulani district, Kitui County.

Using an assumed mean A = 3; the standard deviation (Std D) as shown in Table 4.6 was calculated as:

$$\begin{aligned}
\text{Std D} &= \sqrt{[\{146(1 - 3)^2 + 52(2 - 3)^2 + 22(3 - 3)^2 + 0(4 - 3)^2 + 0(5 - 3)^2\}/220]} \\
&= \sqrt{[\{584 + 52 + 0 + 0 + 0\}/220]} \\
&= \sqrt{\{636/220\}} \\
&= \sqrt{2.89}
\end{aligned}$$

Std D = 1.7 as shown in row one the last column under the standard deviations in Table 4.6. All other standard deviations were calculated using the same method and the standard deviations column was completed as shown in Table 4.6 above as: Row 2 std D = 1.68; Row 3 std D = 1.60; and Row 4 std D = 1.76. Since all the four standard deviations were found to be within 2 (two) standard deviations from the mean, the researcher was 95% confident that the study

findings were reliable because the respondents were in agreement within their responses. Thus the study findings were used to make the conclusions and recommendations of the study.

The respondents were also asked to give reasons for their choices as shown in Table 4.6 above: A cross examination of the data analysis showed most of the respondents noting that the social organization office was crucial because it used to assist in both training them on project planning and management and they were also assisted in getting access to cheap loans to facilitate the implementation of the groups projects. A respondent was quoted saying that, if their group had not been helped in writing a project proposal they could not have gained access to financial credit that they had used to implement most of the group projects they had successfully completed.

From the literature review there were social organization offices in most parts of Kenya. There were a variety of legal types of social organizations, including corporations, governments, non-governmental organizations, international organizations, armed forces, charities, not-for-profit corporations, partnerships, cooperatives, and universities (Goetz and Sen Gupta, 1996).

Commercial banks might also like to become catalysts in demonstrating to other formal financial institutions that economically the poor rural women groups are also involved in banking, provided they are given the required support and opportunities (Government of Kenya, 2005). In the follow-up phase of a women's group project, various other financial institutions might come forward to participate in the group project (McCormick, 2001).

However, from the literature review it was noted that the involvement of commercial banks is only in purely development-oriented programme is an illustration of their moral engagement to an initiative that is not based on profit motives, but rather on the desire to contribute to the development process (King, and McGrath, 2002).

4.6 Role of social organizations office to women groups project completion

In question fifteen the respondents were asked to rate the influence of the role played by social organizations office on women groups' project completion using the 5-point likert rating scale that was provided in the questionnaire. The findings were tabulated as shown in Table 4.7, which shows the role of social organizations office in women group's project completion.

Table 4.7 Role of Social Organizations Office in Women Group's Project Completion

Factors of Role of Social Office	SA	A	AA	D	SD	Mean	Std D
Training in project management Freq (f)	94	60	31	22	13	2.09	1.52
(%)	42.7	27.3	14.1	10.0	5.9		
Training in financial management Freq (f)	56	59	53	30	22	2.56	1.34
(%)	25.5	26.8	24.1	13.6	10.0		
Training in book-keeping skills Freq (f)	41	66	43	36	34	2.80	1.35
(%)	18.6	30.0	19.5	16.4	15.5		
Training in group's accountability Freq (f)	43	71	51	44	11	2.59	1.23
(%)	19.5	32.3	23.2	20.0	5.0		

According to the results shown in Table 4.7; most 70.0 percent of the respondents were in agreement that training in project management by the social organizations office had a positive influence on successful women's group project completion where 42.7% had strongly agreed and 27.3% had agreed that training in project management by the social organizations office positively influenced successful women's group project completion. With a mean of 2.09, the results showed that the respondents agreed that training in project management by the social organizations office had a positive influence on successful women's group project completion.

Slightly above half 52.3 percent of the respondents were in agreement that training in financial management by social organizations officers had significant influence on successful women's group project completion where 25.5% had strongly agreed and 26.8% had agreed that training in financial management by social organizations officers had significant influence on successful women's group project completion. With a mean of 2.56, the results showed that the respondents had a little agreed that that training in financial management by social organizations officers had significant influence on successful women's group project completion in Katulani district, Kitui County.

There was no clear-cut indication from the sampled respondents to either support or fail to support the fact that training in book-keeping skills by social organizations officers had any significant influence on successful women's group project completion in Katulani district, Kitui County. Where 48.6 percent of the respondents were in agreement that training in book-keeping skills by social organizations officers had any significant influence on successful women's group project completion the other 31.9% of the respondents had disagreed that training in book-keeping skills by social organizations officers had any significant influence on successful

women's group project completion. With a mean of 2.80, the results showed that the respondents had a little agreed that training in book-keeping skills by social organization officers had any significant influence on successful women's group project completion in Katulani district, Kitui County.

Slightly above half 51.8 percent of the respondents were in agreement that training in group's accountability by social organization officers had a positive influence on successful women's group project completion where 19.5% had strongly agreed and 32.3% had agreed with the fact that training in group's accountability by social organization officers had a positive influence on successful women's group project completion in Katulani district, Kitui County. With a mean of 2.59, the results showed that the respondents had a little agreed that training in group's accountability by social organization officers had any significant influence on successful women's group project completion in Katulani district, Kitui County.

The grand mean value was obtained using the formula $\bar{x} = \sum \bar{y}_i / 4$ where $\bar{y}_i = 1, 2, 3, 4$. Thus the grand mean value was calculated as $\bar{x} = [2.09 + 2.56 + 2.80 + 2.59] / 4 = 10.04 / 4 = 2.51$. Therefore, since the grand mean value was greater than 2.5 and less than or equal to 3.4999 such that $[2.5 \leq \bar{y} \leq 3.4999]$ it indicated that the respondents had 'a little agreed' with the fact that the role of social organizations office positively influenced women's group project completion in Katulani district.

The Standard Deviation was also calculated to determine the variability of the responses across respondents, so as to establish whether there was consistency of responses across the selected respondents. It was calculated using the root mean squared deviations from the grand mean of all mean values shown in Table 4.7 above:

$$\begin{aligned}
 SD &= \sqrt{\{(2.09 - 2.51)^2 + (2.56 - 2.51)^2 + (2.80 - 2.51)^2 + (2.59 - 2.51)^2\}/4} \\
 &= \sqrt{\{0.1764 + 0.0025 + 0.0841 + 0.0064\}/4} \\
 &= \sqrt{\{0.2694/4\}} \\
 &= \sqrt{0.06735}
 \end{aligned}$$

SD = 0.2595

The fact that the calculated standard deviation of SD = 0.2595 less than within one [1] standard deviations from the grand mean value, the results showed that there was consistency of responses across the sampled respondents on their opinion about how the role of social organizations office might have had influenced the successful women’s group project completion in Katulani district, Kitui County.

Using an assumed mean A = 3; the standard deviation (Std D) as shown in Table 4.7 was calculated as:

$$\begin{aligned}
 \text{Std D} &= \sqrt{[\{94(1 - 3)^2 + 60(2 - 3)^2 + 31(3 - 3)^2 + 22(4 - 3)^2 + 13(5 - 3)^2\}/220]} \\
 &= \sqrt{[\{376 + 60 + 0 + 22+52\}/220]} \\
 &= \sqrt{\{510/220\}} \\
 &= \sqrt{2.32}
 \end{aligned}$$

Std D = 1.52 as shown in row one the last column under the standard deviations in Table 4.7. All other standard deviations were calculated using the same method and the standard deviations column was completed as shown in Table 4.7 above as: Row 2 std D = 1.34; Row 3 std D =

1.35; and Row 4 std D = 1.23. Since all the four standard deviations were found to be within 1 (one) standard deviation from the mean, the researcher was 99% confident that the study findings were reliable because the respondents were in agreement within their responses. Thus the study findings were used to make the conclusions and recommendations of the study.

The respondents were also asked to give reasons for their choices as shown in Table 4.7 above: A random sample of the written notes in the spaces provided and after a brief impressionistic data analysis, the findings showed that most of the respondents had noted that the role social organization office was important in assisting them to plan and implement group projects. The findings were in agreement with the reviewed literature on the role played by the social organizations office in the women's group project completion, but the research gap was that the effectiveness of the social organizations office in their roles was uncertain (Hilhorst and Oppenoorth, 1992).

According to the reviewed literature, some specific roles and responsibilities of social organizations office were identified to have included: Assisting the women's group in implementing, monitoring, reporting and evaluating the project. Organize and participate in rapid assessments targeting women group's farmers, community and assist the women groups to identify possible support (Hilhorst and Oppenoorth, 1992).

Ensure that the selection process of farmers, community and women groups to be supported under any development partner is clear and transparent. Assist in organizing project related workshops and meetings. Keep a diary of the planned interventions for each group with a clear

schedule of planned activities. Support assessments and baseline surveys for Farmers/Community/Community women Groups. Develop and maintain proper data of Farmers, community and women groups supported under this social organizations office (Government of Kenya, 2005).

Working with the women group projects' coordinators, to plan and implement capacity building activities that will ensure the projects' sustainability in the long term. Prepare and submit quality monthly reports on Farmers, community and women groups' activities highlighting against planned achievement, impacts and recommendations. Take lead in developing and submitting Success stories /case-studies and lessons-learnt based on the Farmers, community and women groups activities (Hilhorst and Oppenoorth, 1992).

In liaison with the group project coordinator to ensure quality monitoring tools are developed to track impacts/effects of the project interventions. Work closely with the technical advisors establishes detailed data on the beneficiaries including, location, trainings and support provided. They also liaise regularly with communities, elders, local authorities and other agencies operational in the project to ensure coordination and effective implementation of intervention project activities (Government of Kenya, 2005).

4.7 Capacity building by social organizations office to women group members

In question sixteen, the respondents were asked to rate the influence of the capacity building by social organizations office to women groups' project completion, using the 5-point likert rating scale that was provided and indicators as shown in Table 4.8. The findings were tabulated as shown in

Table 4.8, which shows the social organizations office in capacity building to women group members.

Table 4.8 Social Organizations Office in Capacity Building to Women Group Members

Factors of Group's Capacity Building	SA	A	AA	D	SD	Mean	Std D
Training in general project work Freq (f)	78	81	42	19	0	1.92	1.37
(%)	35.5	36.8	19.1	8.6	0.0		
Training in group collaboration Freq (f)	97	59	35	16	13	2.04	1.53
(%)	44.1	26.8	15.9	7.3	5.9		
Training members in record keeping Freq (f)	68	73	41	26	12	2.28	1.38
(%)	30.9	33.2	18.6	11.8	5.5		
Training project technical knowledge Freq (f)	121	80	19	0	0	1.54	1.60
(%)	55.0	36.4	8.6	0.0	0.0		

According to the results shown in Table 4.8; most 72.3 percent of the respondents were in agreement that training in general project work by social organizations officers had a positive influence on successful women's group project completion where 35.5% had strongly agreed and 36.8% had agreed that training in general project work by social organizations officers had a positive influence on successful women's group project completion in Katulani district, Kitui County. With a mean of 1.92, the results showed that the respondents agreed that training in general project work by social organizations officers had a positive influence on successful women's group project completion.

Most 70.9 percent of the respondents were in agreement that training in group collaboration by social organizations officers had a positive and significant influence on successful women's group project completion where 44.1% had strongly agreed and 26.8% had agreed that training in group collaboration by social organizations officers had positively influenced the successful women's group project completion in the district. With a mean of 2.04, the results showed that the respondents had agreed that that training in group collaboration by social organizations officers had positively influenced the successful women's group project completion at Katulani District in Kitui County, Kenya.

A more than half 64.1 percent of the respondents were in agreement that training women group members in business record keeping by the social organizations officers had a positive influence on the successful women's group project completion where 30.9% had strongly agreed and 33.2% had agreed that training women group members in business record keeping by the social organizations officers had a positive influence on the successful women's group project completion. With a mean of 2.28, the results showed that the respondents had agreed that training women group members in business record keeping by the social organizations officers had a positive influence on the successful women's group project completion within groups in Katulani district of Kitui County, Kenya.

A majority 91.4 percent of the respondents was in agreement that the group members' training in project's technical management knowledge by the social organizations officers had significantly influenced the successful women's group project completion where 55.0% had strongly agreed and 36.4% had agreed that the group members' training in project's technical

management knowledge by the social organizations officers had significantly influenced the successful women's group project completion. With a mean of 1.54, the results showed that the respondents agreed that the group members' training in project's technical management knowledge by the social organizations officers had significantly influenced the successful women's group project completion in Katulani district, Kitui County.

The grand mean value was obtained using the formula $\bar{x} = \sum \bar{y}_i / 4$ where $\bar{y}_i = 1, 2, 3, 4$. Thus the grand mean value was calculated as $\bar{x} = [1.92 + 2.04 + 2.28 + 1.54] / 4 = 7.78 / 4 = 1.95$. Therefore, since the grand mean value was less than 2.4999 that is ($\bar{x} < 2.4999$) most of the respondents were in agreement that the capacity building of the women's group members by the social organization's officers had a positive and significant influence on successful women's group project completion in Katulani district.

The Standard Deviation for this variable was calculated using the root mean squared deviations of the four mean values shown in Table 4.8, using the method given below:

$$\begin{aligned}
 SD &= \sqrt{\{(1.92 - 1.95)^2 + (2.04 - 1.95)^2 + (2.28 - 1.95)^2 + (1.54 - 1.95)^2\} / 4} \\
 &= \sqrt{\{0.0009 + 0.0081 + 0.1089 + 0.1681\} / 4} \\
 &= \sqrt{\{0.286 / 4\}} \\
 &= \sqrt{0.0715}
 \end{aligned}$$

$$SD = \underline{\underline{0.2674}}$$

The fact that the calculated standard deviation of $SD = 0.2595$ less than within one [1] standard deviations from the grand mean value, the results showed that there was consistency of responses across the sampled respondents on their opinion about how the role of social organizations office

might have had influenced the successful women's group project completion in Katulani district, Kitui County.

Using an assumed mean $A = 3$; the standard deviation (Std D) as shown in Table 4.8 was calculated as:

$$\begin{aligned}\text{Std D} &= \sqrt{[78(1-3)^2 + 81(2-3)^2 + 42(3-3)^2 + 19(4-3)^2 + 0(5-3)^2]/220]} \\ &= \sqrt{[312 + 81 + 0 + 19 + 0]/220]} \\ &= \sqrt{412/220]} \\ &= \sqrt{1.87}\end{aligned}$$

Std D = 1.37 as shown in row one the last column under the standard deviations. All other standard deviations were calculated using the same method and the standard deviations column was completed as shown in Table 4.8 above as: Row 2 std D = 1.53; Row 3 std D = 1.38; and Row 4 std D = 1.60. Since on average all the four standard deviations were found to be within 1 (one) standard deviation from the mean, the researcher was 99% confident that the study findings were reliable because the respondents were in agreement within their responses. Thus the study findings were used to make the conclusions and recommendations of the study.

The respondents were also asked to give reasons for their choices as shown from the data presented in Table 4.8. By randomly sampling the responses, the findings obtained can be summarised as to indicate that most of the respondents had noted that the capacity building to women's group members by the social organization officers was important because it used to assist in both training them on project planning and management and they were also assisted in getting access to cheap loans to facilitate the implementation of the groups projects. For instant one respondent wrote: that the training they used to get from the social organizations officers

was quite applicable in women's group project planning and management and it could be useful in enhancing timely women's group project completion. The above study findings on the women's group capacity building problems concurred with some of the earlier reviewed literature.

Inadequate capacity among the women's group are common group challenges that had led to the reason as to why some 10 years ago in Kenya, Wiklund and Shepherd (2003) had noted that most of the women's group membership features were: often rural-based, small units, specialized firms, selling to the international and/or local markets, relying on low cost raw materials, low energy costs, low labour costs, low division of labour, flexible and often small production runs, low capital formation, largely labour intensive units with low-level technologies.

Access to financial services should be available to both men and women (National Micro Finance Policy, 2000). Most rural people in Ghana do not have access to a bank, credit union or similar financial services (Samson and Daft, 2005). There are a number of microfinance operators in the country and, although a number of key informants stated the view that micro-financing is plentiful, most MFIs operate in urban areas with relatively well developed infrastructure, thereby denying access to rural women groups in backward regions (Sytse and Schreuder, 2012).

Although women constitute 52% of the total Kenyan population, majority of them have been excluded from the formal financial services. For example, few have bank accounts; can access loans, money transfer services, etc. The rural women are more disadvantaged than their urban

counterparts (Wanjohi, 2011). The challenges women in Kenya face in their desire to venture in income generating activities include: cultural factors, the society does not allow women to own assets which are required by banks to access credit. Some widows are disinherited by in-laws (Sytse and Schreuder, 2012).

4.8 Women’s group ability in project planning and management

In question seventeen the respondents were asked to rate the influence of the women’s group ability in project planning and management and implementation for timely project completion, using the 5-point likert rating scale that was provided on questionnaire. The study findings obtained from data analysis were tabulated as given in Table 4.9.

Table 4.9 Women’s Group Ability in Project Planning and Management

Factors of Group’s Ability		SA	A	AA	D	SD	Mean	Std D
Group project meetings attendance	Freq (f)	163	31	13	11	2	1.45	1.79
	(%)	74.1	14.1	5.9	5.0	0.9		
Quitting during project period	Freq (f)	6	8	7	159	40	4.00	1.27
	(%)	2.7	3.6	3.2	72.3	18.2		
Adequate project skills in members	Freq (f)	46	50	23	69	32	2.96	1.39
	(%)	20.9	22.7	10.5	31.4	14.5		
New admissions within project period	Freq (f)	67	43	37	48	25	2.41	1.45
	(%)	30.5	19.5	16.8	21.8	11.4		

According to the results shown in Table 4.9; a majority 88.2 percent of the respondents were in agreement that their women's group project meetings' attendance was good and had a positive influence on successful women's group project completion where 74.1% had strongly agreed and 14.1% had agreed that their women's group project meetings' attendance was successful and had a positive influence on successful women's group project completion. With a mean of 1.45, the results showed that the respondents had agreed that women's group project meetings' attendance was successful and had a positive influence on successful women's group project completion in Katulani district, Kitui County.

A majority 90.5 percent of the respondents was in disagreement on whether quitting of some women group members during the group project period had negative influence on the successful women's group project completion where 72.3% had strongly disagreed and 18.2% had disagreed on the fact that quitting of some women group members during the group project period had negative influence on the successful women's group project completion. With a mean of 4.0, the results showed that the respondents strongly disagreed on the issue of whether quitting of some women group members during the group project period had negative influence on the successful women's group project completion in Katulani district, Kitui County.

There was no clear-cut indication from the sampled respondents to either support or fail to support the fact that the women's group members had adequate project skills for implementing group projects successfully among the selected respondents in Katulani district, Kitui County. Whereas 43.6 percent of the respondents were in agreement that the women's group members had adequate project skills for implementing group projects 45.9 percent of the respondents were in

disagreement with the fact that the women's group members had adequate project skills for implementing group projects successfully. With a mean of 2.96, the results showed that most of the respondents had a little agreed or otherwise disagreed with the fact that the women's group members had adequate project skills for implementing group projects successfully and if this indecisiveness had any significant influence on successful women's group project completion in Katulani district, Kitui County.

Half 50.0 percent of the respondents were in agreement that if there are new admissions within project implementation period this could either positively or negatively influence on the successful women's group project completion where 30.5% had strongly agreed and 19.5% had agreed that with any new group membership admissions within project implementation period it could either positively or negatively influence on the successful women's group project completion. With a mean of 2.41 the results showed that the respondents agreed that new group membership admissions within project implementation period it could either positively or negatively influence on the successful women's group project completion in Katulani district of Kitui County, Kenya.

The grand mean value was obtained using the formula $\bar{x} = \sum \bar{y}_i / 4$ where $\bar{y}_i = 1, 2, 3, 4$. Thus the grand mean value was calculated as $\bar{x} = [1.45 + 4.00 + 2.96 + 2.41] / 4 = 10.82 / 4 = 2.71$. Therefore, since the grand mean value was greater than 2.5 and less than or equal to 3.4999 such that $[2.5 \leq \bar{y} \leq 3.4999]$ it indicated that the respondents had 'a little agreed' with the fact that the women's group ability in project planning and management had either positively or negatively influenced the women's group project completion in Katulani district.

The standard deviation was also calculated to determine the variability of the responses across respondents, so as to establish whether there was consistency of responses across the selected respondents. It was calculated using the root mean squared deviations from the grand mean of all mean values shown in Table 4.9 above:

$$\begin{aligned}
 SD &= \sqrt{\{(1.45 - 2.71)^2 + (4.00 - 2.71)^2 + (2.96 - 2.71)^2 + (2.41 - 2.71)^2\}/4} \\
 &= \sqrt{\{1.5876 + 1.6641 + 0.0625 + 0.09\}/4} \\
 &= \sqrt{\{3.4042/4\}} \\
 &= \sqrt{0.8511}
 \end{aligned}$$

SD = 0.9225

The fact that the calculated standard deviation of SD = 0.9225 was within less than one [1] standard deviations from the grand mean value, the results showed that there was consistency of responses across the sampled respondents on their opinion about how the women’s group ability in project planning and management had either positively or negatively influenced the women’s group project completion in Katulani district, Kitui County.

Using an assumed mean A = 3; the standard deviation (Std D) as shown in Table 4.9 was calculated as:

$$\begin{aligned}
 \text{Std D} &= \sqrt{[\{163(1 - 3)^2 + 31(2 - 3)^2 + 13(3 - 3)^2 + 11(4 - 3)^2 + 2(5 - 3)^2\}/220]} \\
 &= \sqrt{[\{652 + 31 + 0 + 11 + 8\}/220]} \\
 &= \sqrt{\{702/220\}} \\
 &= \sqrt{3.19}
 \end{aligned}$$

Std D = 1.79 as shown in row one the last column under the standard deviations Table 4.9. All other standard deviations were calculated using the same method and the standard deviations column was completed as shown in Table 4.9 above as: Row 2 std D = 1.27; Row 3 std D =

1.39; and Row 4 std D = 1.45. Since on average all the four standard deviations were found to be within 1 (one) standard deviation from the mean, the researcher was 99% confident that the study findings were reliable because the respondents were in agreement within their responses. Thus the study findings were used to make the conclusions and recommendations of the study.

The respondents were also asked to give reasons for their choices as shown in Table 4.9 above: A random sample of the written notes in the spaces provided and after a brief impressionistic data analysis, the findings showed that most of the respondents had noted that the role social organization office was important in assisting them to plan and implement group projects.

In question eighteen, the respondents were asked to suggest possible ways in which the social organizations office can help to ensure women's group timely project completion: From a quick impressionistic data analysis from randomly sampled responses most of the respondents had given the following suggestions on ways that can be used by the social organizations office to ensure women's group timely project completion.

Discussions

The social organizations office should considerably improve their participation in the women's groups' projects activities. They need to make the women groups fully involved in their projects by proper identification, planning, implementation and monitoring of group projects by the social organization office.

There is need for policy formulation to empower women through encouraging them to seek for technical advice when they engage in group projects management. There is need to increase the women groups' members participatory roles to enhance successful completion of group projects

in Katulani district. And the role of education from the social organization office executive in successful implementation of the projects needed to be improved. There is need of policy formulation on women empowerment policies and improvement of the social organization office participation in the management of women group projects in the country.

From the literature review it was noted that the existence of effective social organizations may serve as an important aid to women groups' sustainability, as that would lessen the need for NGO involvement, provide a higher authority to take on issues that cannot be resolved at the group level and involve women in projects relating to longer-term issues of broader significance (Wanjohi and Mugure, 2008).

Cluster-level social organizations can contribute to improving savings and loan recoveries, resolving conflicts and cases of financial mismanagement in women groups, mobilising government programmes, and addressing the common social and economic needs of villages in the cluster (Wanjohi and Mugure, 2008). In some cases the social organizations could even act as financial intermediaries for mobilising capital from some women groups and channelling it to others. Social organizations' membership also gives women groups a sense of belonging to a larger organisation. In short, social organizations contribute not only to the sustainability of women groups, but also assist in reducing overall transaction costs. The formation of clusters should be undertaken only once women groups have been trained appropriately, and women groups of a similar maturity be clustered into the same federation in order to avoid any one group gaining power or resources at the expense of other women groups in the same federation. Social organizations office should be based on demand (need-based) and not on the basis of what a women's group project targets are (Sytse and Schreuder, 2012).

CHAPTER FIVE

SUMMARY OF THE FINDINGS, CONCLUSION, RECOMMENDATIONS AND SUGGESTIONS FOR FURTHER STUDY.

5.1 Introduction

This section consists of a summary of the major study findings, conclusion of the study, recommendations of the study and suggestions for further research.

5.2 Summary of the Findings

The findings indicated that women and especially in women in organized groups have had the greatest financial input in the development and the livelihood of their homes. This study had the following objectives; to assess the role of social organization office participation in project identification, planning, implementation and monitoring of women groups projects on successful completion. The researcher undertook this research so that he may be able to propose the possible remedies to the role of social organization office on the successful completion of women groups' projects in Katulani district.

According to the results of this study, majority of the women members in the groups were noted to have come together in organized groups to help one another in doing group business and agricultural projects. The accrued income helped them in uplifting their level of income and the living standards within their homes. Although, not adequately effective, the Kenyan government had organized capacity building and training seminars for the women group members on projects functional areas such as finance, literacy skills, marketing, production and managerial skills such as management of women groups' projects.

Women have great roles in uplifting the living standards in their homes and many of them have come together in organized groups to pull their resources together to implement group projects in their quest to ameliorate their plight in society (Government of Kenya 2005). Women groups act as the conduits through which government agencies enroot financial assistance in terms of access to credit to some of the community members.

As noted by most of the respondents, women's group acts as the conduits through which government agencies enrooted access to credit to the community. Therefore, indicating the significant role of the social organization offices in identification, planning, implementation monitoring and evaluation of women groups' projects. The effective participation in guidance of the women groups by the social organization office was noted to have had positive impacts on successful completion of the women groups' projects.

Although, the government was fully aware of the importance of the role of the social organization office, some of the women's group projects continued to fail to achieve the desired group objectives. This casted a question on the level of management by the social organization office and on the group members' willingness and ability to implement the guidelines given by the Government on how the social organization office ought to guide the women group members for successful projects completion.

Some women's groups might have used inappropriate technology due to their inability to afford the more sophisticated modern technology in implementing their projects, leading to delays in the women's group projects' completion. Failure of the social organizations office in training the

group members and enabling them access to credit, might limit the women's economic growth potential which is much needed in transforming the economy into medium level by year 2030 as envisaged in Kenya's blueprint vision 2030. There was need to assess the extent to which the Government of Kenya (GOK) through its relevant ministries had done training in the women groups' projects functional areas such as finance, literacy skills, marketing, production and projects planning and managerial skills.

Effective participation of social organization office in identification, planning, implementation monitoring and evaluation of women groups' projects might lead to successful completion of the women groups' projects. It was against this background that this study focused on the influence of social organization office on successful completion of women groups' projects in Katulani district, Kitui County.

5.3 Conclusion

The purpose of this study was to assess the influence of social organization office on successful completion of women groups' projects at Katulani district in Kitui County, Kenya. The study was guided by five objectives on the extent to which: the women's group characteristics might have influenced the group project's completion, the presence of social organizations office might have had influenced the women's group project's completion, the role of the social organization officers in community development might have had influenced the women's group project completion, the capacity building social organization's office support might have had influenced the women's group project's completion, and the women groups' project planning and management process might have had influenced the women's group project's completion.

The results of the study showed that majority of the women group's projects were in business and agricultural sectors. That, the majority of the groups projects had officials obtained through an election and a few on appointment. The study findings further showed that the groups were registered by the social organizations offices after they had gotten enough members. The group must also have come up with a constitution and elected executive office bearers as pre-conditions to qualify for registration. The study showed that project members played a role in identification, planning, implementation and monitoring of the projects.

The study findings showed that the women groups' projects were successful and that there was considerable participation by the social organizations offices in the groups' projects implementation. Majority of the selected respondents had agreed that most of the women groups' projects were completed in time with the help of the social organizations office. This also helped them to meet their project objectives, in addition to solving most household basic needs. The success of women groups' projects was attributed to proper identification, planning, implementation and monitoring of these projects by the social organizations offices. The study may be significant in the attempt to unearth women groups in making correct choices on the income generating activities they engage in.

However, from the earlier literature review, the struggle by women to break from deliberate and sustained patriarchal systems and mechanisms of oppression, and the movement to expand space for women in all spheres of life is well documented. However, though comprising over 52 percent of the Kenyan population of 41 million plus by 2013 estimates, women continue to be under-represented in access to financial services, as voters, political leaders and as elected officials.

5.4 Recommendations

Based on the research findings the researcher recommended that it is important for the government tap the opportunity and potential abound in the economic growth through women groupings. There is need to use these study findings to guide policy formulation to empower women by encouraging them to seek for technical advice before they engage themselves in group projects planning and management.

Although in Kenya from the government documentary literature review, the women enterprise fund provided loans to 170,307 women across the country during the 2011/12 financial year this is not yet adequate efforts to reach all the 52 percentage women out of the Kenyan approximated population of 41 million plus. The utilization of social organizations office to reach all women groups in the country is a recommended approach by this study through which the government can effectively deliver financial services to these women group's projects.

Therefore further support for increased capacity building by social organizations office countrywide for women participation in access to credit to help them manage their group projects effectively is herein recommended. This would also be a window of opportunity for increased women participation in political and civic leadership and therefore it is recommended as an essential element in the design and implementation of all development programs in Kenya.

Therefore, the social organizations office should continue to train women groups in key areas in entrepreneurship, to participate in international markets, with the objective of providing Kenyan women groups with access to alternative financial services in order to strengthen their voices and bargaining power in the market.

The international capacity building with access to alternative international financial services is also recommended because it can also benefit the women groups by broadening their access to credit. Such access to loans would positively impact on most of the families' welfare as a result of improving the women groups timely project completion. The results of this study could also guide the government in the suggestions for improvement of the social organizations officers' participation in guiding women groups activities and in the management of the women's group projects countrywide.

5.5 Suggestion for Further Study

The researcher suggested further studies on the role of the women groups' members in successful group project completion in Katulani district as well as in similar geopolitical districts, nationally and internationally. Further studies on the role of education of the women group's executive officials in project planning, management, implementation, monitoring and evaluation to enhance successful timely group projects completion were also proposed. A further research was also suggested on the roles of the women groups and the social organizations office in ensuring timely and successful group project's completion.

Further studies were suggested on the how rural women can be influenced to access formal education, study to determine the effects of women group projects on their livelihoods, study to investigate the effects of micro finance organizations in promoting rural women activities and finally a study to investigate the influence of women groups on their living standards.

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APPENDICES

APPENDIX 1: Transmittal letter

Munywoki, Nicholas

University of Nairobi

P.O Box 30197

Nairobi

Dear Sir/Madam,

RE: PERMISSION TO CONDUCT RESEARCH

I am a postgraduate student at The University of Nairobi undertaking a research project as a partial fulfillment of the Masters of Arts degree in project planning and management. I am researching on “Influence of Social Organizational Office on Women Groups Projects’ Completion in Katulani District, Kitui County, Kenya.

I am therefore seeking your assistance in providing the necessary information in the above area. Your participation will assist me in gathering information related to the study. Any information collected will be treated with utmost confidentiality and will solely be used for the purpose of this study. I look forward for your cooperation in this exercise.

Yours faithfully

Munywoki, Nicholas

University of Nairobi

Masters in Project Planning and Management

APPENDIX 2: Questionnaire for Women Groups

The questionnaire seeks information on the influence of social organization office on successful completion of women groups' projects in Katulani district, Kitui County. The information you will give was treated confidentially and for academic purpose only. Please respond to all items in the questionnaire.

SECTION A: GROUP MEMBERS PERSONAL CHARACTERISTICS

Please tick [✓] against the applicable answers.

1. Your Gender
 - a. Male []
 - b. Female []
2. Your Age
 - a. Below 20 years []
 - b. 21-30 years []
 - c. 31-40 years []
 - d. 41-50 years []
 - e. Over 50 years []
3. Your Marital Status
 - a. Married []
 - b. Single []
 - c. Divorced []
 - d. Separated []
 - e. Widowed []
4. Your highest level of education/training.
 - a. None []
 - b. primary []
 - c. Secondary []
 - d. Diploma []
 - e. Degree []
 - f. Masters []
 - g. Any other (specify).....

5. For how long have you been a member in the women group?

- a. 0-5 years []
- b. 5-10 years []
- c. 10-15 years []
- d. 15-20 years []
- e. Over 25 years []

6. What is your current position in the women group?

- a. Group chairperson []
- b. Group vice chairperson []
- c. Group treasurer []
- d. Group vice treasurer []
- e. Group secretary []
- f. Group vice secretary []
- g. Group organizing secretary []
- h. Group vice organizing secretary []
- i. Group trustee []
- j. Group only one official member []

SECTION B: WOMEN'S GROUP CHARACTERISTICS

1. How many group members are you in your group?

2. Are there group members who are males in your group?

- a) Yes b) No

3. If yes from [2] above how many members are males in your group

4. Are there irregular attendance group members in your group?

- a) Yes b) No

5. If yes from [4] above how many are the irregular attendance members

6. Are there group members with salaried regular source of income?

- a) Yes b) No

7. If yes from [6] above how many members have salaried income

8. Are there group members who come from outside the same village?

a) Yes b) No

9. If yes from [8] above how many members are from outside the village

10. Are your women group's activities agricultural oriented?

a) Yes b) No

11. Are your women group's activities businesses oriented?

a) Yes b) No

12. Are your women group's activities social service development oriented?

a) Yes b) No

13. Are your women group's members engaged in merry-go-rounds?

a) Yes b) No

SECTION C: WOMEN'S GROUP PROJECT OUTCOME VARIABLES

In this section Use the key given as the 5-point scale rater to Rate the influence of presence, role and capacity building assistance by social organizations office to women groups' project completion and the women's group ability in project planning and management process based on the statements given in the table below: on your level of agreement with each of the statement given in the table by ticking on your appropriate chosen column:

SA- (Strongly agree) = 1 A- (Agree) = 2 AA-(A little agree) = 3

D-(Disagree) = 4 SD- (Strongly disagree) = 5

Score	Interpretation	Response Mode	Description
1.	Strongly Agree	With No Doubt At All	Very Satisfactory
2.	Agree	With Some Doubt	Satisfactory
3.	Not Sure	Neither Agree/Disagree	Not Satisfactory

4. Disagree Disagree With Some Doubt Fair

5. Strongly Disagree Disagree Completely Poor

14. Presence/role of social organizations office to women groups project completion

How do you rate the influence of presence/role of social organizations office to women groups' project completion? Indicate your level of agreement/non-agreement with the statements below.

- a. Presence of social organizations office 1 2 3 4 5
- b. Absence of social organizations office 1 2 3 4 5
- c. Visiting social organizations officers 1 2 3 4 5
- d. Presence of Government social officers 1 2 3 4 5

e. Give reasons for your choices in items (a-d) above

- i.
- ii.
- iii.
- iv.

15. Role of social organizations office to women groups project completion

How do you rate the influence of the role played by the social organizations office to women groups' project completion? Indicate your level of agreement/non-agreement with the statements below.

- a. Training members in project management 1 2 3 4 5
- b. Training members in financial management 1 2 3 4 5
- c. Training members in book-keeping skills 1 2 3 4 5
- d. Training members in group's accountability 1 2 3 4 5

e. Give reasons for your choices above

- i.
- ii.
- iii.
- iv.

16. Capacity building by social organizations office to women groups project work

How do you rate the influence of the capacity building by social organizations office to women groups' project completion? Indicate your level of agreement/non-agreement with the statements below.

- a. Training members in general project work 1 2 3 4 5
- b. Training members in group collaboration 1 2 3 4 5
- c. Training members in record keeping 1 2 3 4 5
- d. Training in project's technical knowledge 1 2 3 4 5

f. Give reasons for your choices above

- i.
- ii.
- iii.
- iv.

17. Women's group ability in project planning and management

How do you rate the influence of the women's group ability in project planning and management and implementation for timely project completion? Indicate your level of agreement/non-agreement with the statement below.

- a. Attendance rates at group project meetings 1 2 3 4 5
- b. Some members leave during project period 1 2 3 4 5
- c. Adequacy of project skills among members 1 2 3 4 5
- d. new group admissions during project period 1 2 3 4 5

e. Give reasons for your choices in [a-d] above

- i.
- ii.
- iii.
- iv.

18. Suggest possible ways in which the social organizations office can help to ensure women's group timely project completion

.....
.....
.....
.....
.....

THE END Thank you for your co-operation

APPENDIX 3: Interview Guide for other Women Groups

SECTION A: GROUP MEMBERS PERSONAL CHARACTERISTICS

Please tick [✓] against the applicable answers.

1. Your Gender

- a. Male []
- b. Female []

2. Your Age

- a. Below 20 years []
- b. 21-30 years []
- c. 31-40 years []
- d. 41-50 years []
- e. Over 50 years []

3. Your Marital Status

- a. Married []
- b. Single []
- c. Divorced []
- d. Separated []
- e. Widowed []

4. Your highest level of education/training.

- a. None []
- b. primary []
- c. Secondary []
- d. Diploma []
- e. Degree []
- f. Masters []
- g. Any other (specify).....

5. For how long have you been a member in the women group?

- a. 0-5 years []
- b. 5-10 years []
- c. 10-15 years []
- d. 15-20 years []

e. Over 25 years []

6. What is your current position in the women group?

a. Group chairperson []

b. Group vice chairperson []

c. Group treasurer []

d. Group vice treasurer []

e. Group secretary []

f. Group vice secretary []

g. Group organizing secretary []

h. Group vice organizing secretary []

i. Group trustee []

j. Group only one official member []

SECTION B: WOMEN'S GROUP CHARACTERISTICS

1. How many group members are you in your group?

2. Are there group members who are males in your group?

a) Yes b) No

3. If yes from [2] above how many members are males in your group

4. Are there irregular attendance group members in your group?

a) Yes b) No

5. If yes from [4] above how many are the irregular attendants

6. Are there group members with salaried regular source of income?

a) Yes b) No

7. If yes from [6] above how many members have salaried income

8. Are there group members who come from outside the same village?

a) Yes b) No

9. If yes from [8] above how many members are from outside villages

10. Are your women group's activities agricultural oriented?

a) Yes b) No

11. Are your women group's activities businesses oriented?

a) Yes b) No

12. Are your women group's activities social service development oriented?

a) Yes b) No

13. Are your women group's members engaged in merry-go-rounds?

a) Yes b) No

SECTION C: WOMEN'S GROUP PROJECT OUTCOME VARIABLES

In this section use the key below to respond to all 5-point likert rated scale questions; please circle your rating number from the numbers provided after every statement for your selected option which corresponds to your best choice of rating. Kindly use the scoring system below to select the number:

Score	Interpretation	Response Mode	Description
1.	Strongly Agree	With No Doubt At All	Very Satisfactory
2.	Agree	With Some Doubt	Satisfactory
3.	Not Sure	Neither Agree/Disagree	Not Satisfactory
4.	Disagree	Disagree With Some Doubt	Fair
5.	Strongly Disagree	Disagree Completely	Poor

14. Presence/role of social organizations office to women groups project completion

How do you rate the influence of presence/role of social organizations office to women groups' project completion? Indicate your level of agreement/non-agreement with the statements below.

- a. Presence of social organizations office 1 2 3 4 5
- b. Absence of social organizations office 1 2 3 4 5
- c. Visiting social organizations officers 1 2 3 4 5
- d. Presence of Government social officers 1 2 3 4 5

e. Give reasons for your choices in items (a-d) above

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15. Role of social organizations office to women groups project completion

How do you rate the influence of the role played by the social organizations office to women groups' project completion? Indicate your level of agreement/non-agreement with the statements below.

- a. Training members in project management 1 2 3 4 5
- b. Training members in financial management 1 2 3 4 5
- c. Training members in book-keeping skills1 2 3 4 5
- d. Training members in group's accountability 1 2 3 4 5
- e. Give reasons for your choices above

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16. Capacity building by social organizations office to women groups project work

How do you rate the influence of the capacity building by social organizations office to women groups' project completion? Indicate your level of agreement/non-agreement with the statements below.

- a. Training members in general project work 1 2 3 4 5
- b. Training members in group collaboration 1 2 3 4 5
- c. Training members in record keeping 1 2 3 4 5
- d. Training in project's technical knowledge 1 2 3 4 5
- e. Give reasons for your choices above

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17. Women's group ability in project planning and management

How do you rate the influence of the women's group ability in project planning and management and implementation for timely project completion? Indicate your level of agreement/non-agreement with the statement below.

- a. Attendance rates at group project meetings 1 2 3 4 5
- b. Some members leave during project period 1 2 3 4 5

- c. Adequacy of project skills among members 1 2 3 4 5
- d. new group admissions during project period 1 2 3 4 5
- e. Give reasons for your choices in [a-d] above

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18. Suggest possible ways in which the social organizations office can help to ensure women's group timely project completion.

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