

**FACTORS THAT INFLUENCE GROWTH OF WOMEN ECONOMIC  
PROJECTS . A CASE OF KENYA WOMEN FINANCE TRUST IN SABOTI  
CONSTITUENCY KENYA**

**BY**

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**2015**

## **DECLARATION**

This Research Project is my original work and has not been submitted to any other university.

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## **DEDICATION**

I dedicate this Research Project to my Dad Mr. Alfred Mwangi and Mum Mrs Esther Mugure Mwangi for their love,inspiration, moral and financial support throughout my study.

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## **ABBREVIATIONS AND ACRONYMS**

<b>CBO</b>	Community Based Organization
<b>CWEFC</b>	Constituency Women Enterprise Fund Committee
<b>DFID</b>	Department for International Development
<b>DGSDO</b>	District Gender and Social Development Officer
<b>DGSS</b>	Department of Gender and Social Services
<b>FSD</b>	Financial Sector Deepening
<b>G.O.K</b>	Government of Kenya
<b>GOK</b>	Government of Kenya
<b>ICRW</b>	International Centre for Research on Women
<b>IFAD</b>	International Fund For Agricultural Development
<b>ILO</b>	International Labour Organisation
<b>MGCSD</b>	Ministry of Gender Children and Social Development
<b>KIM</b>	Kenya Institute of management
<b>KREP</b>	Kenya Rural entrepreneur Programme
<b>KWFT</b>	Kenya Women Finance Trust
<b>MDG</b>	Millennium Development Goals
<b>MFI</b>	Micro Finance Institution
<b>MSEs</b>	Micro and Small Enterprises
<b>MSMEs</b>	Micro, Small and Medium Enterprises
<b>MSMEs</b>	Micro, Small and Medium Enterprises
<b>O.E.C.D</b>	Organisation for Economic Cooperation and Development
<b>R.O.K</b>	Republic of Kenya

<b>SHGs</b>	Self Help Groups
<b>SME's</b>	Small and Medium Enterprises
<b>SMEP</b>	Small and Micro Enterprise Programme
<b>SWOT</b>	Strengths, Weaknesses, Opportunities and Threats
<b>UNDESA</b>	United Nations Department of Economic Social Affairs
<b>UNDP</b>	United Nation Development Program
<b>WEF</b>	Women Enterprise Fund
<b>WFT DTM</b>	Kenya Women Finance Trust Deposit Taking Microfinance

## **ABSTRACT**

The government of Kenya in the process of alleviating poverty, allowed the operation of MFIs and factors influencing the growth of women economic projects are vital and ensures economic empowerment of women. More women economic project are mushrooming because of the funding by Micro finance institution with KWFT. However, the growth of women economic project has not been steady in spite of the presence of MFIs like KWFT to fund women for entrepreneurship. This study will investigate the factors influencing the growth of women economic projects by KWFT in Saboti constituency Kenya. The objectives of the study include; to establish the influence of training on growth of women projects in Saboti constituency, to determine the influence of loaning on growth of women projects in Saboti constituency, to investigate the influence of monitoring on growth of women projects in Saboti constituency, to examine the influence of motivation on growth of women projects in Saboti constituency. The study adopted a descriptive survey design. The target population was 1000 members and the sample size was 278 members the study population comprised of all women in groups and individuals that are clients of KWFT, and the KWFT officials. Data was collected using questionnaires interview guide and observation. Prior to data collection a pilot study was conducted to ascertain the reliability and validity of the instruments. The study adopted descriptive statistics in analyzing data using SPSS and presented in frequency table and percentages. The findings of the study ascertained that these factors, training, loaning, monitoring and motivation influence the growth of women economic projects as proved by increase in the number of projects, increase in staff, increase in profit levels, sustainability of the projects and empowerment level of the community. On training the 66% of the respondents noted that training should be done more frequently and emphasize on loaning aspect, On loaning the (52%) respondents supported that it is better to have smaller frequent loans than a big one that repayment is hard. The findings on monitoring (60%) showed that if monitoring is done frequently it ensures that the project growth is realized, Motivation according to 54% of the respondents should not have some financial repercussion rather only lower interest levels and free give aways. The findings are useful information that could be used to review policy findings of the study, improve decision making in matters related to management of development funds.

## **CHAPTER ONE**

### **INTRODUCTION**

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

Micro Finance Institutions have been established worldwide with the aim of empowering economic activities and capacity building among vulnerable women. This is because research has shown that to eradicate poverty in developing countries, it is mandatory that women are empowered (Maria, 2010). During the last two decades microfinance has increasingly been in the spotlight of international development politics as well as public debate. On the one hand, it is widely held as one of the most effective tools in supporting development and its enormous potential has seen microfinance institutions mushroom in developing countries. On the other hand, microfinance came under fire in both academic circles and public debate. Its contribution to poverty reduction has been questioned and the potential risks for clients are increasingly a subject for discussion (Schicks, 2010; Schmidt, 2010).

According to United Nations Development Programme, UNDP (2009) revealed that Empowerment of women and gender equality are prerequisites for achieving political, social, economic, cultural, and environmental security among all peoples.” As this statement from the Fourth United Nations World Conference on Women and much of the evidence presented thus far in this paper have shown, women’s empowerment is a critical part of sustainable development. Yet microfinance’s great potential to empower poor women to a large extent often goes unrealized.

Although studies show that microfinance can and does empower women, it has the potential to empower many more, even more great. Women are more empowered through attending school. Most of the women in my area now are realizing the need for empowerment through education and they have started going to

school. The married ones have also embraced the need and are attending relevant program. There has been slight improvement in the economic empowerment of women. Most women concentrate their efforts in domestic work. Yet there are great new opportunities opening up for them especially with the new constitution that needs to be exploited. But most women are ignorant of the existence of important pieces of legislations that can empower them. Women need to understand the need foreconomic empowerment and their rights. This has resulted into women engaging in activities like farming, rearing of poultry and small scale business. However, there is need for continued sensitization on their independence. They are still controlled by their husbands and most of them have no economic independence (Angela, 2008).

The role assigned to entrepreneurship for economic growth and development especially in the developed economies such as USA, Britain, Japan, Canada and others made most developing economies to adjust their developmental concept and plan and see new enterprise development as very vital to their economic problems. After the initial impulse in South East Asia, it took some years to spread to the African continent and eventually Sierra Leone. Many of these micro- finance institutions focus on women, who are often seen to be both in greater need of access to finance, as well as more likely to invest benefits in a more sustainable and long-term oriented way than men(World Bank 2010).

Financial service for the poor, often referred to as microfinance, is a generally accepted tool for improving the economic situation of the poor in developing countries. Microfinance promises to fight against poverty by providing financial access to poor households who have long been excluded from fosrmal banking system due to lack of capital assets for collateral for supporting loans and low repayment capacity. Microfinance, cannot solve all the problems caused by poverty, but they can

help put resources and power into the hands of poor and low- income people themselves, letting them make those everyday decisions and chart their own paths out of poverty. Previous studies have shown that microfinance institutions play a vital role in the economic development of many developing countries through the provision of a wide range of financial products and service to the poor, low- income households and micro and small enterprises (Mbogo&Ashika, 2011)

To address the needs of women and reduce the existing disparities between men and women, the Government Of Kenya initiated a fund known as the Women Enterprise Fund (WEF) in 2006 (Republic of Kenya, 2006). However, the report of the rapid assessment of January 2009 carried out in the selected regions of the country revealed that the majority of the women are not able to access WEF (Republic of Kenya 2009). KWFT has stepped in strongly to bridge the gap and ensure that more women are able to access loans and at a low interest level than the other micro finance institutions and banks. Women lawyers, bankers, financial experts, entrepreneurs, managers and trainers got together in 1981.

Their vision was to set up a financial Institution devoted to addressing solely financial needs of women. In fact, their specific objectives were to set up a woman serving, woman led bank. KWFT was established to provide access to financial services to women entrepreneurs to enable them to improve their economic status and livelihoods. Since its inception over 32 years ago, KWFT has risen to be one of the most successful microfinance institutions in the country, with the largest network of any MFI providing deep penetration into rural and urban areas of Kenya, Republic Of Kenya (R.O.K, 2009)



KWFT enjoys a unique status in financial services as the only financial institution to focus solely on women clients. It has created a portfolio of products and services focused on meeting the needs of women entrepreneurs. KWFT'S success is based on the recognition that women are a key niche market that has significantly lower levels of access to financial services than the rest of the general population.

Established in 2008 as a subsidiary of Kenya women holdings (KWH) Kenya women microfinance Bank (Formally KWFT DTM) has risen to be the most successful microfinance bank in Kenya with the largest network .The institution clientele base has grown to over 600,000 clients, with a vast network of 231 offices spread across 45 out of the 47 counties in Kenya and prides itself of being the only financial institution in Kenya and Africa that enjoys a unique reach, which is a focus solely on women clients with a mission to partner with them in their creation of wealth, the institution believes that by empowering the women, it serves and transforms the entire family, community as well as the nation International Fund For Agricultural Development(IFAD, 2009)

According to International Fund For Agricultural Development, (IFAD 2009) revealed that KWFT was recognized as top among 39 network members in Africa, Asia, Eastern Europe, Latin America, and the Middle East for demonstrating excellence in principled leadership, financial and social performance and upholding institutional commitment to gender diversity and women leadership. KWFT has over 450,000 hardworking women entrepreneurs who they work with through the 210 offices country wide .KWFT offers the following products and services Savings products, business loan products, touching loan products, consumer loan products, clean energy loan products, Agricultural loan products and alternative channels

products. KWFT won the award due to their innovative way to effectively serve 600,000 clients, of which 80 percent are located in remote rural areas of Kenya. KWFT also increased uptime from 82 per cent to 99 per cent, speeding the loan process to organizations that promote the use of clean energy, including solar lanterns for domestic and commercial purposes, electricity, and the purchase of gas cylinders and use of bio gas. KWFT faces a challenge with clients who run businesses that collapse and had used the business as security for the loan thus leading to declaring that money as a bad debt. Describe its functions and mandate here, achievements and challenges (R.O.K, 2009).

Trans-Nzoia County has a population of 818,757 people. Poverty and age dependency are the some of the main challenges facing the population in Trans-Nzoia County. The majority of the poor population in Trans-Nzoia County are women, who form 72% of the vulnerable youth and the disabled (ERS, 2003). The existing commercial credit institutions cannot offer credit to these categories of the population because these financial institutions require very high collaterals based on lending like Land Title deed, Log Books and others that the women do not have. Despite the existence of many MFI's and other financial institutions which have been lending their services for the last two or so decades in Trans-Nzoia County, accessibility by most of the majority of the women is limited. Women in entrepreneurship within Kitale municipality exhibit very low if not retarded growth of their enterprises, several Kenya session papers have highlighted on the challenges and constraints faced by women in entrepreneurship as, gender disparity/ inequality, culture and traditional practices, lack of education, multiple roles, discrimination and, lack of information Government Of Kenya (G.O.K session papers No.2 1992 & 2005).

Women within Trans Nzoia have also plunged the pool of entrepreneurship in the effort to earn a decent living. Unfortunately, their enterprises continue to exhibit stagnated or slow growth.

The latest National Development Plan (NDP) in Kenya is the Vision 2030 long term national planning strategy on development. The government in its 8th (NDP, 2007), Vision 2030 aims at achieving industrialization by 2015, economic and political stability by 2030. The government views micro and small enterprises (MSE) sector as one of the engines for faster economic growth. In this respect, the government has made specific allocation of funds to the MSE sector with special consideration to the gender (Women), youth and vulnerable groups. The jua kali sector has also been considered, (Medium Term Plan (MTP) report 2008 – 2012).

## **1.2 Statement of the Problem**

The Kenyan government recognizes the important roles women play in its economic and general development. One of the areas where women play crucial roles is the development of the informal sector in trade and industry (Oriri, 2009). Women have the potential to change their own economic status, as well as that of the communities and countries in which they live. Yet more often than not, women's economic contributions go unrecognized, their work undervalued and their promise unnourished International Conference on Water Resources and Wetlands, (ICRW, 2015). Micro-finance interventions are well-recognized world over as an effective tool for poverty alleviation and improving socioeconomic status of rural poor (Singh, 2005).

Though formally speaking KWFT is more than 20 years old now, it is fair to say that the Trust started a new life in 1991 with the coming of the present managing

director. This marked an end of a difficult period for KWFT and the beginning of a period of growth in terms of active members, disbursements, outstanding loans, number of staff and programme self-sufficiency.

While women's access to financial services has increased substantially in the past 10 years. Some micro finance institutions (MFIs) are providing a decreasing (%) of loans to women as they grow and offer new loan products. Others have found that on average women's loan sizes are smaller than those of men, even when they are in the same credit program, the same community, and the same lending group. Some differences in loan sizes may be as a result of women's greater poverty, or the broader social discrimination against women which limits the opportunities open to them, raising the question of whether MFIs should do more to address these issues.

### **1.3 The purpose of the study**

The purpose of this study will be to investigate the factors influencing the growth of women economic projects funded by Kenya Women Finance Trust in Saboti constituency.

### **1.4 Research objectives**

The study will be guided by the following objectives:

1. To establish the influence of training on growth of women economic projects in Saboti constituency, Kenya.
2. To determine the influence of loaning on growth of women economic projects in Saboti constituency, Kenya.
3. To investigate the influence of monitoring on growth of women economic projects in Saboti constituency, Kenya.

4. To examine the influence of motivation on growth of women economic projects in Saboti constituency, Kenya

### **1.5 Research questions**

1. To what extent does training influence growth of women economic projects in Saboti constituency, Kenya?
2. How does loaning influence growth of women projects economic in Saboti constituency, Kenya?
3. How does monitoring influence growth of women economic projects in Saboti constituency, Kenya?
4. To what extent does motivation influence growth of women economic projects in Saboti constituency, Kenya?

### **1.6 Significance of the study**

Mainstreaming of gender equality so as to empower women economically is one of the millennium development goals and vision 2030. This research seeks to yield information that will be relevant to the devolved governments at the Constituency on factors influencing the growth of women economic projects among MFIs like KWFT. It is also important because it will enlighten policy makers on the important factors to consider when focusing on the growth of women economic projects whereby it will influence selection and implementation of the right project hence avoiding duplication of project and experience growth in women entrepreneurship.

The funding will be informative hence may constitute a source for women funding . Thus stakeholders including Ministry of Gender leaders, policy formers and donor agencies, academics and researchers may be able to identify challenges related to the

growth of women economic projects hence find appropriate strategies for intervention.

Last but not least, regarding academicians and researchers, the study will bridge strategic management knowledge gap and also it will provide recommendation for further research in the field of Micro finance management in Kenyan context. In addition, the study will be reference material for future MPPM students interested in this context and area of research.

Lastly, regarding to theory, the research will be anchored to Strategic fit theory, which advocates aligning the organization with its environment. It entails identifying opportunities in the environment, adjusting resources and competencies in order to take advantage of the opportunity.

### **1.7 Basic Assumptions**

The study assumed that the growth of women economic project are influenced by several factors in Saboti Constituency, Kenya where by it was facilitated by the present MFI KWFT. Moreover, it assumed that there are records of KWFT offices and the women who have benefited from this initiative and would be willing to share with the researcher this information as well as fill the questionnaires during the study. Also, the study assumed that the information given by the women would be genuine and with no biasness. All the respondents would be cooperative and would give reliable responses. That the respondents would be able to identify the effects the services of KWFT have on the growth of women economic projects.

### **1.8 Limitations**

The study required an extra cost in expenses to visit all the randomly identified women customers in the institutions as some of them are far and concentrated on those who were readily available. Confidentiality was assured of the respondents to enable the researcher to acquire reliable information in data collection. Some of the women in the women groups were not educated thus making it hard for use of questionnaires as data collection tools. Also, language barrier was a limitation where the respondent communicate in their mother tongue and hence the researcher sought for an interpreter.

### **1.9 Delimitation of the study**

Growth of women economic projects is influenced by several factors and the study might not take care of all of them. Therefore the study identified the ones used in the constituency. The study sets limit of Saboti Constituency in Kenya operating MFIs specifically KWFT for women by the time of the research and the factors influencing the growth of women economic projects.

### **1.10 Definition of Significant terms**

<b>Access:</b>	In this study access is generally taken as the opportunity of women to be given the financial services and make use of them. It is also defined as women's access to factors of production on equal basis as men.
<b>Growth of women owned project (enterprises):</b>	Development of businesses that belong to and are run by women in terms of size, the number of staff and increase in profits.
<b>Legislations:</b>	These are rules set to govern how a registered women group should operate as prescribed by a competent authority
<b>Loaning:</b>	It's the aspect of giving borrower money for a given period of time to return with an interest.
<b>Microfinance:</b>	Refers to small scale financial services primarily credit and savings to people who operate small enterprises. It is a development intervention that has evolved over time to operate a commercially viable basis which aims at providing banking and financial services to the low income and poor people (KWFT Bank). Micro-insurance and Micro-Savings also fall under this category as components of microfinance.
<b>Motivation:</b>	These are incentives that trigger an individual or a group to choose one service or goods over others
<b>Monitoring:</b>	This is the continuous checking whether the objectives are achieved .



**Small and Medium Enterprises:** Enterprises with between 10 to 30 full-time employees

excluding the technology/knowledge based enterprises)  
that are registered and/or licensed.

**Training:** Income generating, project management and profit making training is to build on knowledge and skills in preparation

**Women empowerment:** It is the feeling of a women being able to economically contributing to the community and being able to fend for her family.

**Women projects:** They are group or individual enterprises owned by women for the purpose of making profits.

**Women groups:** These are groups either social or economic formed by women only either legally registered or not.  
for starting a business and running a business.

**Women Enterprise Fund:** It's a government agency that provides accessible and affordable credit to support women to start or expand business for wealth and employment creation.

### **1.11 Organization of the study**

This study is organized in three chapters. Chapter one will deal with the background of the study, statement of the problem, purpose of the study and objectives of the research. It will also deal with research questions, significance of the study, assumptions of the study, limitations, delimitations and definition of significance terms.

Chapter two will consist of reviewed literature to the effect of services offered by KWTF, Influence of loaning, influence of training, influence of monitoring, influence of motivation on growth of women projects, theoretical framework and conceptual framework of the study.

Chapter three will includes research methodology which includes research design, target population, sample size, sampling technique, research instruments, reliability and validity and procedures for data collection and analysis techniques.

Chapter four will provide an overview of data analysis, representation, interpretation and discussion. Whereas,chapter five will give the summary, conclusion and recommendations of the study.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

This chapter will cover reviewed literature on factors influencing the growth of women economic projects funded by Kenya Women Finance Trust in Saboti Constituency, Kenya. It begins with a brief review of the concept of growth of women projects. Furthermore, the factors influencing growth of women economic projects in which it will carry out a review of secondary data on the influence of loaning, training, monitoring and motivation on growth of women economic project funded by MFI KWFT.

##### **2.1.1 The Concept of Growth of Women Economic Projects**

The vision of microfinance is to promote the growth of micro enterprises, and in pursuit of this vision, the rapid growth of Microfinance Institutions (MFIs) has made SMEs' access to credit more than doubled from 7.5% in 2006 to 17.9% in 2009 (FSD, 2009). Micro and small enterprises (MSEs) are widely recognized as a major source of employment and income in developing countries (Mano et al., 2011). Credit is a critical component of the modern economy, as it is an agent of the growth of enterprises; while enterprise growth is essential to the growth of employment and the overall economy. In many developing countries, Kenya included, borrowing is the main source of credit to entrepreneurs Financial Sector Deepening, (FSD, 2009).

As noted by Atieno (2009), formal microcredit services are important for the expansion of SMEs and for their subsequent role in the national economy. The Small and Micro Enterprise (SME) sector has grown rapidly over the last two decades and provides employment to the majority of entrepreneurs in both urban and rural areas in Kenya. Majority of women in the labour market in Kenya are in the informal sector

running SMEs where they account for 49 percent of entrepreneurs GovernmentOf Kenya (GOK, 2008).

Increasing participation of women in the running of small enterprises and the accessing of microfinance credit to improve their businesses is expected to improve their family's welfare as well as their social and economic According to the 1999 National Micro and Small Enterprise Baseline Survey (the most comprehensive Kenyan survey on the sector), there were 612,848 women entrepreneurs (MSEs) in Kenya, 47.7 per cent of the total, a (%) that closely mirrors their share of the labour force (46.7 per cent).

Women were more likely to be operating in the trade sector (75 per cent), and were more dominate than men in leather and textiles (accounting for 67 per cent of total MSEs in that sector), retail (accounting for 56 per cent of total MSEs in that sector), entertainment (accounting for 55 per cent of total MSEs in that sector) and other manufacturing (accounting for 68 per cent of the total MSEs in that sector) (Central Bureau of Statistics, 1999). With regard to their demographic distribution, about 80% of women entrepreneurs are in the 20 – 39 years age bracket, with the 40 – 49 age bracket representing about 18.5% of the entrepreneurs. Over 56% of the women entrepreneurs are married, and about 32% are single.

A significant number of women entrepreneurs are also educated up to secondary school level (about 36%), while 34% have primary level education. Only about 3% are university graduates (ILO, 2008). Hence, their expected contributions to poverty reduction should also be more extensive. Interestingly, the development potential of women in Africa was only recognised by the World Bank and other multinational donors in the 1990s. Previously women were often overlooked as a

target group for triggering development, so that “in most places, women still trail men in labour force participation, access to credit and financial services, entrepreneurship rates and ownership and inheritance rights.

This gender gap is neither efficient nor just” (Kerry, 2010). For this reason, development activities are increasingly focusing on empowerment of women, not only as a supporting factor of economic development, but also as a goal in itself. This is reflected in development politics in general and notably in the MDGs (Millennium Development Goals), which signal “a widespread recognition that empowering women in particular is key to economic and social development” (ToRs 2010: 1). According to Stevenson (2005), in Ethiopia, the government introduced microfinance regulation that is quite different from the model introduced elsewhere in Africa. The Ethiopian variety is strongly poverty focused and promotes service delivery to the poorest, especially the rural poor woman.

MFIs by law have to be shareholding companies but are also required to retain all earnings as the governments continue providing retail loans. Even if elaborate microfinance policies have been introduced, such as in Nigeria, or have re-introduced targeted lending programs, as in Kenya; perhaps in response to lack of other options to reach the targeted clients. Due to numerous social disadvantages, women in Sierra Leone are particularly vulnerable. To give an example: the adult literacy rate among women lies at only 54% of that among men United Nations Development Programc(UNDP 2009).

This has severe repercussions in other areas of life. High illiteracy rates among women result in decreased access to the formal sector and hence increased activity in the informal sector where state support is limited. This is also an impediment to

women's political participation, which in turn is crucial in a setting where statutory, customary and religious laws hinder access to vital resources like land and restrict women's ability to decide on matters such as marriage and divorce (SLANGO 2007: 1).

Between 1980s and 1990s the dominant and specialized microfinance institutions in Kenya were Kenyan women finance Trust (KWFT) , Kenya Rural Enterprise program(K-REP), faulu Kenya and Family Finance . So far some of them have converted into full pledged commercial banks. Profit generation and sustainability are attributed to such move and they are charging relatively high interest rates. With the implementation of structural Adjustment programs (SAPs) in the early 1990s microfinance became more vibrant to counter the social economic effects of the liberalized economy. The government identified micro enterprises as a need sector that required donor funding through microfinance agencies.

The government's intention was to promote micro-enterprise sector as a means of accelerating economic growth and generating employment opportunities (Hewltt-Pacard, 2005 ) . Studies in emerging economies show that a lot has been achieved through affordable and convenient micro-financing. The vast poor are able to increase their cash inflows, develop in entrepreneurship which consequently can lead to the overall development of the economy (Kaburi SimeonNyandemo, Ombasa Benson Bonyi , Omat David Nyambane, Mobegi Vicky Obanyi, and Dr. MembaFlolence , 2010). Contribution of microfinance augmenting the poverty alleviation role of microfinance.

A case of Bangladesh economic empowerment can take place through improved access to markets, land, labour and income, thus enabling women to

participate in, contribute to and to benefit from growth processes (Eyben et al. 2008: 8) The KWFT's outstanding growth is testament to the importance of taking risks, and to not giving up on a good idea. There is nothing magical about what KWFT has done. Its growth and success are based on sound financial practices that can be replicated in other rural areas of Sub-Saharan Africa (IFAD, 2009). Looking ahead, KWFT plans to expand into two new regions in the next year. It aims to reach about 250,000 members by 2011, with an outstanding portfolio in the region of US\$120 to US\$140 million. This would require the number of KWFT staff to grow to about 600 from 380 at present. KWFT also plans to transform itself into more of a full service financial institution, offering clients savings accounts, as well as loans.

Women entrepreneurs in Kenya are the key to economic growth because they are generating employment. But women- owned businesses could contribute more than what they are doing today. A growing amount of research shows that countries that fail to address gender barriers are losing out on significant economic growth. Without increased attention to the gender dimensions of economic development, Kenya is therefore unlikely to meet its growth targets. This therefore demonstrates that addressing gender barriers in Kenya could generate significant economic growth for the country. The Kenyan government recognizes that women entrepreneurs have not been on an equal footing when it comes to their access to opportunities and assets but it has yet to effectively address the barriers facing women in business (Athanne, 2011).

Siwadi and Mhangami (2011) adds that it is undeniable that women entrepreneurs are the major actors in that sector and contributors to economic development and are becoming increasingly visible in the local economies of the

developing countries. Promoting women's economic and political empowerment has gained greater attention over the last three decades (Yeshiareg, 2007).

Entrepreneurship as the biggest drive of economic growth and great factor of economic development which has been recognized for its importance in the area of job creation, revenue generation, poverty alleviation and wealth creation. This concept is now identified as the central element in the theory of economic development (Cheston & Kuhn, 2009) and it makes up the largest business sector in economies. It has been recognized as the driver of employment and economic growth (Miner & Haunschild, 2005).

An International Labour Organization, ILO (2008) study in Kenya supported these findings and showed that 82 percent of women enterprises are in trade and services, while only 0.8 percent are in manufacturing and 6 percent in agribusiness. This concentration of women entrepreneurs in the low value enterprises leads to market saturation and little room for growth. Many women entrepreneurs are located in low value markets where there are few barriers to entry. ILO (2008) also studied women enterprises in Kenya and found that one of the major barriers facing them was lack of sufficient capital for expansion (affecting 55 per cent of businesses) and/or cash for the business (affecting 30 per cent of the businesses).

## **2.2 Training and growth of women economic projects**

Increasing women's financial inclusion is not just a matter of providing products and services that more closely meet the needs of women. It is also a matter of improving women's financial literacy or capabilities. Enhancing financial knowledge and economic skills can thus be considered as one of the key instruments required to promote economic empowerment. Financial literacy is often offered as



part of microfinance or other programmes and should take into account underlying social and cultural factors in its design.

A randomized control evaluation in India attempting to disaggregate the impact of financial literacy on its own found financial literacy and business skills training led to greater uptake of loans and higher business income among Hindu women, although there was no evidence of any impact on Muslim women. The authors hypothesize that this is due to the greater restrictions faced by Muslim women, who are less able to translate new knowledge into action (Field et al., 2010).

With the provision of microcredit coupled with training on business management skills, poverty in developing economies will be a thing of the past. KWFT has also improved its relationship with clients, intensifying its client training efforts and handing over more power to groups to manage their own affairs. Group leaders become, in effect, KWFT field managers, taking active care of the group's loan application and repayments. KWFT's own field staff take annual courses on customer care. As a result, relations between clients and staff tend to be very good International Fund for Agricultural Development (IFAD, 2009).

MFIs should adapt existing training programmes and set up new ones in response to clients' needs. With respect to introductory training, as previously mentioned, transparency and full understanding of loan modalities must be ensured. The current practice of one-day workshops will not be enough. We also encourage provision of financial literacy training and strategic transformative training, where women are not only confronted with calculation and business skills, but also reflect on

their current situation. This type of transformative training should also enable clients to prioritize areas of action and formulate plans to achieve desired goals.

We strongly recommend implementing training and activities that encourage reflection and action on a social level to maximize women's agency and further empowerment processes. This eventually will also have positive economic effects, as women will be better able to deal with financial challenges. To assess the content and practicalities (e.g., timeframe) of these training courses, MFIs should draw upon loan officers' knowledge as well as feedback from clients Republic of Kenya (R.O.K, 2011).

Education is one of the factors that impact positively on growth of firms (King and McGrath, 2002). Those entrepreneurs with larger stocks of human capital, in terms of education and (or) vocational training, are better placed to adapt their enterprises to constantly changing business environments (King and McGrath, 1998). Lower education levels puts women entrepreneurs in Kenya at a disadvantage compared to men. While gender gap in primary education in Kenya has decreased in recent years, the gap remains high at secondary and tertiary education levels.

Lower education does not emphasize entrepreneurship skills. It decreases the chances that women will have the knowledge needed to excel in business, and thereby contribute to the country's overall economic growth. In education, preference is given to boys, thus the educational level of most women entrepreneurs is very low, creating a barrier to them accessing training and other business developments services. (Women entrepreneurs in Kenya, 2008). Lack of sufficient education and training for women is another impediment to micro-enterprise success.

Culturally, and especially in the rural setting, the girl child was not given equal opportunity to study like the boys; hence they had limited education and training (if any) which tends to affect effective performance in later life. One woman laments: “We are isolated socially; we lack previous work experience, and access to enterprise information and marketing facilities which the men entrepreneurs acquire. The excessive demand on our time as wives, mothers and ‘managers’ of the home front due to our chores, make it nearly impossible to successfully operate an enterprise. It is only by God’s grace that we manage to survive. This is besides our position in the family and the structure of power relations. One who ventures out there to follow the entrepreneurial spirit, does so at the expense of her family.” (Women entrepreneurs in Kenya, 2008).

In addition, women are usually less educated than men, making them less well equipped to manage a business (Commonwealth Secretariat, 2002). Namusonge (2006) noted that entrepreneurial education and training play a key role in stimulating entrepreneurship and self-employment. Despite the presence of Business Development services in Kenya not many women entrepreneurs use it because of cost, access, necessity, or availability (Steven et al 2005). Many studies have looked at other aspects like empowerment of women for entrepreneurship and how to access loans but no previous studies have looked at the influence of training on growth of women economic projects.

### **2.3 Loaning and growth of women economic projects**

Kenya Institute of Management, (2011) determined the readiness of Kenyan women to engage in entrepreneurship in Kenya and found that, low entrepreneurial, low level of education and lack of training among women hinders women readiness

to engage in entrepreneurship. Karaka, Kobia and Katwalo (2013) examined the growth and innovation of women owned SMEs funded through WEF and found that lack of innovativeness affected growth of women enterprises.

Agier and Szafarz (2010), show that women are more credit-rationed than men by MFIs. The provision of financial services for women entrepreneurs has therefore become a component of many microfinance programmes because supporting the entrepreneurship of women is seen as having important "trickledown" effects on wider poverty alleviation and gender inequality (Pitt et al, 2006; Topalova, 2005; Mknelly 1998).

According to Hewlitt- Pacard, (2005 ) stated that client based and the specialized microfinance institutions include Faulu Kenya, KWFT K- REP among others. Lending by microfinance is either group or individual based or minimalist verses intergraded approach. Group based which take the form of Grameenbank method is common (Mamun, 2007). Also unregistered shylocks lend at very high interest rates. Interest rates charged by specialized microfinance institutions are monthly which reflect that they are low but are actually higher than commercial banks. It has been proved that group guarantee schemes are an inconvenience to many because each want to plan his finances and create fear of default among members. KWFT lends to women either in groups or individuals.

Savings of the members become security. It lends at rates between 15% to 18% per annum. Sometimes conditions like registration of groups is a requirement and that the group members must be operating businesses. A study conducted by a Kenyan microfinance institution that targets women exclusively (Kenya Women's Finance Trust) compared programme impacts on new and old loan clients in urban

and rural areas (Rita, 2010). Findings showed that 60 percent of families who had received more than four loans could afford meat or chicken three – four more times per week compared to 42 percent of the new clients in the institution.

IFAD (2009) asserted that by 2006, KWFT financial self-sufficiency ratio had increased to 105 per cent; KWFT's own income was more than enough to cover all its operating and financial expenses. This level of financial independence is rare for any microfinance institution, let alone one operating in rural areas of Sub-Saharan Africa. The trust now has 46 rural branches in eight regions of Kenya, compared with 24 branches in four regions in 1998. More than 100,000 low-income Kenyan women are running small businesses with loans from KWFT, compared with just under 29,000 in 2000.

The women report that their lives have improved as a result of their relationship with KWFT. It is not just the women who benefit, but their husbands, children and extended families. The number of loans managed by each credit officer has grown to 404 from 287. Member savings have soared to US\$16.8 million from US\$2.2 million. In 2006, KWFT disbursed US\$52 million in loans to its clients. Clearly, in the past six years the trust has surpassed all of its development objectives by a significant margin. Equally importantly, KWFT is still reaching its original target group of poor women.

While some women have advanced through many loan cycles, creating bigger businesses and taking out larger loans, most of the trust's borrowers are poor women. First loans for newcomers still start at US\$100 to US\$200. The fact that most of the trust's clients continue to borrow, loan cycle after loan cycle, shows that they consider

KWFT's services beneficial for themselves and their households. One of the keys to KWFT's success is its very clear message: all loans must be repaid on time.

If any group member has an overdue balance, all new disbursements to everyone in the group stop immediately. However, if members of the group meet their repayment schedules, KWFT guarantees automatically bigger loans after the old credit is paid. This gives clients an opportunity to plan ahead for the development of their small businesses (IFAD, 2009). No studies have been carried out on the influence of loaning on the growth of economic projects but most of them have shown how women can acquire loans.

## **2.4 Monitoring and growth of women economic projects**

A useful framework for evaluating the success of a project is to consider four dimensions of financial inclusion: access, quality, welfare and usage. Information should be sought from project beneficiaries about how appropriately the project is serving their needs in these four dimensions. Monitoring frameworks must be built into the project design and structure at the outset. Indicators to measure the project's outcomes in relation to its goal and purpose must be linked to the original objectives and be appropriate to what is being monitored. It is likely that a gender-sensitive approach will require a combination of quantitative and qualitative indicators (DFID, 2013).

Monitoring and evaluation will involve questions like What systems will be useful for monitoring the progress and impact of a project? What indicators will be needed to measure progress? How can data be collected to measure progress against the indicators and minimize the burden on financial institutions?

Organization Education Cooperation Development, OECD (2010) showed that the focus on donor-delivered monitoring and evaluation can overlook the importance of ensuring that there are adequate internal institutional monitoring systems tracking performance indicators related to partner organization objectives. In addition, it is advisable to ensure that potential women participants in the project are aware of their own aims and objectives in relation to financial inclusion and that these are taken into account when developing a monitoring framework for them and for the project.

According to DFID (2013) argue that monitoring as the key to a well-managed project is to ensure that all participating organizations are using good quality internal monitoring systems and have the capacity to check their organizational efficiency and effectiveness in relation to the project. In the case of a women's financial inclusion project, gender equality and women's empowerment concepts will have to be well understood and monitored within the institutional monitoring. This included: Oversight and governance: - Ensure female participation on the board and that all board members have a clear vision of the project and are behind the mission.

The project lead should check the other organizations for board gender compliance on a regular basis. The board should provide strategic leadership for monitoring within the organization. - Involve the intended beneficiaries of the programme in the monitoring process. These could be customers of a financial institution receiving support from the programme, a civil society organization that speaks for women's consumer rights, or government stakeholders; Management systems and staff appraisal should be aligned to the project and should include

incentives to ensure women's empowerment and gender equality are central to the mission and purpose of staff and management.

Management systems and staff appraisal should be checked for quality and results to ensure they are working as an internal monitoring tool; Monitor financial institutions' commitment to gender equality and women's empowerment. Ensure that products and services are adequate for the target group by checking through client data and participant monitoring; Develop at least one indicator to monitor partnership functioning in the project; Align with government monitoring systems wherever possible, especially for linked services that might be provided through the public sector; Accountability to stakeholders– civil society monitoring.

Monitoring is helped by involving stakeholders in the process who are familiar with the markets being monitored. However, working with private sector institutions can present challenges in terms of: WelfareUsage ; Access Quality; Actual usage of financial services/products; Regularity ; Frequency; Time used; Effect on the livelihoods of the customers ; Welfare/consumption; Personal/business productivity; Product attributes match customer needs; Product development considers customer needs; Ability to use formal financial services, i.e. minimal barriers to opening an account; Physical proximity; Affordability (Bankable Frontier Associates, 2010).

Moreover, being able to access data that is needed for monitoring purposes but that could be commercially sensitive meaning it may be necessary to agreed appropriate confidentiality arrangements upfront; having different views about what it is important to monitor for example, banks will be interested in capturing information about the take-up of financial services, loan volumes and client satisfaction, whereas a donor-funded programme may be more interested in



capturing data on the development impact of an intervention. Few studies have looked at monitoring but none has been carried out on the influence of monitoring on the growth of women economic projects.

## **2.5 Motivation and growth of women economic projects**

Small business loans remain the focal point of the KWFT's operation, but new products have also been developed based on requests from clients. These include loans for school fees, solar panels, water tanks, cooking gas equipment and community phone lines, as well as voluntary life insurance (IFAD, 2009). At the micro level, the challenges include: (i) unwillingness or inability to take up new technology, partly owing to lack of relevant information, but also due to being averse to technology; (ii) low literacy levels among women enterprise owners – this limits their ability to access information and training opportunities; (iii) lack of motivated attitudes by entrepreneurs to invest in the development of their own enterprises (Olomi 2006); (iv) employees negative attitude and behaviour, unreliability, and insufficient skills, making delegation difficult; (v) weak business organisation due to a multiplicity of gender-based roles (vi) lack of managerial capacity in business; and (vii) lack of, or informal business plans and the inability to think strategically about the business (Mambula & Sawyer 2004; World Bank 2008).

The findings in the study by Wanjohi and Mugure (2008) indicate that business environment is among the key factors that affect the growth of SMEs. Self-employment and work in micro enterprises is an important enabler of female labour force participation in developing countries. Women from poor households often rely on the small scale sector for income which boosts household income, which in turn has a positive impact on child health indicators as well as school attendance

(UNDESA, 2010). Access to an income source also provides these women with greater autonomy over their lives. Informal sector employment which is home based allows women to engage in paid economic activity while managing household work. A recent study for India using National Sample Survey (NSS) data found that around 80 per cent of self employed female workers were home based (Srivastara and Srivastara 2009).little studies have been undertaken to measure how motivation can be done among organization and no studies have been done on the influence of motivation on the growth of women economic projects.

## **2.6 Theoretical framework**

A theoretical framework can be defined as a collection of interrelated ideas based on theories. It is a reasoned set of prepositions, which are derived and supported by data or evidence. A theoretical framework accounts for or explains phenomenon (Kombo& Tromp, 2006). Theoretical frame work used in this study was based on theories such as liberal feminism and radical feminism. Liberal feminism is an individualistic form of feminist theory, which focuses on women's ability to maintain their equality through their own actions and choices. Liberal feminists argue that society holds the false belief that women are, by nature, less intellectually and physically capable than men; thus it tends to discriminate against women in the academy, the forum, and the marketplace. Liberal feminists believe that "female subordination is rooted in a set of customary and legal constraints that blocks women's entrance to and success in the so-called public world". Rosser, S. V., (2005)

They strive for sexual equality via down to earth political and legal reform Liberal feminism based their theory in the basis of natural justice, human rights and democracy. They emphasize equal opportunities in access in education and employment. Moreover, they support affirmative action as a strategy for girls in

schools, family and employment (Fatuma&Sifuna, 2006) Liberal feminism focuses on limiting or eradicating gender inequality to promote women's rights, interests, and issues in society. Another opposing type of modern feminism, with deep historical roots, focuses on earning, and establishing equity by and for women, vis-a-vis men, to promote those same rights, interests, and issues, regardless of gender considerations. Liberal feminism seeks no special privileges for women and simply demand that everyone receive equal consideration without discrimination on the basis of sex.

Liberal feminists would seek to remove barriers that prevent equal access for women to information technology jobs not only to provide economic equality but to provide access to higher-paying jobs for women. Liberal feminists argue that society holds the false belief that women are, by nature, less intellectually and physically capable than men; thus it tends to discriminate against women in the academy, the forum, and the marketplace. Liberal feminists believe that "female subordination is rooted in a set of customary and legal constraints that blocks women's entrance to and success in the so-called public world".

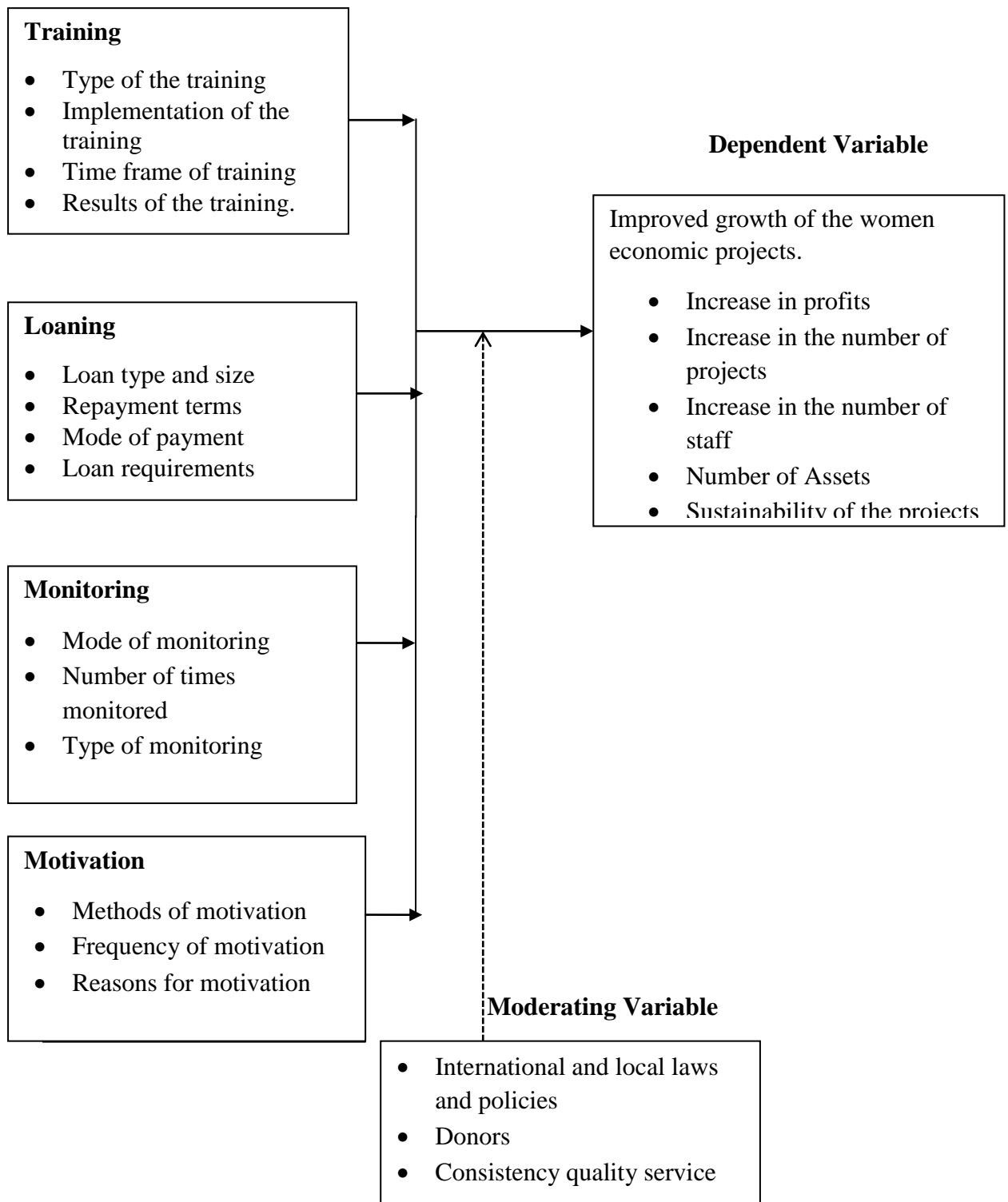
They strive for sexual equality via down to earth political and legal reform. The KWFT started and focuses on empowering women economically to ensure that they are at par with their male counterparts through giving them equal opportunity with their male counterparts. (Fatuma&Sifuna, 2006). The constitution 2010 recognizes women as a disadvantaged group as shown below "Women and men will have the right to equal treatment and opportunities in political, economic, cultural and social spheres without discrimination". Article 27(3).

## **2.7 Conceptual framework**

This study developed the following conceptual framework (figure 2.1) that illustrated how the dependent variables related to the independent variables. The independent variables included components of the factors: training, loaning, monitoring and motivation. While, the dependent variables are consequent increase in growth of women economic projects.

## Conceptual Framework

### Independent Variable



**Figure 1 :** Conceptual Framework showing factors influence the growth of women economic projects

## 2.8 Knowledge based gap

**Table 1 :** Knowledge Based Gap

Variable	Source	Finding	Gap
Training	Namusonge (2006)	Entrepreneurial education and training play a key role in stimulating entrepreneurship and self-employment.	It looked at training as a role but this study is interested in training and growth of women economic projects in the constituency.
Loaning	KIM, (2011)	Readiness of Kenyan women to engage in entrepreneurship in Kenya and found that, low entrepreneurial, low level of education and lack of training among women hinders women readiness to engage in entrepreneurship	It looked at what hinders women readiness to engage in entrepreneurship and interested in the loaning and growth of women economic projects in the constituency.
Monitoring	DFID (2013)	Argued that monitoring as the key to a well-managed project is to ensure that all participating organizations are using good quality internal monitoring systems and have the capacity to check their organizational efficiency and effectiveness in relation to the project	It looked at ways of monitoring in an organization but interested in the influence of monitoring on growth of women economic projects in the constituency.
Motivation	Olomi (2006)	Lack of motivated attitudes by entrepreneurs to invest in the development of their own enterprises. management, to be limitations faced by most women entrepreneurs.	It looked at motivation as an attitude challenge but interested in motivation on growth of women economic projects the constituency.

## **2.9 Summary of Literature Review**

The vision of microfinance is to promote the growth of micro enterprises, and in pursuit of this vision, the rapid growth of Microfinance Institutions (MFIs) has made SMEs' access to credit more than doubled from 7.5% in 2006 to 17.9% in 2009 (FSD, 2009). Factors influencing the growth of women economic projects are major contributors to any successful projects. With the provision of microcredit coupled with training on business management skills, poverty in developing economies will be a thing of the past .

KWFT has also improved its relationship with clients, intensifying its client training efforts and handing over more power to groups to manage their own affairs (IFAD, 2009). Lower education does not emphasize entrepreneurship skills. It decreases the chances that women will have the knowledge needed to excel in business, and thereby contribute to the country's overall economic growth.(Women entrepreneurs in Kenya, 2008).Moreover, Agier and Szafarz (2010), showed that women are more credit-rationed than men by MFIs.

Lending by microfinance is either group or individual based or minimalist verses intergraded approach. Group based which take the form of Grameen bank method is common (Mamun M.Z, 2007). Also unregistered shylocks lend at very high interest rates. Interest rates charged by specialized microfinance institutions are monthly which reflect that they are low but are actually higher than commercial banks.

Monitoring frameworks must be built into the project design and structure at the outset. According to DFID (2013) argue that monitoring as the key to a well-managed project is to ensure that all participating organizations are using good quality internal monitoring systems and have the capacity to check their

organizational efficiency and effectiveness in relation to the project. Monitoring is helped by involving stakeholders in the process who are familiar with the markets being monitored (Bankable Frontier Associates, 2010).

Lastly, at the micro level, the challenges include: lack of motivated attitudes by entrepreneurs to invest in the development of their own enterprises (Olomi 2006). Motivation is required to enhance loan acquisition and women enterprenurship.



## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Introduction**

This chapter discussed the research design, target population, sample size and procedures, data collection instruments, data collection procedure, data analysis techniques, ethical issues for the study and operationalisation of the study.

#### **3.2 Research Design**

Research design is the structure of research; it is the "glue" that holds all of the elements in a research together. Francis (2010) defines research as an organized and systematic way of carrying out research. This study employed a descriptive survey design. According to Kothari (2004) descriptive survey design is suitable where the researcher needs to draw conclusions from a larger population. This survey designs were concerned with finding what, where and how of a phenomenon.

Descriptive surveys were used to develop a snapshot of a particular phenomenon of interest since they usually involve large samples which are characteristic of this study. The aim of this research was to investigate factors influencing the growth of women economic projects funded by KWFT in Saboti constituency Kenya. The design was appropriate for this study because the study sought to obtain data that enabled the researcher to describe the occurrence of events under study.

#### **3.3 Target Population**

According to Borg and Gall (2007) a target population is defined as all members of the real population or a set of people, events or objects to which research wishes to generalize the results of the study. The study targeted the following divisions in Saboti constituency. The target population was 1000 women.

**Table 3.1:** Target population by divisions of Saboti Constituency

<b>Name of Division</b>	<b>Target population</b>
<b>Central</b>	327
<b>Saboti</b>	320
<b>Kinyoro</b>	350
<b>KWFT</b>	01
<b>DGSS</b>	01
<b>DGSDO</b>	01
<b>Total</b>	1000

Trans-Nzoia country borders to the North, West pokot county, to the south UasinGishu County and Bungoma County to the East, Elgeiyo Marakwet County and the Republic of Uganda to the West.It is one of the 47 counties of Kenya with a population of more than 800,000 people according to census 2009. The county is inhabited by different ethnic groups such as Bukusu, Luhya, Kalenjin, Kikuyu, Kisii and Turkana among others.

### **3.4 Sample size and Sampling procedures**

#### **3.4.1 Sample size**

A sample is a smaller group or sub-group obtained from the accessible population (Mugenda and Mugenda, 2003). The sample size for this target population(1000) was 278 respondents.

#### **3.4.2 Sampling procedure**

Sampling is the process of selecting a number of individuals or objects from a population such that the selected group contains elements of the characteristics found in the entire group.(Orodho& Kombo, 2010). In an ideal situation, data should be

collected from the whole target population in Saboti constituency. Since the population was too large and scattered, it was prohibitively expensive to use the whole population in the study

The ever increasing need for a representative statistical sample in empirical research has created the demand for an effective method of determining sample size. To address the existing gap, Krejcie & Morgan (1970) came up with a table for determining sample size for a given population for easy reference. . Under these circumstances the sample was selected as follows:

Thus the sample size of (278 members) of the KWFT clients was sampled from the targeted population of 1000 as per the Krejcie & Morgan Table(see Appendix IV). Once the sample size was known, stratified random sampling techniques was used to get those who participated in the study (respondents) . Purposive sampling was used to arrive at the three officials who were too be interviewed I the study the study .A summary of the sample size(278) is as shown in Table 2.

**Table 3.2:**Table for determining the sample size of a given population.

<b>Name of Division</b>	<b>Target population</b>	<b>Sample size</b>
<b>Central</b>	327	90
<b>Saboti</b>	320	88
<b>Kinyoro</b>	350	97
<b>KWFT</b>	1	1
<b>DGSS</b>	1	1
<b>DGSDO</b>	1	1
<b>Total</b>	<b>1000</b>	<b>278</b>

The following equation shows the formulae used to dermine the sample size of each strata

$$\text{Equation} \quad s = \frac{n}{N} * S \text{ Where,}$$

S- Total Sample size

N- Total population

s- Sample per division

n- Populatio per division

$$\begin{aligned} \text{Therefore for central divison} \quad s &= \frac{327}{1000} * 278 \\ &= 90 \end{aligned}$$

The sample size was determined using the Krejcie & Morgan (1970) table.

The researcher used stratified random sampling and purposive sampling technique to sample the number of women groups and officials to be interviewed.

### 3.5 Data collection instruments

Data collection instrument are tools used to collect data from respondents. Questionnaire and interview schedules were therefore be used to solicit data from the respondents. The data was from both primary and secondary sources. The primary source was the clients and staff of KWFT and staff of DGSS and the DGSDO and the secondary source included records, past research and documents. The study used two types of instruments, questionnaires for the women in the projects and interview schedules for the regional KWFT staff and the DGSDO and DGSS staff. Document study was used to check on their books of accounts, meeting minutes and registration certificates.

Interviews refers to face to face interpersonal conversation in which one individual (interviewer) asks the other individual (respondent) questions designed to obtain answers relevant to the research problem. This study used the interview schedule made up of open-ended question to elicit verbal responses from the KWFT, the DGSDO and DGSS staff officials in Trans-Nzoia county office. Interviews permits in-depth probing and seeking of clarification. They also provide a true picture of opinions and feelings.

Data collection sources were primary data. The study therefore used both open and closed ended questionnaires to collect the data. The structured questionnaires (closed- ended) with contingency questions were used in order to obtain uniform responses from respondents (Wilson J, 2010). The structured questionnaires were accompanied by a list of all possible alternatives from which respondent's selected suitable answers that best described the situation at hand by simply ticking (Mugenda, and Mugenda 2003). A few open-ended questions were included in order to allow the respondents to give their personal views concerning the questions being asked. The data collection instruments were administered through personal

### **3.5.1 Piloting of the Instrument**

A pilot study to test the research instruments were carried out in Kiminini constituency, a neighbouring constituency which has similar characteristics with Saboti constituency. Questionnaires were distributed to two groups that includes 5% the women in women groups and KWFT,DGSDO staff.This brought to a total of 34 respondents during pilot study. Corrections were made on the instruments. This was done to determine the validity and reliability of the instrument.

### **3.5.2 Validity of the Instruments**

According to Mugenda (2003), research instruments need to be valid and reliable in order to produce useful results. Validity of research instruments is achieved when they measure what they are intended to measure. According to Leedy and Ormrod (2001) and Silverman (2005) content and construct validity is supposed to be established by referring the instruments for professional judgment to check whether it measures what it claims to measure.

Validity is the extent to which differences found with a measuring instrument reflect true differences among those being tested. Kothari (2004); there are three types of validity. Content validity is the extent to which a measuring instrument provides adequate coverage of the topic under study. The researcher ensures that the questions in the questionnaire are framed in such a way that they bring out the answers to the research questions. Criterion-related validity relates to the ability to predict some outcome or estimate the existence of some current condition. The researcher made a pre-visit to the study area in order to familiarize with the location. On the other hand Construct validity is the degree to which scores on a test can be accounted for by the explanatory constructs of a sound theory. The instruments questionnaires and interviews were checked by the supervisor to ascertain whether the items were clear and could lead to obtaining relevant data.

### **3.5.3 Reliability of the instruments**

Reliability of an instrument is the degree of consistency with which a research instrument measures whatever it is intended to measure and yields consistent results. It thus refers to the extent to which findings can be replicated by another researcher (Silverman 2005). According to Kombo and Tromp (2006), reliability is a measure of how consistent the results from a test are. The study used test retest technique to

ascertain research instruments reliability. (kerlinger, 2009). Correlations were done on the scores from both testing periods to determine the coefficient of reliability. If a high coefficient of 0.8 were gotten this implied that the instrument would yield data with high test re-test reliability. This were done on all the sub groups of the population and ensured that the results are consistent hence reliability of the instrument

### **3.6 Data collection procedure**

Prior to the commencement of data collection, the researcher obtainained all the necessary documents, including an introduction letter from the University ,After the letter the researcher will seek permit from Kenya Research council, which will be administered to the sub-county commissioner for authority to conduct research.

Data collection refers to gathering of information to serve or prove of some facts. The secretary of each sampled group was approached to provide preliminary information which guided the pace of filling the questionnaires by all the concerned respondents. Three research assistants one for each division was recruited and trained on the use of instruments in order to assist the researcher in collection of data in the sampled women economic projects. The training covered background of the study, purpose and objectives of the study. The research assistants were persons who possessed at least form four level of education and some experience in research and had a vast knowledge of Saboti Constituency. They were briefed on the critical information that the questionnaires sought to gather, and to evaluate items and instructions in the questionnaires to identify any ambiguities or biases. The researcher periodically and continuously liaised with the research assistants for possible guidance in case of need. The respondents were given approximately twenty minutes to fill the questionnaires.

Interviews were conducted by the researcher. All the respondents who took part in the interview were visited to explain the purpose of the study, and book appropriate dates for a one-on-one interview. This created an opportunity to establish rapport with them.

### **3.7 Data analysis techniques**

The data from questionnaires was coded, entered, cleaned and analyzed using Statistical Package of Social Sciences (SPSS). The study used descriptive statistics where frequencies and percentages were used to discover and analyze the phenomenon between the factors and the growth of women economic projects. The output presented in frequencies and (%)s. The interview and observation data will be subjected to content analysis to describe, decode, translate, and develop understanding through a detailed description of the situation.

### **3.8 Ethical Consideration**

Before the administration of the questionnaire, the researcher sought permission to conduct the study. Thus, after clearance from the School of Continuing and Distance Education, the researcher applied for a permit from the National Council of Science and Technology (NCST). The permit as requirement by the NCST for all research projects was used to seek permission from the participants. Informed consent was sought from all respondents before data collection. The researcher also ensured confidentiality of the data and individual names of the respondents.



**Table 3.3:** Operationalization of Variables

Objectives	Variables	Indicators	measures	Scale	Tools of analysis
1. To establish the influence of training on the growth of women economic projects in Saboti constituency	<b>Dependent variables</b> Increased women empowerment <b>Independent variables</b> Training	Type of the training Implementation of the training Timeframe of training Results of the training	Occasional	Ordinal	Descriptive analysis using (%)s and frequencies.
2. To determine the influence of loaning on growth of women economic projects in Saboti constituency	<b>Dependent variables</b> Increased women Economic projects <b>Independent variables</b> Loaning	Loan type and size Repayment terms Mode of payment Loan requirements	Occasional	Nominal	Descriptive analysis using (%)s and frequencies
3. To investigate the influence of monitoring on the growth of women economic projects in Saboti constituency	<b>Dependent variables</b> Increased women Economic projects <b>Independent variables</b> Monitoring	Mode of monitoring Number of times monitored Type of monitoring	Interval	Ordinal	Descriptive analysis using (%)s and frequencies

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<b>4. To examine the influence of motivation on the growth of women economic projects in Saboti constituency.</b>	<b>Dependent variable</b> Increased women Economic projects  <b>Independent variable</b> Motivation	Methods of motivation Frequency of motivation Reasons for motivation	Consistent	Nominal	Descriptive analysis using (%)s and frequencies and content analysis
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## CHAPTER FOUR

### DATA ANALYSIS, PRESENTATION, INTERPRETATION AND DISCUSSION

#### 4.1 Introduction

This chapter presents study broken down in the following thematic subsections which are Questionnaire response rate and Demographic characteristics of the respondents. In particular it looks at the influence of training on the growth of women economic projects in Saboti constituency, the influence of loaning on growth of women economic projects in Saboti constituency, the influence of monitoring on the growth of women economic projects in Saboticonstituency, and the influence of motivation on the growth of women economic projects in Saboti constituency, Kenya

This chapter involves presentation, interpretation and discussion of findings. In this chapter of the research report, the researcher presents the data from the field and the data analysis procedures employed to answer the research questions that guided the study questions. Discussions were also formed to help assess the contribution of the data collected to the body of knowledge

#### 4.2 Response rate

The response rate of the questionnaires was analyzed to determine the percentage of questionnaires that had been filled and returned for analysis by the respondents. The table shows the distribution of the questionnaire return rate.

**Table 4.0 :**Response rate

Description	Questionnaires	(%)
Returned for analysis	210	76
Not returned for analysis	68	24
Total questionnaires	278	100

Table 4.0 shows the response return rate whereby, 278 (100%) questionnaires were given out to the respondents in the study area to fill. Of these questionnaires, 210 (76%) were returned for analysis. However, 10 (5%) questionnaires were incomplete and therefore could not be analyzed. The remaining 200 questionnaires account for 73% response rate. According to Mugenda and Mugenda (1999) a response rate of 70% and above is sufficient and hence it allows for continuation with data analysis.

#### **4.3 Demographic characteristics of the respondents**

Information about background characteristics of respondents in women groups in Saboti Constituency was presented in this section. Information about background characteristics of respondents in women economic groups in saboti constituency was presented in this section. The researcher found it necessary to analyze. It includes gender, age and education level . In the first instance, the study was conducted among 278 (100%) respondents from women groups in Saboti constituency. Of the 278 questionnaires that went out to the respondents, only 200 were considered for use in the study.

The study found it necessary to analyze the gender of respondents as there was need to demonstrate the heterogeneity if any ,however all the respondent were women and it ths proved the point that this projects were done by solely the women .

**Table 4.1:** Gender of respondents

<b>Description</b>	<b>Respondents(women)</b>	<b>Percentage</b>
Male	-	00
Female	200	100
<b>Total</b>	<b>200</b>	<b>100</b>

Table 4.1 indicates that all the respondents 200 (100%) were female, the study sought to find out the reasons why the women projects were assumed not to prosper more compared to the male projects, thus the need to focus on only women and to ensure that the Self Help Groups and the Community Based organization were only made of women as per their registration certificates as ascertained by the Department of social gender and community development. This implied that only women were represented in the study and that the findings of this study could entirely be extrapolated to all the women in the county and in the country.

#### **4.3.2 Age bracket of respondents**

The study found it necessary to analyze the age brackets of respondents. This was necessary because different ages are motivated in different ways.

**Table 4.2:** Age bracket of respondents

<b>Description</b>	<b>Respondents(women)</b>	<b>Percentage</b>
18-30 years	42	21
31-40years	58	29
40 years and above	100	50
<b>Total</b>	<b>200</b>	<b>100</b>

Regarding the age of respondents, Table 4.2 indicates that 42 women (21%) were aged between 18-30 years this implied that the women in their younger years do

not engaged into economic projects this is because most have a smaller number of children and also lack the expertise.

On the other hand the women groups had 58 (29%) of the respondents between the ages of 31-40 there is an increase in the number because the women have more experience and also maybe more number of children that lead to a higher responsibility compared to the younger ones, while 100 women (50%) had the ages between 31-40 years this implied that most women engaged into business after marriage and they had to fend for their children who are at the secondary schools. This was also representation of how the youths are engaging in economic projects and as a result require more economic empowerment from the SME officials.

#### **4.3.3 Distribution by Education level**

The study found it necessary to analyze the education level of respondents as education level is a factor in motivation and it would determine the levels of achievement for the women engaged in economic projects. Education level would determine the level of understanding when the concepts of business were trained to the business women.

**Table 4.3 :** Education levels of respondents

<b>Distribution</b>	<b>Respondents(women)</b>	<b>Percentage</b>
Certificate	82	41
Others	118	59
<b>Total</b>	<b>200</b>	<b>100</b>

The analysis revealed that as shown in table 4.3 of all the respondents none of them had academic qualification higher than a certificate this implied that they

were not well equipped to perform their duties especially the group treasurers, they had little or no knowledge, theories and constructs that guided entrepreneurship, which was the women's area of interest. 82 women that is (41%) of the women had certificates and 118 women (59%) had no any form of certificates. The highest percentage had no academic or professional qualifications, this implied that due to low education level record keeping was hard to achieve as project growth realization depended on such skills. This concurs with findings that most of the rural population have low socio economic status of which education is one of them. Kothore (2007)

#### **4.3.4 Distribution of respondents by groups.**

The study found it necessary to analyze the types of the groups as registered by DGSS.

**Table 4. 4 :**Type of group

<b>Description</b>	<b>Number of groups</b>	<b>Percentage</b>
<b>CBO</b>	<b>98</b>	<b>49</b>
<b>SHG</b>	<b>102</b>	<b>51</b>
<b>Total</b>	<b>200</b>	<b>100</b>

Table 4. 4 indicates that the women belonged to either self help groups or community based organizations. This was represented as 102 (51%) of the respondents were in SHG while 98 (49%) were CBOs. This showed that both kinds of women associations were represented in the study. The findings implied that there were mainly self help group as compared to CBOS as these were cheaper to register and they required fewer members to register compared to CBOs.

#### 4.3.5 Distribution of respondents according to the number of years the group has been in existence.

The researcher found it necessary to determine the number of years that the groups had been in existence to ascertain to what extent they had been affected by the factors influencing their economic projects.

**Table 4. 5 :Number of years the group has been in existence**

<b>Description</b>	<b>Number of years(Frequency)</b>	<b>Percentage</b>
1 and below	32	16
1-3	55	28
3-5	71	35
5 and above	42	21
<b>Total</b>	<b>200</b>	<b>100</b>

The analysis showed that 32(16%) of the respondents had registered their group in the past year,hence they were one year and below. 55(28%) of the respondents had registered their groups 3 years ago and hence they were between 1 and 3 years.those between 3-5 years were 71(35%) of the respondents this meant that in the first 3 years the projects were sustainable and the profits could still be realized ,while those between 3-5 years were 42(21%) of the respondents this implied that it was difficult to sustain the groups after the three years thus the number went down . This implied that the registration was a continuous process and that many women continued to be registered year in year out the question however remained all the initiated projects were successful therefore sustainable.



#### **4.3.6.The number of women in each group**

The study found it necessary to analyze the number of women in each women group in relation to project management and profit distribution. This was necessary as it would bring out the trend on the average membership of the groups under study.

**Table 4. 6 : Number of group members**

<b>Distribution</b>	<b>Number of group members</b>	<b>(%)</b>
<b>5-10</b>	<b>23</b>	<b>21</b>
<b>11-15</b>	<b>79</b>	<b>40</b>
<b>15 and above.</b>	<b>98</b>	<b>49</b>
<b>Totals</b>	<b>200</b>	<b>100</b>

The findings in table 4.6 revealed that 23(21%) of the respondents had between 5-10 members, This was the smallest percentage which meant that few women were willing to be in groups with smaller number of members due to higher risks in terms of loose sharing and also cost contribution in capital initiation. 79(40%) of the respondents had between 11-15 members while This is the average for the groups to be registered thus women felt comfortable as part of this groups. 98(49) of the respondents had 15 members and above. This implied that since all of them had more than 5 group members then group dynamics always came into play and members were always moving in and out based on how well the group suited their needs. It also implied that since most of the loans depended on household goods then the larger the group, the better the security and the more confident the SMEs when it came to availing the loans. This was also a measure of group advancement as it determined the growth or deterioration of the group.

#### 4.3.7 How many meeting do you have in a year

The researcher analysed the number of meetings that the groups had in a year. This was to show the seriousness and the cohesiveness of the group. It also helped to determine the attitudes of the members towards the group and the benefits they got from the meetings.

**Table 4. 7 :** Number of meetings in a year

<b>Distribution</b>	<b>Number of meetings per annum</b>	<b>Percentage</b>
<b>1-10</b>	<b>54</b>	<b>27</b>
<b>11-20</b>	<b>98</b>	<b>49</b>
<b>21 and above</b>	<b>48</b>	<b>24</b>
<b>Total</b>	<b>200</b>	<b>100</b>

In table 4.7 54(27%) of the respondents held between 1-10 meeting in a year. 89(49%) of the respondents held between 11-20 meetings in a year. The balance of 48(24%) of the respondents held more than 21 meetings in a year. This implied that meeting were held between 11 and 20 times on average within one year,,This implied that most groups held meetings on monthly basis thus aeragely 12 tmes in a year. However, of importance was whether the meetings contributed to the success of the economic projects or it was merely routine. Most of the meetings were held on a bi mothly basis and some were held on a monthly basis.

It was assumed that during this times some trainings took place in some groups while some met to remit the loan repayments while still some met to borrow and save money from the group revolving funds,the group financial records were also read to the members and updated.This implied that the more the number of meetings the better for the groups strength and realization of growth.

**4.3.8 Table on comparison of the trend number of women groups registered every year.**

**Table 4. 8 :** Comparison table for annual registration of women groups.

YEAR	NUMBER
2010	82
2012	105
2013	121
2014	92

The trend showed that initially the number of groups registered were few. This is because many women were not sure and that was also the time when KWFT was making inroads in the western region. In 2012, the popularity has risen with the number climaxing in 2013. The registration is attributed to collective bargaining especially when asking for funding from a would be representative in political circles as is the case in Kenya. In 2014, the groups reduced in number going back to normal average registrations in saboti. However, it was also attributed to the pressure of loan repayment and with lack of sustainability in the previous groups, many shied away.

**4.4 Training and growth of women economic projects**

The table below shows the distribution of respondents on questions regarding training and growth of women economic project.

**Table 4. 9 :**Training and growth of women economic project

Statement	SA		A		UD		D		SD	
	F	%	F	%	F	%	F	%	F	%
The number of trainings influence the growth of women economic projects	14	07	30	15	31	15	73	37	52	26
The frequency of training influence the growth of women economic projects	24	12	51	26	15	07	71	36	39	19
The type of training influence the growth of women economic projects	20	10	41	20	22	11	65	33	52	26
The place of training influences the growth of women economic projects.	28	14	21	11	16	08	44	22	91	45

Key: F frequency

% Frequency

*SA-Strongly Agreed ,A-Agreed , UD-Undecided, D- Disagreed, SD Strongly Disagre*

In table 4.9 the study proved that 14 women that is (7%) of the respondents strongly agreed,30(15%) of the respondents agreed,In total 22% agreed which is a small percentage compared to those that disagreed. Another 73(37%) of the respondents disagreed and 52(26%) of the respondents strongly disagreed ,thus in total 63% of the respondents did not agree this implied that the women did not attribute the number of times they were trained as a success factor in their economic projects, while 31(15%) were undecided on the matter.

This was contrary to the findings by (R.O.K, 2011). Who recommended that training be implemented to maximize womens agency and the

empowerment process. He also recommended that the time frames be checked to ensure the practicalities of the training courses. It was also different from the views of (King and McGrath, 2002). Who said that Education is one of the factors that impact positively on growth of firms. This however made sense as most of the women had low education level and the short training was inadequate to make a huge impact on their economic projects. This is because, at lower education, basic education did not emphasize entrepreneurial skills and was taught at secondary and tertiary levels. Even in secondary schools, it was not exhaustive and many students only studied the subject with the aim of passing exams and not for future application purposes.

On frequency of training and growth of women economic projects 38% of the women concurred which is {24(12%) of the respondents strongly agreed and 51(26%) of the respondents agreed} 55% of the respondents did not agree that is {71(36%) of the respondents disagreed and 39(19%) of the respondents strongly disagreed that the frequency of training influenced the growth of women economic projects while 15(8%) were undecided,. This was attributed to the short time allowed for training before loaning and the onset of economic projects. This was in agreement with the findings of. (Women entrepreneurs in Kenya, 2008). Lack of sufficient education and training for women is another impediment to micro-enterprise success. ). Namusonge (2006) noted that entrepreneurial education and training play a key role in stimulating entrepreneurship and self-employment.

However when the respondents were asked if the type of training played a role in the success of the economic projects 30% of the respondents concurred which is {20(10%) of the respondents strongly agreed and 41(20%) of the respondents agreed} while 59 % did not approve the statement which is {65(33%) of the

respondents disagreed and 52(26%) of the respondents strongly disagreed} while 22(11%) were undecided,. This implied that the type of training had an influence on the success of the projects while in some cases it did not. The researcher inferred that for the women with advanced knowledge and academic levels, it was easy to actualize what was being trained while for the women with low levels of education, it was difficult to make sense of the contents of the training.

Lastly, 25% of the respondents in total concurred which is (28(14%) of the respondents strongly agreed, and 21(11%) of the respondents agreed}. On the other hand, 16(8%), of the respondents were undecided while 67% of the respondents were not in agreement with this statement {44(22%) of the respondents strongly disagreed and 91(45%) of the respondents disagreed} that the place of training influences the growth of women economic projects. This implied that the learning was not done in a conducive environment and that there were either too many distractions at home or at the project sites. This was in agreement with (Common wealth secretariat, 2002). Who found out that, women were usually less educated than men, making them less well equipped to manage a business . This was emphasized by.”(Women entrepreneurs in Kenya, 2008). Who had testimonies such as “We are isolated socially; we lack previous work experience, and access to enterprise information and marketing facilities which the men entrepreneurs acquire. The excessive demand on our time as wives, mothers and ‘managers’ of the home front due to our chores, make it nearly impossible to successfully operate an enterprise.The KWTF officer from the interview observed that

“ .....impact of the training helps the clients to adhere to loan repayment schedules and this has improved by 70%. However many clients pay the loans from other sources as opposed to the proceeds from the economic projects. Consequently, there is a lack of sustainability in most projects. There are annual training programmes

where members meet at the same centre and receive a day training. The clients are mainly trained on plans leading to taking a loan and the importance of timely loan repayment so as to ensure progression in acquisition of higher loans, the women group members are trained for six weeks before loan acquisition and during the annual events. However, in the other organizations, the training is done by an officer for the same period of time”

The observation above proves that the women ought to be advised on use of the loans before they start spending, most of the clients divert loans to unintended purposes. The trainings should be carried out more frequently in the course of the project to ensure that the project objectives are achieved to realize growth.

#### 4.5 Loaning and growth of women economic projects

The study found it necessary to analyze the loaning and growth of women economic projects. This was necessary as it brought out the number of women who were accessing loans from KWFT.

**Table 4. 10 : Loaning and growth of women economic projects**

The table below shows the responses for loaning and growth of women economic projects.

Statement	SA		A		UD		D		SD	
	F	%	F	%	F	%	F	%	F	%
The amount of loan affects the growth of women economic projects	50	24	28	14	17	09	61	31	44	22
The requirements for the loan influence the growth of women economic projects	20	10	41	20	22	11	65	33	52	26
Planning prior to loan borrowing, increases economic project success	24	12	39	19	21	11	65	33	51	25
Individual loaning leads to success more than group loaning.	30	15	48	24	17	09	60	30	45	22
Key: F frequency					% Frequency					

*SA-Strongly Agreed ,A-Agreed , UD-Undecided, D- Disagreed, SD Strongly Disagree*

The analysis of data on table 4.10 revealed that 38% of the respondents concurred with the statement which is { 50(24%) of the respondents strongly agreed and 28(14%) of the respondents agreed. However 53% of the respondents disapproved of which { 61(31%) of the respondents disagreed and 44(22%) of the respondents strongly disagreeing that the amount of loan affects the growth of women economic projects} while 17(9%), of the respondents were undecided,

On the requirements for loan 30% were in agreement that is { 20(10%) of the respondents strongly agreed and 41(20%) of the respondents agreed}. On the other hand 59% of the respondents that is {65(33%) of the respondents disagreed and 52(26%) of the respondents strongly disagreed that the requirements for the loan influence the growth of women economic projects} and 11% of the respondents were undecided.

The respondents had the following responses on planning prior to loan acquisition. Of the all the respondents 31% agreed which is {24(12%) of the respondents strongly agreed and 39(19%) of the respondents agreed}, while 21(11%) of the respondents were undecided. However, 58% of the respondents did not agree which is { 65(33%) of the respondents disagreed and 51(25%) of the respondents strongly disagreed that planning prior to loan borrowing, increases economic project success}. This study disagreed with the findings of according to (IFAD, 2009), which stated that KWFT guaranteed automatically bigger loans after the old credit was paid. This gave clients an opportunity to plan ahead for the development of their small businesses.



However the findings in this study revealed that planning had very little impact on the success of the projects. This was attributed to duplication of projects therefore giving rise to stiff competition and reduction in profits. Planning was therefore unnecessary if the available market was not adequate. Another 30(15%) of the respondents strongly agreed, 48(24%) of the respondents agreed, with 17(9%) of the respondents undecided. However, 60(30%) of the respondents disagreed and 45(22%) of the respondents strongly disagreed that individuals loaning leads to success more than group loaning.. This implied that the women had difficulties accessing the loan.

This was in agreement with Agier and Szafarz (2010), show that women are more credit-rationed than men by MFIs. However, the findings of (Pitt et al, 2006; Topalova, 2005; Mkenelly 1998), showed that the provision of financial services for women entrepreneurs had therefore become a component of many microfinance programmes because supporting the entrepreneurship of women is seen as having important "trickledown" effects on wider poverty alleviation and gender inequality .this therefore implied that the women had acces to loans that enabled

#### **4.5.1 Distribution according to the number of years of loaning with KWFT**

The study found it necessary to analyze the years of loaning. This was necessary because different ages are motivated in different ways.

**Table 4. 11 :Years of loaning with KWFT**

<b>Description</b>	<b>Frequency</b>	<b>Percentage</b>
1 and below	32	16
1-3	55	28
3-5	71	35
5 and above	42	21
<b>Totals</b>	<b>200</b>	<b>100</b>

Table 4.11 showed that 32 (16%) of the respondents had registered there group in the past year and had therefore loaned for a year or less depending on when they registered. 55(28%) of the respondents had registered their groups 3 years ago and hence they were between 1 and 3 years and had loaned for a similar amount of time.those between 3-5 years were 71(35%) of the respondents while those between 3-5 years were 42(21%) of the respondents and had loaned for a similar period respectively.

#### **4.6 Monitoring and growth of women economic projects**

Monitoring was an assential aspect of project success. Monitoring had to be carried out throughout the project phase to determine if the objectives were being met and if the indicators were being observed. Failure to monitor projects on a timely basis may lead to false belief the project was progressing on course when in reality the project veered off the course a long time ago. However to do this it had to be frequent and focused so as to achieve the intended objectives, the researcher therefore analysed the indicators of monitoring todetermine if it played a role if any in the success of the women economic projects

Table 4. 12 : **Monitoring and growth of women economic projects**

The table below shows the responses for monitoring and growth of women economic projects.

Statement	SA		A		UD		D		SD	
	F	%	F	%	F	%	F	%	F	%
The mode(internal/external) of monitoring influence the growth of women economic projects	44	22	91	45	16	08	28	14	21	11
The number of times monitoring occurs influences the growth of women economic projects	63	32	77	39	10	05	25	12	25	12
The time of monitoring in the project life cycle influence the growth of women economic projects	87	44	62	31	27	13	07	04	17	08
Importance of monitoring influences the growth of women economic projects.	62	31	78	39	07	04	25	12	28	14

Key: F frequency

% Frequency

*SA-Strongly Agreed ,A-Agreed , UD-Undecided, D- Disagreed, SD Strongly Disagre*

The findings on table 4.12 on analysis revealed that; on the mode of monitoring 67 % agreed that it affected the growth of the women economic projects of which {44(22%) of the respondents strongly agreed and 91(45%) of the respondents agreed} On the other hand however,25% did not concur with the statement of which { 28(14%) of the respondents disagreed and 21(11%) of the respondents strongly disagreed that the mode (internal/external) of monitoring

influence the growth of women economic projects , while only 16(8%) of the respondents were undecided. This implied a lack of women awareness of their own aims and objectives in relation to financial inclusion and that these were taken into account when developing a monitoring framework for them and for the project.this was as found out by Organization for Economic Corporation and Developmet OECD, (2010) the researcher then concluded that coming up with tools without the inclusion of the women to be evaluated can be disastrous as they are not aware of the indicators of interest.Hence the lack of agreement that internal or external monitoring influenced the success of the female economic enterprises.

On the other hand on the number of times monitoringis carried out 71% of the respondents agreed with the statement {63(32%) of the respondents strongly agreed and 77(39%) of the respondents agreed}, however 24% did not agree that is{ 25(12%) of the respondents disagreed and 25(12%) of the respondents strongly disagreed that the number of times monitoring occurs influences the growth of women economic projects}, the researcher found out that the number of times that evaluation was carried out, as long as there was inclusivity monitoring was important and influenced the success of the economic projects.

However, according to Department For International Development,DFID (2013) the researchers argued that the function of monitoring as the key to a well-managed project was to ensure that all participating organizations used good quality internal monitoring systems and have the capacity to check their organizational efficiency and effectiveness in relation to the project.

As pertains timing 75% of the respondents concurred where by {62(31%) of the respondents strongly agreed and 87(44%) of the respondents agreed},however

12% did not agree with this { 7(4%) of the respondents disagreed and 17(8%) of the respondents strongly disagreed that the time of monitoring in the project life cycle influence the growth of women economic projects. This implied that monitoring was an on going processes that ensured the objectives were adhered to and that the indicators were being achieved as per the milestones. while 27(13%) of the respondents were undecided.

However as pertains the importance of monitoring 70% of the respondents agreed that it inflecnces growth which is{ 62(31%) of the respondents disagreed and 78(39%) of the respondents strongly disagreed}while 26% of the respondents disagreed on the importance of monitoring on the growth of women economic projects.this implied that many of the women understood the importance of monitoring of any project and that is why they agreed that it had influenc on the growth of economic projects. However, the banks were interested in capturing information about the take-up of financial services, loan volumes and client satisfaction

On monitoring,the KWFT official interviewed said:

“..... Monitoring and evaluation of the projects should be done to ensure the project is on course.KWFT monitors projects by visiting the loanees and by their ability to repay the loans.The kind of monitoring carried out is participatory monitoring that is we have all the group members participate together with the officials”

This showed the importance of monitoring in growth of the projects as the officials and the women groups would realize early the challenges facing the group in order to get it back on track.

#### 4.7 Motivation and growth of women economic projects

Motivation is the driving force behind an action. The research found it necessary to analyze the motivational strategies accorded to the women groups to motivate them in their performance and subsequent improvement of their economic projects. This was important as it would help to determine whether or not the strategies employed were adequate and if anything else was to be done to realize the same.

**Table 4. 13 : Motivation and growth of women economic projects**

The table below shows the distribution of responses for motivation and growth of women economic projects.

Statement	SA		A		UD		D		SD	
	F	%	F	%	F	%	F	%	F	%
The methods of motivation influences the growth of women economic projects	19	09	26	13	08	04	68	34	79	40
The frequency of motivation influences the growth of women economic projects	25	13	32	16	07	03	66	33	70	35
The type of motivation influences the growth of women economic projects	30	15	22	11	13	06	65	33	70	35
Motivation encourages hard work in groups leading to success in groups	13	07	20	10	10	05	90	45	67	33

Key: F frequency

% Frequency

*SA-Strongly Agreed , A-Agreed , UD-Undecided, D- Disagreed, SD Strongly Disagre*

The data analysis on table 4.13 revealed that 22% which is {19(9%) of the respondents strongly agreed and 26(13%) of the respondents agreed}, while 8(4%) of the respondents were undecided. However 74% disagreed which is { 68(34%) of the respondents disagreed and 79(40%) of the respondents strongly disagreed} that the methods of motivation influences the growth of women economic projects, this shows that the women were not aware of the products that were accessible to them. This is despite some members having requested for the following loans for school fees, solar panels, water tanks, cooking gas equipment and community phone lines, as well as voluntary life insurance International Fund for Agricultural Development (IFAD, 2009).

A lack of knowledge on the available motivational also influenced the success of projects. (Olomi 2006); However, the researcher thought that the increased burden of loan repayment made the women to shy away from what was considered as motivational products.

On the frequency of motivation other 29% of the respondents agreed that it influences the growth of the economic projects, {25(13%) of the respondents strongly agreed , 32(16%) of the respondents agreed} However 7(3%) of the respondents were undecided. But 65 % disagreed, 66(33%) of the respondents disagreed and 70(35%) of the respondents strongly disagreed that the frequency of motivation influences the growth of women economic projects, motivation is meant to influence positive behaviour by enhancing the positive behaviour. However, the findings revealed that the the frequency of motivation was of no influence to the success of the economic projects. For those that were motivated by the motivation strategies that were available, the findings agreed with those of (UNDESA, 2010).

The findings showed that access to an income source also provided these women with greater autonomy over their lives. Therefore, this must have been the driving force towards the success of the project.

On the type of motivation offered 26% of the respondents agreed whereby{ 30(15%) of the respondents strongly agreed, while 22(11%) of the respondents agreed agreed}. Only 13(6%) of the respondents were undecided while 65% disagreed which is {(33%) of the respondents disagreed and 70(35%) of the respondents strongly disagreed} that the type of motivation influences the growth of women economic projects. People have different need and depending on what they really like it would influence if they would be motivated to influence the success of their economic projects. However since no studies have been done on the influence of motivation on the growth of women economic projects it was difficult to confirm the same.

The kwft official in the interview said:

“..... we are yet to come up with a motivation scheme for the members that is cost free’

Thus more women would feel enticed to be their clients.

The respondents were further asked if motivation encouraged hard work, the findings showed that 23 of the respondents agreed { 13(7%) strongly agreed, 20(10%) agreed, 10(5%)} 78% {90(45%) disagreed and 67(33%) strongly disagreed} that motivation encourages hardwork in groups leading to success in groups. The researcher saw that the products mentioned as motivation were forms of extra loans. This meant thatfor the women to manage to pay up the loans, they had to work extra



hard to afford the repayment. However for those who shied away from the extra burden it had no influence on their work.

The following reasons were given for lack of women's project continuity by the DGSDO:

“.....after initiation; the projects are initiated at the spur of the moment and hence there is too much duplication and lack of planning. This cause a problem in marketing of products and hence poor loan repayment, this also limites the access to further credit”.

The above statement proved the importance of planning before the start of any project.

The KWFT officers said

“..... the individual projects are more sustainable than group projects due to wrangling amongst members in a group”

This proved that the women had to create cohesiveness before they could co exists well. This will be through training of the women on professionalism within the groups.

## **CHAPTER FIVE**

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

#### **5.1 Introduction**

The chapter discusses summary, conclusion recommendations and contribution to the body of knowledge and furthermore provides suggested areas for further research.

#### **5.2: Summary of research findings**

Based on the data and other information obtained and analyzed to answer the research questions of the study, a number of research findings were presented in chapter four. The findings are summarized in this section. The study showed that the four factors under study influenced the growth of women economic projects. The demographic information of the respondents was key in finding out their background information

The study focused solely on women and as evidenced in table 4.1. This implied the study findings proved that the women economic growth could be achieved just as their male counterparts if they adhered to the factors that influenced the growth. The findings of this study could be entirely be extrapolated to all the women in the county and in the country.

The findings in Table 4.2 revealed that that 42 women that is (21%) were between 10-30 years thus few women engaged in economic projects at their young ages as most are inexperienced and lacked capital, of the respondents 58 which is (29%) were between the ages of 31-40 years thus a bit higher than the earlier cohort meaning more business experience and more business responsibility leading to the number increasing to 100 which is (50%) meaning more information in loan access and more trust gained over years that put the women together to transact business

together. This implies that most women engaged in economic projects at their later years when they have gained experience all through and have more responsibility that push hem into projects that are income generationg to fend for their families.

The analysis revealed according to table 4.3 82 women (41%) of the women had certificates while 118(59%) of them had no certificate.This implied that they needed the skills and relevant certificates for proper record keeping to realize with their economic projects. This agrees with findings that show that most of the reral population have low socio economic status of which education is one of them.Kothore(2007)

The women belonged to groupings of either self help groups or community based organizations. This was represented as 102 (51%) of the respondents were in SHG while 98 (49%) were CBOs. This showed that both kinds of women associations were represented in the study. The findings implied that there were mainly self help group as compared to CBOS as these were cheaper to register and they required fewer members to register compared to CBOs.

The findings also showed that The analysis showed that 32(16%) of the respondents had registered there group in the past year,hence they were one year and below. 55(28%) had registered their groups 3 years ago and hence they were between 1 and 3 years.those between 3-5 years were 71(35%) while those between 3-5 years were 42(21%). This implied that the registration was a continous process and that many women continued to be registered year in year out the question however remained whether all the initated projectes were successful therefore sustainable.

Only 23(21%) had between 5-10 members. 79(40%) had between 11-15 memberrrs while 98(49) had 15 members and above. This implied that since all of

them had more than 5 group members then group dynamics always came into play and members were always moving in and out based on how well the group suited their needs. It also implied that since most of the loans depended on household goods then the larger the group, the better the security and the more confident the SMEs when it came to availing the loans. This was also a measure of group advancement as it determined the growth or deterioration of the group.

Only 54(27%) of the respondents held between 1-10 meetings in a year. 89(49%) of the respondents held between 11-20 meetings in a year. The balance of 48(24%) of the respondents held more than 21 meetings in a year. This implied that meetings were held between 11 and 20 times on average within one year. However, of importance was whether the meetings contributed to the success of the economic projects or it was merely routine. Most of the meetings were held on a bi-monthly basis and some were held on a monthly basis. It was assumed that during this time some trainings took place in some groups while some met to remit the loan repayments while still some met to borrow and save money from the group revolving funds.

The trend showed that initially the number of groups registered were few. This is because many women were not sure and that was also the time when KWFT was making inroads in the western region. In 2012, the popularity has risen with the number climaxing in 2013. The registration is attributed to collective bargaining especially when asking for funding from a would be representative in political circles as is the case in Kenya. In 2014, the groups reduced in number going back to normal average registrations in Saboti. However, it was also attributed to the pressure of loan repayment and with lack of sustainability in the previous groups, many shied away.

The following were the findings on the growth women economic projects; the officials gave reasons for lack of women's project continuity after initiation as being; the projects were initiated at the spur of the moment and hence there was too much duplication and lack of planning. This caused a problem in marketing of products and hence poor loan repayment. This limited access to further credit. The officers said that individual projects were more sustainable than group projects due to wrangling amongst members in a group. The officers said that they should be encouraged by training them on the importance of planning any project they set out to undertake. Monitoring and evaluation of the projects should also be done to ensure the project is on course.

KWFT monitored projects by visiting the loanees and by their ability to repay the loans. This was normally by participatory monitoring and by having all the group members to participate together with the officials. There were annual training programmes where members met. The clients are mainly trained on the importance of paying loans so as to ensure progression in acquisition of higher loans. They also said that it was normally a day's event and they said that they are trained for six weeks before loan acquisition and during the annual events. However, in the other organizations, the training is done by an officer for the same period of time. The impact of the training helps the clients to adhere to loan repayment schedules and this has improved by 70%.

However many clients pay the loans from other sources as opposed to the proceeds from the economic projects. Consequently, there was a lack of sustainability in most projects. So far the groups registered are in their hundreds. However of importance to note is that the groups in KWFT are the same groups in DGSDO and

DGSS. This is because DGSS are mandated to register the groups which then sought for funds from the other two organizations. The Community Based Organization were 157 while the Self-help groups were 293.

The trend showed that initially the number of groups registered were few. This is because many women were not aware of the organization as it was when it was gaining entry into the western region. In 2012, the popularity had risen with the number climaxing in 2013. The registration is attributed to collective bargaining especially when asking for funding from a would be representative in political circles as is the case in Kenya. In 2014, the groups reduced in number going back to normal average registrations in saboti. However, it was also attributed to the pressure of loan repayment and with lack of sustainability in the previous groups, many shied away.

The analysis of data on table 4.10 revealed that 38% of the respondents concurred with the statement which is { 50(24%) of the respondents strongly agreed and 28(14%) of the respondents agreed. However 53% of the respondents disapproved of which { 61(31%) of the respondents disagreed and 44(22%) of the respondents strongly disagreeing that the amount of loan affects the growth of women economic projects} while 17(9%), of the respondents were undecided,

The study proved that the four factors considered affected project growth and sustainability in one way or another. In general Training affected the growth of women economic projects by 66%. Loaning by 52%, 60 % of the respondents said monitoring affected the growth of economic projects and 54% of the women linked proper and timely motivation to the growth of women economic projects.

As pertains Loaning requirements and growth of women economic projects 30% of the respondents were in agreement that is { 20(10%) of the respondents strongly agreed and 41(20%) of the respondents agreed}. On the other hand 59% of the respondents that is {65(33%) of the respondents disagreed and 52(26%) of the respondents strongly disagreed that the requirements for the loan influence the growth of women economic projects} and 11% of the respondents were undecided.

The respondents had the following responses on planning prior to loan acquisition. Of the all the respondents 31% agreed which is {24(12%) of the respondents strongly agreed and 39(19%) of the respondents agreed}, while 21(11%) of the respondents were undecided. However, 58% of the respondents did not agree which is { 65(33%) of the respondents disagreed and 51(25%) of the respondents strongly disagreed that planning prior to loan borrowing, increases economic project success}. This study disagreed with the findings of according to (IFAD, 2009), which stated that KWFT guaranteed automatically bigger loans after the old credit was paid. This gave clients an opportunity to plan ahead for the development of their small businesses.

The findings showed that generally, the women felt that the loan had done little to ensure sustainability of the project. This could be attributed to the high interest rates and the small amounts that characterize the beginners of loan access. By the time they are ready to graduate to higher loans, the conditions become tougher and the monthly premiums higher making many women to shy away. It was also found out that training, though useful did not influence the success of the economic projects.

The data analysis on table 4.13 revealed that 22% which is {19(9%) of the respondents strongly agreed and 26(13%) of the respondents agreed}, while 8(4%) of the respondents were undecided. However 74% disagreed which is { 68(34%) of the respondents disagreed and 79(40%) of the respondents strongly disagreed} that the methods of motivation influences the growth of women economic projects, this shows that the women were not aware of the products that were accessible to them. This is despite some members having requested for the following loans for school fees, solar panels, water tanks, cooking gas equipment and community phone lines, as well as voluntary life insurance International Fund for Agricultural Development (IFAD, 2009).

The findings showed that access to an income source also provided these women with greater autonomy over their lives. Therefore, this must have been the driving force towards the success of the project.

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### **5.3 Conclusions of findings**

Below are the conclusions drawn on the findings from the study by the researcher; this has been discussed based on the objectives.

On training and growth of women economic projects, Training though important had little influence on the success of economic projects as the training was both inadequate and delayed. This was as a result of some of the respondents having attained low academic level. Consequently, they had difficulties in comprehension of the knowledge that was imparted on business matters.. This made a noble idea of training women in business matter stoend up being a waste of time and resources. Consequently, I failed to enhance sustainability of the projects.

On loaning and growth of women economic projects, loaning was supposed to enhance economic projects. However, lack of economic project sustainability makes it difficult for enhanced loaning due to poor loan repayment practices. Consequently, loaning had little impact on the growth of economic projects.

On monitoring and growth of women economic projects, Monitoring was of great influence as the women did not understand the importance of monitoring on the eventual success of the economic projects. the lack of participation and inclusivity in the development of tools to be used in monitoring snd evaluation made it difficult for the evaluation lacked to have any meaning but rather just any other exercise. This was coupled with the low academic status that made it worse for the women to comprehend.

On motivation and growth of women economic projects, it lacked to contribute towards the growth of the enterprises as the strategy that was used included getting new kinds of loans. Since the growth of businesses was already hampered by other factors, it was challenging to take more credit in the name of being motivated. For those who took the motivation products, it made a burden of extra monthly repayment hence had a negative influence on the growth of the business projects. For instance on school fees payment did not bring forth any profit therefore playing no role in the growth of the economic project.

#### **5.4 Recommendations for policy action**

On training and growth of women economic projects. The researcher recommends that the training should be adequate and that it should also be offered on time to enhance understanding on aspects of projects selection, prioritisation, management and monitoring and evaluation. This will enhance projects sustainability which will contribute to loan repayments and economic empowerment

On loaning and growth of women economic projects, the researcher recommends that loans should be accompanied with adequate training so as to enhance proper utilization of funds on the project hence promoting sustainability of economic projects.

On monitoring and growth of women economic projects. Monitoring should be done after proper training has been done to the women groups so that they understand the importance of project monitoring. This is because monitoring the women without their understanding of the importance of the exercise may not bear the required results.

On motivation and growth of women economic projects. Motivations such as rewards and recognitions should be done at allocated levels so as to enhance the women to work hard towards sustainable economic projects, this will work as a source of encouragement and at the same time ensuring projects' sustainability.

## 5.5 Contributions to the body of knowledge

**Table 5.1 :** Contributions to the body of knowledge

Objectives	Contributions
1.To establish the influence of training on and training play a key role in stimulating the growth of women entrepreneurship and self-employment, but according to economic projects in the finding of this study, training plays a major role in the Saboti constituency, growth of women economic projects. Kenya.	According to Namusonge 2006, Entrepreneurial education influence of training on and training play a key role in stimulating the growth of women entrepreneurship and self-employment, but according to economic projects in the finding of this study, training plays a major role in the Saboti constituency, growth of women economic projects. Kenya.
2.To determine the influence of loaning on growth of women economic projects in Saboti constituency, Kenya.	According to KIM, (2011) Readiness of Kenyan women to engage in entrepreneurship in Kenya and found that, low entrepreneurial, low level of education and lack of training among women hinders women readiness to engage in entrepreneurship. The findings of this study revealed that regarding educational level economic projects sustainability is depended on time by training that is adequate and relevant leading to ability to repay the loan to enhance access to more and higher loans.
3.To investigate the influence of monitoring	According to DFID (2013) Argued that monitoring as the key to a well-managed project is to ensure that all

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on the growth of women participating organizations are using good quality internal economic projects in monitoring systems and have the capacity to check their Saboti constituency, organizational efficiency and effectiveness in relation to Kenya. the project, however, the findings revealed that as much as training was necessary

The women engaging in economic projects needed to know the indicators that were being Monitored to ensure that the indicators were achieved leading to projects economic success

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4.To examine the influence of motivation on the growth of women economic projects in Saboti constituency, Kenya According to Olomi (2006) Lack of attitudes by entrepreneurs to invest in the development of their own enterprises. management, to be limitations faced by most women entrepreneurs. However, the findings of this study revealed that it lacks motivational Strategies such as rewards and recognition that limited the sustainability of women economic projects, this Are seen by women groups who despite performing well were never recognized for their good performance

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## 5.6 Suggestions for further studies

The researcher suggests the following further areas of research

- 1) A similar study should be carried in different constituencies to see if the findings will concur.
- 2) A study should be carried out on the influence academic attainment has on women economic projects to determine if high academic attainment had an influence on the success of economic projects.

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## APPENDICES

### APPENDIX I :TRANSMITTAL LETTER

Ann WanjikuMwangi

P.O Box 3378

**KITALE**

Mobile :0710635179

20<sup>th</sup> March, 2015

The Secretary National Council of Science and Technology (NCST)

P.O BOX.....,

**NAIROBI.**

Thru'

The Course Director,

Kitale Extra Mural Center /University Of Nairobi

Dear Sir/Madam,

#### **RE: REQUEST TO PARTICIPATE IN A RESEARCH PROCESS**

I am a student in the University of Nairobi pursuing a Master of Arts degree in Project Planning and Management. I am undertaking research titled factors influence the growth of women economic projects funded by KWFT in saboti Constituency, Kenya.I kindly request you to participate in this study and your responses to items in the questionnaire will be treated with uttermost confidentiality, and will not be used for any other purposes except this study.

Yours faithfully,

Signature :.....

Ann WanjikuMwangi

Reg No: **L50/73529/2014**

## **APPENDIX II :INTERVIEW SCHEDULE FOR THE KWFT AND DGSDO AND DGSS STAFF OFFICIALS**

### **Introduction**

The purpose for this interview is to collect data on the factors that influence the growth of women economic projects funded by KWFT in Saboti constituency.

### **Instructions**

- a) This is not a test but a way to understand the factors that influence the growth of women economic projects in Saboti constituency.
- b) Any information you give will be treated with confidentiality.
- c) Kindly answer all the questions.

### **SECTION A: Background information**

1. For how long have you worked with this organization?

- a) 01-05 years { }
- b) 05-10years { }

2. What is your level of education?

- a) Degree { }
- b) Diploma { }
- c) Certificate { }
- d) Others { }

### **SECTION B: Growth Of Women Economic Projects**

- 1. What is the (%) of women who take project loans with you and are able to sustain their projects? ?.....
- 2. What do you think is the reason for lack of the project continuity after initiation? ?.....

3. How can the women groups improve on their economic project management to ensure growth?.....
4. Between the projects run by individual women and those by women in groups which ones are more sustainable? What could be the reason for the above?
5. In your own opinion how can women be encouraged to engage in economic projects and ensure sustainability?  
?.....
6. How has KWFT influenced the monitoring process of the available women economic projects? ?.....
7. What type of monitoring is carried out in KWFT?  
?.....
8. How is monitoring implemented? ?.....
9. What are the practices in KWFT that encourage motivation among their clients to ensure growth of economic projects?  
?.....
10. What are the programmes found in the Trust that enhances training of the clients?.....
11. Why are the clients trained? .....
12. For how long ? .....
13. How often are they trained? .....

14. What are the notable impact of the training ?

.....

15. How many women groups have you registered from Saboti constituency  
up to date? .....

16. .How many are registered as:

Community Based Organization.....

Self-help groups .....

17. Which of this groups how many are engaging in economic projects?

**Thank you**

### APPENDIX III :QUESTIONNAIRE FOR THE WOMEN

The purpose of this questionnaire is to collect data on the factors influencing economic growth of women projects in Saboti constituency in Trans Nzoia County. Your group has been sampled to take part in the survey. Please feel free to answer the questionnaire as frankly as possible. Responses to these questions will be treated confidentiality. Do not write your name anywhere on this paper .Please tick ( ) on the appropriate choice(s) which you think is the answer(s) or more correct response(s) to the questionnaire.

## Section A: DEMOGRAPHIC INFORMATION

(Please tick where appropriate)

1. What is your gender?

a) Male { }                      b) Female { }

## 2.What is your age bracket?

a) 18-30 Years { }      b) 31-40 Years { }      c) 40 Years and Above

3.What is your level of education?

a) Degree { }      b) Diploma { }      c) Certificate { }      d) Others { }

#### 4. The type of your group

a) CBO { }                      b) SHG { }

5. For how many years has your group been in existence?

a)1 and below { }      b)1-3 { }      c)3-5 { }      d)5  
years and above { }

6. How many members do you have in your group?

a)5-10 { }      b)11-15 { }      c)15 and Above { }

7. How many meeting do you have in a year?

a)1-10 { }      b)11-20 { }      c)21 and Above { }

8. What is the year of registration of your group?

---

YEAR

---

**2010**

**2012**

**2013**

**2014**

---

**Indicate your feelings about each of the statement by ticking on any of the options**

*SA-Strongly Agreed ,A-Agreed , UD-Undecided, D- Disagreed,SD Strongly Disagre*

## **SECTION B: Training and growth of women economic projects**

<b>Statement</b>	<b>SA</b>	<b>A</b>	<b>UD</b>	<b>D</b>	<b>SD</b>
The of number trainings influence the growth of women economic projects					
The frequency of training influence the growth of women economic projects					
The type of training influence the growth of women economic projects					
The place of training influences the growth of women economic projects.					



## SECTION C: Loaning and growth of women economic projects

Statement	SA	A	UD	D	SD
The amount of loan affects the growth of women economic projects					
The requirements for the loan influence the growth of women economic projects					
Planning prior to loan borrowing increase economic project success					
Individual loaning leads to success more than group loanining					

## **SECTION D: Monitoring and growth of women economic projects**

<b>Statement</b>	<b>SA</b>	<b>A</b>	<b>UD</b>	<b>D</b>	<b>SD</b>
The mode(internal/external) of monitoring influence the growth of women economic projects					
The number of times monitoring occurs influences the growth of women economic projects					
The time of monitoring in the project life cycle influence the growth of women economic projects					
Importance of monitoring influences the growth of women economic projects.					

## **SECTION E : Motivation and growth of women economic projects**

<b>Statement</b>	<b>SA</b>	<b>A</b>	<b>UD</b>	<b>D</b>	<b>SD</b>
The methods of motivation influences the growth of women economic projects					
The frequency of motivation the growth of women economic projects					
The type of motivation influences the growth of women economic projects					
Motivation encourages hard work in groups leading to success in groups					

**APPENDIX IV :KREIJCIE AND MORGAN TABLE FOR FINDING SAMPLE SIZE**

<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	1000000	384

Note.—*N* is population size. *S* is sample size.

Source: Krejcie & Morgan, 1970

## APPENDIX V :PERMIT

CONDITIONS		REPUBLIC OF KENYA	
1. You must report to the County Commissioner and the County Education Officer of the area before embarking on your research. Failure to do that may lead to the cancellation of your permit			
2. Government Officers will not be interviewed without prior appointment.			
3. No questionnaire will be used unless it has been approved.		<b>National Commission for Science, Technology and Innovation</b>	
4. Excavation, filming and collection of biological specimens are subject to further permission from the relevant Government Ministries.		<b>RESEARCH CLEARANCE PERMIT</b>	
5. You are required to submit at least two(2) hard copies and one(1) soft copy of your final report.		Serial No. A <b>5259</b>	
6. The Government of Kenya reserves the right to modify the conditions of this permit including its cancellation without notice.		CONDITIONS: see back page	
<b>THIS IS TO CERTIFY THAT:</b>		<b>Permit No : NACOSTI/P/15/1059/6039</b>	
<b>MS. ANN WANJIKU MWANGI</b>		<b>Date Of Issue : 10th June, 2015</b>	
<b>of UNIVERSITY OF NAIROBI, 1017-30200</b>		<b>Fee Received :Ksh. 1000</b>	
<b>Kitale, has been permitted to conduct research in Transzoia County</b>			
<b>on the topic: FACTORS INFLUENCING GROWTH OF WOMEN ECONOMIC PROJECTS. A CASE OF KENYA WOMEN FINANCE TRUST IN SABOTI CONSTITUENCY KENYA</b>			
<b>for the period ending:</b>			
<b>31st October, 2015</b>			
<b>Applicant's Signature</b>			
		<b>Director General</b>	
		<b>National Commission for Science, Technology &amp; Innovation</b>	

## APPENDIX VI : RESEARCH AUTHORISATION



### NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY AND INNOVATION

Telephone: +254-20-2213471,  
2241349, 310571, 2219420  
Fax: +254-20-318245, 318249  
Email: secretary@nacosti.go.ke  
Website: www.nacosti.go.ke  
When replying please quote

9<sup>th</sup> Floor, Utalii House  
Uhuru Highway  
P.O. Box 30623-00100  
NAIROBI-KENYA

Ref: No.

Date:  
**10<sup>th</sup> June, 2015**

**NACOSTI/P/15/1059/6039**

Ann Wanjiku Mwangi  
University of Nairobi  
P.O Box 30197-00100  
**NAIROBI.**

#### **RE: RESEARCH AUTHORIZATION**

Following your application for authority to carry out research on *“Factors influencing growth of women economic projects. A case of Kenya Women Finance Trust in Saboti Constituency Kenya,”* I am pleased to inform you that you have been authorized to undertake research in **Trans Nzoia County** for a period ending **31<sup>st</sup> October, 2015.**

You are advised to report to the **Chief Executive Officer, Kenya Women Finance Trust, the County Commissioner and the County Director of Education, Trans Nzoia County** before embarking on the research project.

On completion of the research, you are expected to submit **two hard copies and one soft copy in pdf** of the research report/thesis to our office.

  
**DR. M. K. RUGUTT, PhD, HSC,**  
**DIRECTOR-GENERAL/CEO**

Copy to

The Chief Executive Officer  
Kenya Women Finance Trust.

The County Commissioner  
Trans Nzoia County.

*National Commission for Science, Technology and Innovation is ISO 9001: 2008 Certified*