

**DETERMINANTS OF SUSTAINABILITY OF PROJECTS OWNED BY
WOMEN WITH DISABILITIES IN MOMBASA COUNTY, KENYA.**

BY

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**A research project report submitted in partial fulfillment of the requirements for the
award of the degree of Master of Arts in Project Planning and Management of the
University of Nairobi.**

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DECLARATION

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

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DEDICATION

To the almighty God, without whom I wouldn't be where I am today. A million thanks are not enough to acknowledge His strong hand that always sustains me and to my mother, Ms. Elfrida Mzungu for her continuous support.

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ACRONYMS AND ABBREVIATIONS

C.R.P.D	Committee on the Rights of Persons with Disabilities.
D.F.I	Development Finance Institution.
D.P.O	Disabled People Organization.
I.L.O	International Labour Organization.
M.F.I	Microfinance Institutions.
M.S.E	Micro and Small Enterprise.
N.G.O	Non-Governmental Organization.
P.W.D	People with Disabilities.
W.W.D	Women with Disability.

ABSTRACT

The study aimed to investigate the determinants that influence the sustainability of projects owned by women with disabilities in Mombasa County, Kenya. This study was guided by four objectives; one, to establish the influence of literacy levels on the sustainability of projects owned by women with disabilities in Mombasa County, Kenya; two, to determine the influence of access to finance on the sustainability of projects owned by women with disabilities in Mombasa County, Kenya; three, to establish the influence of equal treatment on the sustainability of projects owned by women with disabilities in Mombasa County, Kenya; and four to determine the influence of legislative policies on the sustainability of projects owned by women with disabilities in Mombasa County, Kenya. Literature reviewed was drawn from different authors and gaps identified included lack of enforcement bodies on laws regarding disabled women, extent to which literacy influences sustainability of their projects. Does equal treatment mean treating disabled women as a separate entity or reviewing laws to ensure inclusivity? The research targeted a population of 350 women groups who have their groups registered in Mombasa County. Mombasa County has four sub counties namely, Mvita, Kisauni, Likoni and Changamwe. Sampling was determined through clusters which were the sub counties and sample size determined at 186 respondents using the Krejcie&Morgan (1970) table. The research adopted a descriptive survey and was conducted through the use of face to face interviews with respondents as well as questionnaires administered to the women groups bearing in mind the ethical considerations. The data was collected using questionnaires given to the respondents. Focus group discussions were also done. Data collected was keyed into the Statistical Package for Social Sciences (SPSS) computer software for windows programme for analysis. After analysis, the data was presented in tables to show the relationship between the variables. Analysis was through correlation, regression and ANOVA. Hypothesis testing was done through Chi-square test at 95% confidence interval. The hypothesis showed that there is a significant relationship between access to education and the sustainability of projects owned by women with disabilities in Mombasa County. There is a significant relationship between access to finances and the sustainability of projects. It also revealed that there is no significant relationship between equal treatment and the sustainability of projects owned by women with disabilities in Mombasa County, Kenya. Legal policies and the sustainability of projects showed a significant relationship. The study found out that indeed there is a relationship and the factors do influence sustainability of projects by disabled women. The study recommendations included County government as well as national, ensures that disabled women representation is implemented and increased from the current one position to more members; legal education should be given to disabled women, introduction of mandatory laws to ensure disabled children, especially girls access education up to the highest level. Disabled women should be handled as an autonomous group, that is, they need to be dealt with as a separate entity recognized by the law and also women with disabilities should also be empowered with trainings tailor made for them on business skills, financial management among many others so that they are in a position to manage their projects well. Possible areas of further research recommended in the study include, legislative policies pertaining to disabled women, avenues to empower disabled women, as well as factors that hinder disabled women access to education and how they can be overcome in Mombasa County as well as at the national level.

Key Words:-*Literacy levels, Access to finance, Appropriate legal framework, Unequal treatment of women with disabilities, Sustainability of projects by women with disabilities.*

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Since the 1970s, people with disabilities in various locations all around the globe have realized that they were not considered as the major stakeholders in their projects. Their views were mostly sidelined and ideas biased to suit the needs of donor/funders. This therefore meant that their aims and goals which they wished to achieve were not reflected, thus robbing them of the key aspect to the success of their projects i.e. project ownership. Formulation of self-help groups that were run and managed by people with disabilities seemed to be the only way out of this web of control and bias to cater for their needs. This marked the beginning of the disability movement. In the year 1981, the Disabled People's International (DPI) was established as a self-advocacy global organization. Though operating at the international level, its operations spread out across borders. Of the population representing the people with disabilities, men were the highest and, therefore, this posed a challenge to the women. Most of the senior roles in the organization were allocated to the men, thereby making leadership positions very competitive for women. This led to women being phased out from taking center stage in the management of the disabled people movement. The male dominating nature of disability theory and perception as well as lack of representation at bargaining and decision making tables made the task of women with disabilities insurmountable (Handicap 2003).

Notable progress at the international level to promote disabled women is commendable, though they still suffer in silence and their issues sidelined within society through prejudice, stigma and poverty. Efforts by feminist movements to ensure that disabled women enjoy their rights and equal economic and social opportunities are yet to be felt by the women and recognized by the society at large. Developed countries, such as Australia, Canada, Sweden, United Kingdom, and United States of America (USA) through their research studies, established a positive link between growth and development that was integrated with targeted social change by, with, and for people with disabilities (HRDC 2002). Strategies identified and meant to enhance and foster social change targeted not only people with disabilities, but also build the capacity of their families and also organizations which lobbied for their rights. Key policy reforms included the establishment of disability rights and DPOs, access to the built environment as well as streamlining private and public sector policies to reflect adequately the needs of people with disabilities. Insights gathered from studies conducted in six Asian countries, emphasized the vital role of self-help organizations of people with disabilities in

changing the general outlook of negativity and stigma towards disability and, instead, embrace it. Findings from the research pointed to the reality that DPOs were indeed effective vehicles through which to steer poverty reduction, as well as an effective mechanism for decision making at national and local government levels. Encouraging participation of women from both rural and urban settings in key aspects such as making decisions, management and staying abreast with the current on goings related to disability and development needs to be done so as to ensure the DPOs are effective in discharging their mandate (Ninomiya 1999).

Sidelining contributions and input from women with disability may become costly for the international community in the long run. The resources they offer are vast, ranging from knowledge to skills and expertise in different fields, which contribute to growth and development nationally and internationally. Boosting their operations with access to appropriate resources can help nurture their leadership skills and therefore enable them become better representatives and contributors, not only in their own lives, but also the communities, regions, countries and the world. Achievement of economic justice, human rights and a peaceful world are hinged upon successful merging and inclusivity of the perspectives of women with disabilities in international efforts aimed for their good. (Hans and Patri 2003).

Accessing rights for women in Kenya has come a long way, more especially for the disabled women (National Council for Persons with Disabilities, 2009). In Article 21 of the Kenya Constitution, the state has been charged with the duty to ensure that all the fundamental freedoms in the Bill of Rights are protected, promoted and fulfilled. Further on, it mandates all state organs to address the needs of vulnerable people within society, including persons with disabilities. Article 43 recognizes economic and social rights, including highest attainable standard of health, housing, sanitation, freedom from hunger, clean and safe water, social security, education, emergency treatment and appropriate social security (Constitution of Kenya, 2010). Article 54 of the Constitution acknowledges and clearly stipulates rights of persons with disabilities. The particular rights include the right to be treated with dignity, equal access to educational facilities, reasonable access to all places use of sign language, Braille or other communication, access materials and devices to overcome constraints arising from the person's disabilities. Article 54 also entrenches the affirmative action principle and in order to achieve to realization of at least 5 per cent of people with disabilities, has allowed for them to participate in elections as well as nominated for various representative posts (Constitution of Kenya, 2010).

The focus on women with disabilities is crucial because, they are twice disadvantaged i.e. being female and at the same time disabled. Most of the times, they end up being underrepresented or misrepresented by either women groups or people with disability category (Thomas, 2010). They face challenges only unique to them, and despite their disability are not spared from the harsh economic times being faced all over the world. Overcoming hurdles like getting representation have proved difficult and futile over time for disabled women. Men, who form the majority in the Disabled People's Organizations (D.P.O's), leave no room for women leadership. Women are still seen as weak and vulnerable and can only be safe and secure under the umbrella of leadership by men, though both genders fall under the disabled category. Their agenda and vision most often time end up not being represented, even though they may have good ideas (International Labor Office (ILO), 2015).

Limitation by society on disabled women rights and freedoms which include accessing education as well as comprehensive healthcare has been further propagated by fear, anxiety, vulnerability and ignorance people experience when encountering disability (Handicap International, 2006). Attempts by women with disabilities to challenge the situation and claim their rights, most often are met with negative, silent or lukewarm responses due to incomprehension or lack of social or legal rights available to support them. Many have given up the fight due to the negative perceptions, prejudice and oppression they face in their quest for justice. The recurrent trend of discrimination they face all over the world justifies the fact that disability alone categorization of WWD's is not appropriately sufficient to understand their problems. The fact that disabled women are nearly invisible elements, not only in the general disability movement but more so in the women's movement justifies the need for them to be addressed as a special category (Hans and Patri, 2003).

Earning a living for most PWDs is difficult because, faced with lack of finances; they are unlikely to have businesses or gainful employment through which they can sustain themselves (Handicap International, 2006). Consequently, financial boosting to empower them will go a long way in enhancing their survival and can be done through social security grants for the poor, disability grants or other forms of financial support by individuals or government. In a survey that was conducted in Kenya, data was reviewed on different social support/grants that PWDs could access from institutions across the country. The study showed the locations of persons with disability eligible for grants, by which grant they received and supporting description. The data showed, PWDs that received pensions and were in their old age formed 18%. Grants meant for disabled people were accessed by 9% of the target population (Handicap

International, 2015). It was easier for PWDs in the urban areas to access disability grants 17%, compared to their rural counterparts who only 3% of the population could have access (Robinson, 2008). The same scenario was replicated when reviewing data relating to old age pensions, which showed about 14% and 21% respectively of rural and urban residents got them. Notably, no one had been paid workman's compensation. A majority of PWDs who had benefited from disability grants were located in Nairobi 33%, others from Western and Eastern mainly benefited from different forms of grant. A bigger percentage of those who benefited from old age pension were from Rift Valley. From the above statistics, it is clear that there is also a lack of specification in the sense that, the information is general and does not isolate the women from the men so as to know exactly the percentage of beneficiaries in both genders which will in turn assist in equalizing the distribution of the grants (Kenya National Disability Rights Survey, Preliminary Report, 2008).

The terminology-Disability is not Inability has indeed stood the test of time both locally and internationally. What able women can do, disabled women can do as well, if not better, in terms of leadership, resource utilization, talent, diligence and much more (Tomlinson, 2011). However, the positive impacts of the projects need to be felt both now and in the years to come. "Sustainability" mainly points to the ability of a project to continue achieving its goals and objectives set at the beginning, thereby steadily achieving their outcome in many years to come. Projects are not only meant to be enjoyed by the current beneficiaries, but also generations to come. Sustainability then implies the project being sufficiently buoyant to deliver on its operations and services during its time of operation as well as afterwards (Adil,2000). Recent developments on sustainability integration in projects have shown that there is a positive relationship to the two when combined, though some argue on when is the right time. The role of sustainability in projects cannot be underestimated regardless of whether it is done during the planning or implementation stages of the project (Adil,2000).

Over the years, a great emphasis has been placed on prudent investment of economic assets to ensure progress and maintaining long-term economic benefits of any project. With the introduction of sustainable development, which also still acknowledges the important role of the economic benefits, the focus is now shifted to the ecological and human aspects which, if overlooked, can be detrimental to the project. Women by nature are conservers, nurturers, caregivers and engage in various productive activities in the society to be able to provide for

their families. Thus, a country is robbed of a very big source of human capital needed to assure sustainability when they fail to utilize fully or under invest in their female population. Marginalization of women and lack of cognizance of their contributions in economic, social and environmental areas in society makes their potential go unrealized despite the fact that in the world today, women occupy over one-half of the talent base (Organization for Economic Cooperation and Development (OECD), 2008).

Disabled women have risen to the challenge, but more effort has to be put in especially by the government and other key stakeholders to ensure that WWD's have a voice (Mwendwa, Murangira and Lang, 2009). The recent report by Disabled People Organizations in Kenya on how the U.N Convention on the Rights of Persons with Disability has been implemented in Kenya, raised was issue 5, which required an analysis of the steps applied to streamline the rights of women and girls living with disabilities in the operations of the National Gender and Equality Commission (Munsaka, 2014). According to Mishra and Gupta (2006) the report highlighted that there are no institution or systemic specific measures are in place by the commission to mainstream the rights of girls and WWD's, though the commission had taken administrative steps after the 2013 general elections and have national efforts at arriving at the two thirds gender rule, the commission is yet to consult and include the issues of WWD's in the process. The efforts of the WWD to engage the commission over the issue has been met with a lukewarm response (Rao, 2004).

Empowering women with disabilities economically produces significant positive outcomes because of the nature of many female-headed households, whose spending patterns show a larger share of their income is spent on food, healthcare and education; therefore, their access to financial aid has greater far reaching effects on the family and society than income given to fathers (World Bank, 2001). Sustainable development can be achieved through increased empowerment of the Kenya's disabled women population. This will, in turn, spur economic growth, lower levels of poverty and also enhance the overall wellness of society (Organization for Economic Cooperation and Development (OECD), 2008).

In Mombasa County, women with disabilities face a number of challenges because of their condition. The women and girls face unparalleled forms of discrimination throughout their existence. They are viewed as products of curses in the family and are seen as a burden, most especially to their caregivers who have the daunting task of moving them around and assisting them for even basic duties as taking a shower, feeding ,answering to calls of nature e.t.c.

because, depending on the type of disability, they cannot do anything on their own. The perception is that they are not capable of doing anything and do not add any value to the community. To their families, WWDs are seen as weak and dependent and, therefore, discriminated in community activities because they are helpless. This makes the WWDs very bitter and feel rejected about their condition and tend to withdraw from the community. They avoid interactions with able women to avoid getting hurt by how they look at them, their words as well as negative actions towards them, even though some do have the capacity to participate in development activities.

Mombasa county government has acknowledged the existence of WWDs and has a very well-articulated bill for the disabled people and a separate bill on women with disabilities. It has also recently elected a disabled women representative who will be the WWDs representative in the County Assembly. This milestone was welcomed with a lot of joy and reprieve for the WWDs, but still more effort has to be channeled to ensure that implementation of policies is done effectively with the relevant bodies, because until now, very little implementation is being done without the push from lobby and activist groups. Most of the WWDs are not aware of any laws relating to them, even for those who know, they are not quite clear on how the laws affect them.

1.2 Statement of the Problem

Constitutionally in Kenya, people living with disabilities have been recognized as having rights that cannot be alienated. This includes participation in nation building. Women are entitled to a percentage of allocation of the total amount set aside by the government; this is as per the recently passed law which ensures that a certain percentage of all tender allocations are given to women (Mishra and Gupta, 2006). This being an excellent move aimed at ensuring inclusion of women, more so women with disabilities. Through studies conducted to establish the impact of women with disability groups it evident that women with disability are indispensable in nation building through their projects as well as the projects being a means through which this vulnerable group of women can liberate themselves from the age long trap of dependency and also an opportunity to be appreciated and recognized as income earners (World Health Organization, 2004).

Women with disabilities fall on both categories, that of PWD's as well as the women group (United Nations, 2006), but in reality, this does not secure or guarantee their benefits on either side of the divide. When included in the women's category, they face the risk of being

discriminated against or having minimal allocation of the money required. Also, under the category of PWD, they face strong competition from their male counterparts who may have higher qualifications, experience and exposure as compared to them, which makes them lose out on opportunities (World Bank, 2001). Discrimination and prejudice form part of their daily suffering as they seek to enjoy their rights.

In literature, it has been observed that the factors that contribute to their demise may include, lack of/inadequate financing, low literacy skills, unequal treatment with their normal counterparts and also lack of supportive legislative policies in favor of their activities (Thomas, 2010). A review of literature has revealed little research has been conducted to establish the extent to which the above mentioned factors contributed to the success and sustainability of projects owned by women with disabilities. Therefore, this study seeks to highlight the challenges faced by disabled women as well as establish the extent to which these factors affect sustainability of their projects.

1.3 Purpose of the Study

The study investigated the determinants that influence the sustainability of projects owned by women with disabilities in Mombasa County, Kenya.

1.4 Objectives of the Study

The study was based on the following objectives:

- i. To establish the influence of literacy levels on the sustainability of projects owned by women with disabilities in Mombasa County, Kenya.
- ii. To determine the influence of access to finance on the sustainability of projects owned by women with disabilities in Mombasa County, Kenya.
- iii. To establish the influence of equal treatment on the sustainability of projects owned by women with disabilities in Mombasa County, Kenya.
- iv. To determine the influence of legislative policies on the sustainability of projects owned by women with disabilities in Mombasa County, Kenya.

1.5 Research Questions

The study will be guided by the following research questions:-

- i. To what extent do literacy levels influence the sustainability of projects owned by women with disabilities in Mombasa County, Kenya?
- ii. To what extent does access to finance influence the sustainability of projects owned by women with disabilities in Mombasa County, Kenya?
- iii. To what extent does equal treatment influence the sustainability of projects owned by women with disabilities in Mombasa County, Kenya?
- iv. How do legislative policies influence the sustainability of projects owned by women with disabilities in Mombasa County, Kenya?

1.6 Research Hypothesis

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

- i. H_0 - There is no significant relationship between access to education and the sustainability of projects owned by women with disabilities in Mombasa County, Kenya.
 H_1 - There is a significant relationship between access to education and the sustainability of projects owned by women with disabilities in Mombasa County, Kenya.
- ii. H_0 - There is no significant relationship between access to finances and the sustainability of projects owned by women with disabilities in Mombasa County, Kenya.
 H_1 - There is a significant relationship between access to finances and the sustainability of projects owned by women with disabilities in Mombasa County, Kenya.
- iii. H_0 - There is no significant relationship between equal treatment and the sustainability of projects owned by women with disabilities in Mombasa County, Kenya.
 H_1 - There is a significant relationship between equal treatment and the sustainability of projects owned by women with disabilities in Mombasa County, Kenya.
- iv. H_0 - There is no significant relationship between legal policies and the sustainability of projects owned by women with disabilities in Mombasa County, Kenya.

H₁- There is a significant relationship between legal policies and the sustainability of projects owned by women with disabilities in Mombasa County, Kenya.

1.7 Significance of the Study

This study aimed to provide answers not only for stakeholders, county/government institutions/agencies, but also for other parties who have an interest in WWDs and their projects. For the government/county; the outcomes of this research will assist greatly in achieving inclusion in cases like budgetary allocations, issuing grants and many more. For stake holders, like donors, the outcomes of this study will assist in their feasibility studies before projects are initiated and the necessary precautionary measures applied.

1.8 Basic Assumptions of the Study

This study was based on the following assumptions:

- i. That all the projects by Women with disabilities' face the same conditions regardless of the location.
- ii. That the sample covered represents the same conditions that the rest of the other women in the same plight face.
- iii. That the variables under consideration hold for all the women with disabilities.

1.9 Limitations of the Study

One of the limitations of the study was the few projects in the region that are initiated by WWDs thus limiting the sample size. Additionally, some of the respondents may not be willing to disclose some of the information required or not be willing to give full cooperation during the survey.

1.10 Delimitations of the study

The study targeted women with disabilities who were based in Mombasa County i.e. Mvita, Kisauni, Likoni and Changamwe. This study was based on four variables, which included literacy levels, access to finance, unequal treatment and legislative policies.

1.11 Definitions of Significant Terms

Disability	Refers to the hindrance to performance of normal activities/duties due to an impairment at birth or acquired that may be on the body, senses, brain, emotional or a combination of the above.
Project Sustainability	Integration of economic, environmental and social aspects in to the project to ensure the outcome does not compromise the future generations.
Project	Refer to a plan work that is intended to give new thing in the lives of those using it.
Sustainability	Refers to something that you use continuous for a long time without exhaustion.

1.12 Organization of the Study

The study is organized in three chapters. Chapter one is the introduction which explains the background of the study as well as the description of the problem set out to be addressed by the research. It also includes the purpose, objectives, hypotheses, limitations and delimitations of the study, assumptions and the definition of significant terms. Chapter two comprises the literature review, which includes the material drawn from various authors and sources of literature, including the theoretical and empirical foundations of the study. The review was discussed under the four themes reflecting the objectives namely literacy levels, access to finance, equal treatment and legislative policies on the sustainability of projects owned by women with disabilities. It also includes the theoretical reviews as a foundation and the conceptual framework which gives an illustration of the relationship between the independent and dependent variables. Chapter three outlines the practical aspects of the study, outlining the research design, targeted population, sample and sampling procedures, the data collection tools to be used, how the study will be conducted, data analysis techniques, ethical considerations and operationalization of variables. Chapter four is an analysis of the data collected and presentation of findings based on the objectives of the study. Chapter five is on the findings, discussions, conclusion and recommendation from the study. Summary of the study are discussed, as well as recommendations for areas of further research in the area.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

In this chapter, the research seeks to analyze the already existing documented literature relevant to the area of study, drawn from different writers. This chapter explores the existing theories underpinning the subject and their relationship. The analysis reveals knowledge gaps which then form the basis of this research work.

2.2 Concept of Project Sustainability

Developments in the field of project management have seen the concept of sustainability slowly, but surely, gaining recognition and importance in projects. The U.N World Commission on Environment and Development, in 1987, established the nexus between sustainability and change, noting that it is only through sustainability that meaningful change can be realized (United Nations, 2006). Projects are synonymous to vehicles that deliver desired change to organizations, products, services, business processes, policies or assets. Sustainability is relevant to projects in the sense that, without successful merging of the two elements, the resultant change from the projects will be short lived (Rao, 2004).

Sustainability can be defined as the ability of a project to be self-sustaining in its operations, services and benefits throughout its existence. Sustainability integrates social, environmental and economic responsibilities (Mwendwa et al., 2009). Elkington, co-founder of sustainability, expounds the concept in the form of triple bottom line aspect of people, planet and profit (PPP), which ensures a manageable balance between the economic, social and environmental aspects of the project life cycle. For project designing, construction, operation, maintenance and elimination to be done successfully, the tool of sustainability has to be incorporated in order to understand the social, economic and environmental consequences to be felt (El-Haram, Walton and Horner, 2007; Thomson, El-Haram and Emmanuel, 2011).

There are various ways through which sustainability in project management can be implemented. Focusing on sustainability as a fundamental aspect in the project lifeline and working sustainability into the development and management of projects, will go a long way in ensuring projects are sustainable. The following best practices can be implemented, namely; making affordable purchases without compromise on quality, structuring of projects into phases that allow for appropriate analysis, incorporating analysis tools throughout the project

life-cycle, involving risk analysis as well as management, and putting sufficient provisions for sustainability elements in the project life cycle where appropriate (Carvalho and Rabechini Jr., 2011).

Successful implementation of the sustainability concept in project management can be hinged on the main sustainability principles which include harmonizing social, environmental and economic pillars incorporated fully throughout the project (OECD, 2008). Shifting from the current projects management method, which uses a one sided approach focusing on the triple constraints (time, cost and scope) or in other words just profit (P); and bringing into focus the long term as well as short term goals of the project; ensuring what is being consumed, such as incomes and natural capitals, remain intact. Project managers should ensure to manage their social and environmental capitals as well; taking into consideration transparency and accountability which are important components of sustainability (Munsaka, 2014). There is need to communicate effectively and report regularly concerning decisions and social and environmental effects of their actions to all potential stakeholders. It also involves accepting responsibility for actions and policies; noting that achieving sustainability is not a fixed attainment, but a path to achievement of the desired goals through “change” fostered through personal values and ethics (Handicap International, 2015).

The integration of sustainability will involve project managers’ viewing their profession in a different perspective, that is from the classical approach of economic benefits to better management of social, environmental and economic impacts (Emmett, 2006). It requires a different perspective: from a predictability and controllability approach, to an approach that is characterised by flexibility, complexity and opportunity. It also includes a shift from the norm, where project change was exclusively the responsibility of the project sponsor and placing a responsibility on the project manager to deliver the desired change based on ethics and transparency (Deda and Rubian, 2004).

2.3 Challenges faced by women with disabilities

Accessing adequate housing, health, education, vocational training and employment by women with disabilities has proved to be very challenging, with most of the caregivers opting to institutionalize them as a means of reducing the burden of managing them. In their quest to seek for employment, they are faced with hurdles such as biased hiring, lack of promotion and pay for the same work done by their able counterparts, lack of access to training and retraining, credit and other productive resources, and lack of inclusion in economic

decision making. A large percentage of women with disabilities are unemployed, with the United Nations estimating it at 75 percent and even those who are lucky to get employment, often end up earning less compared to their male counterparts and able women (CRPD 2016).

Discrimination against persons with disabilities can only lead to slowing down of economic development, limit democracy and eventually eroding our society of its values. The nature of the lives of women and girls with disabilities is often characterized by high rates of gender-based violence, sexual abuse, neglect, maltreatment and exploitation. Studies on women and girls with disabilities reveal that their likelihood to experience gender-based violence is twice as higher compared to able women and girls. The quest for healthcare services has also proved frustrating. Until the recent change, people with disabilities, including women and girls had to pay for services at public hospitals and yet paying did not guarantee them good treatment. They still faced prejudice and discrimination when getting the services, physical access to the hospitals was a challenge e.g. lack of ramps and lifts, depending on the nature of disability. Poor communication with the service providers was a challenge, especially when they needed to use sign language or give prescriptions in braille. In some instances, they are denied basic reproductive healthcare and are even subjected to forced sterilization. That women and girls with disabilities have the potential to contribute to the nation's economic development is undeniable, however, the above challenges have to be overcome, if any meaningful progress is to be achieved (USAID 2015).

2.3.1 Literacy Levels of Women with Disabilities and Project Sustainability

According to a 1998 UNDP study, on global literacy levels, literacy rate for adults with disabilities is as low as 3 per cent, with women with disabilities forming 1 per cent. Factors highlighted in the World Report on Disability, such as inadequate access to child-care services, schools and other social services, affect adversely children with disability. The number of children with disability is estimated at 150 million, among them girls, who are likely to lack basic education, training and employment. The link between poverty and disability cannot be broken, in the long run; its effect is felt until adulthood and ends up affecting their ability to engage in meaningful endeavors including projects (World Report on Disability, 2016).

Among the most effective tools for enforcing social change is education, because through it, essential skills for learning, communication, productivity, problem solving, and harmonious

living are imparted (Crawford and Bryce, 2013). Developing a robust workforce equipped with the much needed skills and knowledge that enhance positively the country's economic growth is one of the main roles of the education sector. Sustainability in the development of society can be achieved if the education given seeks to explore learning opportunities for the future as well as channels for poverty reduction (Gladys, 2010). With increase in population, low survival rate of newborns at birth, low survival rate of mothers at child birth, minimal number of children enrolled in schools, especially of girls, and large family sizes are all factors considered to contribute to illiteracy in the long run. Findings in studies show that mortality rates among women over 24 years of age are higher than of men in the same age group. This, coupled by lack of health facilities, poor nutrition, and the high frequency of marriage of girls less than 15 years of age, contribute to the cumulative effect of social disadvantage borne by disabled women (Handicap International, 2006).

Traditionally, female literacy has been constrained due to existing cultures and values that did not support girl child education. This is further compounded by difficult or limited access to schools as well as inability of the families to educate all the children in the household, therefore opting to send the boys to school and leaving the girls in the homestead attending to household chores. High illiteracy amongst women is costly and has adverse effects on overall economic development (European Commission (Editor), 2004). Though statistically, women should have a higher life expectancy than men, and disabled women's life expectancy in many countries is often lower than that of men. This can be attributed to lack of sanitation, discrimination in food intake and medical services. An analysis of the experiences of disabled women in the labor force in developing countries in sectors such as agriculture, industries and the service sector shows that they do not fare much better. They face deplorable working conditions and face challenges such as lack of labor representation and are denied basic working rights, including minimum wages due to low levels of education (Enshassi, 2012).

Based on a study by ILO (2010), carried out in Addis Ababa, Ethiopia, in a project dubbed "Developing Entrepreneurship among Women with Disabilities in Ethiopia", a total of 600 women participating in the project were interviewed in Addis Ababa and Tigray Region: 200 were already involved in business activities and 400 were aspiring micro-entrepreneurs. The women in Addis Ababa included women with physical, visual and hearing disabilities, women disabled as a result of leprosy and mothers of intellectually disabled children, each comprising 20% of those surveyed. The interviewees in Tigray Region were war veterans, either women physically or visually disabled during previous conflicts (80%) or wives of war disabled

veterans (20%). Almost three quarters of the women (71%) had formal education. Taking a closer look at the findings, considerable differences are apparent. Almost all of the disabled women war veterans interviewed in the survey (98%) had formal schooling, compared to approximately two-thirds (61%) of women with a disability from birth or early childhood (ILO, 2010).

In addition, a study by Helander (2010) on the education levels of persons with disability will be key in facilitating the inclusion of national values and norms for the assessment, ascertaining and documenting of people with disability at all levels of the national trade certification programme. This will enable the provision of vocational training for persons with disability in obtaining specialized and market-oriented skills.

Furthermore, a study by Gladys (2010) found that women participating in the project have many dependents. She further found that illiteracy can no longer be ignored as shown by the data that was collected during the study. Access to vocational training for women with disabilities was not consistent, and no solid systems were in place to enforce it, since the study revealed that out of the women interviewed, only one in three had any vocational training which in most cases was less than a year long. Since only a third had previous work experience, gained through formal employment. Most of the women had acquired vocational skills training aimed at value addition and service delivery. These included dress making, craftwork, hairdressing, childcare and petty trade (Enshassi, 2012).

2.3.2 Access to Finances by Women with Disabilities on Project Sustainability

A number of barriers have been known to exclude disabled women from accessing financial services, including lack of self-confidence, discrimination, lack of flexibility by financial service providers to tailor products and/or a lack of knowledge among their staff members (Agua Project Report, 2002). Throughout their businesses, many women cited financial hurdles in the form of no or inadequate capital to start up and run their enterprises as well as low profits from the sales. They associated the hurdles with strong competition they faced in the market from other businesses as well as able women who came up with the same products as them and therefore causing lowering the demand. Cases of their premises being broken into and their equipment and products stolen also were cited among the challenges. Some did not have access to favorable working conditions due to their disability such as buildings which were not easily accessible and special communication, such as use of sign language (Handicap International, 2006; Mersland, 2005, United-Nations, 2007).

Availability of startup capital does not in itself guarantee its access by the disabled women. Location of Microfinance institutions (MFIs) and commercial banks in prime areas and cities excludes access by those in remote or rural areas, causing an imbalance (Ademiluyi and Odugbesan, 2008). Formation of women groups requires financial input so as to cater for expenses like joining fees for members and also group registration fees. Once this is done, still access to startup capital becomes a problem due to tough credit conditions and collaterals attached to the loan as security, thereby worsening the women's household financial burden (Stevenson and St-Onge, 2005; Alila et al. 2002). The financial institutions, however, note that alongside considering cost-effectiveness, market relevance of products, creativity and innovativeness are among the key determinants of access to capital. Women entrepreneurs still have a long way to go in ensuring uniqueness of their products (Constitution of Kenya, 2010).

Offering loans is one of the major sources of income for any MFIs. Interest rates charged on their financial products are set high enough to cover the institutions expenses and also profits. (Cooke, 2011). This requires them to aim for clients willing to take up large amounts of credits and also are in a position to pay back on time in order for them to have a lucrative business. Due to the already pre-existing notion on women with disabilities who lack the knowhow and their businesses are small scale and slow, they cannot afford large credit and also pay on time. The interest charged is itself very high, considering most of them are start ups. Therefore, financial institutions tend to shy away from financing them in order to sustain their operations with clients who can afford their products. However, in doing so they miss an important business opportunity, and fail to practice the double bottom line policy of reaching both financial and social objectives, which nearly all MFIs claim (United Nations, 2006; Helms, 2006).

Despite the vast financial products at the disposal of commercial banks and development finance institutions (DFIs), they are yet to achieve the desired impact among the MSEs, and most especially women entrepreneurs, most of whom have no form of guarantee or security for their loans. Government initiatives have resulted in banks and financial institutions coming up with specialized financial products for MSE's, but still women shy away due to lack of knowledge on the same or the bureaucracy involved in accessing the finances (DFID, 2000).

A study by Ratnala (2009) found that participation of people with disabilities in financial programs in South Asia was negligible because the selection criteria were such that they excluded People with Disabilities (PWDs) sometimes inadvertently since many PWDs did not

meet the minimum threshold eligibility criteria set by the institutions perhaps, a starting impetus was needed to include them (Chowdhury and Foley, 2006). Some PWDs are less motivated for socioeconomic rehabilitation as they expect food grants rather than a self-generating income project (Ayallo, August 26, 2013).

In his study on accessibility to financial services by people in Bushenyi District, Uganda, Alarape (2009) concluded that although disability in itself may not necessarily deny access to finance for those that meet the requirements, there were, nonetheless, several factors that could improve women with disabilities access to finance. Some of these controllable factors related to the knowledge and attitude of the women with disabilities but there were also other externalities such as limited mobility, poor access to information and disabled persons' own negative attitudes that limited the ability to improve the women with disabilities chances of success (Deda and Rubian, 2004).

According to a survey conducted by Nakabuye, Mukasa and Mersland (2009), it was observed that there are few fruitful results that related to improving access to financial services for persons that were disabled. According to the authors, factors that were an impediment to financial access by women with disabilities included, low saving capacity, i.e., savings were not sufficient to cover loans in case of default, thus posing a huge risk to the MFI's. Viewed in the economic sense, a severe situation of asymmetric information tends to block the necessary interaction between the disability world and the microfinance world (National Council for Persons with Disabilities, 2009).

2.3.3 Unequal Treatment of Women with Disabilities and Project Sustainability

The Kenya Constitution, Article 21(3), places an obligation on all the state organs and public officers to look into the issues and wants of vulnerable groups within society, noting that women may be categorized in this group. In Article 260, affirmative action is defined as any measure designed to overcome or improve an inequity (unfairness, injustice, inequality or imbalance) or systemic denial or infringement of a right or fundamental freedom. The Constitution of Kenya has implemented systems that ensure affirmative action is implemented to ensure equality and no discrimination (Constitution of Kenya, 2010).

Article 10 of the Constitution deals with 'national values and principles of governance.' Paragraph 2 (b) of the Article states that national values and principles of governance include human dignity, equity, social justice, inclusiveness, equality, human rights, non-discrimination and protection of the marginalized. This is further echoed by Article 27, which is central to

safeguarding women's rights as it provides for equality and freedom from discrimination (Kenya Government Action plan for implementation of the poverty reduction strategy paper (PRSP), August 2002). Article 27 provides for equality before the law and the right to equal protection and benefit of the law; full and equal enjoyment of all rights and fundamental freedoms; equal treatment, including the right to equal opportunities in political, economic, cultural and social spheres; the right not to be discriminated directly or indirectly by the state or any other person on grounds of sex, marital status, pregnancy and health status, among other grounds. The state, through its powers, is to ensure that policies are designed to take into account any mistreatment suffered by individuals or groups. Measures, such as affirmative action programmes, ensure that the principle, that no more than two thirds of members of elective or appointive bodies should be of same gender and also include persons with disability are implemented fully (Article 27(8) of the Constitution) (Constitution of Kenya, 2010).

Part 3 of Chapter Four of the Constitution deals with the specific application of rights. This part elaborates certain rights to ensure that groups who are vulnerable or are faced with unique issues are able to access their rights and fundamental freedoms. It identifies vulnerable groups as children, persons with disabilities, youth, minorities and marginalized groups and older members of society. It does not openly identify women as a special category but women stand to gain certain rights from the provision (Constitution of Kenya, 2010). Inequality can be experienced in different forms and can be as a result of gender, age, race, ethnic origin, ideology, religion or, disability-related. People with disability and their families are better placed to narrate the harsh realities they face daily; adding the gender aspect to their struggles, then reveals how many women suffer discrimination and unequal treatment to a large extent than men with disabilities (Kamga and Alain, February 2011).

The problems associated with recognizing and addressing the specific situation of women and girls with disabilities point to one fact in particular namely, minimal progress has been achieved in the journey of formulating policies relating to equality because the issues of gender and disability have not been merged, but rather handles as separate. This means there is little or no established relationship between these two factors and how they can be merged to combat inequality. Notable progress has been achieved in implementing policies aimed at women with disabilities, based on the notion that the situation of vulnerability experienced by each woman is a product of the interaction of several of her other characteristics/qualities (woman,

disability, lives in a rural area, etc.), the relationship between gender and disability is yet to be explored and addressed. Women with disabilities encounter acts of discrimination in all areas of life. However, factors such as stereotypes, misconceptions, ignorance of the available legal instruments at hand to fight discrimination, have forced them to suffer in silence and therefore no legal action is taken to counter these demeaning acts (Kenya Vision 2030, 2007).

Focusing on the gender perspective for women with disabilities as it relates to training and information is vital, since there is increased dependence and high risk of poverty due to low participation and employment rates in the labor market (OECD, 2008). Efforts to protect women with disability through policies and measures to combat discrimination have not been effective as evidenced by the current low qualifications and employment rates being experienced. Therefore, for equality to be achieved there is need to have a two pronged approach, that is; gender and disability handled side by side. Targeted action by stakeholders and protection given to women with disabilities are some of the measures that can be implemented to raise their qualifications as well as increase employment (Zororo, 2011).

A report by Quince (2012) found similarities in ways that women with disabilities faced discrimination just like able women, but also different. Their discrimination may be the same as able women or disabled men, be discriminated due to gender and disability or just because they are disabled women (Fritz, 2009).

A study by Nosek (2005) reveals two forms of unequal treatment that are dominant; ongoing unfairness in private property resources (such as, land and income) and in unequal social traditions and values; and Mackie (2006) showed system build inequalities (such as, inequalities entrenched into the foundations of the governing institution, in particular in its governance, which do not take women issues into account, and therefore creates an atmosphere of inequality in terms of costs and benefits distribution.

In his study, Fedon (2004) discovered that unequal treatment is retrogressive to economic development and deeply entrenches poverty. It is therefore important to note that unequal treatment is one of the core factors linked to sustainability of projects and poverty alleviation amongst WWDs. Further, Fedon (2004) demonstrated that alternative sources of income activities amongst WWDs minimize dependence and resource mutilation (Rabbanee, et al, 2012). Osborn and Bigg (2008) concurs with Rabbanee, et al, (2012) by positing that in presence of better treatment, there are increased chances of eradicating poverty and increasing effective sustainability of projects. Therefore, unequal treatment, specifically of WWDs, in

income generating activities will hinder social and environmental quality which ultimately leads to ineffective sustainability of projects.

Becker (1997) discovered that most disabled women are discriminated by medical practitioners when they go to hospitals for treatment. Such treatment makes them feel alienated by health service providers, or makes them feel that they are a burden, especially when providers are unable to provide adequate facilities, consultation time, or advice to meet their needs. Furthermore, health care providers focus on a woman's disability and ignore or overlook other health and social matters, such as sexual and reproductive health or the possibility of violence in the woman's life.

2.3.4 Legislative Policies on Women with Disabilities and Project Sustainability

Rights and privileges of persons with disabilities are spelt out in the Kenya's Persons with Disabilities Act No. 14 of 2003. Through the Ministry of Gender, Sports, Culture and Social Services, the Government of Kenya laid out its policy in the Kenya National Plan of Action (Government of Kenya, 2007). The plan stipulates the Government's intention in drawing up policies, their execution and formulating all inclusive programmes to support persons with disabilities. These are expected to prioritize adoption and mainstreaming of sector specific policies in relation to disabled people, uphold the Disability Act (2003), and also monitor and assess new and existing laws (Kenya Government Action plan for implementation of the poverty reduction strategy paper (PRSP) of August 2002). Establishment of the National Council for Persons with Disabilities in November 2004, was aimed at having a data base of persons with disabilities, engage in lobbying for equal opportunities as well as seek ways to improve their lives (United Nations, 2006).

Kenya's efforts to develop an all-encompassing education policy which aims at integrating disabled children into regular educational institutions has received massive support from various stakeholders, including the United Nations Educational Scientific and Cultural Organization (UNESCO). That Kenya has invested a lot in developing good policies and legislation for people with disabilities in the MSE sector compared to other countries in Africa, is undeniable. However, major effort needs to be put in place to ensure streamlining because at the moment, most of the policies are yet to be implemented (Sec15 (1), Persons with Disabilities Act, 2003). Factors, such as lack of coordination between the implementing agencies, poor resource management and lack of enthusiasm by policy-makers, have made the benefits very minimal (Ronge et al., 2002). The issue of gender equity has been addressed in

the perspective of increasing equal access to resources and services to the MSE sector, without addressing the special needs of women with disabilities (Sessional Paper No. 2 of 2005).

Various mechanisms have been put in place to encourage the development of women entrepreneurship such as the adoption of the Sessional Paper No.2 (2005) on "Development of MSEs for wealth and employment creation for poverty reduction". The Sessional Paper provides for formation of a central coordinating body that will be charged with harmonization and implementation of policies for MSEs and specifically women through explicit leadership. However, a point of clarification needs to be made on whether the leadership itself of the body will be spearheaded by women as the major stakeholders.

At the moment, there is very little awareness and information regarding key processes, such as registration of business names, obtaining licenses, adhering to statutory requirements and contracting. Most of the time it ends up with the women being frustrated, especially when they are not in a position to provide the necessary documents or do not meet the required financial threshold and therefore forcing them to be disqualified. The nature of contracts is characterized by long legal processes, such as leasing, drawing up business contracts, legal representation, and other aspects which most of the time work against the disabled women due to lack of preparedness. Due to the micro nature of the projects for women with disabilities, these aforementioned factors may seem so inconveniencing, time consuming and therefore cause them to opt out of engaging in the contractual processes relevant for doing business in Kenya (K' Obonyo, 1999).

Hunt (2004) revealed that the role of legislative policies is to make an assessment of the current gender considerations in planning as well as boost capacity building in planning and programming of projects. They can help shed light on how projects impact gender relations and disparities, as they relate to disabled women and can be very helpful especially during project implementation. According to Ronge et al. (2002), legislative policies can be utilized to examine and grow capacity in and commitment to gender-sensitive planning and programming in donor and partner organizations, and to highlight gender equality issues and strategies at the country, sectoral or thematic programming level. A study carried out by Protos (2007) indicates that legislative policies will extend over and above the simple infrastructure, and cover issues of transparency and governance which will steer the process of incorporating change among disabled women.

2.4 Theoretical Framework

In order to describe disability and understand its relationship with development, the charity and medical model have been discussed to explain the interpretation of disability and how these models defined the perception of disabled people in relation to the society.

2.4.1 Charity Model

The charity model views disability from a philanthropic aspect where medication, community help and shelter was given to those less privileged and deformed. Disability was portrayed as pitiful and tragic to those who were affected (Crow, 1996), and this was used as a key reason for projects to fundraise. The society generally viewed disabled people as dependent. People with disabilities were seen as “misfits” and who may at times pose danger if they mingled with the rest of the society, thus the model called for housing or institutionalizing them so as to ensure their safety and also wellbeing of the society at large. They had no capacity to contribute in the economic growth of the community or have access to the same opportunities as the other members of the society (Barnes and Mercer, 2003).

Charitable institutions provided the basic and crucial help needed by the disabled people during the 19th century and early part of the 20th century, at a time when there was no existing system to offer protection and support to the vulnerable group (Dowling and Dolan, 2001). With many charitable institutions still at work in many countries across the globe, they place priority in servicing needs to ensure survival rather than empowerment of the affected individuals. However, Driedger (1989) states that for people with disabilities the need for charitable support should only happen in particular conditions.

2.4.2 Medical Model

Advancement in health, medicine and technology after the World War II led to the emergence of the medical model. Through various inventions, the society was able to significantly improve on preventing the causes of impairment as well as improve the lives of people with disabilities. Disability was viewed as treatable or preventable. Disabled people were mostly viewed as sick, and professionals took the sole responsibility of deciding what was good for the sick, despite their right to choose for themselves (CAILC 1992; Gadacz 1994). The empowerment of disabled people was measured through the improvement of their functional abilities through rehabilitation in medical centers. Functional independence of the disabled was controlled by the medical professionals without consideration of other key contributors like family members in the planning and decision making process. The model also considered

institutionalization and isolation of disabled people from the community as directed by the medical professionals. There was no further support given to them since policy makers did not prioritize them beyond the conventional medical system (Gadacz, 1994).

The approach mainly focused on empowering the disabled people with regard to performing their day to day activities and mobility (Dowling and Dolan, 2001). It placed emphasis on the 'sick' aspect of the disabled and input of the medical professionals whose services were seen as 'help' to them.

The model is criticized for not specifying the role of the environment, society attitudes towards disability and being too superficial on the disabled individual's experience. Institutional based programs are also very costly and which could be substituted by affordable community initiated programmes (CAILC 1992).

2.5 Conceptual Framework

The conceptual framework illustrated in Fig.2.1, shows the interaction between the independent variables as well as the dependent variable. The framework assumes that the above mentioned determinants directly influence the sustainability of projects done by women with disabilities in Mombasa County.

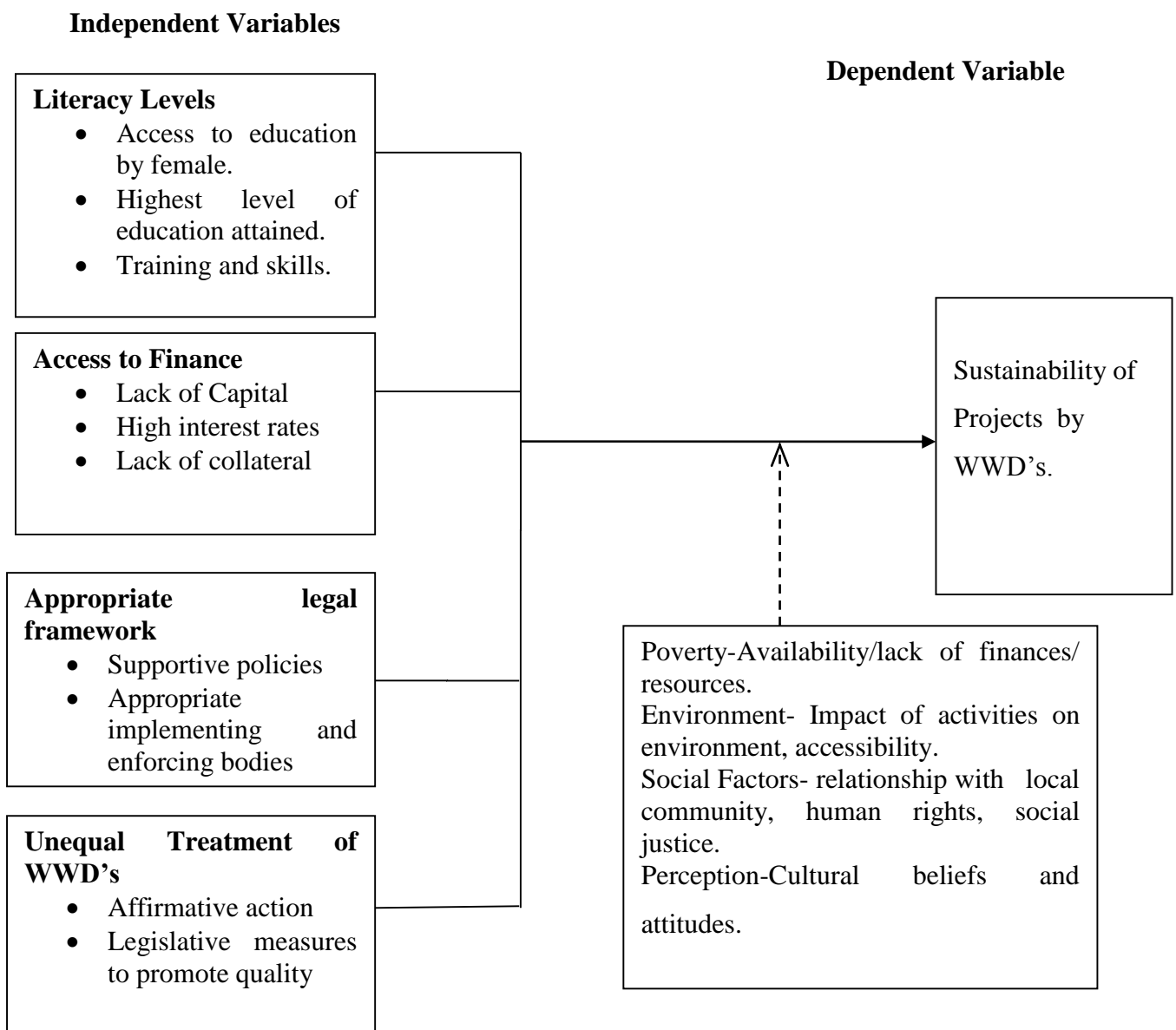


Figure 2.1: Conceptual Framework

2.6 Summary of Literature Review and Research Gaps

The chapter began with a brief introduction on the concept of project sustainability and the importance of integrating the concept of sustainability into projects. The theory reviewed to explain the adaption of sustainability is the behavioral change theory which emphasizes that individual character and the factors that influence it are vital for generating actions towards sustainability. Determinants of project sustainability among WWD's discussed include literacy levels, access to finance, legislative policies and unequal treatment.

Education is a critical tool in empowering and triggering social change in any society. Producing a labor force with essential technological know-how facilitates growth of the society in the long run and the nation as a whole, leading to reduced poverty and the overall development of the society. However, the literature reviewed placed emphasis on training and education received by WWDs at their early stages in life, that is formal education and female literacy and overlooked the idea that even at an older age, WWDs can still access training and skill impartation that will help them in running their projects.

Finances are a major backbone of any successful project. Ease of access to funds determines the pace at which projects take off and are completed. Proper management of money determines the life of the project and therefore needs to be well managed at all the stages of the project life. However, the literature did not adequately show how lack of funding, high interest rates and low profit margins affect adversely projects by WWDs.

From the literature reviewed, legislative policies direct the preparation of relevant country and regional policies which apply to disabled women. Formulation of councils in Kenya, such as NCPD, to lobby for equal opportunities and address issues leading to improvement of their livelihoods is to be applauded. However, the literature did not indicate if there exists any coordinating body on harmonization and implementation of policies particularly for WWDs as shown by the evidence that many WWDs are grappling with issues of lack of adequate knowledge on legislation pertaining to their welfare, protection and their rights in general. Also, despite the numerous laws available, the literature did not show existence of any implementing bodies charged with making sure the laws are effected accordingly and any offenders taken to account, because to date, laws governing WWDs are violated and no action taken to ensure offenders are put to account.

Kenya's effort in accessing rights for WWDs has come a long way and most of the effort bearing fruit through the various articles in the constitution which address the needs of WWDs emphasizing affirmative action, equal rights as well as addressing the needs of vulnerable groups. The reality of these laws is yet to be felt fully by WWD's who still face discrimination within the society and no legal action taken due to ignorance on the available legal instruments as well as lack of knowledge on their rights and freedoms. The literature reviewed did not show existence of any efforts either by government bodies or NGOs to enforce the laws and policies which already exist on affirmative action and deal with cases of discrimination and promote equality.

Table 2.1: Research Gaps

Variable	Author and Year	Findings	Knowledge Gap	Knowledge Gap filled by the Study.
Literacy Levels	Gladys,(2010) Crawford and Bryce, (2013)	Literature reviewed placed emphasis on training and education received by WWDs at their early stages in life that is formal education and female literacy. Sustainability in the development of society can be achieved through formal education.	What is the role of skills and informal training for disabled women and project sustainability? Did not consider the idea that even at an older age, WWDs can still access training and skill impartation that will help them in running their projects.	The study revealed that disabled women believed in training to improve their skills as compared to formal education which they acquired in school. The trainings were preferred because they fit any age group and also most of the women had inborn skills and talents which they applied to their projects.
Access to Finance	Nakabuye,Muka sa&Mersland(2009)	Finances are a major backbone of any successful project. Ease of access to funds determines the pace at which projects take off and are completed. Proper management of money determines the life of the project and therefore needs to be well managed at all the stages of the project life.	The literature did not adequately show if there are any alternative means of finance that disabled women can access in order to sustain their projects.	Apart from bank and Microfinance as the sources of finances, other sources of funds were government funds e.g. elderly fund, Women enterprise fund, could be accessed by disabled women. Government grants in the form of cash as well as equipment given to the disabled women were key sources of funds for the women.

Legislative Policies	Hunt (2004)	Legislative policies direct the preparation of relevant country and regional policies which apply to disabled women. Formulation of councils in Kenya, such as NCPD, to lobby for equal opportunities and address issues leading to improvement of their livelihoods is appropriate for ensuring rights for disabled women.	The literature did not show existence of any bodies charged with making sure disabled women are educated on their rights and made aware of laws affecting them. How are policies formed i.e. are disabled women involved in policy formulation.	Efforts are made to have disabled women involved in policy making e.g. having one nominated member in the County Assembly as disabled women representative. Lobby groups have taken centre stage in educating and fighting for disabled women rights. The lobby groups are formed by the disabled women.
Unequal Treatment	Nosek (2005) Mackie(2006)	Affirmative action is available as per the Constitution of Kenya, though disabled women still experience discrimination and unequal treatment.	The literature reviewed did not show existence of any efforts either by government bodies or NGOs to enforce the laws and policies which already exist on affirmative action and deal with cases of discrimination and promote equality.	Through the efforts of the lobby groups, great achievements have been made to ensure rights of disabled women are not violated. Cases of violation are followed up with the relevant bodies.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter highlights the methods and procedures the researcher adopted when carrying out the study. It clearly covers the research design, population, and sample, data collection methods, research procedures, data analysis methods and, lastly, the chapter summary.

3.2 Research Design

This research adopted a descriptive survey. Orodho (2003) explains a descriptive survey as a method where questionnaires or interviews are used to collect data from selected individuals. The research used a descriptive survey because the design allows for collection of information easily as well as ease of access of the respondents. Research questions formulated guided the selection of respondents from the target population and formed the framework that established the relationship among the variables that were being studied (Cooper and Schindler (2003).

3.3 Target Population

The study was restricted to women with disabilities and have run projects in the past and are also running currently within Mombasa County. According to Mombasa County Social Services (2017), there are 350 women with disability who have registered their projects. Therefore, the target population for this study comprises 350 respondents.

Table 3.1: Target Population

Sub -County	Constituency	No. of registered women with disability groups
Mvita	Mvita	100
Kisauni	Kisauni	60
	Nyali	40
Likoni	Likoni	85
Changamwe	Changamwe	65
Total		350

Source: Mombasa County Social Services (2017)

3.4 Sample Size and Sampling Procedure

Sampling is the systematic method through which a researcher identifies people, places, or things to study based on the characteristics to be studied (Saunders, Lewis and Thornhill, 2009).

3.4.1 Sample Size

A sample size is a small group acquired from the targeted population.

The study's sample size was determined using the scientific formula by Israel (1992):

$$n=N/(1+Ne^2)$$

Where

n= desired sample size for the study area

N= total no. of women with disabilities

e= desired margin error

A margin error of 0.05 is selected since it is logistically difficult to deal with a larger sample size (Mugenda and Mugenda, 2003).

$$\text{Thus } n=350/(1+350*0.05^2)$$

$$n=186 \text{ Respondents}$$

Therefore the sample size was 186 respondents

3.4.2 Sampling Procedure

A simplified method of sample size determination for a finite population is by using Krejcie & Morgan (1970) table. Therefore for the registered 350 women groups in Mombasa County, the sample size comprised 186 respondents (Appendix 2). The study applied cluster sampling method, in which case, the population was segmented as per the regions, namely Kisauni, Island, Mainland, Likoni and the samples were obtained from these segments randomly through simple random sampling.

3.5 Data Collection Instruments

Primary data was collected through questionnaires, one on one interviews and audio recording of interviews. The questionnaires were administered personally to the respective women groups, as well as the face to face interviews. Secondary data was collected through studying other written materials that led to findings that are accurate and brought a better understanding of the factors that influence the sustainability of projects undertaken by women with disabilities in Mombasa County.

3.5.1 Pilot Testing of the Instruments

The piloting of the instrument helped in evaluating the questionnaire instrument for its relevance and or need for further improvement. Results drawn from the pilot study were utilized with Cronbach's Alpha to generate the reliability coefficient. Good reliability should be at least 0.70 (Fraenkel and Wallen, 2000) and indicates a good measure of consistency among the instrument items in measuring the concept of interest (Mugenda and Mugenda, 1999). Consequently, revision of the questionnaire instrument was done if in case the reliability coefficient is less than 0.7. Thus at the commencement of this research, a pilot study was undertaken through the distribution of the questionnaires to a group of 25 women groups in order to understand the effectiveness of the instrument. The women were allowed to make comments on any of the questions asked and how to make it more comprehensible. The questionnaires that were distributed to the pilot group were excluded from the analysis. The reliability of the instrument was estimated using Cronbach's Alpha Coefficient, which is a measure of internal coefficient. A reliability of at least 0.70 at $\alpha=0.05$ significance level of confidence is acceptable (Fraenkel and Wallen, 2000). The results are presented below;

Cronbach's Alpha Values for Pilot Testing:

VARIABLE	CRONBACH'S ALPHA
Literacy levels	0.769
Access to finance	0.848
Equal treatment of disabled women	0.797
Legislative policies	0.824
Sustainability of projects	0.786

3.5.2 Validity of Instruments

Validity is the extent to which a measurement corresponds accurately to what it is subject to measure. The data collection instruments should be in correspondence to the objectives which are to be measured and hence provide accurate answers. Subjecting the data collection instruments to testing and scrutiny by research experts in order to make amendments where necessary, ensures the responses are valid.

3.5.3 Reliability of Instruments

Reliability is the degree of consistency and precision in which the measuring of the instrument demonstrates under same circumstances. The same research respondents using the same

instrument should generate the same results under identical conditions (Amin, 2005). The results got from the pilot test did not differ from the results got from the main study. The piloting therefore proved that the research instrument is reliable and thus fit for the actual research work.

3.6 Data Collection Procedure

The study involved carrying out the actual field study and administering the instruments. The data was collected through the prepared questionnaires, oral interviews, and voice recordings. The prepared questionnaires were administered in two ways-through self-administration, that is, the respondent filled in the questionnaire on his/her own. Also through interview where the questions from the questionnaire were read out to the respondent and interpreted and the feedback noted by me on the questionnaires. This came in handy for respondents who were not able to read and for those with visual disabilities since financial constraints did not permit me to produce some of the questionnaires in specialized form such as Braille.

3.7 Data Analysis Techniques

After the data was collected, it was arranged and analyzed for reporting through Statistical Package for the Social Sciences (SPSS) software. Data was cleaned, sorted, coded and keyed into a computer for analysis to make interpretation possible. Both qualitative and quantitative methods were used. Descriptive statistical techniques i.e. mean and standard deviations were used. The findings were presented in the form of tables, graphs and narratives where appropriate. In qualitative data, regression model was used to determine the relationship within the variables. The following regression model was used in the study:

$$Y = \beta_0 + \beta_1 LL + \beta_2 AF + \beta_3 ET + \beta_4 LP + \epsilon$$

Where

Y = Sustainability of projects owned by women with disabilities in Mombasa County, Kenya.

LL = Literacy levels

AF = Access to finance

ET = Equal treatment

LP = Legislative policies

ϵ = error term

and $\beta_0, \beta_1, \beta_2, \beta_3, \beta_4$ represent the regression co-efficient.

3.8 Ethical Considerations

The study put into consideration all the required ethics. All citations and references are fully acknowledged. The outcomes of the research are mainly for the good of the society and more especially the Women with Disability. Care was taken to avoid any form of bias, stereotyping, discrimination and prejudice of whatever form. The study was sensitive enough to ensure all the means used to ensure the success of the study were ethical and aimed at achieving a beneficial end without inconveniencing or causing discomfort to other people. No participant was coerced in whatsoever way to participate in the study; it was based on willingness of the participants. This was done through the consent form given to the respondents to sign prior to the interview.

3.9 Operational Definition of Variables

Objectives	Type of Variable	Indicators	Scale	Type of Data Analysis
To investigate the determinants that influence the sustainability of projects owned by women with disabilities in Mombasa County, Kenya	<u>Dependent variable</u> Sustainability of projects by women with disabilities	Effectiveness Affordability	Nominal Scale	Descriptive
To establish the influence of literacy levels on the sustainability of projects owned by women with disabilities in Mombasa County, Kenya	<u>Independent variables</u> Literacy levels	Access to education by female Highest level of education attained Training and skills	Nominal Scale	Descriptive
To determine the influence of access to finance on the sustainability of projects owned by women with disabilities in Mombasa County, Kenya	Access to finance	Lack of capital High interest rates Lack of collateral	Nominal Scale	Descriptive
To determine the influence of legislative policies on the sustainability of projects owned by women with disabilities in Mombasa County, Kenya	Legislative Policies	Appropriate legal framework Supportive policies Appropriate implementing and enforcing bodies	Nominal Scale	Descriptive
To establish the influence of equal treatment on the sustainability of projects owned by women with disabilities in Mombasa County, Kenya	Equal treatment	Affirmative action Legislative measures to promote quality	Nominal Scale	Descriptive

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND INTERPRETATION

4.1 Introduction

This chapter is a presentation of research findings that were obtained from the data collected from the field. Based on the objectives of the study earlier outlined, this section includes both descriptive and inferential statistics. The collected data was cleaned, coded, and analyzed using Statistical Package Software for Social Sciences. The data presentation was done in the form of frequency distribution tables, chi-square and ANOVA table.

4.2 Questionnaire Return Rate

From the sample size that had earlier been determined, the total number of questionnaires to be administered were 186. Out of the 186 questionnaires, 154 were fully filled and returned. 32 of the questionnaires were not returned due to unavailability of respondents and even after follow up, there still was no response. From Table 4.1, the fully filled and returned questionnaires represented 83% response rate. A 50% response rate is adequate, and a response rate greater than 70% is very good. Hence the response rate was satisfactory and would therefore give credible results.

Table 4.1: Response Rate

Response Rate	Frequency	Percentage
Responded	154	83%
Not Responded	32	17%
Total	186	100%

4.3 Demographic Characteristics of Respondents

The respondents demographic information was categorized into: age group, marital status, education level, membership duration. This categorization was used to group the respondents into the relevant population composition useful for the study as shown in Table 4.2.

Table 4.2: Demographic Information**1. Age**

Age Bracket	Frequency	Percentage
25-29 years	46	30%
30-34 years	31	20%
35-39 years	69	45%
Above 39	8	5%
Total	154	100%

2. Marital Status

Marital Status	Frequency	Percentage
Single	60	39%
Married	34	22.1%
Separated	60	39%
Total	154	100%

3. Education Level

Education Level	Frequency	Percentage
No formal education	55	35.7%
Primary	60	39%
Secondary	39	25.3%
Total	154	100%

4.3.1 Age Group

In order to determine the age of the respondents, they were asked to indicate their age bracket. From the findings, 69 respondents (45%) ranged between 35-39 years, followed by 46 (30%) between 25-29 years. The findings also revealed that 31 (20%) of the respondents were aged between 30-34 years and 8 (5%) were above 35 years of age. It therefore can be inferred that the respondents were mature enough to provide reliable and sufficient information in relation to sustainability of projects by women with disabilities.

4.3.2 Marital Status

In order to determine the marital status of the respondents, they were asked to indicate their marital status. From the findings, 39% of the respondents indicated that they were single and 39% separated, while 22.1% of the respondents indicated that they were married. The findings suggested that single and separated women encompassed a slightly above average percentage of the total number of women with disabilities in Mombasa County, Kenya.

4.3.3 Education Level

The respondents were also requested to give information regarding their education level.

39% of the respondents stated that they had achieved primary education as their highest education level; while 25.3% stated that they had secondary education as their highest education level. 35.7% of the respondents stated that they had no formal education. The findings implied that most of women with disabilities in Mombasa County, Kenya, had obtained primary education as their highest education level thus proving that most of the women with disabilities are not in a position to access basic education.

4.3.4 Duration of membership

The study asked the respondents to indicate the duration they had been members of the group. According to the study findings, the respondents indicated an average of 12 years as the duration they had been members of the group, while some of the respondents indicated an average of 10 years as the duration they had been members of the group. In addition, the respondents indicated 5 years as the average duration they had been members of the group while some of the respondents indicated an average of 2, 3 and 1 year (s) as the duration they had been members of the group. This implies that most of the women with disabilities had been members for a longer period of time and had more knowledge regarding the determinants that influence the sustainability of projects owned by women with disabilities.

4.4 Influence of Literacy Levels on Sustainability of Projects owned by WWD.

This section looks at training attendance, literacy levels. The data representing the responses was analyzed to get the mean and standard deviation and interpreted as appropriate.

4.4.1 Training Attendance

The study sought to establish whether the respondents attended any form of training on acquiring skills. The study established that all of the respondents attended forms of training on acquiring skills. The findings imply that women with disabilities attend some form of training on skills acquisition as a basic requirement before undertaking any project. The trainings which mostly lasted between 6-9months proved to be very effective and determined highly project outcomes in terms of the products. Training not only empowers, but offers a platform for interaction thus improving communication, problem solving as well as teamwork.

4.4.2 Literacy Level and Sustainability of Projects

The study also sought to find out whether literacy levels influence the sustainability of projects owned by women with disabilities.

Table 4.3: Literacy Level

Literacy Level	Frequency	Percent
Yes	60	39
No	94	61
Total	154	100

According to the findings, Table 4.30 shows, (61%) of the respondents were not in agreement that literacy levels influence the sustainability of projects owned by women with disabilities, while 39% of the respondents were in agreement that literacy levels influence the sustainability of projects owned by women with disabilities. This is an indication that most women with disabilities in Mombasa County, Kenya, do not agree that literacy levels influence the sustainability of projects owned by women with disabilities.

4.4.3 Literacy Level and Sustainability of Projects owned by WWD.

The respondents were requested to indicate the extent to which they agree or disagree to the following statements about literacy levels and how they influence the sustainability of projects owned by women with disabilities in Mombasa County, Kenya. The responses were rated on a five point Likert scale where: 5 – Strongly Agree; 4 - Agree; 3 - Neutral; 2 - Disagree; 1 - Strongly Disagree. The mean and standard deviations were generated from SPSS and are as illustrated in Table 4.4.

Table 4.4: Literacy Level and Sustainability of Projects

Literacy Level and Sustainability of Projects	Mean	Std. Deviation
High illiteracy amongst women is considered to have adverse effect on overall economic development.	3.52	0.802
Access to education by females enhance effectiveness of projects.	3.26	0.846
Highest level of education attained promotes sustainability.	2.22	0.416
Training and skills creates better environment for improved sustainability.	5.00	0.000
Essential skills for communication and problem solving promotes project sustainability.	4.73	0.865
Education is an effective tool of social change as it empowers people with essential skills that promotes sustainability.	2.87	0.948
Women with disabilities access to education extends opportunities for them to sustain their projects.	3.26	0.920
High literacy levels amongst disabled women has adverse effect on project sustainability.	2.18	0.577
The level of project understanding affects sustainability.	4.00	0.000

According to the study findings, the respondents strongly agreed that training and skills create better environment for improved sustainability and essential skills for communication and problem solving promote project sustainability as shown by mean scores of 5.00 and 4.73 respectively. The respondents also agreed with the statement that the level of project understanding affects sustainability as shown by a mean of 4.00. A high illiteracy level amongst women is considered to have adverse effect on overall economic development as shown by the mean of 3.52. In addition, most of the respondents were neutral with the statements that access to education by female enhances effectiveness of projects and women with disabilities access to education extends opportunities for them to sustain their projects, as shown by a mean of 3.26, and that education is an effective tool of social change as it empowers people with essential skills that promote sustainability, as shown by a mean score of 2.87.

However, 61% of the respondents were not in agreement with the statements that highest level of education attained promotes sustainability as shown by a mean score of 2.22, High literacy levels amongst disabled women affect adversely project sustainability, as shown by a mean score of 2.18. This implies that most of the respondents strongly agreed that training

and skills create a better environment for improved sustainability for projects by disabled women. This is in agreement with the study by Gladys (2010) and Helander (2010) which found that access to vocational training for women with disabilities and obtaining specialized market oriented skills was very important.

4.5 Influence of Access to Finance on Sustainability of Projects owned by WWDs.

This section analyzes the responses on access to finance by disabled women. The data representing the responses was analyzed to get the mean and standard deviation and interpreted as appropriate.

4.5.1 Access to Finance

The respondents were asked to indicate whether they had any access to finance. The results are summarized in Table 4.5.

Table 4.5: Access to Finance

Access to Finance	Frequency	Percentage
Yes	80	51.9%
No	74	48.1%
Total	154	100%

From the findings, 51.9% of the respondents indicated that they had access to finance while 48.1% did not. This implies access to finance is indeed a major determiner of project sustainability. Access to finance promotes appropriateness in satisfying the particular needs of potential and operating women entrepreneurs.

4.5.2 Access to Finance and Sustainability of Projects owned by WWDs.

The study engaged the respondents on the extent to which they think access to finance influences the sustainability of projects owned by women with disabilities. From the findings, all of the respondents indicated that access to finance influences the sustainability of projects owned by women with disabilities to a great extent. This implies that most women with disabilities were in agreement that access to finance influences the sustainability of projects owned by women with disabilities.

4.5.3 Access to Finance and Sustainability of Projects owned by WWDs.

The respondents were requested to indicate the extent to which they agree or disagree on the following statements about access to finance and how they influence the sustainability of projects owned by women with disabilities in Mombasa County, Kenya. The responses were rated on a five point Likert scale where: 5 – Strongly Agree; 4 - Agree; 3 - Neutral; 2 - Disagree; 1 - Strongly Disagree. The results are presented in Table 4.6.

Table 4.6: Access to Finance and Sustainability of Projects owned by WWDs.

Access to Finance	Mean	Std. Deviation
Lack of initial capital hinders project development.	4.88	0.322
High interest rates slow down the growth and efficiency of businesses.	4.79	0.507
Lack of collateral affects quality of services offered by financial institutions.	4.74	0.635
Lack of financial information affects access of finance needed for sustainability of projects.	4.69	0.632
Credit conditions when forming a group, paying membership fees, group registration fees and joining saving plans, result in delays in accessing initial capital.	4.82	0.530
High transaction costs for accessing finance affects the suitability of projects.	4.92	0.279
Lack finance hinders creativity innovativeness and responsiveness for women to sustain their projects.	4.73	0.595
Poor or lack of business plans hinders access to finance among disabled women.	4.78	0.629

According to the study findings, the respondents strongly agreed with the statements that high transaction costs for accessing finance affects the suitability of projects as shown by a mean score of 4.92, lack of initial capital hinders project development as shown by a mean score of 4.88 and credit conditions when forming a group, paying membership fees, group registration fees and joining saving plans, result in delays in accessing initial capital as shown by a mean score of 4.82. Additionally, the respondents strongly agreed with the statements that high interest rates slow down the growth and efficiency of businesses, poor or lack of business plans hinders access to finance among disabled women. Lack of collateral affects quality of services offered by financial institutions. Creativity and innovativeness is hindered due to lack of finances and responsiveness for women to sustain their projects and lack of financial information affects access of finance needed for sustainability of projects with mean scores of 4.79, 4.78, 4.74, 4.73 and 4.69 respectively. The findings imply that women with

disabilities in Mombasa County strongly agreed that high transaction costs for accessing finance affect the suitability of projects, lack of initial capital hinders project development, credit conditions when forming a group, paying membership fees, group registration fees and joining saving plans, result in delays in accessing initial capital, high interest rates slow down the growth and efficiency of businesses, poor or lack of business plans hinders access to finance among disabled women, lack of collateral affects quality of services offered by financial institutions, lack finance hinders creativity innovativeness and responsiveness for women to sustain their projects and lack of financial information affects access of finance needed for sustainability of projects.

This is in agreement with the study by Ratnala (2009) and Nakabuye, Mukasa and Mersland (2009), which emphasized the need for improved access to financial services by disabled women.

4.6 Influence of Legislative Policies on Sustainability of Projects owned by WWDs.

This section analyzes the responses on legislative policies and their effectiveness in sustainability of projects by disabled women. The data representing the responses was analyzed to get the mean and standard deviation and interpreted as appropriate.

4.6.1 Legislative Policies on Discrimination of WWDs.

The study asked the respondents to state whether legislative policies protect women with disabilities against discrimination and the findings are indicated in the table 4.7.

Table 4.7: Effect of Legislative Policies on Discrimination of WWDs.

Legislative Policies on Discrimination	Frequency	Percentage
Yes	110	71.4%
No	44	28.6%
Total	154	100%

The results show the extent to which legislative policies protect women with disabilities against discrimination. It was noted that 71.4% of the respondents agreed that legislative policies protect women with disabilities against discrimination, while 28.6% did not agree.

From this report, it clearly shows that respondents were in agreement that legislative policies protect women with disabilities against discrimination.

4.6.2 Effectiveness of Legislative Policies on Projects owned by WWDs.

The respondents were asked to indicate their level of agreement with the statement that legislative policies affect the sustainability of projects owned by women with disabilities. The results are summarized in Table 4.8.

Table 4.8: Legislative Policies on Discrimination of WWDs.

Legislative Policies on Discrimination	Frequency	Percentage
Very great extent	80	51.9%
Moderate extent	40	26%
Less extent	34	22.1%
Total	154	100%

According to Table 4.8, 51.9% of the respondents agreed to a very great extent that legislative policies affect the sustainability of projects owned by women with disabilities, 26% of the respondents agreed to a less extent that legislative policies affect the sustainability of projects owned by women with disabilities, while 22.1% of the respondents agreed to a moderate extent that legislative policies affect the sustainability of projects owned by women with disabilities. This implies that 51.9% support was the majority, an indication that, legislative policies affect the sustainability of projects owned by women with disabilities.

4.6.3 Legislative Policies and Sustainability of Projects owned by WWDs.

The researcher further explored about legislative policies and how they influence the sustainability of projects owned by women with disabilities in Mombasa County, Kenya which was responded to in a 5 Likert scales of different levels of agreeing and disagreeing. The results are as shown in table 4.9.

Table 4.9: Legislative Policies and Sustainability of Projects owned by WWDs.

Legislative Policies and Sustainability of Projects	Mean	Std. Deviation
Appropriate legal frameworks enhance progress of projects.	3.26	0.920
Supportive policies create room for development.	4.82	0.577
Appropriate implementing and enforcing bodies.	4.83	0.440
The policies are expected to spearhead the formulation of appropriate rules for project sustainability.	4.63	0.548
Legislative policies for disabled women provide opportunities for knowledge acquisition on project sustainability.	3.04	1.003
Poor implementation of existing policies and legislation for the disabled affect their sustainability of projects.	4.69	0.543
Lack of project policies among disabled women affects sustainability.	3.56	0.832
Women entrepreneurs are least prepared to engage in contractual processes key to doing business in Kenya.	4.14	0.397

From the study findings, the respondents strongly agreed that appropriate implementing and enforcing bodies, supportive policies create room for development. Poor implementation of existing policies and legislation for the disabled affect their sustainability of projects since the policies are expected to spearhead the formulation of appropriate rules for project sustainability with mean scores of 4.83, 4.82, 4.69 and 4.63 respectively. Most of the respondents agreed that women entrepreneurs are least prepared to engage in contractual processes key to doing business in Kenya. Lack of project policies among disabled women affects sustainability as shown by mean scores of 4.14 and 3.56 respectively.

Furthermore, 22.1% of the respondents were neutral to the statement that appropriate legal framework enhances progress of projects as shown by mean scores of 3.26, and legislative policies for disabled women provide opportunities for knowledge acquisition on project sustainability as shown by mean score of 3.04. The findings imply that appropriate implementing and enforcing bodies, supportive policies create room for development. Poor implementation of existing policies and legislation for the disabled affect their sustainability of projects as the policies are expected to spearhead the formulation of appropriate rules for project sustainability.

This is in agreement with the study by Protos (2007) which indicates that legislative policies will extend over and above the simple infrastructure, and cover issues of transparency and governance which will steer the process of incorporating change among disabled women.

4.7 Influence of Unequal Treatment on Sustainability of Projects owned by WWDs.

This section analyzes the responses on unequal treatment of disabled women compared to able women and how it impacts on sustainability of projects by disabled women. The data representing the responses was analyzed to get the mean and standard deviation and interpreted as appropriate.

4.7.1 Unequal Treatment on Sustainability of Projects owned by WWDs.

The respondents were requested to indicate whether unequal treatment affects sustainability of projects owned by women with disabilities. According to the findings, all respondents agreed that unequal treatment affects sustainability of projects to a great extent. This implies that most women with disabilities were in agreement that unequal treatment affects sustainability of projects to a great extent. In most cases, many women with disabilities are victims of discrimination and unequal treatment to a greater degree than men with disabilities. Identified institutionally created inequalities (such as, inequalities built into the structure of the governing institution, in particular in its rules and procedures, which can exclude women with disabilities, and can make for a highly unequal sharing of costs and benefits).

4.7.2 Unequal Treatment of WWDs.

Furthermore, the respondents were requested to indicate the extent to which they thought unequal treatment affect the sustainability of projects owned by women with disabilities. The table 4.10 indicates the results.

Table 4.10: Unequal Treatment of WWDs.

Unequal Treatment	Frequency	Percentage
Very great extent	76	49.4%
Moderate extent	43	27.9%
Less extent	35	22.7%
Total	154	100%

From the findings, 49.4% of the respondents agreed to a very great extent that unequal treatment affects the sustainability of projects owned by women with disabilities, 27.9% of

the respondents agreed to a moderate extent, while 22.7% of the respondents agreed to a less extent that unequal treatment affect the sustainability of projects owned by women with disabilities. This implies that 49.4% support was the majority, an indication that unequal treatment affects the sustainability of projects owned by women with disabilities.

4.7.3 Unequal Treatment of WWDs.

Furthermore, the study asked the respondents to indicate the extent to which they agreed or disagreed on the following statements about unequal treatment and how it influences the sustainability of projects owned by women with disabilities in Mombasa County, Kenya. The responses are shown in Table 4.11 below.

Table 4.11: Unequal Treatment of WWDs

Unequal Treatment	Mean	Std. Deviation
Affirmative action enhance progress of projects	3.78	0.416
Legislative measures to promote equality.	4.56	0.832
Unequal opportunities for disabled women affects the sustainability of their projects.	4.14	0.344
Discrimination of disabled women from others affect access to finances.	3.91	0.288
Formulating and implementing equality policies have promoted sustainability of projects.	4.82	0.445
Unfair treatment of women with disability hinders their ambitions for their projects.	4.91	0.288
Lack of legal action taken against discriminatory acts against	4.91	0.288
Disabled women’s ignorance of the available legal instruments at hand to fight discrimination affects their project sustainability.	4.91	0.288

According to the study findings, 49.4% of the respondents strongly agreed that unfair treatment of women with disability hinders their ambitions for their projects. Lack of legal action taken against discriminatory acts against disabled women affects adversely sustainability of projects. Disabled women’s ignorance of the available legal instruments at hand to fight discrimination affects their project sustainability and discrimination of disabled women from others affect access to finances, as shown by 4.91. Additionally, the respondents strongly agreed that formulating and implementing equality policies have promoted sustainability of projects, as shown by 4.82 and legislative measures to promote quality as shown by 4.56. Furthermore, 22.7% of the respondents agreed with the statements that unequal opportunities for disabled women affects the sustainability of their projects, as shown

by a mean score of 4.14, discrimination of disabled women from others affect access to finances, as shown by a mean score of 3.91, and affirmative action enhances progress of projects, as shown by a mean score of 3.78.

This implies that unfair treatment of women with disability hinders their ambitions for their projects, lack of legal action taken against discriminatory acts against women affects sustainability of projects, disabled women’s ignorance of the available legal instruments at hand to fight discrimination affects their project sustainability, and discrimination of disabled women from others affects access to finances. This is in agreement with the study by Quince (2012) and Nosek (2005) that unequal treatment and discrimination of disabled women are dominant, despite availability of laws to ensure disabled women enjoy their rights.

4.8 Project owned by WWDs Sustainability.

The respondents were requested to state their level of agreement on following statements concerning sustainability of projects owned by women with disabilities in Mombasa County, Kenya. The table 4.12 shows the results.

Table 4.12: Project owned by WWDs Sustainability

Project owned by WWDs Sustainability.	Mean	Std. Deviation
Projects have maintained their operations, services and benefits during their life time.	4.91	0.288
Sufficiency of funds available to run projects.	3.04	1.003
Support by local community members.	2.92	1.000
Projects have achieved their aims and objectives.	4.18	0.387
Progress reports show that projects are on track.	3.78	0.416
Evaluation reports indicate that projects are sustainable.	3.85	0.358
Projects have brought efficiency in the operations of disabled women.	3.42	0.674
Projects have met their intended purpose.	4.06	0.400
Projects have maintained long-term economic, social and environmental goals.	3.78	0.416

From the findings, the data showed that the respondents strongly agreed that projects have maintained their operations, services and benefits during their life time with a mean score of 4.91. The respondents also agreed with the statements that projects have achieved their aims

and objectives, projects have met their intended purpose, and evaluation reports indicate that projects are sustainable with mean scores of 4.18, 4.06, and 3.85, respectively. Additionally, the respondents agreed to the statements that progress reports show that projects are on track and projects have maintained long-term economic, social and environmental goals as shown by a mean score of 3.78. Furthermore, of the respondents were neutral with the statements that projects have brought efficiency in the operations of disabled women as shown by a mean score of 3.42, sufficiency of funds available to run projects as shown by a mean score of 3.04, and support by local community members as shown by mean score of 2.92. This showed that most women with disabilities strongly agreed that projects have maintained their operations, services and benefits during their life time.

4.9 Test of Significance on the four study variables.

The study further sought to indicate the relationship between variables under study i.e. literacy levels, access to finance, equal treatment and legislative policies. The study was guided by hypothesis and applied the Chi-square test to test the hypothesis at 95% confidence interval. The results obtained were then used as a basis of accepting or rejecting the hypothesis that had earlier been stated.

4.9.1 Test of Significance between access to education and the sustainability of projects owned by women with disabilities in Mombasa County, Kenya.

H₀ - There is no significant relationship between access to education and the sustainability of projects owned by women with disabilities in Mombasa County, Kenya.

H₁- There is a significant relationship between access to education and the sustainability of projects owned by women with disabilities in Mombasa County, Kenya.

Chi square test done on SPSS was used to test the hypothesis at 95% level of significance. Testing of the null hypotheses is based on the fact that if the *p* value for the calculated Chi-square is $p > 0.05$, then the null hypothesis is accepted.

Table 4.13: Test of Significance between access to education and the sustainability of projects owned by women with disabilities in Mombasa County, Kenya.

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1.925	1	.005
Likelihood Ratio	2.203	1	.038

Linear-by-Linear Association	1.750	1	.036
N of Valid Cases	154		

The results as indicated in Table 5.3 depict a chi-squared test statistic of 1.925 with associated Chi-Square, likelihood ratio and linear-by-linear association p, which is < 0.05. Thus, there is a significant relationship between access to education and the sustainability of projects owned by women with disabilities in Mombasa County, Kenya. Therefore, we reject the null hypothesis and accept the alternative hypothesis.

4.9.2 Test of Significance between access to finances and the sustainability of projects owned by women with disabilities in Mombasa County, Kenya.

H₀ - There is no significant relationship between access to finances and the sustainability of projects owned by women with disabilities in Mombasa County, Kenya.

H₁- There is a significant relationship between access to finances and the sustainability of projects owned by women with disabilities in Mombasa County, Kenya.

Table 4.14: Test of Significance between access to finances and the sustainability of projects owned by women with disabilities in Mombasa County, Kenya.

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1.925	1	.005
Likelihood Ratio	2.203	1	.007
Linear-by-Linear Association	1.750	1	.019
N of Valid Cases	154		

The results in table 5.4 depict a chi-squared test statistic of 1.925 with associated Chi-Square, likelihood ratio and linear-by-linear association p, which is < 0.05. Thus, there is a significant relationship between access to finances and the sustainability of projects owned by women with disabilities in Mombasa County, Kenya. Therefore, we reject the null hypothesis and accept the alternative hypothesis.

4.9.3 Test of Significance between equal treatment and the sustainability of projects owned by women with disabilities in Mombasa County, Kenya.

H₀ - There is no significant relationship between equal treatment and the sustainability of projects owned by women with disabilities in Mombasa County, Kenya.

H₁- There is a significant relationship between equal treatment and the sustainability of projects owned by women with disabilities in Mombasa County, Kenya.

Table 4.15: Test of Significance between equal treatment and the sustainability of projects owned by women with disabilities in Mombasa County, Kenya.

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	.016	1	.008
Likelihood Ratio	.017	1	.008
Linear-by-Linear Association	.015	1	.003
No. of Valid Cases	154		

From the results in Table 4.15, a chi-squared test statistic of .016 with associated Chi-Square, likelihood ratio and linear-by-linear association p, which is < 0.05. Thus, there is a significant relationship between There is no significant relationship between equal treatment and the sustainability of projects owned by women with disabilities in Mombasa County, Kenya. Therefore, we accept the null hypothesis and reject the alternative hypothesis.

4.9.4 Test of Significance between legal policies and the sustainability of projects owned by women with disabilities in Mombasa County, Kenya.

H₀ - There is no significant relationship between legal policies and the sustainability of projects owned by women with disabilities in Mombasa County, Kenya.

H₁- There is a significant relationship between legal policies and the sustainability of projects owned by women with disabilities in Mombasa County, Kenya.

Table 4.16: Test of Significance between legal policies and the sustainability of projects owned by women with disabilities in Mombasa County, Kenya.

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	2.357	1	.007
Likelihood Ratio	3.330	1	.039

Linear-by-Linear Association	1.931	1	.005
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No. of Valid Cases 154

From Table 5.6, the results show a chi-squared test statistic of 2.357 with associated Chi-Square, likelihood ratio and linear-by-linear association p, of < 0.05 depict a significant relationship between legal policies and the sustainability of projects owned by women with disabilities in Mombasa County, Kenya. Therefore, we reject the null hypothesis and accept the alternative hypothesis.

4.10 Test of Relationship between Dependent and Independent Variables.

This section analyzes the relationship between the variables and seeks to describe the nature and strength of their relationship.

4.10.1 Correlation Analysis

Pearson correlation was used in the study to scrutinize the factors determining sustainability of project by women with disabilities. Table 5.7 indicates the findings.

Table 4.17: Correlation Analysis

	Project	Literacy	Finance	Unequal	Legislative
Project	1				
Literacy	.855**	1			
Access to Finance	0.032	0.004	1		
Unequal	.626**	.263**	-0.051	1	
Legislative Policies	.826**	.719**	0.054	.595**	1

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

From Table 4.17, it can be seen that there was a positive correlation between project sustainability and the factors (literacy levels, access to finance, unequal treatment and legislative policies) of magnitude 0.855 with literacy levels, 0.032 with access to finance, 0.626 with unequal treatment and a magnitude of 0.826 with legislative policies.

There was a strong positive relationship between literacy levels and project sustainability having, a correlation coefficient of 0.855. This implies that literacy levels play a major role in project sustainability.

The results revealed that legislative policies are strongly related to project sustainability with a correlation coefficient of 0.826. This implies that legislative policies influence project sustainability.

Furthermore, there was a positive relationship between unequal treatment and project sustainability, with a correlation coefficient of 0.626. This result indicates that unequal treatment hinder the dignity, equity, social justice, inclusiveness, equality, human rights of women with disability, thus affecting project sustainability.

Lastly, the results indicated that there was a positive relationship between access to finance and project sustainability, with a correlation coefficient of 0.032. These results suggested that access to finance results in effective project sustainability among women with disabilities in Mombasa County, Kenya.

4.9.3 Regression Analysis

The study used regression analysis to measure the strength of association between literacy levels, access to finance, unequal treatment and legislative policies and project sustainability. The Table below shows the findings.

Table 4.18: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.953 ^a	.909	.907	.10304

a. Predictors: (Constant), Legislative Policies, Access to Finance, Unequal Treatment , Literacy Levels

The model summary results in Table 4.18 indicate that the value of R was 0.953, the R square value was 0.909, adjusted R square after error was 0.907 and the standard error of the estimate was 0.10304. This implied that 90.9%% of the changes in the dependent variable were attributed to the study variables which included literacy levels, access to finance, unequal

treatment and legislative policies. Nevertheless, the other factors not studied in this study contributed the remaining 9.1%.

Table 4.19: Analysis of Variance (ANOVA)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	15.818	4	3.954	372.478	.000 ^b
	Residual	1.582	149	.011		
	Total	17.399	153			

a. Dependent Variable: Project Sustainability

b. Predictors: (Constant), Legislative Policies, Access to Finance, Unequal Treatment , Literacy Levels

The ANOVA findings in Table 4.19 showed that the regression significance was 0.000 which was less than 0.05 thus showing that the regression model was indeed significant in showing the relationship between project sustainability and legislative policies, access to finance, unequal treatment and literacy levels.

The coefficients of the regression model are illustrated in the table 4.20.

Table 4.20: Regression Model Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-1.776	.319		-5.576	.000
Literacy Levels	.731	.041	.673	18.039	.000
Access to Finance	.097	.057	.043	1.711	.089
Unequal Treatment	.470	.040	.384	11.855	.000
Legislative Policies	.109	.044	.111	2.472	.015

a. Dependent Variable: Project Sustainability

From the regression model:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \epsilon$$

The regression equation became:

$$Y = -1.776 + 0.731X_1 + 0.097X_2 + 0.470X_3 + 0.109X_4$$

The coefficient results in Table 6.0 inferred that the ratio of dependent variable (Project Sustainability) was -1.776 when all the independent variables were held constant.

A positive relationship was noted amongst the variables. For instance, the regression coefficient for literacy levels is 0.731. This means that the relationship between literacy levels and project sustainability is positive. This indicates that high literacy levels result to an increase in sustainability of projects owned by women with disabilities and vice versa.

The regression coefficient for unequal treatment was 0.470. This means that the relationship between unequal treatment and project sustainability is positive. This implies that unequal treatment can affect sustainability of projects owned by women with disabilities and vice versa.

Furthermore, the coefficient result for legislative policies is 0.109. This means that the relationship between legislative policies and project sustainability is positive. This infers that

effective legislative policies are likely to significantly influence sustainability of projects owned by women with disabilities and vice versa.

Finally, the regression coefficient for access to finance is 0.097. This means that the relationship between access to finance and project sustainability is positive. This indicates that access to finance positively influences sustainability of projects owned by women with disabilities and vice versa.

CHAPTER FIVE

SUMMARY OF FINDINGS, DISCUSSIONS, CONCLUSIONS AND RECOMMENDATIONS.

5.1 Introduction

This chapter presents the summary of the findings presented in Chapter Four according to the study objectives. This chapter also presents the conclusion and the recommendations of the study.

5.2 Summary of Findings

The main objective of the study was to investigate the determinants that influence the sustainability of projects owned by women with disabilities in Mombasa County, Kenya. The study found that most respondents were mature enough to provide reliable and sufficient information in relation to sustainability of projects. The study also found that single and separated women constituted a slightly above average percentage of the total number of women with disabilities in Mombasa County, Kenya. The study found that most women with disabilities in Mombasa County, Kenya had obtained primary education as their highest education level. Additionally, most of the respondents indicated an average of 12 years as the duration they had been members of the group.

In regard to literacy levels, the study found that women with disabilities attend forms of training on acquiring skills. It also found that most women with disabilities in Mombasa County, Kenya, do not agree that literacy levels influence the sustainability of projects owned by women with disabilities. It further concluded that skills acquired through training create a better environment for improved sustainability, while essential skills like communication and problem solving promotes also promote project sustainability.

The revealed that most of the respondents did not have access to finance. The study discovered that access to finance influences the sustainability of projects owned by women with disabilities to a great extent. The study further found that high transaction costs for accessing finance affect the sustainability of projects; lack of initial capital hinders project development, credit conditions when forming a group, paying membership fees, group registration fees and joining saving plans, result in delays in accessing initial capital. High interest rates slow down the growth of businesses, poor or lack of business plans hinders access to finance among disabled women, lack of collateral affects quality of services offered by financial institutions, lack of finance hinders creativity innovativeness and responsiveness

for women to sustain their projects and lack of financial information affects access of finance needed for sustainability of projects.

The study further found that legislative policies protect women with disabilities against discrimination and also the sustainability of projects owned by women with disabilities. It found that appropriate implementing and enforcing bodies, supportive policies create room for development. Poor implementation of existing policies and legislation for the disabled affect their sustainability of projects since the policies are expected to spearhead the formulation of appropriate rules for project sustainability.

On matters concerning unequal treatment, the study found unequal treatment affects sustainability of projects to a great extent. Unequal treatment affects the sustainability of projects owned by women with disabilities. It found that unfair treatment of women with disability hinders their ambitions for their projects, lack of legal action taken against discriminatory acts against women affects sustainability of projects, disabled women's ignorance of the available legal instruments at hand to fight discrimination affects their project sustainability and discrimination of disabled women from others affect access to finances.

5.3 Discussions of Findings

The research findings revealed that literacy level to an extent, did not influence project sustainability. A positive relationship was noted between training and skills impartation and project sustainability. This assertion was in consonance with Helander (2010) who indicated that the provision of vocational training for persons with disability in obtaining specialized and market-oriented skills is very important and improves project output.

The research findings also showed that unequal treatment had an influence on project sustainability. A positive significant relationship was evident between unequal treatment and project sustainability. This is in agreement with the report by Kenya Vision 2030, (2007) which indicates that no legal action is taken to counter them due to invisibility, misconceptions and stereotypes surrounding women with disabilities, a lack of acknowledgement of their rights and freedoms, or ignorance of the available legal instruments at hand to fight discrimination.

In addition, the research findings exposed that legislative policies had an influence on project sustainability. Hunt (2004) concurs with the findings by stating that legislative policies helps to assess differences in participation, the effect of the project on gender relations, and disparities

in the benefits and impacts between WWDs. This is not unexceptional while implementing project activities. Legislative policies can be used to assess and build capacity and commitment to gender-sensitive planning and programming. This can be used by donors and partner organizations who need to identify gender equality issues and strategies at the country, sectoral or thematic programming level.

Lastly, the research findings revealed that access to finance had an influence on project sustainability. A positive relationship was noted between access to finance and project sustainability. The findings concur with Hayat and Riaz (2011) who noted that financing is essential and getting access to finance plays a crucial role. The author further argues that across the world support services to women SMEs cover both financial and non-financial interventions provided to enhance the development and sustainability of their projects.

5.4 Conclusion

From the study, a number of conclusions can be drawn. Literacy levels do have an influence on disabled women projects. The research showed that a bigger portion of the women had attained only primary education. This however did not deter them. Most of them emphasized on their inborn skills and talents which they believed were vital in their project success. Most of them had attended trainings where they improved their skills which they applied in their projects. They also would prefer to continue with their education up to a higher level e.g. university, however, lack of finances limited them. All the respondents agreed that access to finances was a major factor that contributed to the success of the projects. Financial management also played a vital role in project sustainability. Factors such as collaterals and high interest rates charged by financial institutions were among some of the hindrances to accessing finance.

Unequal treatment of disabled women had an influence on project sustainability. This was evident through the discrimination the women faced when accessing services e.g. lack of infrastructure supportive of disabled women e.g. the office for disabled persons at Uhuru na Kazi had no operational lift for quite some time and any disabled person requiring services from the building had to go there with someone to do the movement on their behalf as they waited on the ground floor.

Legislative policies have an effect on the projects by disabled women. Awareness on legislatures pertaining to disabled women was still low. Many of the respondents were not aware of any laws and channels to follow in case of violation. Some of the women groups were into lobbying, joining forces with the county government to ensure that rights of disabled women in Mombasa are put into consideration.

5.5 Recommendations

The study recommends that the County government as well as national ensures that disabled women representation is implemented. The Mombasa County government elected the first disabled women representative in to the County Assembly. This being a start, the number of representation should be increased to at least 5 to allow them push for motions.

Legal education should be given to disabled women. This can be done through empowering the lobby groups as well as the disabled persons council in the County as well as in Kenya to educate as many women as possible on their rights.

Introduction of mandatory laws to ensure disabled children, especially girls access education up to the highest level. This can be included under the free primary education and maybe a special case for the disabled to include free secondary and tertiary level education.

Disabled women should be handled as an autonomous group, that is, categorizing them under persons with disability or under women is not sufficient. They need to be dealt with as a separate entity recognized by the law.

The study recommends that women with disabilities should also be empowered with trainings tailor made for them on business skills, financial management among many others so that they are in a position to manage their projects well. A particular women group lost a chance on funding because they were not in a position to come up with a business plan. They could not afford to get an expert to do it for them because the expert was charging Kshs.60,000/- which they were not able to raise.

5.6 Suggestions for further Research

Based on the findings, summary and conclusions, further research can be done on legislative policies pertaining to disabled women, avenues to empower disabled women, as well as factors

that hinder disabled women access to education and how they can be overcome in Mombasa County as well as at the national level.

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APPENDICES

APPENDIX I: CONSENT FORM

University of Nairobi,

P.O BOX 30197,

Nairobi.

Introduction Letter

Dear respondent,

I am a Master's student at the University of Nairobi, Department of Extra mural Studies, carrying out research on *'Determinants of sustainability of projects among women with disability with a case study of Mombasa County'*.

The purpose of this letter is therefore to kindly request your voluntary participation in this study by filling the attached questionnaire. The information gathered will be treated with utmost confidentiality and will be used for this research only.

Kindly sign this form if you agree to participate in this study.

SignDate.....

Yours sincerely,

AntoinatteMzungu

L50/66413/2013

APPENDIX II: QUESTIONNAIRE

Respondent Questionnaire

Dear Respondent, this instrument is designed to facilitate collection of data on Determinants of sustainability on projects owned by women with disability in Mombasa County. This is an academic study and all information collected will be utilized purely for this purpose. You have been carefully selected to participate in this study because of your experience and your response will be handled with utmost confidentiality. Thank you for taking time to record your insight on the subject.

Instructions:

1. Please respond to all items in the form.
2. Put a tick (✓) alongside the option that is most applicable to you or fill in the spaces provided.
3. You do not need to write your name on the form.

PART A: BACKGROUND INFORMATION

1. Name of women group:.....

2. Sub county:.....

3. Location/Sub location:.....

4. Which age group best describes you?

Below 25yrs () 25-29yrs () 30-35yrs ()

35-39yrs () 40 and above ()

1. Marital Status

Single () Married () Divorced ()

Separated () Widow ()

2. Education Level

No formal education () Primary () Secondary ()

College () University Degree () Any other ()

3. How long have you been a member of the group?.....

Part B: Literacy Levels and Sustainability of Projects

4. Have you attended any form of training on acquiring skills?

Yes () No ()

5. In your opinion does literacy level influence the sustainability of projects owned by women with disabilities?

Yes () No ()

6. To what extent do you agree on the following statements about literacy levels and how they influence the sustainability of projects owned by women with disabilities in Mombasa County, Kenya? Use a five point Likert scale where; 5-Strongly agree; 4-Agree; 3-Neutral; 2-Disagree; 1-Strongly Disagree

Statements	1	2	3	4	5
High illiteracy amongst women is considered to have adverse effect on overall economic development.					
Access to education by female enhance effectiveness of projects.					
Highest level of education attained promotes sustainability.					
Training and skills creates better environment for improved sustainability.					
Essential skills for communication and problem solving promotes project sustainability.					
Education is an effective tool of social change as it empowers people with essential skills that promotes sustainability.					
Women with disabilities access to education extends opportunities for them to sustain their projects.					
High literacy levels amongst disabled women has adverse effect on project sustainability.					
The level of project understanding affects sustainability.					

Part C: Access to Finance and Sustainability of Projects

7. Do have any access to finance?

Yes () No ()

8. In your own view, to what extent do you think access to finance influence the sustainability of projects owned by women with disabilities?

Very great extent () Great extent () Moderate extent ()

Less extent () Not at all ()

9. To what extent do you agree on the following statements about access to finance and how they influence the sustainability of projects owned by women with disabilities in Mombasa County, Kenya? Use a five point Likert scale where; 5-Strongly agree; 4-Agree; 3-Neutral; 2-Disagree; 1-Strongly Disagree

Statements	1	2	3	4	5
Lack of initial capital hinders project development.					
High interest rates slow down the growth and efficiency of businesses.					
Lack of collateral affects quality of services offered by financial institutions.					
Lack of financial information affects access of finance needed for sustainability of projects.					
Credit conditions when forming a group, paying membership fees, group registration fees and joining saving plans, result in delays in accessing initial capital.					
High transaction costs for accessing finance affects the suitability of projects.					
Lack finance hinders creativity, innovativeness and responsiveness for women to sustain their projects.					
Poor or lack of business plans hinders access to finance among disabled women.					

Part D: Legislative Policies and Sustainability of Projects?

10. Do you think legislative policies protect you against discrimination?

Yes () No ()

11. What is your level of agreement with the statement that legislative policies affect the sustainability of projects owned by women with disabilities?

Very great extent () Great extent () Moderate extent ()

Less extent () Not at all ()

12. To what extent do you agree on the following statements about legislative policies and how they influence the sustainability of projects owned by women with disabilities in Mombasa

County, Kenya? Use a five point Likert scale where; 5-Strongly agree; 4-Agree; 3-Neutral; 2-Disagree; 1-Strongly Disagree

Statements	1	2	3	4	5
Appropriate legal framework enhance progress of projects.					
Supportive policies create room for development.					
Appropriate implementing and enforcing bodies.					
The policies are expected to spearhead the formulation of appropriate rules for project sustainability.					
Legislative policies for disabled women provide opportunities for knowledge acquisition on project sustainability.					
Poor implementation of existing policies and legislation for the disabled affect their sustainability of projects.					
Lack of project policies among disabled women affects sustainability.					
Women entrepreneurs are least prepared to engage in contractual processes key to doing business in Kenya.					

Part E: Unequal Treatment and Sustainability of Projects?

13. Do you think unequal treatment affects sustainability of projects owned by women with disabilities?

Yes () No ()

14. To what extent do you think unequal treatment affect the sustainability of projects owned by women with disabilities?

Very great extent () Great extent () Moderate extent ()
Less extent () Not at all ()

15. To what extent do you agree on the following statements about unequal treatment and how they influence the sustainability of projects owned by women with disabilities in Mombasa County, Kenya? Use a five point Likert scale where; 5-Strongly agree; 4-Agree; 3-Neutral; 2-Disagree; 1-Strongly Disagree

Statements	1	2	3	4	5
Affirmative action enhance progress of projects.					
Legislative measures to promote quality.					
Unequal opportunities for disabled women affects the sustainability of their projects.					
Discrimination of disabled women from others affect access to finances.					
Formulating and implementing equality policies have promoted sustainability of projects.					

Unfair treatment of women with disability hinders their ambitions for their projects.					
Lack of legal action taken against discriminatory acts against women affects sustainability of projects.					
Disabled women's ignorance of the available legal instruments at hand to fight discrimination affects their project sustainability.					

Part E: Project Sustainability

16. To what extent do you agree on the following statements concerning sustainability of projects owned by women with disabilities in Mombasa County, Kenya? Use a five point Likert scale where; 5-Strongly agree; 4-Agree; 3-Neutral; 2-Disagree; 1-Strongly Disagree

Statements	1	2	3	4	5
Project have maintained their operations, services and benefits during their life time.					
Sufficiency of funds available to run projects.					
Support by local community members.					
Projects have achieved their aims and objectives.					
Progress reports show that projects are on track .					
Evaluation reports indicate that projects are sustainable.					
Projects have brought efficiency in the operations of disabled women's					
Projects have met their intended purpose.					
Projects have maintained long-term economic, social and environmental goals.					

The End

Thank You.

APPENDIX III: ORAL INTERVIEW QUESTIONS

1. How does access to education by female affect outcome of projects done by Women with Disabilities?
2. How do training and skills affect outcome of projects done by Women with Disabilities?
3. How does lack of capital affect projects by Women with Disabilities?
4. Please explain how high interest rates hinder the sustainability of projects owned by women with disabilities in Mombasa County, Kenya
5. What is the role of appropriate legal framework in the outcome of projects by Women with Disabilities?
6. How do supportive policies affect the sustainability of projects owned by women with disabilities?
7. Explain the effects of Affirmative action in the sustainability of projects owned by women with disabilities?
8. Please indicate how legislative measures promote quality sustainability of projects owned by Women with Disabilities?

APPENDIX IV: KREJCIE& MORGAN (1970) TABLE

Table 3.1									
<i>Table for Determining Sample Size of a Known Population</i>									
N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	346
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	354
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	191	1200	291	6000	361
45	40	170	118	400	196	1300	297	7000	364
50	44	180	123	420	201	1400	302	8000	367
55	48	190	127	440	205	1500	306	9000	368
60	52	200	132	460	210	1600	310	10000	370
65	56	210	136	480	214	1700	313	15000	375
70	59	220	140	500	217	1800	317	20000	377
75	63	230	144	550	226	1900	320	30000	379
80	66	240	148	600	234	2000	322	40000	380
85	70	250	152	650	242	2200	327	50000	381
90	73	260	155	700	248	2400	331	75000	382
95	76	270	159	750	254	2600	335	1000000	384

Note: N is Population Size; S is Sample Size *Source: Krejcie & Morgan, 1970*