FACTORS INFLUENCING SUSTAINABILITY OF UWEZO FUND PROJECTS IN KENYA: A CASE OF MARAGUA SUB-COUNTY, KENYA

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A Research Project Report Submitted in Partial Fulfilment of the Requirements for the Award of the Degree of Master of Arts in Project Planning and Management of the University of Nairobi

2018
DECLARATION

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

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L50/79370/2015

This research project has been submitted for examination with my approval as the university supervisor.

Signature: ______________________  Date: ______________________

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DEDICATION

This research project is dedicated to my Dad; the Late Silas Gichuru Mutunga, lovely mum; Agnes Mbae, dear wife; Tabitha Mukami Kiogora and my children Nkatha and Muthomi.
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I would like to acknowledge the various people who sacrificed their time, energy and best efforts throughout the period leading to the development of this research report. First and foremost I recognize the Almighty father who gave me good health to focus on this research. I wish to sincerely thank my able supervisor Dr Jonathan Mwania who walked with me through this journey. My supervisor was very patient with me and sacrificed his time and went to great lengths to meet me even on Sundays.

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I express my sincere gratitude to my family members especially my wife Tabitha Mukami who provided the much needed financial support and a conducive environment for learning. Special mention goes out to my late Dad Silas Gichuru Mutunga and my mum Agnes Mucece Mbae who greatly inspired and encouraged me to further my studies and always challenged me to exploit my full potential.

I am indebted to my student colleagues who greatly encouraged me even when the going got tough; the enlightenment and inspirations received was very helpful in pushing me on.
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<th>Description</th>
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<tbody>
<tr>
<td>AfDB</td>
<td>Africa Development Bank</td>
</tr>
<tr>
<td>AGPO</td>
<td>Access to Government Procurement Opportunities</td>
</tr>
<tr>
<td>AIDS</td>
<td>Acquired Immune Deficiency Syndrome</td>
</tr>
<tr>
<td>AYC</td>
<td>African Youth Charter</td>
</tr>
<tr>
<td>CDF</td>
<td>Constituency Development Fund</td>
</tr>
<tr>
<td>CDFC</td>
<td>Constituency Development Fund Committee</td>
</tr>
<tr>
<td>CEDAW</td>
<td>Convention on all Forms of Discrimination Against Women</td>
</tr>
<tr>
<td>CUFMC</td>
<td>Constituency Uwezo Fund Management Committee</td>
</tr>
<tr>
<td>EET</td>
<td>Entrepreneurial Education and Training</td>
</tr>
<tr>
<td>GDP</td>
<td>Gross Domestic Product</td>
</tr>
<tr>
<td>GEM</td>
<td>Global Entrepreneurship Monitor</td>
</tr>
<tr>
<td>GOT</td>
<td>Government of Tanzania</td>
</tr>
<tr>
<td>HIV</td>
<td>Human Immunodeficiency Virus</td>
</tr>
<tr>
<td>KKV</td>
<td>Kazi Kwa Vijana</td>
</tr>
<tr>
<td>M&amp;E</td>
<td>Monitoring and Evaluation</td>
</tr>
<tr>
<td>MDG</td>
<td>Millennium Development Goals</td>
</tr>
<tr>
<td>MEF</td>
<td>Mwananchi Empowerment Fund</td>
</tr>
<tr>
<td>MFI</td>
<td>Micro Finance Institution</td>
</tr>
<tr>
<td>MP</td>
<td>Member of Parliament</td>
</tr>
<tr>
<td>NACOSTI</td>
<td>National Commission of Science, Technology and Innovation</td>
</tr>
<tr>
<td>NGAAAF</td>
<td>National Government Affirmative Action Fund</td>
</tr>
<tr>
<td>NGO</td>
<td>Non-Governmental Organization</td>
</tr>
<tr>
<td>NYP</td>
<td>National Youth Policy</td>
</tr>
<tr>
<td>OECD</td>
<td>Organization for Economic Cooperation and Development</td>
</tr>
<tr>
<td>PWD</td>
<td>Persons With Disabilities</td>
</tr>
<tr>
<td>SDGs</td>
<td>Sustainable Development Goals</td>
</tr>
<tr>
<td>SELF</td>
<td>Small Entrepreneurs Loans Facility</td>
</tr>
<tr>
<td>SPSS</td>
<td>Statistical Package for Social Sciences</td>
</tr>
<tr>
<td>UNDP</td>
<td>United Nations Development Programme</td>
</tr>
<tr>
<td>UNESCO</td>
<td>United Nations Educational, Scientific, and Cultural Organization,</td>
</tr>
<tr>
<td>UNICEF</td>
<td>United Nations Children’s Fund</td>
</tr>
<tr>
<td>Abbreviation</td>
<td>Full Name</td>
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<tr>
<td>--------------</td>
<td>-----------------------------------------------</td>
</tr>
<tr>
<td>WEF</td>
<td>Women Enterprise Fund</td>
</tr>
<tr>
<td>YEDF</td>
<td>Youth Enterprise Development Fund</td>
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ABSTRACT

In 2010, Kenya enacted a new Constitution that specifically addresses longstanding economic, historical, geographic, demographic and human rights violations that have hindered progressive development. In the Kenyan constitution the youth, women and persons living with disability have been identified as the marginalized groups in the society. This study was necessitated by the fact that unemployment is one of the challenges facing the country with women, youths and persons with disability missing out on the few employment opportunities that are being generated by the economy. The purpose of the study was to analyze the factors that influence sustainability of Uwezo fund projects in Maragua Sub County in Kenya. The study was guided by four objectives; to examine the influence of Uwezo fund management committee composition on sustainability of Uwezo fund projects in Maragua sub county, to determine how entrepreneurial training influences sustainability of Uwezo fund projects in Maragua Sub-County, to establish the extent to which monitoring and evaluation influences sustainability of Uwezo funded projects in Maragua Sub-County and to find out whether legal environment influences sustainability of Uwezo fund projects in Maragua Sub-County. The target population of this study consisted of 13 constituency Uwezo fund committee members (CUFCM), 6 Persons with disability groups, 121 youth groups and101 women groups giving a total of 241 individuals. Census and Stratified random sampling was employed to get a total of 85 respondents. The study used questionnaires as instruments to collect data. The study consisted of two sets of questionnaires, one targeting 13 CUFCM and the second was administered to 72 youth, women and PWD groups. Data was analyzed through the Statistical Package for Social Sciences (SPSS) on the basis of the objectives and research hypothesis. The findings of the research were presented in tables to form the basis for the recommendations of the research. The findings of the study were; there was statistically significant association between Uwezo fund management committee composition and sustainability of Uwezo fund projects since $\chi^2 = 10.476$ and $p < 0.05$, there was a strong positive correlation between entrepreneurial training for Uwezo funded groups and sustainability of the fund ($r = 0.903$, $p < 0.05$), there was a strong positive correlation between entrepreneurial training for Uwezo funded groups and sustainability of the fund ($r = 0.862$, $p < 0.05$) which was significant, there is statistically significant relationship between legal environment and sustainability of Uwezo fund projects ($\chi^2 = 17.2$ and $p = 0.000$). The study recommends that the government should come up with a minimum qualification for the management committee and not the current situation as in the case revealed by the findings of this study, the management committees should increase the frequency of training of all the groups so that the business management skills can improve, the government officials should intensify the monitoring and evaluation as opposed to members doing monitoring and evaluation and the groups should be sensitized on seeking official licenses for their business as well as paying taxes.
CHAPTER ONE
INTRODUCTION

1.1 Background to the Study

Over the past decades, the world has made major strides in reducing poverty. The global Millennium Development Goals (MDGs) that targeted to reduce the poverty level by half by the year 2015 was achieved way ahead of planned schedule in 2010. Despite this phenomenal achievement, the number of individuals living in abject poverty across the world remains extremely high (World Bank, 2016). In 2010, Kenya unveiled a new Constitution that was meant to heal the longstanding historical human rights injustices that have slowed progress (United Nations Children’s Fund, 2014). In Kenya, the youth, women and people living with disability have been identified as the marginalized and a vulnerable section of the society (Constitution of Kenya, 2010).

The concept of loaning little sums of money to needy individuals was first introduced to the world by Grameen Bank in Bangladesh. This idea has since been embraced by numerous non-governmental organizations, donor institutions, as well as United Nations as an important initiative meant to reduce the poverty levels by availing financial facilities to the poor (Mehdi & Schwank, 2011). In the republic of Tanzania, the government established the National Economic Empowerment Fund, popularly referred to as Mwananchi Empowerment Fund (MEF), which is aimed at supporting economic activities. The Small Entrepreneurs Loans Facility (SELF) Project which is an initiative by both the Tanzanian government and the African Development Bank (AfDB) is meant to enhance accessibility of the rural poor to microfinance services. (National Economic Empowerment Council, 2014). Globally studies have shown that majority of Micro Financial Institutions (MFI) are not willing to give loans to micro lenders instead preferring to give credit to ‘big borrowers’ due to the processing and administrative costs involved (Brown, 2010).

According to Obonyo (2013), youth unemployment in Kenya is a ticking time bomb ready to explode. It is currently estimated that youth unemployment in Kenya is at 40%, of which 70% of the unemployed being within the age bracket of 15 and 35 years. According to World Bank (2012), around 800,000 Kenyans join the labour market annually, and only 50,000 are able to get professional jobs. The abnormal state of joblessness has been linked to the rising incidences of crime and lack of security in the country. The government has put in place
various affirmative action programmes such as Uwezo fund, Youth Enterprise Development Fund (YEDF), Women Enterprise Fund (WEF), National Government Affirmative Action Fund (NGAAF) among others which are meant to address the plight of the marginalized (Obonyo, 2013). As indicated by Uwezo fund oversight board training manual (2014), Uwezo fund is a flagship programme for vision 2030 aimed at empowering women, youth and people with disabilities to get funds to grow their businesses and enterprises at the Sub-county level. This initiative is aimed at enhancing economic development thereby realizing the Millennium Development Goals number one which meant to eradicate extreme poverty and hunger and goal number three whose objective is to promote gender equality and empower women.

According to Uwezo Fund Oversight Board Training Manual (2014), Uwezo fund in Kenya was initiated by the President of the Republic of Kenya in the year 2013 and established through a Legal Notice No. 21 of the Public Finance Management Act, 2014. The fund is meant to provide credit to persons with disability, youth and women who are able to access a loan that attracts no interest, as well as an opportunity to be mentored in entrepreneurship. Uwezo fund also aims to build capacity of women, youth and persons with disabilities to access finances from other institutions and to promote enterprises ran by the targeted groups. The fund is additionally meant to build capacity of the beneficiaries to take opportunities availed through the 30% government procurement opportunities for persons with disabilities, women and youth. Thus, the fund provides an avenue for accelerating business enterprises and creating gainful employment as they engage in economic development, (Uwezo Fund Oversight Board Training Manual, 2014).

According to the Uwezo Fund Oversight Board Status Report appearing in the daily Nation of Thursday, September 8, 2016, Uwezo fund has disbursed Kshs 5,354,400,004 to all the 290 constituencies for loaning to women, youths and persons with disabilities. The report further indicates that in Maragua constituency, Uwezo fund had benefited 228 groups to the tune of Kshs 18.4 million.
1.2 Statement of the Problem

Despite the accomplishments achieved during the period of economic recovery strategy 2003-2007, Kenya is still faced with myriad of challenges which include the high incidences of unemployment, increased levels of poverty and imbalance in development and in income distribution. Unemployment is estimated at 40% of labour and with the current poor overall economic performance, the country’s Gross Domestic Product (GDP) has proved inadequate to generate employment opportunities to keep the economy at full employment level of its production capacity (Youth Employment Marshall Plan, 2009).

Previous studies carried out on funds using the constituency disbursement model indicate that there are a variety of shortcomings associated with establishment, management and sustainability of funds leading to collapse of some of the projects soon after commencement. There are notable problems and shortcomings in implementing the Uwezo funded projects due to challenges associated with the Uwezo fund management committees, entrepreneurial training of the beneficiaries, project identification and implementation, lack of frequent monitoring and evaluation among others. As a result of the above cited problems, loan repayment and the general performance of the funded projects poses a big threat to ensuring sustainability of Uwezo fund programme.

According to the Uwezo fund status report released in 2016, loan performance across the country remains poor at Kshs 946,522,479 out of Kshs 1,746,032,909 expected to have been repaid by Uwezo fund beneficiaries. This is a clear indication of the problems facing the fund thereby jeopardizing the sustainability of Uwezo fund. To ensure the Uwezo fund project sustainability, it is imperative to have a well thought out strategy that not only focuses on funding as many groups as possible but that which ensures the sustainability, creation of jobs and wealth as envisioned by the government of Kenya.

Despite the myriad of problems facing the fund since its inception in 2014, little or no effort has been put in place to establish the factors affecting sustainability of the fund. There is evidence of seven constituencies in Kenya that have not repaid any money since inception of the Uwezo fund in the year 2014. There is no documented study which has been carried out to identify the problems that are being faced by the various groups that have been funded through the Uwezo fund project. It is against this backdrop that this study sought to establish
the factors influencing sustainability of Uwezo fund projects in Maragua Sub-County in Kenya.

1.3 Purpose of the Study
The purpose of the study was to analyze the factors that influence sustainability of Uwezo fund projects in Maragua Sub-County in Kenya.

1.4 Objectives of the Study
The study was guided by the following specific objectives:

i. To examine the influence of Uwezo Fund Management Committee composition on sustainability of Uwezo fund projects in Maragua Sub-County.

ii. To determine how entrepreneurial training influences sustainability of Uwezo fund projects in Maragua Sub-County.

iii. To establish the extent to which monitoring and evaluation influences sustainability of Uwezo funded projects in Maragua Sub-County.

iv. To find out whether legal environment influences sustainability of Uwezo fund projects in Maragua Sub-County.

1.5 Research Hypothesis
The study sought to test the following research hypothesis:

Ho1: There is no statistically significant relationship between Uwezo fund management committee and sustainability of Uwezo fund projects.

Ha1: There is statistically significant relationship between Uwezo fund management committee and sustainability of Uwezo fund projects.

Ho2: There is no statistically significant relationship between entrepreneurial training for Uwezo funded groups and sustainability of the fund.
Ha2: There is statistically significant relationship between entrepreneurial training for Uwezo funded groups and sustainability of the fund.

Ho3: There is no significant relationship between monitoring and evaluation and sustainability of Uwezo fund projects.

Ha3: There is significant relationship between monitoring and evaluation and sustainability of Uwezo fund projects.

Ho4: There is no statistically significant relationship between legal environment and sustainability of Uwezo fund projects.

Ha4: There is statistically significant relationship between legal environment and sustainability of Uwezo fund projects.

1.6 Significance of the Study

The results of the study may add to the existing body of knowledge on the factors that contribute to the sustainability of Uwezo funded projects in the country. The current situation is that the constituencies’ Uwezo fund committee and the Uwezo fund board is concerned with ensuring more and more groups are funded without taking into consideration the sustainability of the program which is the lifeline in sustaining the fund. The research outcome may inform policy makers and the Uwezo fund board to draw lessons that will guide the identification, vetting and general implementation of the projects on a sustainable basis in order to achieve the intended purpose.

The top management and the government policy makers may use the findings of this study to understand the challenges facing the fund and appreciate the need to build the capacity of the Uwezo fund management committees, understand the importance of entrepreneurial training, appreciate the need for monitoring and evaluation and the legal environment in the sustainability of Uwezo Fund at the grassroots. Since Uwezo fund is a fairly new initiative by the government, this study may form a basis in which further study can be carried to inform policy developments towards successful implementation of Uwezo funded projects in the country.
1.7 Limitations of the Study

The research was conducted in Maragua Sub-County which may be facing challenges that may not be found elsewhere in the country, however the research considered that Maragua has factors that are applicable to a majority of the regions in the country. Another major limitation is the suspicion among the respondents on the intention of the research and the benefits that it was to bring to them. To counter this, the purpose of the study was properly explained to the respondents. Besides that, the researcher works in the Sub-County where research was carried and is therefore a well known person in the area. The study was cumbersome considering that descriptive survey involving asking questions in the form of a questionnaire and administered to a large group of individuals was adopted. To address this challenge the researcher assembled the groups at strategic centers within the Sub-County.

1.8 Delimitation of the Study

The area of the study was Maragua Sub-County, in Kenya. This is because the study of the entire country is not possible in terms of the logistics required and constraints of time and resources. The researcher carried out a thorough literature review of similar projects which are constituency based including CDF, Youth Enterprise Development Fund, Women Enterprise Fund, Fund for persons with disability among others to establish their performance. The researcher works in the sub county making it possible to undertake a thorough study of Uwezo fund thereby ensuring reliability and validity of the results.

1.9 Assumptions of the Study

The study had the assumption that the respondents were conversant with the operations of the Uwezo fund programme. The second assumption is that the respondents would be available and willing to participate in the research exercise. That they were to answer questions truthfully and to their best of their knowledge. Fourthly, the sample size taken was a true representation of the entire population and lastly that the data collection instruments measured the desired outcomes.
1.10 Definition of Significant Terms

**Beneficiaries:** Refers to local community groups which include women groups, youth groups and groups of persons with disability who receive the Uwezo Fund.

**Committee:** Refers to a group of people in the community appointed for the purpose of running the activities of Uwezo Fund at the constituency level.

**Competence:** Refers to the suitability and ability of Uwezo fund committee members to perform their duties.

**Constituency:** Refers to an electoral district from which a representative is elected to serve in legislative body of the national assembly.

**Constitution:** Is a system of law and basic principles that a state, a country or organization is governed by (oxford advanced learners dictionary 6th edition). In my case constitution refers to the Kenyan constitution document passed in 2010.

**Disability:** Includes any physical, sensory, mental, psychological or other impairment, condition or illness that has, or is perceived by significant sectors of the community to have, a substantial or long-term effect on an individual’s ability to carry out ordinary day-to-day activities.

**Entrepreneurship training:** Training in business management, business incubation, business counseling and leadership skills meant to instill beneficiaries with skills for successful businesses.

**Evaluation:** Is a selective exercise that attempts to systematically and objectively assess progress towards achievements of an outcome.

**Fund:** Refers to money set aside by the government of Kenya and meant to be loaned to beneficiary groups that are identified by the constituency committee.

**Government:** This is the system by which a state or community is governed.
**Indicator:** Is the quantities or qualities variable that allows changes produced by an intervention relative to what was planned to be measured.

**Juakali:** refers to small and micro enterprises operating in the informal sector of the Kenyan economy within the extractive and service industry. These businesses usually have little or no formal regulation and employ a large number of youths.

**Loan:** amount of money that is borrowed Refers to the money lend to women, youth and groups of persons with disability which has to be paid back within a period of twenty four months.

**Monitoring:** Is the systematic collection and analysis of information as the project progresses.

**Project:** Refers to a set of activities designed to produce unique results and has a starting date and finishing date. These set of activities involve allocation of resources.

**Project identification:** It is the initial phase of project management cycle which involves a review of alternative approaches meant to address development problems.

**Resources:** Refers to people, equipment, facilities or funds required for the successful completion of a project activity.

**Stakeholders:** An individual, group of individuals, institutions or firms that may have a significant interest in the success of a project.

**Sustainability:** Refers to the probability of a project to continue long after outside support is withdrawn.

**Strategy:** The art and science of planning and marshalling resources for their most efficient and effective use.

**Youth:** Means the collectivity of all individuals in the Republic who have attained the age of eighteen years; but have not attained the age of thirty-five years. (Constitution of Kenya 2010).
1.11 **Organization of the Study**

This research project is organized into five chapters; chapter one covers the background of the study, statement of the problem, purpose of the study, research objectives, research questions, significance of the study, limitation of the study, delimitation of the study, assumptions of the study and definition of significant terms.

Chapter two covers literature review which addresses the concept of Uwezo fund in Kenya and creation of employment. Also included in this chapter is the theoretical framework, factors influencing sustainability of Uwezo fund and the conceptual framework of the study.

Chapter three describes the research methodology, research design, target population, sample size and sampling procedures, data collection instruments, data collection procedures and data analysis techniques. Further, the chapter tackles the ethical considerations and operationalization of variables.

Chapter four is consists of introduction to the chapter, data analysis, presentation and discussion of research findings. This chapter also addresses the relationship between the independent and dependent variable.

In chapter five the study gives an introduction to the chapter, a summary of the research findings, conclusions, recommendations of the study and suggestions for further research.


CHAPTER TWO
LITERATURE REVIEW

2.1 Introduction

In this section, the study takes an overview of the factors influencing sustainability of Uwezo fund which is among the devolved funds received from the exchequer to the 290 constituencies in Kenya. It is important to note that this topic has not been widely researched in the past. However significant body of literature exist based on previous work on various devolved funds such as Youth Enterprise Development Fund (YEDF), Women Enterprise Fund (WEF), Fund for persons with disability, Constituency Development Fund (CDF) among others. This chapter discusses the factors that influence sustainability of Uwezo fund which include; Uwezo fund management committee influence on Uwezo funded projects, entrepreneurial training influence on Uwezo funded projects, influence of monitoring and evaluation on Uwezo fund projects and legal environment influence on the sustainability of Uwezo fund projects. At the end of the chapter, conceptual framework that guided the study will be discussed. Finally, this section shows how the current study fill the gaps that have been identified from previous studies.

2.2 The Concept of Uwezo Fund in Kenya

According to Uwezo Fund Oversight Board Training Manual (2014), Uwezo fund was created in 2013 and enacted through legal notice 21 of 21st February, 2014. The fund is an economic empowerment programme aimed at empowering persons with disability, women and youth to finance their business ventures by availing interest free credit to those groups. This initiative is aimed at promoting businesses enterprises at the sub-county level, thereby strengthening economic growth geared towards achievement of vision 2030 and the Millennium Development Goal number one that is aimed at eradicating extreme poverty and MDG number three on gender equality and empowering women. At the apex, Uwezo fund is managed by the national oversight board with the president of Kenya being the national champion and the overall patron (Kenya Gazette Supplement No.9, 2014).

Uwezo Fund Oversight Board Training manual (2014), indicates that the fund provides persons with disability, women and young entrepreneurs access to credit that is interest-free, besides getting an opportunity for mentorship which enables them exploit the 30% government procurement opportunities for youth, women and persons with disabilities. The
fund receives annual allocation from the treasury with the initial allocation of Kshs six billion which was appropriated by Parliament in the financial year 2013/2014. Through Uwezo fund, national resources are devolved to the grassroots at the community level where the beneficiaries are meant to expand or start new business ventures. The fund seeks to avail resources to the persons with disability, women and youth so as to address the issue of unemployment among the marginalized sections of the society (Uwezo Fund Oversight Board Training manual, 2014).

Uwezo fund is a bottom – up development approach that has adopted the hybrid of table banking and revolving fund meant to provide seed credit to the targeted beneficiaries. The table banking model provides savings and credit to persons with disability, women and youth in small and micro enterprises. It is intended to be an equal opportunity credit programme in all the forty seven counties in Kenya (Uwezo Fund Oversight Board Training Manual, 2014). According to the manual, Uwezo fund seeks to ensure that the beneficiaries are placed at an advantaged position in job creation in the country.

2.3 Management Committee Composition and Sustainability of Uwezo Fund Projects

According to Gikonyo (2008), the Management Committee assumes an essential part in the organization as the leaders who have to make important decisions. It is the duty of the committee to ensure that the organization’s vision, purpose and aims are supported. The committee members give the organization the strategic direction and are charged with the duty of ensuring that the ethical standards are upheld. The Management Committee is accountable for the activities of the organization, including the expenditure incurred in the process of its operations. Uwezo Fund Oversight Board Training Manual, (2014) stipulates the composition and the functions of the Constituency Uwezo Fund Management Committee (CUFMC) which include spearheading operations and activities involved in the implementation thus ensuring all Uwezo fund projects are successful. The committee is also involved in identifying beneficiary groups, receiving and evaluating applications, making decision on project proposals, deciding on groups that will receive funds among other duties. From the above roles and responsibilities of CUFMC, it is worth pointing out that lack of necessary skills and expertise in project implementation strategies may lead to stalling of projects.
The management committee is answerable to the members of the organization and other major stakeholders such as financiers and donors. The Committee monitors and evaluates all aspects of the fund performance. It is the responsibility of the Committee to ensure that all money, assets and resources are prudently utilized, and accounted for. As a way of guaranteeing accountability, effective and efficient systems are put in place and updated regularly (Gikonyo, 2008). Auya and Oino (2013) points out that each project implemented must be monitored and evaluated by a management committee that has relevant knowledge and experience in projects to ensure proper implementation and sustainability of projects at grassroots level. Gikonyo (2008) argues that since its inception, constituency Development Fund (CDF) has generated significant controversy due to poor, partisan and fraudulent management. Some of the flaws noted in the management of the fund include duplication of roles of the Member of Parliament (MP) whereby the MP seats in parliament to formulate laws on CDF and also is responsible for appointment of Constituency Development Fund Committee (CDFC) members who implement the activities of CDF at the constituency level. The constituency development fund committee is empowered to determine amounts allocated to the fund, develop policy and has the final say on issues of implementation and is also responsible for oversight of the fund. This is what makes CDF a de facto “MP’s kitty” (Gikonyo, 2008).

According to CDF Social Audit Guide by Gikonyo (2008), the public funded projects at the constituency are run by project committees which are responsible for implementation of the project. However, many project committees are initiated by the MP or people close to him/her. In many cases these members do not represent the community interests and lack transparency and accountability. The committees are characterized by low compliance to laid down regulations in matters such as reporting, developing of work plans and procurement procedures which has led to wastage, inefficiency and corruption. Kibebe (2014), study on CDF notes that during the composition of CUFMC, politicians play a very crucial role in determining who seats at the committee. According to Uwezo fund regulation 2014, the county woman member of national assembly is the patron of the fund at the county level while the Member of Parliament representing a constituency is the patron of the fund at the constituency level. In the committee, the county women representative nominates three representatives while the constituency Member of Parliament nominates a representative from each ward in the constituency. Kimenyi (2005) points out that most politicians perceive constituency funds as their investment with is intended to bring about political dividends over
the electoral cycle. In many instances, priorities of politicians usually conflict with those of the local communities. Whereas the community may be better placed to nominate individuals that are competent to the committee, the politicians focus on maximum political capital that yields political returns.

2.4 Entrepreneurship Training and Sustainability of Uwezo Fund Projects

Valerio, Robb, and Parton, (2014) argue that governments around the globe have demonstrated a lot of enthusiasm in interventions that advance entrepreneurial achievement, making huge investments in Entrepreneurial Education and Training (EET). This has occurred not only in developed countries, but also in the developing nations as well. Research has shown that there is a correlation between entrepreneurial engagements and innovation. Entrepreneurial activities offers dividends for all individuals including disadvantaged section of the population operating in not so formal sectors of the economy, thereby guaranteeing workers in the informal sector a stable source of livelihood. Hisrich and Peters (2002), argues that entrepreneurship is geared toward creating something new by committing time and effort, and absorbing the financial and other risks and enjoying the monetary and personal rewards. Training on the other hand refers to learning activities meant to acquire knowledge and skills necessary for carrying out a specific task (Cole & McLeod, 1999).

Prabhat (2015) contends that entrepreneurship can be regarded as the single most important ingredient in economic development. Many scholars argue that the state of economic advancement is dependent on the state of entrepreneurial ventures in a particular region. There has been a misconception that entrepreneurs are born, however this myth is misleading since it has been proved that entrepreneurs can be created and nurtured through a wide range of interventions. Levie and Autio (2008) argue that access to finance is the single most important ingredient in influencing the development of business ventures.

A government can act through structured organizations and direct the society’s entrepreneurial potential in desirable ventures away from crime and other social evils (Minniti, 2008). To address challenges faced in entrepreneurship, policy makers should endeavour to come up with policies and programs aimed at easing political and legal challenges facing the entrepreneurs. This can be realised by making it easy to access credit, supporting business incubation and start-ups (McKernan, 2002). Stevenson and Lundstrom (2002) offer a framework for entrepreneurship promotion including reducing entry- exit
restrictions, entrepreneurship education and support of business start-ups. Policy makers have deliberately targeted the youth as a means of combating emerging social problems such as youth unemployment and crime (Volkmann et al., 2009). Besides the youth, women form another subgroup that is being targeted in enterprise promotion across the world. According to Kelly et al. (2010) an overview in 59 economies indicated that more than 187 million women were engaged in entrepreneurship. The study suggests that women are likely to use the profits earned in their enterprises on their families and in their communities.

Valerio and others (2014) link the level of education with the performance of entrepreneurial activities. High level of education has a positive correlation with entrepreneurial performance and increased formation of enterprises. The relationship between education and entrepreneurship is in tandem with a study carried across the world showing that mindsets and skills can hinder entrepreneurial opportunities and business success (Monitor Consulting Group, 2012). There been an ongoing debate as to whether or not entrepreneurship can be learnt. Akola and Heinonen (2006) argue that entrepreneurship is both an art and science. In their argument, entrepreneurship is seen as an art because it involves creativity and innovation which is not taught. On the other hand, entrepreneurship involves skills in business and in management which can be taught making it a science.

According to Valerio and others (2014) entrepreneurship training is key in achieving both economic and social development including innovation, economic growth, equity and employment creation. Jaynal (2015) contends that despite being in the era of liberation and globalization, there exists a big section of the population that has not embraced the emerging trend hence the need to provide training in entrepreneurship development which should strive at providing trainees with essential entrepreneurial skills and attitudes (Valerio et al., 2014). Entrepreneurship education and training program should aim at creating interest in entrepreneurship as well as support enterprises that are already involved in business activities. Entrepreneurship training program should be aimed at stimulating entrepreneurship as well as embracing interventions targeted at impacting social skills such as self control, self confidence, business planning and book keeping. (Valerio et al., 2014).

Kenya vision 2030 points out that the vision belong to the Kenyan youth who must be integrated in each and every component of public policy across all government agencies and departments. According to the World Bank report (2014) as cited in Valerio et al. (2014)
close to half of the programs identified in Kenya are regarded as entrepreneurship programs targeting potential entrepreneurs as a way of addressing the bulging youth unemployment and underemployment which is seen as a threat to political stability, and source of country’s insecurity. The government has heavily invested in entrepreneurship training in order to encourage the unemployed youth to engage in self employment since the current economic growth in the country is not sufficient to absorb the growing youth population in the formal employment (World Bank, 2014). Youth Enterprise Development Fund (YEDF) is one among many government of Kenya initiatives which aims at proving youth with cheap loans to boost them in their entrepreneurial engagements. According to the YEDF report of 2011, the youth fund disburses credit as well as training youth on entrepreneurship as well as facilitating them to access market (YEDF report, 2011).

2.5 Monitoring and Evaluation and Sustainability of the Uwezo Funded Projects

Monitoring is a process of continually gathering information about a project that is ongoing on regular intervals to ascertain the nature and the state of their performance. Monitoring is an ongoing activity which aims at tracking project progress against planned tasks so as to guarantee that a project is moving towards the right direction and at the right time. It seeks to provide oversight on the status of the implementation of the project in terms of inputs, work schedules and expected outputs (Nyonje et al., 2010). Organization for Economic Cooperation and Development (OECD) defines monitoring as a continuous activity that seek to systematically and regularly collect data of predetermine indicators in order to provide management and other major stakeholders with information on the status progress and major achievements in the utilization of the funds allocated (World Bank, 2008).

Evaluation on the other hand is an important exercise that endeavours to assess progress in a systematic and objective manner so as to ascertain the outcomes and achievements of a particular project. (United Nations Development Program, 2002). According to the UNDP handbook, evaluation is not a onetime off exercise but an undertaking involving assessing various scope and depth in relation to emerging needs in an effort to realize an outcome (UNDP, 2002). The main purpose of monitoring and evaluation is to boost performance and realise results. Monitoring is an ongoing activity which aims at tracking project progress against planned tasks to ensure that the project is moving towards the right direction at the right time (Nyonje et al., 2010). As many scholars attest, monitoring and evaluation are complementary; monitoring is geared towards supervising the implementation of activities
against the inputs, work schedules and desired outputs, while on the other hand Evaluation is a tool employed by planners and managers in assessing the extent to which the project has achieved the goals and objectives set during project documentation (Chambers and Conway, 1992). Monitoring and evaluation is an essential tool meant for continuous improvement as well as establishing the sustainable management of input (Foxand, 2004).

A research carried by Nyabuto (2010) on the factors influencing implementation of monitoring and evaluation of projects in Non-Governmental Organization’s reveals that a higher number of stakeholders were not involved in monitoring and evaluation and also that projects do not allocate enough resources for Monitoring and Evaluation. Mibey (2011) carried a research on factors affecting implementation of monitoring and evaluation of Kazi Kwa Vijana (KKV) projects by government of Kenya ministries. The research uncovered inadequacies in monitoring and evaluation of KKV Projects such as underfunding, lack of skilled manpower and negative attitude towards the process of Monitoring and Evaluation.

Gwadoya (2012) investigated the factors influencing effective implementation of monitoring and evaluation practices in donor funded projects in Kenya. It was revealed that staff competency, resources, adoption of technology and the policies of donors was a major determinant in the performance of projects funded by donors. He further argues that there is inadequacy in monitoring and evaluation of devolved funds such as Constituency development fund. He recommends that project management committee should put in place a strong system of monitoring and evaluation that will enable the committees to establish the status of projects, pinpoint the challenges and provide possible solutions that can address the challenges identified so as to provide an enabling environment that guarantees the sustenance of these projects (Gwadoyo, 2012).

Peter (2008) contends that evaluation refers to the process assessing a project that is ongoing or that which has been completed in a systematic and objective manner. The objective of making this impartial assessment is to appraise their effectiveness, relevance, impact, efficiency and sustainability. Information obtained from the evaluation process should be used to determine whether or not there is need to institute any changes to the project, programme or the policy and if at all there is need for changes, what would be the nature of such proposed changes. Evaluation gives an opportunity to assess what went well and point out areas that require improvement. Evaluation has a learning function since the lessons
learnt can be considered in future policies and proposals while monitoring on the other hand assists the members and other critical stakeholders to review the implementation of the project based on the resources and objectives set.

According to Peter (2008) there is a complimentary nature of monitoring and evaluation since as much as possible evaluation strives to utilize information from previous monitoring exercise. The major departure between monitoring and evaluation is that whereas the emphasis of monitoring is on the process and results, evaluation is meant to show the relationship among effects, results and impact. Monitoring and evaluation of projects provide an opportunity to government, civil societies and other stakeholders with a chance to learn from previous experience, boosting delivery of service, planning and resource allocation and providing accountability to major parties that have an interest in the project (World Bank, 2004).

2.6 Legal Environment and Sustainability of the Uwezo Funded Projects.

There has been a lot of concern on the increased number of juveniles engaged in crime which has led to the increased funding by American federal states in United States of America. An inclusive society must ensure that youth are engaged in all the affairs of the state and that the young persons’ concerns are catered in a country’s policies (Richard, et al 2004). Political processes in several African countries have not prioritized youth issues leaving the young people marginalized and with no role to play in the political affairs of their countries. This situation has largely remained so due institutional and policy constraints of most African societies. (Folami & Nkoyock, 2015). Folami and Nkoyock (2015) found out that despite many African countries having youth ministries and departments a lot needs to done to realise the mandate of these government institutions.

African Youth Charter (AYC) requires that all African countries establish national youth councils and youth policies. Despite the existence of these youth councils and youth policies, African youths are hardly engaged in civic participation or in political affairs in their countries. This is mainly as a result of absence of affirmative action in the countries’ political processes. The African Youth Charter is both a legal and a political document that gives direction towards youth empowerment throughout the African continent. The AYC intends to strengthen, reinforce and bring together efforts meant to empower youth through purposeful engagements and partnerships (UNESCO, 2016). Many African countries have developed
policy documents aimed at addressing youth agenda. In South Africa for instance there is a National Youth Policy (NYP) covering the year 2015– 2020 (NYP, 2020). NYP is a legal document developed for all the youths in South Africa and is intended to address the past wrong doings and the challenges facing youths in that country (National Youth Policy 2015–2020, 2015). The South African NYP 2020 intends to provide an enabling environment that facilitates South Africa’s youth to maximize their full potential. The policies developed appreciates the difficulties faced by South African youth and provides a mechanism that will spur the youths by clearing road blocks that hinders the young people (National Youth Policy 2015–2020, 2015).

According to Kenya National Youth Policy (2006), the Kenyan government intends to make sure that youth agenda is reflected in all the spheres of national development both at micro and macro levels in the public, private and within the civil societies. The policy stresses on the affirmative measures meant to ensure that the youth participate in the national agenda and that they are empowered. In the recent past, the Kenyan government has made numerous efforts towards youth development by coming up with various policies contained in government policy documents such as Sessional paper No 2 on Small Scale and Juakali Enterprises of 1992, Development Plan of 1997-2001 and National Poverty Eradication Plan of 1999- 2015, among other initiatives (Kenya National Youth Policy, 2006).

As indicated by National Council for Law Reporting (2009) there is established a National Youth Council (NYC) which is established through the National Youth Council Act of 2009. In the act, the council’s main mandate is to mobilize resources meant to support youth programmes, lobby for laws touching on youth and work with other organizations to ensure that young people are able to access resources and services. Constitution of Kenya (2010) affirms the measures through which the government of Kenya is required to create laws and other measures to give a guarantee that not more than two-thirds of elective or appointed positions goes to the same gender. Kaimenyi, Kinya, and Chege (2013) point out that in Kenya’s public institutions such as parliament, there exist gender imbalance with men commanding a very big majority. The Kenyan government has ratified numerous global convections such as Convention on all Forms of Discrimination against Women (CEDAW), Millennium Development Goals (MDG’s), Beijing Declaration and Platform for Action,
United Nations Security Council Resolution 1325 (UNSR 1325) with Sustainable Development Goals (SDGs) being the most recent.

According to Uwezo Fund Training Manual (2014) the Kenyan parliament has come up with various legislations as affirmative measures for the marginalized groups. These acts of parliament have led to the establishment of the various affirmative action funds such as the National Government Affirmative Action Fund (NGAAF), YEDF, WEF, Uwezo Fund among others. Other affirmative measures to empower youth, women and persons with disability include the president of Kenya directive that gave way to the Preferential and Reservations Regulation of 2011, the Public Procurement and Disposal amendment of 2013 that anchors the Access to Government Procurement Opportunities (AGPO). AGPO is an initiative by the government of Kenya meant to ensure that at least 30% of all the government institutions procurement opportunities are reserved for youth, women and PWD as a way of propelling them in the national development.

2.7 Theoretical Framework

Theories are crafted to help in explaining, figuring out, understanding and predicting a situation or a phenomenon which challenge the knowledge that exists. A theoretical framework is a structure that supports a theory in research. Theoretical framework makes an introduction and a description of a theory explaining the reasons why a problem being investigated exists (Richard, 2013). This research was guided by the theory of Group Lending in Theory.

2.7.1 Group Lending in Theory

This theory is also known as Solidarity Group Theory. The solidarity group is consisted of four or more members who borrow a loan within a group (Guntz, 2011). These individuals in a particular group select themselves according to their reputation and the relationship they have amongst themselves. The burden of such a micro credit is spread among all the members as opposed to an instance of an individual borrower. According to Guntz (2011) the entire group has an obligation to make payment in accordance with a predetermined repayment schedule. This means that the group is affected and bears the consequence in case one or several members default in their obligation to make the repayment with the worst consequence being loss of their reputation and creditworthiness.
Group lending theory points out that once a group successfully repays a loan granted to them, they qualify for refinancing of a loan greater than the previous one in order to undertake bigger projects. This model of lending is preferred by most Micro Finances Institutions (MFI) since the institution’s role is limited since group members take the greatest responsibility of organizing for the repayment and scheduling meetings with the MFI credit officers (Hazeltine and Bull, 2003). Women, youths and PWDs form groups with the intention of not only socializing and safeguarding their interests but providing themselves access to micro-credit which they utilize as individual members or in groups through the table banking model (Uwezo Fund Training Manual, 2014).
2.8 Conceptual Framework

The conceptual framework presents the relationship between the independent, dependent, moderating and intervening variables as illustrated in the figure 2.1 below.

**Independent Variables**

- **Management Committee**
  - Composition of CUFMC
  - Level of education
  - Autonomy of the committee

- **Entrepreneurship Training**
  - Leadership skills
  - Business counselling
  - Business incubation services

- **Monitoring and Evaluation**
  - M&E Reports
  - Training on M&E
  - Monitoring Schedules

- **Legal Environment**
  - Legal requirements
  - Acts of parliament
  - Constitution
  - Government policies
  - Political parties’ manifestos

**Moderating Variables**

- Age
- Gender
- Attitude

**Dependent Variables**

- **Sustainability of Uwezo Funded projects**
  - Increased access to credit
  - Enhanced livelihoods
  - Growth of businesses
  - Creation of employment
  - Mainstreaming of marginalized groups

- **Intervening Variables**
  - Political good will
  - Marketing structures
  - Climatic conditions

**Figure 2.1: Conceptual Framework**
2.9 Research Gaps

The Uwezo fund is a relatively new project by the government of Kenya. There is no research that is documented at the moment on this fund and one has to rely on research on other programmes which have been launched with similar objectives. Previous studies have focused so much on availing funds to youths and women and ignoring very important aspect of entrepreneurship such as training and monitoring and evaluation. This study will focus on investigating the reasons for the decimal performance and involvement of youths, women and persons with disabilities in entrepreneurship despite the establishment of several funds by the government aimed at empowering the marginalised groups in the Kenyan society. The government and other development partners could use the findings of this study to improve on the way Uwezo fund and other devolved funds are managed.

2.10 Summary

This chapter of the study has presented the empirical review of literature related to the area under study. The literature review identifies the various factors that contribute to sustainability of Uwezo funded projects. The quality of the management committee, entrepreneurship training, monitoring and evaluation and legal environment were found to have significant effect on sustainability of Uwezo funded projects. Much work needs to be undertaken on the factors identified including strengthening of monitoring and evaluation tools, and capacity building of the Uwezo fund management committees. Besides, there should be a clear reporting line with a clear policy on the entities that are responsible for the day today running of the fund as well as their overall authority in the implementation process.
CHAPTER THREE
RESEARCH METHODOLOGY

3.1 Introduction
This chapter focuses on the various procedures, techniques and tasks that were adopted in understanding the study. It provides details of the general framework for the procedures and techniques that were used by the researcher in order to realize research objectives as well as address hypothesis of the study. It provides details of data collection methods, data analysis and presentation of the study. The chapter consists of the research design, target population, sample size and sampling procedures, methods of data collection, validity and reliability of the instruments, data collection procedures, data analysis techniques, ethical considerations and operationalization of the study variables.

3.2 Research Design
Orodho (2004) defines research design as the scheme, outline or plan employed to give answers to research problems. According to Kothari (2008), a research design is a road map for the collection, measurement and analysis of data. This study adopted a descriptive survey type of research design. This type involves collecting data through interview or administering questionnaires to a sample of individuals or the entire population (Orodho, 2003). Descriptive research design allows a researcher to gather qualitative and quantitative data to determine and report on the manner in which things are. It additionally helps researchers to describe phenomena in terms of attitude, values and characteristics (Mugenda & Mugenda, 2009). The study considered this research design because of the characteristics of the large population that was involved in this study.

3.3 Target Population
Mugenda and Mugenda (2009) define a population as summation of individuals, cases or objects with some similar characteristics that can be observed. Orodho (2009) defines target population as all individuals of a real or hypothetical set of people or objects which is achieved by observing some of them and extending them to the entire population or set of events. The target population of this study consisted of 13 CUFMC members, 6 PWD groups, 121 youth groups and 101 women groups funded under Uwezo fund. Thus, the entire population of interest was 241 members.
This is illustrated in table 3.1 below

### Table 3.1 Target Population

<table>
<thead>
<tr>
<th>Variable</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>CUFMC Members</td>
<td>13</td>
<td>5.39</td>
</tr>
<tr>
<td>PWD Groups</td>
<td>6</td>
<td>2.49</td>
</tr>
<tr>
<td>Youth Groups</td>
<td>121</td>
<td>50.21</td>
</tr>
<tr>
<td>Women Groups</td>
<td>101</td>
<td>41.91</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>241</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

**Source:** *Youth and Gender Development Office- Murang’a South*

### 3.4 Sample Size and Sampling Procedures

Sampling is the process, act or a strategy of choosing a proper sample or a representative part of a population in order to determine attributes or characteristics of the entire population (Kisilu & Tromp, 2011). According to Yuko and Onen (2009) a sample is a part of the population being targeted that has been systematically selected to represent it. A sample is a smaller group or sub-group obtained from the accessible population (Mugenda & Mugenda, 2009). According to Borg & Gall (2003) a sample of at least 30% of the entire total population being studied is representative.

In order to carry out this study the sampling frame was put into four categories. In the first and the second category the entire population was studied because few numbers were involved while in the third and fourth category stratified random sampling technique was used because of the big number involved. The researcher’s study in the first and second category included 13 CUFMC members and 6 PWD groups respectively while 30% of the researcher’s population size in the third and fourth category included 30 Women groups and 36 youth groups respectively from the six wards in Maragua constituency. In this study the sampling frame in the four categories included 13 CUFMC members, 6 PWD groups, 30 women groups and 36 youth groups giving a total of 85 respondents.
Table 3.2  Sample Size

<table>
<thead>
<tr>
<th>Variable</th>
<th>Total No.</th>
<th>Sample</th>
</tr>
</thead>
<tbody>
<tr>
<td>CUFMC Members</td>
<td>13</td>
<td>13</td>
</tr>
<tr>
<td>PWD Groups</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>Youth Groups</td>
<td>121</td>
<td>36</td>
</tr>
<tr>
<td>Women Groups</td>
<td>101</td>
<td>30</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>241</strong></td>
<td><strong>85</strong></td>
</tr>
</tbody>
</table>

3.5  Research Instruments

The main tool of data collection was a questionnaire administered by the researcher. Towards this end, the researcher designed questionnaires for the different categories of the respondents. The questionnaires contained both open and closed ended questions covering all the study objectives. The researcher preferred the use questionnaire because large amount of information can be obtained from several respondents within a relatively short period of time and in easier manner. The closed-ended questions were used to limit the respondents to given variables in which the study wanted to address.

3.5.1  Validity of Research Instruments

Validity refers to appropriateness of a research instrument. It is the extent to which results obtained from the analysis of the data reflect the phenomena being investigated (Mugenda & Mugenda, 2009). According to Orodho (2003) validity of an instrument should accurately measure what it is supposed to measure. Kothari (2008) says that validity of the instrument refers to the degree to which the instrument measures or describes what is supposed to measure or describe. The purpose of conducting a validity test is to determine the suitability, clarity and relevance of the instrument for the final study. To ensure validity of the research instrument, the questionnaire was pre-tested on a pilot survey and amendments made to address any challenges in order to make the questionnaire clearer to the respondents. According to Connaway and Powell (2010) the purpose of pre-testing the instruments is to ensure that the items in the instruments are clearly stated and have the same meaning to all respondents.
3.5.2 Reliability of Research Instruments

Reliability is a measure to which a research instrument yields consistent results or data after repeated trials (Mugenda & Mugenda 2009). Reliability focuses on the degree to which empirical indicators are consistent across several attempts to measure theoretical concepts. To ensure reliability a pilot study was done to establish the reliability of the research questionnaire. The pilot study was carried in Wempa/Kimorori ward in Maragua sub-county to identify possible ambiguities and subsequent amendments to the research instruments.

Cronbach’s Alpha determines if each scale would produce consistent results should the research be done later on. Scales will be termed to be consistent if their reliability values exceed the prescribed threshold of 0.7 (Mugenda & Mugenda, 2009). Reliability of the study was tested using the Cronbach alpha that was calculated from questionnaires from a pilot study that was conducted to access the survey tool before the actual study. The correlation was obtained as 0.82, which was deemed reliable.

3.6 Data Collection Procedures

Data collection involved the use of both primary and secondary data. Primary data was collected from the various participants by use of self administered questionnaires which was both structured and unstructured in line with the four variables which are being considered in the study. The secondary data was collected from Uwezo fund project records in the youth and gender development office, records from the beneficiaries of the Uwezo fund, Uwezo fund board publications and information obtained from reliable sites in the internet.

The researcher sought a letter of introduction from the university of Nairobi Extra Mural Department and also a permit from the National Commission for Science, Technology and Innovation (NACOSTI) before venturing into the field. Appointments were made in order to meet the members of the various groups that were funded in both 2014/2015 and 2015/2016 financial years. The various respondents including the Uwezo fund management committee members, executive committee members of women, youth and PWD groups were contacted in order to agree on the date and venues.

3.7 Data Analysis Techniques

Data analysis aims at addressing the research objectives and providing responses to the research questions (Bryman & Cramer, 1997). In this research, data was coded first in order
to translate responses to specific categories and reduce data into manageable summaries. Data was analyzed both quantitatively and qualitatively through the use of descriptive statistics and presented using frequency distribution tables and percentages. Statistical Package for Social Science (SPSS) was used to analyze the data. This analysis entailed organizing the data, grouping it, synthesizing, searching for patterns, discovering what is important, interpreting and making a decision on what to be reported during presentation of research findings.

Hypothesis testing was done using correlations, multiple regressions and chi-square tests to determine whether there was a relationship between independent variables and the dependent variable. Mugenda and Mugenda (2009) point out that multiple regression attempts to determine whether a group of variables predict a given dependent variable of a given study. To test the hypothesis of the study, Chi-square test was conducted with a significance test of 5% level.

3.8 Ethical Considerations

Ethical considerations refer to the appropriateness of the behavior of the researcher in relation to the rights of those that are affected by the research (Saunders et al., 2003). Ethical research practices were observed throughout the study by first obtaining authority to carry out research from the University of Nairobi and the National Commission for Science, Technology and Innovation (NACOSTI).

Secondly, the purpose of the study was clearly explained to the respondents before the questionnaires were administered. The information given by respondents was treated with utmost confidentiality. Respondents were not required to identify themselves with their names in the questionnaires that they were filling. Besides, the respondents were not coerced or intimidated to provide the information during the research period.

3.9 Operationalization of Study Variables

According to Mugenda and Mugenda (2009), a variable is a measurable characteristic that assumes different values among subjects. In this study, the different variables and how they are applicable to the study is summarized in the Table 3.3.
<table>
<thead>
<tr>
<th>Objective</th>
<th>Variable</th>
<th>Indicators</th>
<th>Measurement Scale</th>
<th>Measurement Tools of Analysis</th>
<th>Type of Data Analysis</th>
</tr>
</thead>
</table>
| To investigate the influence of Uwezo fund management committee on sustainability of Uwezo fund projects in Maragua Sub-County.                                                                         | Management committee              | -Composition of CUFMC  
- Autonomy of the CUFMC  
- Level of education of CUFMC  
- Competence and training of CUFMC                                                                                                                 | Education level and experience of CUFMC members                                   | Ordinal  
- Nominal                                                          | Chi- square                     | Descriptive statistics                         |
| To determine how entrepreneurial training influence sustainability of Uwezo fund projects in Maragua Sub-County.                                                                                           | Entrepreneurial training          | -Business management skills  
- Business incubation and counseling  
- Financial literacy  
- Business planning  
- Record keeping                                                                                                                                     | Number of Youth, Women and PWD owned businesses                                   | Ordinal  
- Correlation  
- Chi-square                                                             | Descriptive Statistics           |
| To establish the extent to which monitoring and evaluation influences sustainability of Uwezo funded projects in Maragua Sub-County.                                                                 | Monitoring and Evaluation         | -Monitoring and evaluation records  
- Monitoring and evaluation systems  
- Monitoring and evaluation tools  
- M & E frequency                                                                                                                                     | Monitoring and Evaluation reports                                                 | Ordinal  
- Correlation  
- Chi-square                                                             | Descriptive statistics           |
| To find out whether legal environment influences sustainability of Uwezo fund projects in Maragua Sub-County.                                                                                           | Legal environment                 | -Government regulations  
- Uwezo management act  
- AGPO  
- Tax policy  
- Political party manifesto  
- Licensing                                                                                                                                           | - Number of acts of parliament  
- Policy documents  
- Legislation                                                                                                                                  | Ordinal  
- Correlation                                                                                                                                   | Descriptive Statistics |
CHAPTER FOUR

DATA ANALYSIS, PRESENTATION, INTERPRETATION AND DISCUSSION

4.1 Introduction

This chapter consists of data analysis, interpretation, presentation and discussion of research findings. The purpose of this study was to analyze the factors that influence the sustainability of Uwezo fund projects in Maragua Sub-County in Murang’a County in Kenya. The study utilized both descriptive and inferential statistics. The analysis was based on findings from four research objectives.

4.2 Questionnaires Return Rate

According to Mugenda and Mugenda (2009), questionnaire return rate refers to the number of respondents who returned usable instruments for the study out of the total number contacted for study. The questionnaires for this study were administered to 13 members of CUFMC, 6 PWD groups, 30 Women groups and 36 youth groups from the six wards in Maragua constituency giving a total of 85 respondents. The questionnaire return rate was presented in Table 4.1.

Table 4.1: Questionnaire Return Rate

<table>
<thead>
<tr>
<th>Respondents</th>
<th>Returned</th>
<th>Not Returned</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>CUFMC</td>
<td>11(84.6%)</td>
<td>2(15.4%)</td>
<td>13(100%)</td>
</tr>
<tr>
<td>PWD groups</td>
<td>6(100%)</td>
<td>0(0%)</td>
<td>6(100%)</td>
</tr>
<tr>
<td>Women groups</td>
<td>30(100%)</td>
<td>0 (0%)</td>
<td>30(100%)</td>
</tr>
<tr>
<td>Youth groups</td>
<td>36(100%)</td>
<td>0 (0)</td>
<td>36(100%)</td>
</tr>
</tbody>
</table>

The questionnaires return rate as presented in Table 4.1 was achieved because the researcher personally took the questionnaires to the sampled respondents who had gathered in ward headquarters and were required to fill them at that time. Mugenda and Mugenda (2009) observe that a response rate 50 percent is adequate for analysis and reporting while 70 percent and over is very good. The response rate for this study was therefore very good since
it was over 70 percent and therefore would guarantee the required information for purposes of data analysis and appropriate generalization.

4.3 General Information of the Respondents

The respondents were requested in the questionnaires to indicate their demographic characteristics which included; gender, age, highest academic qualifications, the time they had lived in the area and the ward they operated from.

4.3.1 The Gender Distribution of Respondents

Gender distribution information was crucial to ascertain the real representation in the research in terms of the gender. Gender results were presented in Table 4.2.

Table 4.2: Gender of Respondents

<table>
<thead>
<tr>
<th>Gender</th>
<th>CUFMC</th>
<th>PWD groups</th>
<th>Women groups</th>
<th>Youth groups</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>F</td>
<td>%</td>
<td>F</td>
<td>%</td>
</tr>
<tr>
<td>Male</td>
<td>7</td>
<td>63.6</td>
<td>2</td>
<td>33.3</td>
</tr>
<tr>
<td>Female</td>
<td>4</td>
<td>36.4</td>
<td>4</td>
<td>66.7</td>
</tr>
<tr>
<td>Total</td>
<td>11</td>
<td>100</td>
<td>6</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 4.2 shows that in general there were more female respondents than their male counterparts. This was because most groups studied had female respondents as the majority except CUFMC which had 63.6% male and 36.4 female. The same trend was observed from the PWD group respondents where 66.7% were female and 33.3% were male. It was also noted that the women groups increased the female gender representation significantly with all the members being female (100%). Among the youth majority (55.6%) were female.

4.3.2 The Age Distribution of Respondents

The respondents were asked to indicate their age. The results are presented in table 4.3.
Table 4.3: Distribution of Respondents Age

<table>
<thead>
<tr>
<th>Age bracket</th>
<th>CUFMC</th>
<th>PWD groups</th>
<th>Women groups</th>
<th>Youth groups</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>F</td>
<td>%</td>
<td>F</td>
<td>%</td>
</tr>
<tr>
<td>18-24</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
<td>0.0</td>
</tr>
<tr>
<td>25-31</td>
<td>1</td>
<td>9.1</td>
<td>2</td>
<td>33.3</td>
</tr>
<tr>
<td>32-38</td>
<td>5</td>
<td>45.4</td>
<td>0</td>
<td>0.0</td>
</tr>
<tr>
<td>39-45</td>
<td>2</td>
<td>18.2</td>
<td>1</td>
<td>16.7</td>
</tr>
<tr>
<td>46-52</td>
<td>3</td>
<td>27.3</td>
<td>3</td>
<td>50.0</td>
</tr>
<tr>
<td>Above 52</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
<td>0.0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th></th>
<th>Total</th>
<th></th>
<th>Total</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>F</td>
<td>11</td>
<td>100</td>
<td>6</td>
<td>100</td>
<td>30</td>
<td>100</td>
</tr>
<tr>
<td>%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>36</td>
<td>100</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 4.3 shows that most (45.4%) of the CUFMC members were aged 32 – 38 years, most (50%) of PWD groups were aged 46-52 years, most (46.7%) of women group members were aged 46-52 years and most (44.4%) of the youth were aged 32-38 years. It was however noted that only the youth group had members aged 18 – 24 years (22.3) with a maximum age of 32-38 years.

4.3.3 The Academic Level of Respondents

The respondents were required to indicate their level of education. The results are presented in table 4.4.
Table 4.4: Distribution of Respondents by Academic Qualification

<table>
<thead>
<tr>
<th>Qualification</th>
<th>CUFMC</th>
<th>PWD groups</th>
<th>Women groups</th>
<th>Youth groups</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>F</td>
<td>%</td>
<td>F</td>
<td>%</td>
</tr>
<tr>
<td>None</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
<td>0.0</td>
</tr>
<tr>
<td>Primary</td>
<td>1</td>
<td>9.1</td>
<td>3</td>
<td>50.0</td>
</tr>
<tr>
<td>Secondary</td>
<td>3</td>
<td>27.3</td>
<td>3</td>
<td>50.0</td>
</tr>
<tr>
<td>College</td>
<td>4</td>
<td>36.3</td>
<td>0</td>
<td>0.0</td>
</tr>
<tr>
<td>University</td>
<td>3</td>
<td>27.3</td>
<td>0</td>
<td>0.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>11</strong></td>
<td><strong>100</strong></td>
<td><strong>6</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Results in Table 4.4 indicate that majority of the respondents had secondary education as the highest level of Education. This accounted for 56.7% of women groups, 50% of youth groups and 50% of PWD groups. However 36.3% of the CUFMC members had college qualification which was higher than the rest of the groups.

4.3.4 The Length of Stay in the Area/Institution

The respondents were requested to indicate the length of stay in the area/institution. The results are shown in Table 4.5.
Table 4.5: Length of Stay in the Current Area/Institution

<table>
<thead>
<tr>
<th>Length of stay</th>
<th>CUFMC</th>
<th>PWD groups</th>
<th>Women groups</th>
<th>Youth groups</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>F</td>
<td>%</td>
<td>F</td>
<td>%</td>
</tr>
<tr>
<td>Less than one year</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
<td>0.0</td>
</tr>
<tr>
<td>1-5</td>
<td>4</td>
<td>36.4</td>
<td>1</td>
<td>16.7</td>
</tr>
<tr>
<td>6-10</td>
<td>5</td>
<td>45.5</td>
<td>3</td>
<td>50.0</td>
</tr>
<tr>
<td>Above 10</td>
<td>2</td>
<td>18.1</td>
<td>2</td>
<td>33.3</td>
</tr>
<tr>
<td>Total</td>
<td>11</td>
<td>100</td>
<td>6</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 4.5 shows that most of the respondents had stayed in the current area for 6-10 years all with above 41% responses. This shows that the respondents had stayed there for enough time to know how Uwezo funds have been acquired and utilized by their groups hence giving relevant information.

4.3.5 Wards Areas Representation

The respondents were required to indicate their current ward of operation so as to establish the distribution of the groups by their wards. The results were shown in table 4.6.
Table 4.6: Current Ward Areas of Operation

<table>
<thead>
<tr>
<th>Ward</th>
<th>PWD groups</th>
<th>Women groups</th>
<th>Youth Groups</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>F</td>
<td>%</td>
<td>F</td>
</tr>
<tr>
<td>Nginda</td>
<td>0</td>
<td>0.0</td>
<td>5</td>
</tr>
<tr>
<td>Kamahuha</td>
<td>2</td>
<td>33.3</td>
<td>7</td>
</tr>
<tr>
<td>Wempa/Kimorori</td>
<td>4</td>
<td>66.7</td>
<td>6</td>
</tr>
<tr>
<td>Ichagaki</td>
<td>0</td>
<td>0.0</td>
<td>8</td>
</tr>
<tr>
<td>Makuyu/Kirimiri</td>
<td>0</td>
<td>0.0</td>
<td>2</td>
</tr>
<tr>
<td>Kambiti</td>
<td>0</td>
<td>0.0</td>
<td>2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>6</td>
<td>100</td>
<td>30</td>
</tr>
</tbody>
</table>

Results in Table 4.6 shows that majority (66.7%) of PWD group reside in Wempa/Kimorori ward. This was followed by 45.4% who came from Nginda ward and 33.3% from Kamahuha ward. It was however noted that the wards with the least groups were; Ichagaki, Makuyu and Kambiti.

4.3.6 Number of Group Members

The group members in any organization determine the operations of that organization. The respondents were required to indicate the number of their group members. The responses were presented in Table 4.7
Table 4.7: Group Members

<table>
<thead>
<tr>
<th>PWD groups</th>
<th>Women groups</th>
<th>Youth groups</th>
</tr>
</thead>
<tbody>
<tr>
<td>Frequency</td>
<td>%</td>
<td>Frequency</td>
</tr>
<tr>
<td>Less than 10</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>10-14</td>
<td>50.0</td>
<td>16.7</td>
</tr>
<tr>
<td>15-19</td>
<td>16.7</td>
<td>26.7</td>
</tr>
<tr>
<td>20-24</td>
<td>33.3</td>
<td>23.3</td>
</tr>
<tr>
<td>Above 24</td>
<td>0.0</td>
<td>33.3</td>
</tr>
<tr>
<td>Total</td>
<td>6</td>
<td>30</td>
</tr>
</tbody>
</table>

Table 4.7 shows that (50%) of PWD group members were 10-14 while (53.3%) of the women group members were above 24. Among the youth groups 33.3% had 20-24 members which was the highest percentage among this category.

4.3.7 Business Enterprise Sector

The research sought to establish the business sector the groups under the study were involved in. The responses were presented in Table 4.8.
Table 4.8: Business Enterprise Sector

Table 4.8 reveals that all the groups were involved in agribusiness as their major sector. The major percentages for the groups were; PWD group (50%), women group (43.3%) and youth group with 55.6%. It was noted that none of the groups were doing manufacturing and only PWD groups were doing construction.

4.3.8 Business Ownership

The respondents were also required to indicate their business type. The responses were presented in Table 4.9.
Table 4.9: Business Ownership

<table>
<thead>
<tr>
<th>Business ownership</th>
<th>PWD group</th>
<th>Women group</th>
<th>Youth group</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>F</td>
<td>%</td>
<td>F</td>
</tr>
<tr>
<td>Joint/Group</td>
<td>3</td>
<td>50.0</td>
<td>20</td>
</tr>
<tr>
<td>Individual</td>
<td>3</td>
<td>50.0</td>
<td>10</td>
</tr>
<tr>
<td>Total</td>
<td>6</td>
<td>100</td>
<td>30</td>
</tr>
</tbody>
</table>

Table 4.9 shows that majority of the groups were operating joint/group business with women group leading with 66.7% followed by youth group with 63.8%. The least were the PWD group with 50% operating joint/group and 50% operating individual businesses.

4.3.9 Government Financial Year Funded

The respondents were also requested to indicate the year they were funded. The responses were presented in Table 4.10.

Table 4.10: Year Funded

<table>
<thead>
<tr>
<th>Year funded</th>
<th>PWD groups</th>
<th>Women groups</th>
<th>Youth groups</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>F</td>
<td>%</td>
<td>F</td>
</tr>
<tr>
<td>2014/2015</td>
<td>5</td>
<td>83.3</td>
<td>15</td>
</tr>
<tr>
<td>2015/2016</td>
<td>1</td>
<td>16.7</td>
<td>15</td>
</tr>
<tr>
<td>Total</td>
<td>6</td>
<td>100</td>
<td>30</td>
</tr>
</tbody>
</table>
It was established that (83.3%) of the PWD groups were funded in 2014/2015 as well as 50% of the women groups as 55.6% of the youth groups. It was also established most of the groups were funded in 2014/2015.

4.4 Uwezo Fund Management Committee Composition and Sustainability of Uwezo Fund

The first objective for this study was to examine the influence of Uwezo Fund Management Committee composition on sustainability of Uwezo fund projects in Maragua Sub-County. To achieve this objective the CUFMC was requested to respond to several questions concerning their composition, frequency of meetings, level of autonomy and the challenges they faced. From the open ended question about their role, their composition, it was established that the role of the CUFMC was to vet loan applicants, monitoring and evaluation, facilitating and operation of the fund accounts.

The CUFMC was requested to indicate whether their membership was ever changed since they started. The responses were presented in Table 4.11.

Table 4.11: Change of Constituency Uwezo Fund Management Committee

<table>
<thead>
<tr>
<th>Changed</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>6</td>
<td>54.5</td>
</tr>
<tr>
<td>No</td>
<td>5</td>
<td>45.5</td>
</tr>
<tr>
<td>Total</td>
<td>11</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 4.11 reveals the committee members were changed (54.6%). From the open question on reasons for change, it was revealed that the change in the committee was as a result of transfers of some members. Another cause for the change was resignation by some committee members. It was also reported from the qualitative data that the committees was composed of 14 members and that meetings are conducted at most twice in a month.

The respondents were also requested to indicate their autonomy levels. The responses were presented in Table 4.12

38
Table 4.12: Level of Autonomy

<table>
<thead>
<tr>
<th>Autonomy Level</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very high</td>
<td>3</td>
<td>27.3</td>
</tr>
<tr>
<td>High</td>
<td>5</td>
<td>45.5</td>
</tr>
<tr>
<td>Moderate</td>
<td>2</td>
<td>18.2</td>
</tr>
<tr>
<td>Low</td>
<td>1</td>
<td>9.1</td>
</tr>
<tr>
<td>Very low</td>
<td>0</td>
<td>0.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>11</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Table 4.12 reveals that, most (45.5%) respondents indicated that the autonomy level was high. This means that the group members were in a position to control their activities hence accountable for every decision made.

The challenges facing the management committee includes; lack of enough funds, delay of funds, poor repayment and lack of capacity.

The respondents were further required to rate the level of satisfaction with the composition of CUFMC. The results were presented in Table 4.13.

Table 4.13: Level of Satisfaction

<table>
<thead>
<tr>
<th>Satisfaction level</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very high</td>
<td>3</td>
<td>27.3</td>
</tr>
<tr>
<td>High</td>
<td>4</td>
<td>36.4</td>
</tr>
<tr>
<td>Moderate</td>
<td>3</td>
<td>27.3</td>
</tr>
<tr>
<td>Low</td>
<td>1</td>
<td>9.1</td>
</tr>
<tr>
<td>Very low</td>
<td>0</td>
<td>0.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>11</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

It was established that most of the members were satisfied with the composition of CUFMC with those who felt that the satisfaction level being very high at 36.4% followed by very high and moderate each with 27.3%. This means that most CUFMC members were satisfied that the committee could deliver on its mandate freely without interference from any quarter.
The researcher further tested the hypothesis below;

Ho1: There is no statistically significant association between Uwezo fund management committee and sustainability of Uwezo fund projects.

This hypothesis was tested using Chi-square test as presented in Table 4.14.

**Table 4.14: Chi-square Test on Level of Satisfaction.**

<table>
<thead>
<tr>
<th></th>
<th>Value</th>
<th>Df</th>
<th>Asymp. Sig. (2-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>10.476a</td>
<td>1</td>
<td>.000</td>
</tr>
<tr>
<td>Likelihood Ratio</td>
<td>12.977</td>
<td>1</td>
<td>.000</td>
</tr>
<tr>
<td>Linear-by-Linear Association</td>
<td>9.952</td>
<td>1</td>
<td>.002</td>
</tr>
<tr>
<td>N of Valid Cases</td>
<td>72</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 4.14 reveals that $\chi^2 = 10.476$, $p = 0.000$. The p-value is less than 0.05. We do therefore reject the hypothesis and conclude that there is statistically significant association between Uwezo fund management committee and sustainability of Uwezo fund projects. These results agrees with a report by Uwezo Fund Oversight Board Training Manual, (2014) which stipulates the composition and the functions of the Constituency Uwezo fund Management Committee (CUFMC) which include; steering and controlling activities of the fund and ensuring all Uwezo fund projects are successful, identifying beneficiary groups, receiving and evaluating applications, making decision on project proposals, deciding on groups that will receive funds among other duties. From the above roles and responsibilities of CUFMC, it is clear that lack of skills and experience in project implementation strategies may lead to stalling of projects.

**4.5 Entrepreneurial Training and Sustainability of Uwezo Fund**

The second objective for this study was to determine how entrepreneurial training influences sustainability of Uwezo fund projects in Maragua Sub-County. To realize this objective, the respondents were first asked to indicate their level of agreement with the statement that entrepreneurial training influences sustainability of Uwezo fund projects. The responses for
the women groups, youth groups and PWD groups were combined to make a total of 72 respondents and presented in Table 4.15.

### Table 4.15: Responses on Influence of Training

<table>
<thead>
<tr>
<th>Responses</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Agree</td>
<td>30</td>
<td>41.7</td>
</tr>
<tr>
<td>Agree</td>
<td>38</td>
<td>52.7</td>
</tr>
<tr>
<td>Neutral</td>
<td>3</td>
<td>4.2</td>
</tr>
<tr>
<td>Disagree</td>
<td>1</td>
<td>1.4</td>
</tr>
<tr>
<td>Strongly Disagree</td>
<td>0</td>
<td>0.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>72</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Table 4.15 show that most (52.7%) of the respondents agreed that training influences sustainability of Uwezo fund projects with 41.7 strongly agreeing. This is because training equips group members with the skills required for the projects implementation.

The respondents were further required to indicate the extent to which they agreed with the influence of the aspects in Table 4.15 of entrepreneurial skills training on the performance of youth, women and PWD groups funded under Uwezo fund projects on a scale of 1-5 where: Strongly Agree = 5 Agree = 4 Neutral = 3 Disagree = 2 Strongly Disagree = 1. The responses were presented in Table 4.15.

### Table 4.16: Influence of Training on Group Performance

<table>
<thead>
<tr>
<th>Factors</th>
<th>5</th>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>F</td>
<td>%</td>
<td>F</td>
<td>%</td>
<td>F</td>
</tr>
<tr>
<td>Marketing</td>
<td>36</td>
<td>50.0</td>
<td>22</td>
<td>30.6</td>
<td>3</td>
</tr>
<tr>
<td>Business management skills training</td>
<td>40</td>
<td>55.6</td>
<td>20</td>
<td>27.8</td>
<td>2</td>
</tr>
<tr>
<td>Business planning</td>
<td>38</td>
<td>52.8</td>
<td>21</td>
<td>29.2</td>
<td>5</td>
</tr>
<tr>
<td>Record and book keeping</td>
<td>33</td>
<td>45.8</td>
<td>26</td>
<td>36.1</td>
<td>3</td>
</tr>
<tr>
<td>Table banking</td>
<td>45</td>
<td>62.5</td>
<td>20</td>
<td>27.8</td>
<td>2</td>
</tr>
</tbody>
</table>
Table 4.16 reveals that majority of the respondents strongly agreed that, training improves marketing skills (50%), Business management skills (55.6%), Business planning (52.8%), Record and book keeping skills (45.8%) and Table banking skills (62.5%). This result agrees with Levie & Auto (2008) who argue that Education makes it possible to align entrepreneurship opportunities with skills and abilities.

The respondents were further requested to indicate when they were trained.

**Table 4.17: Time of Training**

<table>
<thead>
<tr>
<th>Responses</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before</td>
<td>55</td>
<td>76.4</td>
</tr>
<tr>
<td>After</td>
<td>17</td>
<td>23.6</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>72</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Table 4.17 shows that majority (76.4%) of the respondents were trained before they were given the Uwezo funds. This was good because this would help them to utilize the money well. The areas of training include; marketing, business management, business planning, record keeping and table banking.

The respondents were requested to indicate the institutions which trained them. The responses were presented in Table 4.18

**Table 4.18: Institutions Involved in Training**

<table>
<thead>
<tr>
<th>Institution</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government officer</td>
<td>40</td>
<td>55.6</td>
</tr>
<tr>
<td>Consultants</td>
<td>28</td>
<td>38.8</td>
</tr>
<tr>
<td>Financial institutions</td>
<td>4</td>
<td>5.6</td>
</tr>
<tr>
<td>NGO</td>
<td>0</td>
<td>0.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>72</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Table 4.18 reveals that the groups were mostly (55.6%) trained by the government officers. The government officers were in a better position to train the groups because they are
members of CUFMC who have been involved in processing of loan applications and disbursement of the fund for the projects identified.

The researcher further tested hypothesis Ho2 below using correlation analysis.

Ho2: There is no statistically significant relationship between entrepreneurial training for Uwezo Funded groups and Sustainability of the fund.

The results were presented in Table 4.19.

**Table 4.19: Correlation Between Training and Fund Sustainability**

<table>
<thead>
<tr>
<th></th>
<th>Entrepreneurial Training</th>
<th>Fund Sustainability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Correlation</td>
<td>1</td>
<td>.903***</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td></td>
<td>.000</td>
</tr>
<tr>
<td>N</td>
<td>72</td>
<td>72</td>
</tr>
<tr>
<td>Pearson Correlation</td>
<td>.903***</td>
<td>1</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>.000</td>
<td>.000</td>
</tr>
<tr>
<td>N</td>
<td>72</td>
<td>72</td>
</tr>
</tbody>
</table>

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

Table 4.19 reveals that there was a strong positive correlation between entrepreneurial training for Uwezo funded groups and sustainability of the fund (r = 0.903, p<0.05). We do therefore reject hypothesis H02 and conclude that there is a statistically significant relationship between entrepreneurial training for Uwezo funded groups and sustainability of the fund. These results agree with Cloete and Ballard (2011) who argue that entrepreneurship training impacts skills which improve the performance of businesses. Some of the skills include social skills such as self-confidence, creativity, leadership, risk propensity, motivation among others.
4.6 Monitoring and Evaluation and Sustainability of Uwezo Fund Projects

The third objective for this study was to establish the extent to which monitoring and evaluation influences sustainability of Uwezo funded projects in Maragua Sub-County. To achieve this objective, the respondents were first requested to indicate the frequency of monitoring and evaluation. The responses were presented in Table 4.20.

Table 4.20: Frequency of Monitoring and Evaluation

<table>
<thead>
<tr>
<th>Responses</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quarterly</td>
<td>38</td>
<td>52.7</td>
</tr>
<tr>
<td>Semi annually</td>
<td>6</td>
<td>8.4</td>
</tr>
<tr>
<td>Annually</td>
<td>28</td>
<td>38.9</td>
</tr>
<tr>
<td>Bi annually</td>
<td>0</td>
<td>0.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>72</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Table 4.20 reveals that most (52.7%) groups were monitored and evaluated quarterly followed by 38.9% who were monitored and evaluated annually.

Table 4.21: Presence of System for Monitoring and Evaluation

<table>
<thead>
<tr>
<th>Responses</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>52</td>
<td>72.2</td>
</tr>
<tr>
<td>No</td>
<td>20</td>
<td>27.8</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>72</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

The respondents were further required to state the indicators of monitoring and evaluation and the criteria used in determining the group projects to be visited. The responses include; increase or decrease of membership, frequency of meetings, resolutions affecting groups
negatively, increased losses and poor loan repayment. The indicators for monitoring and evaluation were reported as group record minutes, attendance lists, books of account and bank statements.

The respondents were requested to indicate the people who were doing monitoring and evaluation. The responses were presented in Table 4.22.

**Table 4.22: Those who undertakes Monitoring and Evaluation**

<table>
<thead>
<tr>
<th>Institution</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Group members</td>
<td>48</td>
<td>66.7</td>
</tr>
<tr>
<td>Government officers</td>
<td>24</td>
<td>33.3</td>
</tr>
<tr>
<td>Consultants</td>
<td>0</td>
<td>0.0</td>
</tr>
<tr>
<td>NGO</td>
<td>0</td>
<td>0.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>72</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Table 4.21 reveals that most (66.7%) of the people who undertakes monitoring and evaluation are the group members. This was followed by 33.3% who were evaluated by government officers.

The respondents were required to indicate the extent to which they agreed monitoring and evaluation influence performance of business enterprises. The response was presented in Table 4.23.

**Table 4.23: Responses on Influence of Monitoring and Evaluation on Performance**

<table>
<thead>
<tr>
<th>Responses</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Agree</td>
<td>25</td>
<td>34.7</td>
</tr>
<tr>
<td>Agree</td>
<td>38</td>
<td>52.7</td>
</tr>
<tr>
<td>Neutral</td>
<td>4</td>
<td>5.6</td>
</tr>
<tr>
<td>Disagree</td>
<td>3</td>
<td>4.2</td>
</tr>
<tr>
<td>Strongly Disagree</td>
<td>2</td>
<td>2.8</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>72</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>
Table 4.23 shows that majority (52.7%) agreed that monitoring and evaluation influences performance. This was followed by 34.7% who strongly agreed. This means that monitoring and evaluation really influences the performance of groups in terms of Uwezo funds utilization. These results agree with a report by the United Nations Development Programme (2005) which indicates that the aim of monitoring and evaluation is to enhance performance and realise results. Monitoring and evaluation avails an opportunity to measure and assess performance so as to manage outcomes and outputs effectively.

The researcher further tested hypothesis Ho3 below using Pearson correlation. 

Ho3: There is no significant relationship between monitoring and evaluation and sustainability of Uwezo Fund projects.

The results were presented in Table 4.24

**Table 4.24: Correlation Between Monitoring and Evaluation and Uwezo Fund Projects**

<table>
<thead>
<tr>
<th>Monitoring and Evaluation</th>
<th>Fund Sustainability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Correlation</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>.862**</td>
</tr>
<tr>
<td>Monitoring and Evaluation</td>
<td>Sig. (2-tailed)</td>
</tr>
<tr>
<td></td>
<td>.000</td>
</tr>
<tr>
<td>N</td>
<td>72</td>
</tr>
<tr>
<td></td>
<td>72</td>
</tr>
<tr>
<td>Pearson Correlation</td>
<td>.862**</td>
</tr>
<tr>
<td></td>
<td>1</td>
</tr>
<tr>
<td>Fund Sustainability</td>
<td>Sig. (2-tailed)</td>
</tr>
<tr>
<td></td>
<td>.000</td>
</tr>
<tr>
<td>N</td>
<td>72</td>
</tr>
<tr>
<td></td>
<td>72</td>
</tr>
</tbody>
</table>

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

Table 4.24 reveals that there was a strong positive correlation between entrepreneurial training for Uwezo funded groups and sustainability of the fund (r = 0.862, p<0.05). We do therefore reject hypothesis H03 and conclude that there is a statistically significant relationship between monitoring and evaluation for Uwezo funded groups and sustainability of the fund projects. These results agree with Gwadoya (2012) who argue that Monitoring
and Evaluation of projects is necessary in effectively implementing and sustaining donor funded projects.

4.7 Legal Environment and Sustainability of Uwezo Fund Projects

The last objective for this study was to find out whether legal environment influences sustainability of Uwezo fund projects in Maragua Sub-County. To achieve this objective the respondents were requested to agree or disagree with the statements presented in Table 4.25.

Table 4.25: Legal Environment

<table>
<thead>
<tr>
<th>Responses</th>
<th>Yes</th>
<th>No</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>F</td>
<td>%</td>
<td>F</td>
</tr>
<tr>
<td>Have a business license</td>
<td>36</td>
<td>50.0</td>
<td>36</td>
</tr>
<tr>
<td>Received grand from government</td>
<td>25</td>
<td>34.7</td>
<td>47</td>
</tr>
<tr>
<td>Pay taxes</td>
<td>42</td>
<td>58.3</td>
<td>30</td>
</tr>
<tr>
<td>Business with government institution</td>
<td>14</td>
<td>19.4</td>
<td>58</td>
</tr>
<tr>
<td>Awareness of AGPO</td>
<td>26</td>
<td>36.1</td>
<td>46</td>
</tr>
<tr>
<td>Awareness of Uwezo fund structure and composition</td>
<td>40</td>
<td>55.6</td>
<td>32</td>
</tr>
</tbody>
</table>

Table 4.25 shows that 50% of the groups have a business license while 50% do not have. It also revealed that 65.3% had not received grand from the government. Among the groups also 42.7% do not pay taxes. 80.6% of the respondents had not done business with the government institutions. 63.9% were not aware of AGPO while 44.4% were not aware of the Uwezo fund structure and composition.

It was reported that the chairman of the Uwezo fund committee was appointed by the sitting Member of Parliament and approved by the committee members. In the open ended questionnaire it was reported that the role of CUMFC in the sustainability of the Uwezo projects was by being accountable to the Uwezo Fund Board and other key stakeholders. The Management Committee monitors and evaluates groups’ projects and ensures that groups funded repay the loan awarded to them and that the funds received from the Uwezo fund
board are properly utilized and accounted for. It was further reported that the committee trains the fund beneficiaries as well as resolving conflict among group members.

Lastly the researcher sought to know the role of the patrons in the sustainability of Uwezo fund in an open question. It was reported that, the patrons play the role of publicizing the fund as well as mobilising the target beneficiaries to apply for the fund.

The researcher further tested hypothesis H₀⁴ below using Chi-square test.

H₀⁴: There is statistically significant relationship between legal environment and sustainability of Uwezo fund projects.

The results were presented in Table 4.26.

**Table 4.26: Chi-square Results on Legal Environment**

<table>
<thead>
<tr>
<th>Value</th>
<th>Df</th>
<th>Asymp. Sig. (2-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>17.200&lt;sup&gt;a&lt;/sup&gt;</td>
<td>6</td>
</tr>
<tr>
<td>Likelihood Ratio</td>
<td>22.458</td>
<td>6</td>
</tr>
<tr>
<td>Linear-by-Linear Association</td>
<td>12.668</td>
<td>1</td>
</tr>
<tr>
<td>N of Valid Cases</td>
<td>72</td>
<td></td>
</tr>
</tbody>
</table>

<sup>a</sup> 12 cells (100.0%) have expected count less than 5. The minimum expected count is .45.

Table 4.26 shows that, $\chi^2 = 17.2$ and $p = 000$. This implies that there is statistically significant relationship between legal environment and sustainability of Uwezo fund projects. We do therefore reject hypothesis H₀⁴.

**4.8 Multiple Regression Analysis**

To determine the combined effect of each of the independent variables, a multiple regression analysis was done. The results were presented in Table 4.27.
Table 4.27: Coefficients Analysis

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
</tr>
<tr>
<td>1 (Constant)</td>
<td>.764</td>
<td>.033</td>
</tr>
<tr>
<td>Committee composition (X1)</td>
<td>.122</td>
<td>.039</td>
</tr>
<tr>
<td>Training (X2)</td>
<td>.534</td>
<td>.063</td>
</tr>
<tr>
<td>Monitoring &amp; Evaluation (X3)</td>
<td>.408</td>
<td>.050</td>
</tr>
<tr>
<td>Legal environment (X4)</td>
<td>.208</td>
<td>.048</td>
</tr>
</tbody>
</table>

a. Dependent Variable: Sustainability of Uwezo Funded Projects

The results in Table 4.27 indicate that the independent factors significantly predict the sustainability of Uwezo funds. Sustainability = 0.764 + 0.122X1 + 0.534X2 + 0.408X3 + 0.208X4. It can be noted that the independent variables are significant at 0.05% significant level (p=0.000, p=0.000, p=0.000 and p=0.000) respectively and that the factors predicted sustainability of Uwezo funds significantly. These results show that training has the greatest effect to the dependent variable.
CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents a summary of the study and the conclusions drawn from the findings. Recommendations made from findings and suggestions for further research are also presented.

5.2 Summary of the Study Findings

This study sought to analyze the factors that influence sustainability of Uwezo fund projects in Maragua Sub-County in Murang’a County in Kenya. The analysis was based on findings from four research objectives which sought; To examine the influence of Uwezo Fund Management Committee composition on sustainability of Uwezo fund projects, to determine how entrepreneurial training influences sustainability of Uwezo fund projects, to establish the extent to which monitoring and evaluation influences sustainability of Uwezo funded projects and to find out whether legal environment influences sustainability of Uwezo fund projects in Maragua Sub-County.

Data for this study was collected from 83 respondents comprising of 13 members of CUFMC, 6 PWD groups, 30 Women groups and 36 youth groups from the six wards in Maragua constituency. The study utilized both descriptive and inferential statistics in data analysis. Descriptive analysis used the frequency distribution tables, while inferential analysis was used to test the hypothesis using chi-square, correlations and multiple regression analysis.

From the first objective which sought to examine the influence of Uwezo fund Management Committee composition on sustainability of Uwezo fund projects, it was established that the composition of Constituency Uwezo Fund Management Committee (CUFMC) members had changed since 2014 when the committee was constituted. According to most (45.5%) respondents, the autonomy level of committees was high. It was further established that there is statistically significant association between Uwezo fund management committee composition and sustainability of Uwezo fund projects. This was because the Chi-square results indicated that, $\chi^2 = 10.476$ and $p<0.005$. 
The second objective for this study sought to determine how entrepreneurial training influences sustainability of Uwezo fund projects. It was established that, majority (52.7%) of the respondents agreed that training influences sustainability of Uwezo fund projects. Again the study revealed that majority of the respondents strongly agreed that, training improves marketing skills (50%), Business management skills (55.6%), Business planning (52.8%), Record and book keeping skills (45.8%) and Table banking skills (62.5%). The correlation test results revealed that, there was a strong positive correlation between entrepreneurial training for Uwezo funded groups and sustainability of the fund (r = 0.903, p<0.05).

The third objective sought to establish the extent to which monitoring and evaluation influences sustainability of Uwezo funded projects. The study established that most (52.7%) groups were monitored and evaluated quarterly followed by 38.9% who were monitored and evaluated annually. This was done mostly by the members themselves and sometimes by the government officials. Majority (52.7%) agree while 34.7 % strongly agree monitoring and evaluation influences performance of business enterprises funded by Uwezo fund. This was supported by the correlation results which indicated that there was a strong positive correlation between entrepreneurial training for Uwezo funded groups and sustainability of the fund (r = 0.862, p<0.05) which was significant.

The last objective sought to find out whether legal environment influences sustainability of Uwezo fund project. The study established that 50% of the groups have a business license while 50% do not have. It also revealed that 65.3% had not received grand from the government. The study further revealed that 42.7% do not pay taxes. Also 80.6% of the respondents had not done business with any of the government institutions. 63.9% were not aware of Access to Government Procurement Opportunities (AGPO) while 44.4% were not aware of the Uwezo fund structure and composition. The Chi-square results indicate that, there is statistically significant relationship between legal environment and sustainability of Uwezo fund projects ( $\chi^2 = 17.2 $ and $p = 0.000$).

5.3 Conclusions of the Study
From the findings of this study, it was concluded that there is statistically significant association between Uwezo fund management committee composition and sustainability of Uwezo fund projects. There is also a statistically significant relationship between entrepreneurship training for Uwezo funded groups and sustainability of the fund. Also there was a strong positive correlation between monitoring and evaluation for Uwezo funded
groups and sustainability of the fund’s projects. The study finally concludes that there is statistically significant relationship between legal environment and sustainability of Uwezo Fund projects.

5.4 Recommendations from the Study

Based on the findings from this study, it is recommended that the government should come up with a minimum qualification for the management committee and not the current situation where majority of the members are political nominees of the area member of parliament and the County woman representative. Secondly, to enhance sustainability of the Fund the management committees should increase the frequency of training of all the groups so that the business management skills can improve.

It is recommended that the government officials should intensify monitoring and evaluation as opposed to the current situation where members in most groups undertake monitoring and evaluation on their own as in the case revealed by the findings of this study. Finally, groups should be sensitized on the need of seeking official registration licenses for their business as well as paying taxes so as to benefit from the government procurement opportunities under the 30 % procurement opportunities for youth, women and persons with disabilities.

5.5 Suggestion for Further Research

This study sought to analyze the factors that influence sustainability of Uwezo fund projects in Maragua Sub-County, Murang’a County in Kenya. Further research can be done to assess the influence of the management committee members’ personal characteristics on the sustainability of Uwezo fund projects in Maragua Sub-County and other parts of the country. The researcher also suggest further research on the influence of Uwezo fund projects on the livelihood of women, PWD and youths. Finally, it is suggested that there should be further research on factors influencing monitoring and evaluation of Uwezo fund projects and the external factors influencing the success of youth, women and PWD groups.
REFERENCES


Appendix I: Letter of Transmittal

Mutunga Kiogora Frankline
P.O Box 8-01020
Kenol

Dear respondent,

RE: RESEARCH PROJECT

I am a post graduate student pursuing a degree in Master of Arts in Project Planning & Management at the University of Nairobi. As part of the requirement for the award of the degree, I am conducting a research on Factors Influencing Sustainability of Uwezo Fund Projects in Kenya: A Case of Maragua Sub-County, Kenya.

The purpose of this letter is therefore to request your assistance in filling the accompanying questionnaire. Kindly spare your time and answer the questions honestly and accurately. Your cooperation and sincerity will assist in meeting the study objectives. All the information and data acquired will be treated with utmost confidentiality and will only be used for academic purposes.

Thank you in advance.

Yours faithfully,

Mutunga Kiogora Frankline
University of Nairobi
Reg. No: L50/ L50/79370/2015
Appendix I1: Research Questionnaire for Constituency Uwezo Fund Management Committee Members and Technical Officers

This questionnaire will consist of several parts; each designed to provide data and information necessary for achievement of research objectives of this study. Please tick (√) appropriately and provide any other information requested for by the questionnaire:

Section A: General information about the respondents

1. Please indicate your gender
   a) Male  
   b) Female

2. Please indicate your age bracket (years)
   a) 18-24
   b) 25-31
   c) 32-38
   d) 39-45
   e) 46-52
   e) Above 52 years

3. Please indicate your highest level of education
   a) None
   b) Primary
   c) Secondary
   d) College
   e) University degree and above

4. Please indicate the length of time you have lived in the area/ institution you represent (years)
   a) Less than 1 year
   b) 1-5
   c) 6-10
   d) Above 10 years

5. Which ward/ institution do you represent?
   a) Government department
   b) Nginda
   c) Wempa/Kimorori
   d) Ichagaki
   e) Makuyu/Kirimiri
   f) Kambiti
   g) Kamahuha
6. If you represent a ward who nominated you to the committee?
   a) Member of Parliament  [ ]  b) County Women rep  [ ]

Section B: Management of Constituency Uwezo Fund
(This section of the questionnaire seeks to gather information on the composition, the frequency of meetings, level of autonomy of Committee and challenges facing the CUFMC.)

7. What is the role of the Constituency Uwezo Fund Management Committee (CUFMC) in the management of the fund?
   ………………………………………………………………………………………………..
   ………………………………………………………………………………………………..

8. How many members are in the committee?
   ……………………………………………………………………………………………..

9. Has your membership been the same since you started?
   a) Yes  [ ]  b) No  [ ]

10. If the answer to question 3 above is No why was the membership changed?
    ……………………………………………………………………………………………..
    ……………………………………………………………………………………………..

11. How often do you conduct your committee meetings?
    ……………………………………………………………………………………………..

12. What are the challenges that the project management committee experiences?
    ……………………………………………………………………………………………..
    ……………………………………………………………………………………………..

13. How would you rate the level of autonomy of the project management committee?
    a) Very high  [ ]  b) High  [ ]
    c) Moderate  [ ]  d) Low  [ ]
    d) Very low  [ ]
14. How would you rate the level of your satisfaction on the composition of CUFMC?
   a) Very high  
   b) High
   c) Moderate  
   d) Low
   d) Very low

Section C: Training of members of Uwezo Funded enterprises
(This section of the questionnaire seeks to determine how entrepreneurship training influences the performance of business enterprises funded by Uwezo fund management committee).

15. Do you think that groups should be trained on entrepreneurship before and after disbursement of funds?
   a) Yes  
   b) No

16. Who do you think should be involved in the training?
   a) Consultants  
   b) Government officers
   c) CUFMC  
   d) Youths

17. What do you think should be the minimum level of education of the trainers?
   a) Form four  
   b) certificate
   b) University Degree

18. Please indicate the extent to which agree or disagree to the influence of following aspects of entrepreneurial skills training on the performance of youth, women and PWD groups funded under Uwezo fund projects on a scale of 1-5 where: Strongly Agree =5 Agree=4 Neutral=3 Disagree=2 Strongly Disagree=1

<table>
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Section D: Monitoring and Evaluation of Uwezo Funded Projects

(This section of the questionnaire seeks to establish the extent to which Monitoring and evaluation influences sustainability of Uwezo funded project.)

19. Do you think Monitoring and evaluation influences sustainability of Uwezo funded projects?
   a) Yes  
   b) No

20. Who do you think should be involved monitoring and evaluation?
   b) Consultants  
   c) CUFMC  
   d) Youths

21. Are members of constituency Uwezo fund management committee involved in monitoring and evaluation?
   a) Yes  
   b) No

22. If yes what criteria do you use in determining the groups to be visited?
   …………………………………………………………………………………………
   …………………………………………………………………………………………

23. How often do you undertake monitoring and evaluation of business funded by Uwezo fund?
   a) Quarterly  
   b) Semi annually  
   c) Annually  
   d) Not regular

24. Do you prepare a report after monitoring and evaluation?
   a) Yes  
   b) No
25. Please indicate the extent to which you agree or disagree to the following factors on sustainability of Uwezo funded projects on a scale of 1-5 where strongly agree = 5 Agree = 4 Neutral = 3 Disagree = 2 strongly disagree=1

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Section E: Legal Environment Influence on Uwezo Funded Projects

(This section to find out whether legal environment influences sustainability of Uwezo funded projects.)

26. Do you think the composition of the Uwezo fund committee is representative?
   a) Yes   b) No

27. Please give your reasons?
   ……………………………………………………………………………………………………………………………
   ……………………………………………………………………………………………………………………………

28. How was the chairperson of Constituency Uwezo Fund Management Committee elected/selected?
   ……………………………………………………………………………………………………………………………
   ……………………………………………………………………………………………………………………………

29. Do you think that there is political influence in identifying group to be funded under constituency fund?
   a) Yes   b) No
30. How are the groups projects identified for funding?
   a) Determined by influential people. □
   b) Use of Uwezo fund board criteria. □
   c) Discretion of the committee. □

31. Do you have a Uwezo fund project identification criteria guided by a government policy?
   a) Yes □  b) No □

32. Is there a policy on the sustainability of constituency Uwezo fund?
   a) Yes □  b) No □

33. What is the role of CUMFC in the sustainability of the Uwezo project
   ………………………………………………………………………………………………………
   ………………………………………………………………………………………………………

34. Please indicate the extent to which you agree or disagree to the following factors influence in the sustainability of Uwezo funded projects on a scale of 1-5 where strongly agree = 5 Agree = 4 Neutral = 3 Disagree = 2 strongly disagree=1

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Thank you for your time and cooperation.
Appendix III: Research Questionnaire for Uwezo Funded Groups

This questionnaire will consist of several parts; each designed to provide data and information necessary for achievement of research objectives of this study. Please tick (√) appropriately and provide any other information requested for by the questionnaire.

Section A: General information about the respondents

1. Please indicate your gender
   a) Male □ b) Female □

2. Please indicate your age bracket (years)
   a) 18-24 □ b) 25-31 □
   c) 32-38 □ d) 39-45 □
   e) 46-52 □ e) Above 52 years □

3. Please indicate your highest level of education.
   a) None □ b) Primary □
   c) Secondary □ d) College □
   e) University degree and above □

4. Please indicate the category under which you were funded.
   a) Youth □ b) Women □
   b) PWD □

5. Please indicate the length of time you served in the current position in the group (years)
   a) Less than 1 year □ b) 1-5 □
   c) 6-10 □ d) Above 10 years □

6. Which ward do you operate your business?
   a) Nginda □ b) Kamahuha □
   c) Wempa/Kimorori □ d) Ichagaki □
   e) Makuyu/Kirimiri □ f) Kambiti □
7. How many members are in your group?.......................

8. Which sector does your business enterprise belong?
   a) Agri business □□□□□ b) Retail trade □□□□□
   c) ICT □□□□□ d) Service □□□□□
   e) Manufacturing □□□□□ f) Construction □□□□□
   g) Other □□□□□

9. Is it a joint/group or an individual business?
   a) Joint/group □□□□□ b) Individual □□□□□

10. Which government financial year was your group funded?
    a) 2014/2015 □□□□□ b) 2015/2016 □□□□□

11. Has your group started repaying the fund?
    a) Yes □□□□□ b) No □□□□□

12. If No what are your reasons?
    …………………………………………………………………………………………………
    …………………………………………………………………………………………………
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Section B: **Entrepreneurial Training Influence on Sustainability of Uwezo Fund**

(This section of the questionnaire seeks to determine how entrepreneurship training influences the performance of business enterprises funded by Uwezo fund management committee)

13. What is your level of agreement or disagreement that training on entrepreneurship influence. The choice of business?
    a) Strongly agree □□□□□ b) Agree □□□□□
    c) Neutral □□□□□ d) Disagree □□□□□
    e) Strongly disagree □□□□□
14. Please indicate the extent to which agree or disagree to the influence of following aspects of entrepreneurial skills training on the performance of youth, women and PWD groups funded under Uwezo fund projects on a scale of 1-5 where: Strongly Agree =5 Agree=4 Neutral=3 Disagree=2 Strongly Disagree=1

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15. Did you receive any entrepreneurship training before or after receiving Uwezo fund?
   a) Before   b) After

16. If yes which particular areas have you been trained
   a) Marketing       b) Business management
   c) Business planning d) Record and book keeping
   e) Table banking

17. Which institutions trained you?
   a) Government officer b) consultants
   c) Bank/ financial institution d) NGO

Section C: Monitoring and Evaluation Influence on Sustainability of Uwezo Fund

(This section of the questionnaire seeks to establish the extent to which monitoring and evaluation influences sustainability of Uwezo funded projects in Maragua Sub-County.)

18. How often do you undertake monitoring and evaluation of your business.
   a) Quarterly b) Semi annually
   b) Annually     c) Bi annually
   d) Don’t know
19. Do you have a system for monitoring and evaluation?
   a) Yes ☐  b) No ☐

20. What indicators do you look for when conducting Monitoring and evaluation?
   ……………………………………………………………………………………………
   ……………………………………………………………………………………………
   …………………………………………………………………………………………….

21. Who undertakes the process of Monitoring and evaluation?
   a) Group members ☐  b) Government officers ☐
   c) Consultants ☐  d) NGO ☐
   e) Don’t know ☐

22. To what extent do you agree that monitoring and evaluation influences performance of your business enterprises?
   a) Strongly agree ☐  b) Agree ☐
   c) Neutral ☐  d) Disagree ☐
   e) Strongly disagree ☐

23. Have you been visited by CUFMC since you were funded?
   a) Yes ☐  b) No ☐

24. Do you prepare a report after Monitoring and evaluation?
   a) Yes ☐  b) No ☐

25. Do the members of your group act on the content of Monitoring and evaluation report?
   a) Yes ☐  b) No ☐
Section D: Legal Environment Influence on Sustainability of Uwezo Fund Projects

(This section of the questionnaire seeks to find out whether legal environment influences sustainability of Uwezo fund projects in Maragua Sub-County.)

26. Please indicate whether you have a license for your business.
   a) Yes [ ]  b) No [ ]

27. Has your business received any grant from the government?
   a) Yes [ ]  b) No [ ]

28. Do you pay taxes to the government?
   a) Yes [ ]  b) No [ ]

29. If you pay taxes to the government what type of taxes does your business pay?
   ……………………………………………………………………………………………
   ……………………………………………………………………………………………
   ……………………………………………………………………………………………

30. Have you undertaken any business with any government institution?
   a) Yes [ ]  b) No [ ]

31. Are you or your group aware of Access to Government Procurement Opportunities (AGPO)?
   a) Yes [ ]  b) No [ ]

32. If Yes please indicate if you have realized the benefits of AGPO
   a) Yes [ ]  b) No [ ]

33. Are you aware of the Uwezo fund structure and its composition?
   a) Yes [ ]  b) No [ ]
34. What is the role of the patrons in the sustainability of Uwezo fund?

…………………………………………………………………………………………………………………………………………………………………………………………………………
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Thank you for your time and cooperation.
Appendix IV: Research Authorization Letter

NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY AND INNOVATION

Ref No: NACOSTI/P/17/86893/19090
Date: 22nd September, 2017

Frankline Kingora Mutanga
University of Nairobi
P.O. Box 30197-00100
NAIROBI.

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on “Factors influencing implementation of Uwezo Fund Projects in Kenya: A case of Maragua Sub-County, Murang’a County Mutanga” I am pleased to inform you that you have been authorized to undertake research in Muranga County for the period ending 21st September, 2018.

You are advised to report to the County Commissioner and the County Director of Education, Murang’a County before embarking on the research project.

Kindly note that, as an applicant who has been licensed under the Science, Technology and Innovation Act, 2013 to conduct research in Kenya, you shall deposit a copy of the final research report to the Commission within one year of completion. The soft copy of the same should be submitted through the Online Research Information System.

GODFREY P. KALERWA MSc., MBA, MKIM
FOR: DIRECTOR-GENERAL/CEO

Copy to:

The County Commissioner
Murang’a County.

The County Director of Education
Murang’a County.
Appendix V: Research Permit

THIS IS TO CERTIFY THAT:
MR. FRANKLINE KILOGORA MUTUNGA of UNIVERSITY OF NAIROBI, 0-1020 kenya, has been permitted to conduct research in Muranga County

on the topic: FACTORS INFLUENCING IMPLEMENTATION OF UWEZO FUND PROJECTS IN KENYA: A CASE OF MARAGUA SUB-COUNTY, MURANG'A COUNTY MUTUNGA

for the period ending: 21st September, 2019

Applicant's Signature

Permit No: NACOSTI/P/17/86893/19090
Date Of Issue: 22nd September, 2017
Fee Received: Ksh 1000

Director General
National Commission for Science, Technology & Innovation