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**FACTORS AFFECTING COMPLETION OF WOMEN
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ORGANIZATIONS IN KENYA: A CASE STUDY OF MIUJIZA
UMOJA WOMEN GROUP ONGATA RONGAI**

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FACTORS AFFECTING COMPLETION OF WOMEN EMPOWERMENT PROJECTS BY COMMUNITY BASED ORGANIZATIONS IN KENYA: A CASE STUDY OF MIUJIZA UMOJA WOMEN GROUP ONGATA RONGAI

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Abstract

Purpose: To establish the factors affecting completion of women empowerment projects by community based organizations in Kenya, a case of Miujiza Umoja women group in Ongata Rongai.

Methodology: The study utilized a descriptive research design.

Findings: The study revealed that majority (72%) of the respondents felt that government policies affect the completion of women empowerment projects. The study findings also revealed that majority (72%) of the respondents felt that finance affect the completion of women empowerment projects. The findings also showed that majority (62%) of the respondents felt that entrepreneurial expertise affects the completion of women empowerment projects. Further, the findings showed that majority (66%) of the respondents felt that training affect the completion of women empowerment projects. The findings also showed majority (59%) of the respondents felt that ICT technology affect the completion of women empowerment projects.

Unique contribution to theory, practice and policy: The biggest beneficiary to the study will be Miujiza Umoja women group. The Government of Kenya in general will also find this study useful. Specifically, the ministry of Public Service, Youths and Gender affairs will use the results of this study to craft policies that will safeguard the completion of women empowerment projects. This may lead to achievement of vision 2030. Researchers will also benefit from this study as it will form a valuable addition to academic literature. They will also research on other variables which are not included in this study.

Keywords: *Women Empowerment Projects, Community Based Organizations, Government Policies, Entrepreneurial Expertise, Training, ICT Technology*

INTRODUCTION

Background

Women are an integral part of every economy. All round development and harmonious growth of a nation would be possible only when women are considered as equal partners in progress with men. Emancipation of women is a pre-requisite for nations' economic development and social improvement. Poverty is the main obstacle for the improvement of the women. The role of women and the need to empower them are central to human development programs including poverty alleviation (Karanja & Bwisa, 2013).

According to Elson (2013), women empowerment is both an economic participation and economic opportunity. Elson (2013) also pointed out that the quantitative economic participation in the workplace is not only for lowering the disproportionate levels of poverty among women, but also for raising household income and encouraging economic development in a country as a whole.

The Global Gender Gap Report (2012) confirmed that the key for the future of any country and any institution is the capability to develop, retain and attract the best talent. Women make up one half of the world's human capital. Empowering and educating girls and women and leveraging their talent and leadership fully in the global economy, politics and society are thus fundamental elements of succeeding and prospering in an ever more competitive world. In particular, with talent shortages projected to become more severe in much of the developed and developing world, maximizing access to female talent is a strategic imperative for business. In the field of international development, most of the key actors, including government, non-government, and multilateral organizations, have adopted the language of empowerment in their policy and practice (African Development Bank [ADB], 2011).

In Kenya, women constitute approximately 50.1 per cent of the population and form the backbone to rural development by providing up to 80 per cent of the labour force. They contribute about 70 per cent of food production. However, women in Kenya access and own a small percentage of these resources. Furthermore, illiteracy rate for females is higher than their male counterpart. This results in women constituting about one-fifth of the formal employed labour force and occupying low paying jobs like teaching and secretarial positions (Mutahi & Onyango, 2015). Additionally, women are disadvantaged by traditions that limit their capacity to earn income, their access to information and productive resources, their control over time, and resources. Traditional constraints also skew the distribution of development benefits away from women (World Bank, 2009). They are also under-represented at all major decision-making levels within the government (Republic of Kenya, 2007).

Over time, the government of Kenya has formulated various policy documents including Sessional papers and Development Plans that are geared towards empowering women. The policies have guided in: creating an awareness of women potential in national development and enlightening women about obstacles they face in realizing their potential; mobilizing women to take part in their own development, that of their families and the country at large; orienting and training voluntary leaders and government extension personnel to better assist women in national

development; facilitating coordination between WGs, Government and Non-Governmental Organizations (NGOs); and carrying out research on the problems related to women's programmes and evaluate activities undertaken, with the aim of improving the programmes to benefit women (World Bank, 2009; Republic of Kenya, 2007).

Various organizations in Kenya are also involved in the effort of empowering women throughout the country. Such organizations include but are not limited to: National Council of Women of Kenya (NCWK), Maendeleo Ya Wanawake Organization (MYWO), Kenya Women Political Caucus, Forum for African Women Educationist (FAWE), National Commission on the Status of the Women (NCSW), Federation of International Women Lawyers (Kenya Chapter) and Kenya Women Finance Trust (KWFT). Documentations that testify to the women empowerment effort in Kenya other than the government ones include: World Bank (2009); Malcolm *et al.* (2008); Musyoka and Gatara (2004); ILO (2005); Mitullah (2004); United Nations (2005); and NCWK (2007). The gender issues addressed in Kenya are identical to the issues in the African Platform for Action. They include economic empowerment, reduction of poverty, elimination of illiteracy, improvement in health, peace and legal rights.

Statement of the Problem

Empowerment for the local population and particularly women, has dominated the agenda of United Nations for a long time, as captured by the Third Millennium Development Goals (United Nations, 2010), and the agenda of regional governments such as Kenya, as captured in Kenya's Vision 2030 (GOK, 2009). Women empowerment is significant in development and economics; and is one of the major procedural concerns when addressing human rights and development (United Nations, 2010). The Human Development and capacities Approach, the Millennium Development Goals also recognize women empowerment as a necessary step in overcoming the obstacles associated with poverty and development (UN, 2010). However, women face a lot of challenges such as lack of key resources to support women in development and empowerment. In addition, people have failed to notice that the empowerment of women through self help groups is giving benefit not only to the individual women but also for the family and community as a whole through collective action for development. Additionally, most women are not dedicated and focused to ensuring successful completion of projects (Hardeep & Navkiranjit, 2012). Karanja and Bwisa (2013) asserts that understanding the role of women in wealth creation through the women groups can help to answer to the problem of abject poverty and dependency on men that is prevalent among women in Kenya.

Past studies have focused on factors that affect project success. For instance, Kimando (2012) investigated factors affecting success of projects funded by youth enterprises development projects in Kenya using a case study of Kigumo District, Wawire and Nafukho (2009) conducted a study to investigate the main factors that affect the management of the WGs' Micro and Small Enterprises (MSEs) in Kakamega District and Africa in general while Weda (2013) study investigated factors that influence empowerment of women on management of group projects in Winam division, Kisumu East, Kenya. So far, no study has focused on the factors affecting completion of women empowerment projects in Kenya, a case of Miujiza Umoja women group in Ongata Rongai. The study sought to fill in this gap.

Objectives of the Study

- To establish the effect of government policies on the completion of women empowerment projects by community based organizations in Kenya.
- To determine the effect of finance on the completion of women empowerment projects by community based organizations in Kenya.
- To examine the effect of entrepreneurial expertise on the completion of women empowerment projects in Kajiado County.
- To assess the effect of training on the completion of women empowerment projects by community based organizations in Kenya.
- To establish the effect of ICT technology on the completion of women empowerment projects by community based organizations in Kenya.

Theoretical Literature Review

Government Policies

Women's economic empowerment is a prerequisite for sustainable development and pro-poor growth. Achieving women's economic empowerment requires sound public policies, a holistic approach and long-term commitment and gender-specific perspectives must be integrated at the design stage of policy and programming. Women must have more equitable access to assets and services; infrastructure programmes should be designed to benefit the poor, both men and women, and employment opportunities must be improved while increasing recognition of women's vast unpaid work. Innovative approaches and partnerships include increased dialogue among development actors, improved co-ordination amongst donors and support for women organizing at the national and global level (OECD, 2012).

At national level, government policies have tried to respond to women's problems in various ways by the time of the Sixth Five-Year Plan (1980-81-1984-85), women's involvement in all programs and projects was emphasized, recognized legal impediments to their economic empowerment developed, and initiated special programs for meeting women's needs. Required legal reforms were also to be implemented to facilitate women's participation in development. The Eighth Five-Year Plan (1992/93-1996/97) particularly, recognized the need for increasing women's representation at decision-making levels in the government, non-government and semi-government sectors, and for developing and monitoring system for recording gender discrimination at work. A suitable organizational structure for coordination and monitoring of activities relating to women was also envisaged (Economic recovery, 2011).

A study made in Malaysia by APEC (2012), shows that the women entrepreneurs in MSEs are facing many challenges, which are attributed to lack of comprehensive framework in terms of policies towards MSEs development; many agencies or channels for MSEs without effective coordination (this leads to lack of transparency to the target groups); inadequate data and information on the development of SMEs; inability to be in the mainstream of industrial development. Many MSEs still occupy lands or sites that are not approved to be used for industrial purposes. There is also an underutilization of technical assistance, advisory services

and other incentives made available by the government and its agencies. In addition, there is a lack of skilled and talented workers, which affects the quality of production as well as efficiency and productivity

In order for women to play meaningful role in economic development, they must be empowered by making credit easily accessible to finance their small and micro enterprises. Policies must be implemented by the government in collaboration with other stakeholders aimed at helping women access funds to expand their businesses. The goal of empowerment can be achieved through microfinance programs that are broad based, gender focused and financially sustainable. A gender based policy involves more than just targeting women. Creating gender- based policy involves a process through which an institution re-examines all of the underlying structures and assumptions about gender roles, rights and responsibilities that have historically discriminated against women as borrowers and employees. It is also important for microfinance institutions to set guidelines pertaining to employee recruitment, promotion, roles and responsibilities. In this regard, the formulation and enforcement of the guidelines is expected to bring about positive social changes. Furthermore, involving women both as staff and borrowers has the potential for increased levels of economic empowerment and financial stability that will benefit the individual, their families and communities (Mayoux, 2012).

The World Bank (2006) Report indicated that there was low participation of women in decision making processes and in high level positions. This has resulted in high and increasing unemployment among women which has become a big challenge to development. According to the report, low participation of women in policy and decision making processes at community level has impacted negatively on them and consequently on the status of the country's health, education and economy. The report further revealed that although many countries were signatories to the UN instruments, there was very little progress as far as women participation in all levels of community project development was concerned. While it is expected that women participate fully in the entire project sequences, that is, in identification, formulation, appraisal, implementation and evaluation stage, it has been noted that women participate more actively in low level positions such as in provision of manual labor. This, according to the report has consequently slowed down the development process in many countries since low level participation denies women the sense of control and ownership of the projects and its resources.

Wube (2010) conducted a study on the factors that affect the performance of women entrepreneurs in MSEs. It also addressed the characteristics of women entrepreneurs in MSEs and their enterprises and the supports they acquire from colleges/institutes. A sample of 203 women entrepreneurs engaged in 5 sectors was taken for the study using stratified and simple random sampling. The results of the study indicate the personal characteristics of women entrepreneurs in MSEs and their enterprise affect their performance. It also shows that lack of own premises(land), financial access, stiff competition, inadequate access to training, access to technology and access to raw materials were the key economic factors that affect the performance of women entrepreneurs in MSEs. The study also found that the main legal/administrative factors include access to policy makers, high amount of tax and interest, bureaucracies and red tapes, and over all legal and regulatory environments. This study reveals a

context gap since it focused on women entrepreneurs in MSEs while this study focused successful completion of women empowerment projects.

Abala (2012) examined the challenges facing income generating women groups in informal settlements in Kenya with a special focus on women groups in Kibera slums. The study stemmed from the need to evaluate the impact of efforts put in place by the government and other stakeholders to improve the socio-economic status of women in Kenya. Thus, this study examined the underlying factors that affect the performance of women groups in Kibera slums. The study focused on the income generating activities that women groups in Kibera engage in, rules, regulations and procedures governing the operations of these groups and the socio-economic challenges facing women groups. The study was anchored in Sara Longwe's women empowerment model as its conceptual framework. Using the model, we explored challenges facing women groups and the strategies that these groups employ to improve their socio-economic status. The study employed structured questionnaires and Focus Group Discussion in data collection. Data collected was cleaned, coded and entered in the computer. With the aid of SPSS, the refined data was analyzed. The findings indicate that women groups in informal settlements have devised various income generating activities to improve their income, have got strict rules and regulations governing their operations and show a strong commitment to what they do in order to improve their socio-economic challenges.

Finance

There is a general consensus that access to financial services is important for the poor to raise productivity, create assets, generate income, and achieve food security. Up to the 1970s, formal institutions in the public sector had been the main providers of financial services to the poor, mainly small and marginal farmers, usually at subsidized rates (Matin *et al.*, 2012). High risks associated with lending to this group of the rural poor, together with other institutional weakness, resulted in formal institutions (including private ones) failing to deliver financial services effectively (World Bank, 2013). It is assumed that increasing women's knowledge and access to micro-finance services led to individual economic empowerment through enabling women's decisions about savings and credit use, enabling women to set up micro-enterprises, and increasing incomes under their control. This in turn is assumed to enable women to initiate broader social and political changes. Within the guise of poverty alleviation and empowerment, the financial sustainability paradigm assumes importance for the banking sector (Mayoux, 2012).

According to the World Bank (2015), gender statistics database, women have a higher unemployment rate than men in virtually every country. In general, women also make up the majority of the lower paid, unorganized informal sector of most economies. These statistics are used to justify giving priority and increasing women's access to financial services on the grounds that women are relatively more disadvantaged than men.

Rural women in developing countries are at a serious disadvantage when trying to access credit. ORUDE, the Organization for Rural Development, is a grassroots NGO in south-eastern Uganda. Formed in 1997, the organization had been mobilizing and training rural women's economic groups and preparing them to absorb credit. It then helped the groups to open savings accounts with microfinance institutions (MFIs) from which they hoped their members could access credit.

However, most MFIs view rural women as (ostensibly) a credit risk. When they manage to acquire loans, high interest rates averaging 10% per month are charged, depleting their savings. Yet a large percentage of the women's loan portfolios consist of their savings, which accumulate no interest. Even when the women have paid off their loans the microfinance institutions do not pay interest on their savings, on the pretext that their savings were used as a loan security. The women's groups lacked the capacity to organize and form savings and credit cooperative schemes of their own from which they could borrow when in need and do away with the MFIs. Although there were savings and credit cooperatives – many of them enjoying support services from the government – they were male-dominated and women were not encouraged to join (World Bank, 2015).

The Kenya government at the onset of the millennium established the Economic Recovery Strategy for Wealth and Employment Creation (ERSWEC) (2003) – which noted that women are more affected by poverty. It emphasizes the role of women groups as the primary decision-making outlets for women in Kenya and makes an assumption that women's groups are controlled and managed by women and focus on women issues, a view that is however flawed because the so called „women issues' are critical issues that have big implications on the socio-economic and political well-being of a country. However, Sanday (2007) cites lack of access to and control to economic factors of production at household level and women's inability to control the distribution of goods and services beyond the household level as their main limitation to overall economic control whether in groups or as individuals.

Entrepreneurship is considered as one of the important factors of economic development of a society. For any entrepreneurial venture to thrive, it requires capital. The Government of Kenya has provided women with funds (Women Enterprise Fund) with the principal objective of empowering them so as they can contribute to national development equally as men do. Access of this fund would enable women entrepreneurs to grow their businesses. Research has shown that despite the availability of this fund, women do not fully utilize it (Gaititi, 2013). Gaititi (2013) investigated the factors that hinder access to funds by women entrepreneurs. This study used a descriptive design. The target population was 1019 registered women entrepreneurs in Murang'a Municipality, out of which a 10% sample was used. Data was analyzed using descriptive statistics method of analysis with the aid of statistical package for social sciences (SPSS). The study revealed that majority of women felt that WEF was an essential component towards business growth and financial independence. Financial literacy, lack of awareness on the existence of WEF and some social-cultural factors were identified as factors that hinder the accessibility of WEF. The study recommended that business financing training programs for women entrepreneurs be developed and training approaches which effectively reach them at their work place be adopted.

Entrepreneurial Expertise

For Africa to reach the growth rates needed to meet the United Nation's Millennium Development Goals number three, promote gender equality and empower women, women must be brought fully into the formal economy and the financial sector. This requires innovation in the financial services and products on offer, which in turn requires that women - locally, regionally,

and internationally are helping to formulate the solutions by effecting projects and financial management and trainings. If governments and key stakeholders can lift the barriers that prevent women from playing their full role in our economy and societies, the future is bright - not just for women but our entire continent. That includes framing of essential key skills like project communication skills, human resource management skills, operation management skills, procurement management skills, financial skills, quality management skills. This often leads to problems in managing scope change, resolving issues, communicating proactively and weighing and treating major risks, by project team often leads to unexpected new developments which if not handled well could lead to project failure (Johnson *et al.*, 2011).

The system of education and training in Kenya has been blamed for failing to impart appropriate skills for enhancing self-employment. The 8-4-4 system of education was introduced in 1985, and comprises 8 years of primary education followed by 4 years each for secondary and university education. It was geared towards changing the “academic” bias of the previous system with a strong emphasis on practical and technical subjects (Ikiara *et al.*, 2008). However, due to high costs of education, poverty and lack of appropriate facilities, most people are forced to drop out, and those who graduate do not possess adequate skills to facilitate employment (GoK, 2006). According to the United Nations Development Programme (UNDP) Report of 2006, four out of eight provinces recorded an increase in poverty levels while Kenyans living in abject poverty deepened. These people are subsequently incapable of acquisition of proper dietary needs, medical care and clean habitats (Achoka *et al.*, 2005). Further, the country’s training institutions are not only inadequate, but lack the essential facilities and technology to prepare students for the challenging labour market demands (Gok, 2006); In addition, training institutions have no linkages with the labour market. The society’s negative attitudes towards the informal sector discourages some youths from venturing into it. To enhance education and training for the youth, the NYP proposes to: improve affordability and accessibility of quality education, promote non-formal education, enforce re-admission policy for girls who drop out of school due to pregnancy and create linkages between educational institutions and the private sector through research, technical education, internship opportunities and financing. The study revealed a context gap since it focused on youths while this study focused on women.

According to Mohan and Glangovan, (2012) one of the problem faced by women entrepreneurs is lack of information. According to Wube, (2010) women have fewer business contacts which limit their growth. Since most of them operate on a small scale and are not members of professional organizations or any other networks, they often find - it difficult to access information. Lack of networks deprives them of awareness and exposure to good role models. One factor facing MSEs in relation to information is its acquisition. Other shortcomings are lack of timely, simplified, reliable and relevant information. As a result of these shortcomings, MSEs are unable to survive and grow in fast changing increasingly globalized and highly competitive market environment. According to ILO, (2013) women entrepreneurs in MSEs are not only affected by lack of accessibility to information but also by lack of quality awareness among others. This study revealed a concept gap since it did not address the objectives of the current study.

Kimando (2012) investigated factors affecting success of projects funded by youth enterprises development projects in Kenya using a case study of Kigumo District. The study indicated that most of those who succeed in entrepreneurship are either trained on the kind of businesses they venture into or continue business training as they progress. Therefore, for the YEDF to succeed, both short and long term measures must be embraced. From the findings, the study concluded that skills in entrepreneurship, business planning and financial management must elaborately be imparted before any funds are disbursed by the board. The study revealed a context gap since it focused on YEDF while the current study focused on Women groups.

Achieng' (2011) investigated the challenges facing young women entrepreneurs assisted by Techno serve in Nairobi province. The researcher examined the existing literature on entrepreneurship in general and young women entrepreneurs. The existing literature examined included history of entrepreneurship, youths and entrepreneurship, youth education and training in Kenya, women in business and globalization, growth of women owned business in USA and Kenya general constraints faced by women entrepreneurs and the role of entrepreneurship in national development. Self-administered questionnaires were used to collect data. Qualitative data analysis was used to analyze data. The research findings showed that; most young women entrepreneurs fall in the age 21-25 years. Most of the Kenyan young women entrepreneurs are single and very few are separated or divorced; most of the Kenyan young women entrepreneurs have allied education up to the form four level. The major factors which motivate young women entrepreneurs are unemployment, family responsibility, inadequate opportunity to advance in education and availability of business grants from the government and nongovernmental organizations. Lack of management skills is the greatest challenge young women entrepreneurs are facing. The study made the following recommendations; young women who attained a higher level of education such as diploma, degree or above degree level should also be encouraged to engage in entrepreneurial activities; the ministry of education should review the guidelines on courses and subjects at different levels of education so that young women would be equipped with necessary skills to engage in entrepreneurial activities. Young women should be assisted to construct permanent shades to operate their businesses; they should be exposed to capacity building programmes and life skills to help them ease the burden of family responsibilities.

Wawire and Nafukho (2009) conducted a study to investigate the main factors that affect the management of the WGs' Micro and Small Enterprises (MSEs) in Kakamega District and Africa in general. The study adopted a descriptive research design. This is because the study was concerned about a univariate question in which the researchers asked about the size, form distribution and existence of factors affecting management of the Women Groups' (WGs) MSEs. The study found that the factors that affect management of WGs' MSEs could be categorized as financial, administrative, managerial, technical, political, traditional and cultural. The WGs lack skills in these areas, which adversely affects the MSEs. The study recommended for full support of WGs' MSEs by all those involved in one way or another. The study revealed a context gap since it focused on management of WGs while the current study focused on successful completion of WGs' projects. Additionally, there existed a geographical gap since the study was done in Kakamega while the current study was done in Kajiado County.

Training

The Millennium Development Goals recognize the need to promote gender equality and empowerment of women, the need to alleviate poverty and ensure sustainable environmental management. One of the targets for the goal on ensuring environmental sustainability is to “Halve by 2015 the proportion of people without sustainable access to safe drinking water and basic sanitation” (UN, 2012). Research demonstrates the positive impact of financial literacy training for low-income workers, in particular, adult participants in Individual Development Account (IDA) programs. Rand (2012) each found that program participants believed the classes were useful and influenced their motivation to save. Similar results have also been documented for participants in introductory financial education programs. An evaluation of Financial Links for Low-Income People (FLLIP), that tracked participants in both financial management training and IDA programs, found that a majority of participants in each program changed the way in which they tracked household expenses, budgeted, or paid bills. Community-owned and managed groups tend to stop functioning as a result of default that erode the asset base of the group and often reflect dysfunctional group dynamics. It is often argued that these problems stem from lack of literacy and numeracy skills, and a lack of these skills can certainly produce failures in bookkeeping and compliance with policies (Rhyne, 2010).

Women groups need capacity buildings in management of their group projects. According to UNDP (2013), capacity building is the creation of an enabling environment with appropriate policy and legal frameworks, institutional development, including community participation (of women in particular), human resources development and strengthening of managerial systems. This definition shows that UNDP recognizes that capacity building is a long-term, continuing process, in which all stakeholders participate (Ministries, local authorities, NGOs and water user groups, professional networking, academics and others) But according to WCO (2009), capacity building is activities which strengthen the knowledge, abilities, skills and behavior of individuals and improve institutional structures and processes such that the organization can efficiently meet its mission and goals in a sustainable way.

UNESCO (2013) explored how literacy learning can support women’s empowerment and the development of greater equality, benefitting not only individual women, but families, communities and economies too. The paper describes and reflects upon some of the most promising approaches to developing literacy and learning for women, who form the majority of the world’s illiterate adults. Key success factors are identified to inform recommendations for others seeking to support the empowerment of women. These are stories of hope and possibility. They demonstrate how, with imagination and determination, literacy learning is taking place and making a difference. Some programmes are available because policies and strategies are in place at international, national or regional levels. In other cases, developments are due to local initiatives, inspired belief in learning for everyone, and voluntary determination. They show how change, transformation and empowerment of some of the world’s most vulnerable women, and the development of greater equality are possible.

Mulela (2013) conducted a study on the influence of social organization office on successful completion of women’s group projects in Katulani district, Kitui County, Kenya. The researcher

adopted a descriptive survey research design and targeted a population of two thousand one hundred and thirty women group members within the two hundred and thirteen women's groups in Katulani district. Out of the possible 2130 study population a sample of 220 women group's members were selected through purposive sampling technique. The study used structured questionnaires and interviews as the main tools of data collection. Data was analyzed using a scientific calculator and presented by use of frequency distribution tables, percentages and mean values. The results of the study showed that majority of projects are in business and agricultural sectors. The study showed that project members play a role in identification, planning, implementation and monitoring of the projects. The study revealed a conceptual gap since its objectives differed from the objectives of the current study.

Weda (2013) study investigated factors that influence empowerment of women on management of group projects in Winam division, Kisumu East, Kenya. This study was designed to fulfill four objectives: Influence of trainings and literacy, influence of community and culture, influence of ICT Infrastructure and influence of access to financial resources on management of group projects. The study adopted descriptive survey targeting a population of 8133 women in Winam division. The sample selected was 366 women through simple random of which 296 women responded by duly filling the questionnaires. The study used structured questionnaires as the main tool of data collections. Data analysis was done using descriptive statistics especially the use of frequency tables and percentages. The study findings revealed that there was influence of skills and knowledge from the trainings on management of their group projects. The study also found access to credit as a major factor empowerment of women on management of group projects. The study concluded that adult literacy should be promoted to address the high rate of illiteracy of women as that could be a challenge to the women fully benefitting from the trainings organized by the government, CBO and NGOs. The study also recommended that Women in Winam should be encouraged to register at the Ministry Youth and Gender and Social Services and go for loans and grants from the financial institutions. The study revealed a geographical gap since it was focused on women group project in Kisumu while this study focused on women group project in Kajiado County.

Njoki (2013) examined the effects of training on women-run micro and small enterprises in Kawangware Division, Nairobi County. The study adopted a descriptive survey design and targeted four women groups trained by four MFIs that operate in the area. The study used questionnaires and in-depth interview schedules as data collection instruments. The data was classified into different categories through coding and tabulation where descriptive statistics such as frequency distribution tables and percentages were used to present quantitative data. The qualitative data was presented thematically. The study revealed that as a result of training women-run businesses had become more profitable, had increased sales, became easier to manage and had more customers. The study recommended that married women should be given support by their spouses in respect of finances, motivational encouragement, advice and actual involvement in the running of business. Additionally, access to credit by women entrepreneurs at the level of micro and small-scale enterprises, should be facilitated through innovative programs and financing arrangements that go beyond the conventional approaches; which require collateral and capital among other conditional ties.

ICT Technology

There is a wide consensus that information and communication technologies (ICT) are central to the creation of the emerging global knowledge-based economy and can play an important role in accelerating growth, in promoting sustainable development and eradicating poverty in developing countries as well as countries with economies in transition and in facilitating their effective integration into the global economy (Mitter, 2011).

ICT are far more than a sector. They are a phenomenon reshaping the nature of global economic, social and political life. It is the centrality and importance of this phenomenon that mandates that women and men have equal opportunities to shape, access, use and master it. The arguments that establish this can be based on a belief in the greatest good for the greatest number, as women are the majority of the world's population; on a human rights approach to ensure the rights of all, including the rights to non-discrimination and to communicate; on a business case approach that shows that endeavours are more successful when gender perspectives are taken into account; on a poverty eradication approach that increases the capabilities and choices of the poorest; or by pointing to the commitment to gender equality - reiterated in the United Nations Millennium Declaration - as a goal in itself, and as a means to combat poverty and achieve sustainable development (Hafkin, 2012).

ICT are not gender-neutral. Like any other technology, they are socially constructed, and impact men and women differently (Hafkin, 2012). Globally, there are substantial differences between women and men in access to and impact of ICT. Global patterns of inequality between women and men, as reflected in women's political participation and their representation in decision-making structures; differences in women's and men's economic opportunities, access to resources, and division of labour within the economy; women's over-representation among the poor; their higher levels of illiteracy; the persistence of stereotypical attitudes about women's roles and of discriminatory laws and practices, are among the factors that also shape women's capacity of access to and use of ICT.

The empowering use of ICTs is closely connected to socio-economic development, and this potential towards social transformation demands that everyone should have access. Prevailing inequalities in access to ICTs throughout the world suggest that many groups are hindered by their social and economic circumstances from developing a relationship with ICT (Weda, 2013).

The Zambia Association for Research and Development (ZARD), a non-government organizations that works to empower women and uplift their status and their living standards through participatory action-oriented and gender sensitive research, advocacy, training, networking, publishing and dissemination of information. Since the inception of the programme in July 2006, ZARD has trained many women and girls in basic IT skills. Follow-up on some of the trained women revealed that a number of them have since found jobs where they are applying skills e.g typists, office assistants, till operators etc. Others are using the skills to manage their businesses e.g. basic bookkeeping and maintaining records of their operations (Lungu, 2008).

Microsoft Africa has teamed up with the Federation of Women Entrepreneurs Association (FWEA) and Supa Mamas organization in Kenya to train women in small and medium

enterprises on using Microsoft tools to grow their business. By bringing together women from various SMEs across the country, Microsoft hopes to significantly increase the number of women entrepreneurs using technology tools to manage and grow their businesses. The event was organized under the banner of Microsoft Women of WECA (WOW) which helps women excel in ICT and also build their businesses without necessarily investing too much on ICT tools and Supa Mamas, a marketing and events company which brings together business women from 19 different backgrounds to inform, connect and inspire mothers in Kenya by exposing them to opportunities available to grow their enterprise (Weda, 2013).

Mitter (2011) examined how the rapid diffusion of ICT and associated growth of the ICT sector offers vast opportunities as well as poses particular challenges and risks to women's empowerment and promotion of gender equality globally, and especially in developing and transition countries. The findings revealed that ICT training for workers in the formal or informal sectors and for unemployed women can provide women not only with a tool to enhance their capabilities, but also with the means to develop new work and business opportunities. The policy of the Government of Korea to train housewives as well as women working outside the home 15 on strategic ICT use is an example of how government initiatives can contribute to increased productivity and employability of the work force, as well as provide an environment for business development opportunities, such as the creation of business incubator programmes. Such programmes also ensure that women have opportunities to develop necessary skills to use ICT for their own advancement and empowerment.

METHODOLOGY OF THE STUDY

The study utilized a descriptive research design. The population for the study comprised of all the 16 members and all the 20 employees of Miujiza Umoja women group. The study did not sample but rather conducted a census of the entire population. The study used primary data collected using a structured questionnaire. The questionnaires were administered through drop and pick method. Simple descriptive statistics was used to generate frequencies and means. Tables and charts were used to present the data.

RESULTS OF THE STUDY

Response Rate

The number of questionnaires that were administered to all the members and employees of Miujiza Umoja women group was 36. A total of 32 questionnaires were properly filled and returned. This represented an overall successful response rate of 89% as shown on Table 1.

Table 1: Response Rate

Response	Frequency	Percent
Returned	32	89
Unreturned	4	12
Total	36	100

Demographic Characteristics

Demographic results show that all the respondents were female. Demographic results also showed that majority 56% of the respondents indicated above 45 years, 28% of the respondents indicated 35-45 years while 16% of the respondents indicated between 18-35 years. On education level, majority 53% of the respondents indicated that they had not received formal education, 25% of the respondents indicated that they had attained education up to primary level while 22% of the respondents indicated that they had attained education up to secondary level. On duration of years worked, 66% of the respondents indicated more than 5 years, 22% of the respondents indicated 2-5 years while 12% of the respondents indicated less than 2 years.

Descriptive Statistics

Government Policies

The first objective of the study was to establish the effect of government policies on the completion of women empowerment projects by community based organizations in Kenya. Results in Table 2 reveal that majority 72% of the respondents indicated yes while 28% of the respondents indicated no.

Table 2: Effect of Government Policies

Response	Frequency	Percent
No	9	28
Yes	23	72
Total	32	100

Results in Table 3 revealed that majority (56%) of the respondents agreed that the effect of government policies was high, 16% indicated that the effect was low while 28% indicated that government policies had no effect on the completion of women empowerment projects.

Table 3: Rating the Effect of Government Policies

Response	Frequency	Percent
No Effect	9	28
Low Effect	5	16
High Effect	10	31
Very High Effect	8	25
Total	32	100

Finance

The second objective of the study was to determine the effect of finance on the completion of women empowerment projects by community based organizations in Kenya. Results in Table 4 reveal that majority 72% of the respondents indicated yes while 28% of the respondents

indicated no. This implies that most of the members and employees of Miujiza Women Group consider finance as a factor that influences the completion of the group's projects

Table 4: Effect of Finance

Response	Frequency	Percent
No	9	28
Yes	23	72
Total	32	100

Results in Table 5 reveal that 69.2% of the respondents agreed that the effect of finance was high, 7.7% indicated that the effect was low while 23.1% posited that finance had no effect on the completion of women empowerment projects.

Table 5: Rating the Effect of Finance

Response	Frequency	Percent
No Effect	9	28
Low Effect	2	5
High Effect	6	19
Very High Effect	15	47
Total	32	100

Entrepreneurial Expertise

The third objective of the study was to examine the effect of entrepreneurial expertise on the completion of women empowerment projects by community based organizations in Kenya. Results in Table 6 reveal that majority 62% of the respondents indicated yes while 38% of the respondents indicated no. This implies that most of the members and employees of Miujiza Women Group consider entrepreneurial expertise as a factor that influences the completion of the group's projects.

Table 6: Effect of Entrepreneurial Expertise

Response	Frequency	Percent
No	12	38
Yes	20	62
Total	32	100

Results in Table 7 reveal that 56% of the respondents agreed that the effect of entrepreneurial expertise was high, 6% indicated that the effect was low while 38% posited that entrepreneurial expertise had no effect on the completion of women empowerment projects.

Table 7: Rating the Effect of Entrepreneurial Expertise

Response	Frequency	Percent
No Effect	12	38
Low Effect	2	6
High Effect	13	40
Very High Effect	5	16
Total	32	100

Training

The fourth objective of the study was to assess the effect of training on the completion of women empowerment projects by community based organizations in Kenya. Results in Table 8 reveal that majority 66% of the respondents indicated yes while 34% of the respondents indicated no. This implies that most of the members and employees of Miujiza Women Group consider training as a factor that influences the completion of the group's projects.

Table 8: Effect of Training

Response	Frequency	Percent
No	11	34
Yes	21	66
Total	32	100

Results in Table 9 reveal that 56% of the respondents agreed that the effect of training and literacy was high, 10% indicated that the effect was low while 34% posited that training and literacy had no effect on the completion of women empowerment projects.

Table 9: Rating the Effect of Training

Response	Frequency	Percent
No Effect	11	34
Low Effect	3	10
High Effect	8	25
Very High Effect	10	31
Total	32	100

ICT Technology

The fifth objective of the study was to establish the effect of ICT technology on the completion of women empowerment projects by community based organizations in Kenya. Results in Table 10 reveal that majority 59% of the respondents indicated yes while 41% of the respondents indicated no. This implies that most of the members and employees of Miujiza Women Group consider ICT technology as a factor that influences the completion of the group's projects

Table 10: Effect of ICT Technology

Response	Frequency	Percent
No	13	41
Yes	19	59
Total	32	100

Results in Table 11 reveal that 57.7% of the respondents agreed that the effect of ICT technology was high, 3.8% indicated that the effect was low while 38.5% posited that ICT technology had no effect on the completion of women empowerment projects.

Table 11: Rating the Effect of ICT Technology

Response	Frequency	Percent
No Effect	13	41
Low Effect	1	3
High Effect	8	25
Very High Effect	10	31
Total	32	100

CONCLUSIONS

Based on the findings above the study concluded that government policies, finance, entrepreneurial expertise, training and ICT technology influence the completion of women empowerment projects by community based organizations in Kenya. The study also concluded that the completion of women empowerment projects was poor.

RECOMMENDATIONS

Based on the research findings, the study recommended that the government should set favorable policies. This will ensure that women entrepreneurs have an equal opportunity to actualize their business ideas. This will in turn result to completion of women empowerment projects. The study also recommended that the financial institutions should put measures in place to ensure that women have access to credit. This will enhance successful completion of women empowerment projects. The study also recommended that women should take the initiative and acquire the necessary entrepreneurial skills. This will lead to completion of women empowerment projects. The study also recommended that the leadership of women groups should organize training programs with an aim of sharpening the skills of the women. This will lead to completion of women empowerment projects. In addition, the study recommended that women groups should adapt the use of modern technology in their operations as it would enhance completion of women empowerment projects.

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