



# International Journal of Social and Development Concerns

Vol. 1, Article 1/12 | October 2017 e-ISSN

**Chief Editor**

Web: www.ijfdc.org

Email: info@ijfdc.org

**Editing Oversight**

Empiris Creative Communication Ltd.

Web: http://www.empiriscreative.com

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Vol. 1 | Implications of Social Service Delivery on Development in Africa

## Constraints that Affect the Success of Women Development Projects in Ngong Ward, Kajiado County, Kenya

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### *Abstract*

*Economic growth is a major factor that augments the income and wellbeing of both men and women, and several forces affect women's economic empowerment and the level at which they benefit from growth in different locales. The main objective of this study was to assess the constraints that affect the success of women development projects in Ngong Ward, in the Kajiado County, in Kenya. Specific objectives were to: assess the role of financial constraints' influence the success of women; to find out how business strategies and constraints influence success of women development projects; and to establish how organizational structures affect the success of women development projects within the Ward. The researcher employed a descriptive survey research design. The target population for the study was 600 people: 60 women, 10 staff from the Kajiado County Government and 50 women group projects from Ngong. A sample size of 120 was used for the study. The study was guided by the theory of Transformation, and the Resource-Based View theory. To obtain samples, cluster and purposive sampling were used to purposely select the women operating projects in Ngong. Data was collected using questionnaires and interview guides were administered on County Government officials. Quantitative data was sorted out, and coded using SPSS V 23. It was established that majority of the women projects were facing dire financial constraints that threaten to stifle their growth. The most popular method of financing projects was found to be table banking. This was attributed to the ease with which one was able to acquire funds from table banking as compared to other forms of financing such as bank loans which are expensive and require rigorous application processes. The study established that most of the respondents (71%) find it difficult to acquire bank loans and therefore try to avoid them. The study noted that most participants (57%) seek advice before starting projects, which is an important aspect of realizing success in women development projects. The most important piece of advice sought was on whether the anticipated project is going to be profitable or not (71%) and whether there is a ready market for one's goods and services (29%). The study noted that many respondents do not write business plans (86%) mainly due to lack of skills. Therefore, education and training was found to be necessary to equip the respondents with skills such as project management skills, financial skills, business plan writing skills, among others. In this regard, most of the respondents were found not to have attended any project management training.*

## Introduction

### *1.1. Background of the Study*

Despite recent development efforts and gains globally, women continue to lag behind men in income, influence in decision-making and in participation in their economies. While economic growth is a major factor that augments income and wellbeing of both sexes which everyone should participate in, several forces affect women's economic empowerment and the level at which they benefit from growth in different locales (IDRC, 2017). It is noteworthy that 70% of the world's 1.4 billion poor people are women and girls, and more than 875 million women and girls are illiterate, making two-thirds of the world illiterate people (CARE, 2010).

The above statistics are due to influence of many socio-cultural and economic factors and what is expected of women in households and the support they get while caring for their families. Factors that constrain their economic growth include their availability to work, cost of childcare, lack of flexible working hours, and cultural dictates regarding the extent to which men and women can share domestic work (IDRC, 2017). However, women in low-income communities have exponentially contributed to productive activities such as small-scale agriculture and home industries, trade, and commerce. This contribution is always being underestimated. Medel-Anonuevo (1995) noted that a lot of attention is focused on national plans and ignored women's child-nurturing roles. Inadequate social services have heavily affected women's health, nutrition, education, their productivity, and their effective participation in the economy. This has created a vicious circle that debilitates their effort to combat poverty and achieve crucial development goals (IADB, 2017). A study by Policy Associates Incorporated (PPA) (2013), in the US, established that women's businesses face certain difficulties in delegating daily management tasks such as payroll processing, which may compromise business growth. Immense cultural expectations have a lot of negative influence on motivation and decision making in women's businesses. However, women spend more of their income on the households' nutritional status than men (Boellstorff, 1995).

It is noteworthy that most IFC global projects have failed. In August 2007, the Independent Evaluation Group (IEG) of the International Finance Corporation (IFC) released "Independent Evaluation of IFC's Development Results" showing that over 40% of global IFC projects were unsuccessful. In Africa, more than half of IFC investments had low returns. Only 20% of them showed high development impact (Bank Information Center, 2010). A study conducted by Standish Group indicated failure in many 2009 projects and only 32% of global projects succeeded. However, 44% of them faced completion issues and budget overruns. The remaining 24% showed failed projects that were cancelled before completion, or were completed but never used (Cityscape Intelligence, 2009).

A study conducted by Vixathep (2011: p.13) among the Khmu community in Laos showed that women face fewer opportunities to participate in education, face maternal health risks, and lack access to resources. In his study on women entrepreneurial projects in Kosovo, Haxhiu (2015) noted that 12% of them strongly disagreed that there is any loan or credit for them; 32% disagreed that they get loans. However, in India, women are comparatively economically empowered. Self-help groups have emerged which can access credit and subsidies to meet crisis needs reducing women's dependence on men (Chandra).

A study on women development groups projects' in Peru looked into how these projects dealt with gender issues, in design, implementation, and identification of obstacles. Rural women in project areas identified their problems such as low income, no chance to meet each other, criticism by men, lack of understanding by their husbands, a lot of domestic work and men's failure to support their illiterate wives (IFAD, 2016). In 2010, Meskendahl (2010) wrote that factors with the highest impact on women project success are: well-defined goals and directions (70.2%); competent project teams (53.2%); well defined roles (53.2%); consultation and communication with stakeholders (40.4%) and compliance with the budget, time and performance criteria (40.4%). Owner and donor involvement have the lowest impact on projects' success. Muslim women are also often hindered from participating in social development activities due to poverty, and they are excluded from the decision-making process (IDB, 2016).

In sub-Saharan Africa, most of the policies concerned with poverty alleviation are unimplemented. Informal sector tasks present many opportunities for women. Training enables them to work better in particular sectors (Jivetti and Edwards, 2015). In 2003 in Ghana, a women community development project was initiated to contribute to government

efforts of enhancing participatory rural self-sustaining development. Lessons learnt from this nationwide project showed that: the staff should have good skills for effective implementation; implementing agency should have good governance structure; and project management training offered to the women was inadequate (African Development Fund, 2003). A study by Ibro et al. (2006) noted that over 80% of the cowpeas product vendors in Niamey, Maradi and Zinder in Niger cited capital constraints in their businesses.

In Kenya in 2004, the government proposed to mainstream gender in all government institutions. However, there have been social inequalities, violence against women, early marriages, child trafficking, and illiteracy (Wamalwa, 2013). While studying community projects in Kiambu County, Gachogu (2014), it was found that project members are involved in all the project funds management, book keeping, payment approval, and budgeting. Some project leaders have been trained in seminars to build capacity. However, Mutongu, (p. 4) notes that although women participated in such seminars, over 50% of them are illiterate. He posits that education and training should equip learners with skills that enable them to contribute towards the development of their society.

Jivetti and Edwards (2015) note that it is still difficult for women groups to access government aid, bank loans, or grants in Kenya. The lack of capital affects efforts by women to change their economic status. Some may lack business records and have inadequate management skills (Kamunyu and Theuri, 2017). In Kajiado County, many women have groups that they use to pool resources to fund their businesses. Many groups are also promoting education, health, provision of water through boreholes, nutrition and disaster response. They also buy and sell livestock, and promote female investment, empowerment and transformation in the county (Waihumbu, 2016).

### ***1.2 Statement of the Problem***

All development initiatives are meant to drive the status of human development to higher ranks. Development experts should thus include all stakeholders and enhance the creation of ventures which allow life improvement. However, many women remain poor and dependent on their families. Most of their economic activities are informal and very small-scale. Their projects are met with a myriad of inhibitions and many do not succeed or are unsustainable. Available literature identify why women do not participate in community development projects but minimally cover why women projects do not succeed. Women projects are rarely considered as economic activities so their failure is not a big concern to policy makers especially. According to Wamalwa (2013), we cannot speak of economic development without human development, and human development cannot be achieved without women's development.

Many women's projects, both individual as well as group projects, fail due to inadequate funds, wrong scope, improper organization, inexistent reporting and management structure, and lack of relevant skills, among others. There is a need to identify what ails these informal initiatives by rural women in Kenya.

### ***1.3 The Research Objectives***

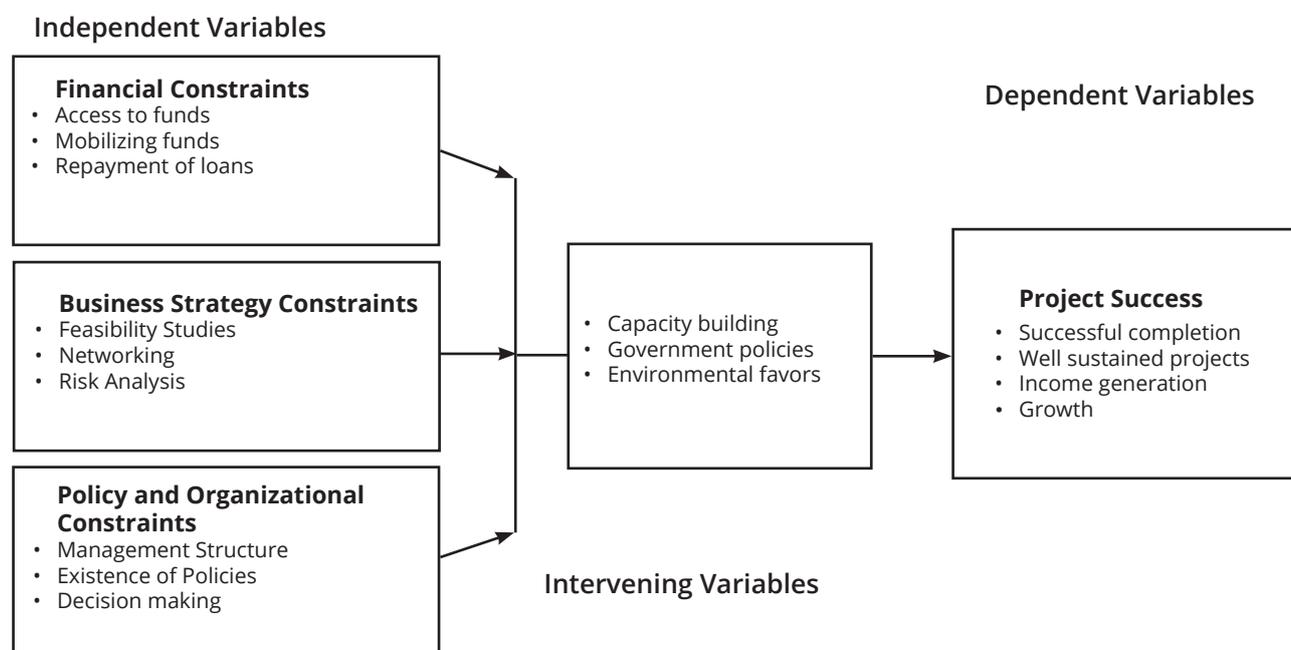
The main objective of this study was to assess the constraints that affect the success of women development projects in Ngong Ward in Kajiado County, Kenya.

#### **Specific Objectives**

- a) To assess the role of financial constraints on the success of women development projects in Ngong Ward.
- b) To find out how business strategies constrain/influence success of women development projects in Ngong Ward.
- c) To establish how policy and organizational structures affect success of women development projects in Ngong Ward.

### 1.4 Conceptual Framework

*Figure 1 | Influence of CP on Social Cohesion*



Source: Author 2017

## Theoretical Framework and Literature Review

### *Theory of Transformation*

Transformation theory describes the structure of change in natural systems and illustrates how a system can succeed or fail based on its relationship with the environment. In this context, this theory was a guide to the study due to the following facts: Firstly, projects should bring a total change into people's lives. Daszko and Sheinberg (2005) note that, a theory of transformation means there will be a profound change in structure that creates something new. Transformation occurs through continual probing, challenging, exploration, innovation, evaluation, and creation of an organization's management theory and application; beginning with the realization that the management theory is incomplete, limiting and flawed. Secondly, theory of transformation suggests that change must be guaranteed by dividing tasks into small manageable tasks (Koskella & Howell, 2002). Transformation Theory's assumptions are constructivist; an orientation which holds the way different learners interpret and reinterpret their sense experience to make meaning (Merizow, 1994).

This theory is useful in project planning and in this study because every project succeeds due to the transformation of the inputs, and in the resources from one form to the desired outputs. When formulating projects, women look forward to a time when these invested resources will change to desired and foreseen results and change their living conditions. Every experience is a learning process which should be used to ask oneself about how to do things differently and in a better way. It is thus a form of learning or an educational process which is mostly used in project reviews (Popovic and Greef, 2014).

### *Resource-Based View Theory (RBV)*

The resource-based view (RBV), which was formulated by Wernerfelt in 1984, suggests that organizational competitiveness can be achieved by inventively producing and delivering goods of superior value to customers. According to this theory, strategic identification and use of resources by a firm for developing a sustained competitive advantage is paramount. Successes and failures of firms across boundaries are facilitated by considering the competitiveness of their subsidiaries in the market.

### *Review of Empirical literature*

#### *The influence of financial constraints' on the success of the projects*

According to Women's Resource Centre (WRC) (2013) study in London, vulnerability of women's organizations is evident as revealed by the following facts: 65% of the organizations in London have lost funding; 46% of them remain with less than half of their funds for the following financial year; most of them would be closed if they could not find alternative funding (WRC, 2013). According to Hirst and Rinne (2012), the Wales Low Asset Ratio and Surplus and Administrative Cost Ratio, reveal that women-only organizations were nearly 16 percent points less likely to survive. Budgets are decreasing every time. Most of them have merged with others to cope with the donors requirements, or are seeking funding shortfall from elsewhere, which is not easy. Many women organizations also have to resort to their fund reserves or increase the number of volunteers in order to continue with the scheduled services (WRC, 2013: p 10).

In Latin America and the Caribbean, Women's Enterprises (WE) are always required to provide more bank collateral than men. WE rely on their own savings, loans from family and friends, or micro loans to finance their businesses. These insufficient services do not allow them to make long-term economic investments in their businesses (Dupas and Robinson, 2013). In Pakistan, it is hard for women to find creditors. Most micro-finance institutions require women to get permission from their husbands or families to apply for loan and be accompanied by male guarantors when borrowing financing (World Bank, 2012). In Bangladesh, access to credit can facilitate the adoption of technology by women (Goetz and Gupta, 1996). However, credit is a rare resource for the rural female to get. Even if women have better business expertise and ideas, financial services may force them to get inferior business inputs leading to the collapse of their commercial projects (Mayoux, 1999). It is thus crucial to introduce initiatives that provide women with access to credit that leads to higher returns on investments (Tanwir and Safdar, 2013).

In Africa, there are many barriers and constraints facing women's access to financial services. When women are able to secure financing through microfinance institutions, the loans are much less compared to those men procure for similar economic ventures. Many rural lending programmes have women greatly underrepresented as borrowers and members (World Bank, 2009). Dupas and Robinson (2013) concur and note that women have less access to basic banking services such as saving accounts. For instance, in Tunisia, 76% of women businesses sought bank credit. Surprisingly only 47% got it.

#### *Business strategy constraints on success of the projects*

According to Westland (2006), project identification and selection is slotted within the initiation phase of the project cycle where the problem or opportunity is identified, a solution outlined, and a project formed. This is followed by the appointment of a project team. However, a paramount sense of ownership is rarely ensured. For instance, IEA (2006) notes that in the Constituency Development Fund (CDF), the beneficiaries' sense of belonging and ownership may be lacking. Those who receive these funds may consider the funds to be free and lack motivation to monitor its use (Kimenyi, 2005). Chakava, 2011: 29-30) posits that we should "conduct thorough feasibility and baseline studies to quantify the actual needs and constraints on the ground in the proposed area of work". We should also assess community affordability of operation and maintenance costs and constraints in design development, the selection of the preferred option, as well as engage the community in women development initiatives. Mostly, economic rather than social project aspects are seen as determining projects' viability. Identification of needs and establishment of suitable strategies is paramount to success and sustainability (Hogrewe et al, 1993: 35).

#### *Effect of organizational structures on success of the projects*

Poor governance has been persistent in the informal sector as much as it is in non-profit organizations. Pen Kenya (nd.) notes that knowledge of good governance varies widely, with some regions having little understanding of why businesses should have management boards or what the roles and functions of the boards should be. Many organizations loathe the idea of having boards, since they work for individuals in disguise. Boards must also pay sitting allowances, which may be lacking. However, boards increase accountability and transparency. According to a study in by Langlais (2010), organizational structure has to do with organizational policies and regulatory mechanisms meant to guide businesses and social organizations.

Various other studies have reported how regulatory mechanisms have had impacts on women's activities. Many women projects lack organograms and policies and the women owners have little time available to handle bureaucratic procedures due to household and childcare duties, cultural inhibitions, and lack of knowledge (Djankov et al., 2002). Policy and support mechanisms need be sensitive to and directed towards enterprises with potential for growth and diversification, and those whose primary objective is to sustain livelihoods. There is a need for policies to remove hurdles faced by small entrepreneurs, especially those run by women, in the developing countries (Marina & Christina, 2006).

## Methods and Materials

The study adopted a descriptive survey research design. This was selected based on Kothari's (2004) position that, surveys are only concerned with conditions or relationships that exist, opinions that are held, the ongoing processes, and obtainable evidences and trends that are developing. Variables that exist are primarily selected and observed. The researcher adopted a proportion of 20% per individual category of respondents who were purposively selected for this study. This sample was equal to 120 respondents, which was determined as shown below:

### Individual women project owners

$$n = \frac{20}{100} \times 250 = 50$$

### Women group projects

$$n = \frac{20}{100} \times 300 = 60$$

### County Government Officials

$$n = \frac{20}{100} \times 50 = 10$$

$$\text{Total Sample size} = \underline{\underline{120 \text{ Respondents}}}$$

In this study, mixed methods of research were used. The researcher used questionnaires and telephone interviews and schedules to collect data from the respondents. These two methods complemented each other in collecting both qualitative and quantitative data. The researcher obtained an introduction letter from The Catholic University of Eastern Africa (CUEA) and a research permit from the National Council for Science and Technology (NACOSTI) () located in Utalii House, Nairobi. The researcher recruited three research assistants and oriented them on how to administer questionnaires to the selected participants. In the orientation process, the purpose of the study was clarified, and questions in the data collection tools clarified.

## Presentations of Research Findings

### Questionnaire Distribution

Respondents	Targeted Questionnaires		Returned Questionnaires	
	Frequency	%	Frequency	%
Individual women projects	60	50	60	50
Existing women groups	50	42	50	42
County Government officials	10	8	10	8
<b>Total</b>	<b>120</b>	<b>100</b>	<b>120</b>	<b>100</b>

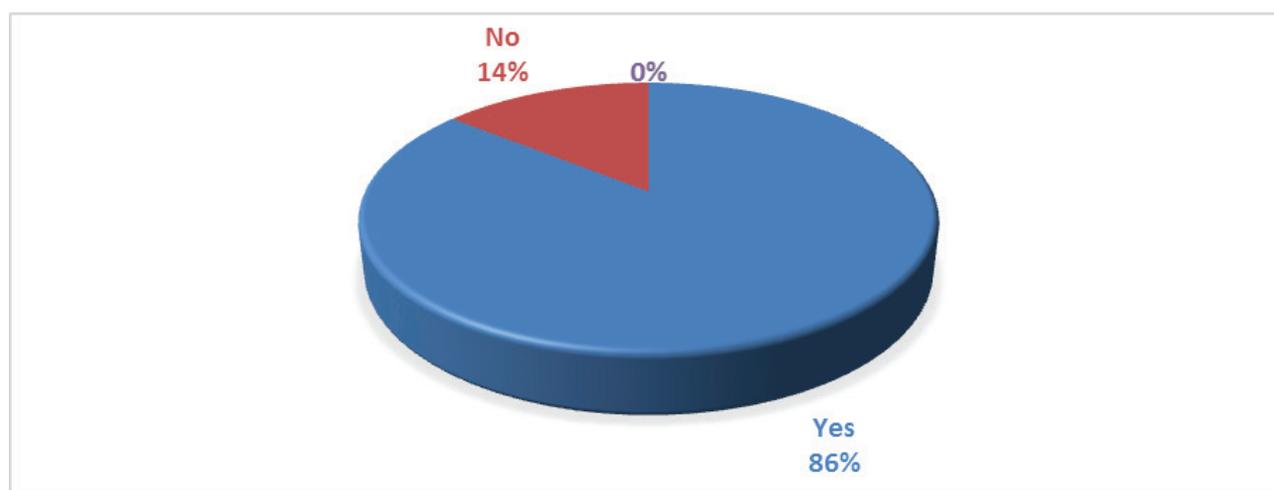
A total of 120 questionnaires were distributed and the same number (120) were filled and returned back. This is 100% return rate. This can be attributed to the questionnaire distribution method that was used whereby the researcher made sure that the questionnaires were filled and collected immediately. This implies that the data collection exercise was a success which contributed positively to the success of this study.

**1.10.1 Education level**

Educational Level	Frequency	Percent
No formal education	17	14
Primary education	18	15
Secondary education	51	42
Undergraduate level	34	28
<b>Total</b>	<b>120</b>	<b>100.0</b>

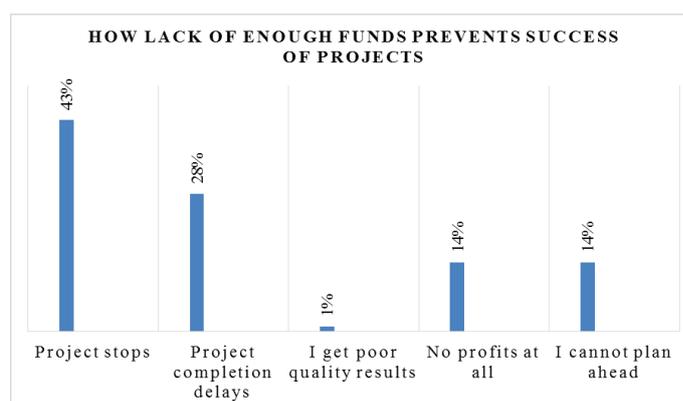
**1.10.2 Financial Problems**

An overwhelming majority of the participants (86%) were of the view that they were facing financial constraints while 14% were of the contrary opinion. It is therefore evident that majority of the participants face financial problems.



**Inadequate Funds Prevent Projects' Success**

The study established the lack of adequate funds on the growth of projects. The results of this analysis are presented below:



*How inadequate funds prevent projects' success*

### 1.10.3 Business Plans and Strategies

Do you write business plans?	Frequency	Percent
Yes	17	14
No	103	86
<b>Total</b>	<b>120</b>	<b>100.0</b>

Majority of the participants (86%) do not write business plans while 14% do. When prompted to indicate why they do not write business plans, most of them said they do not have the prerequisite skills to write them.

### 1.10.4 Management structures

Does your project/business have management structures?	Frequency	Percent
Yes	103	86
No	17	14
<b>Total</b>	<b>120</b>	<b>100.0</b>

To what extent does lack of company structure affect your project's success?	Frequency	Percent
A lot	34	28
I do not know	51	43
A little	18	15
It does not	17	14
<b>Total</b>	<b>120</b>	<b>100.0</b>

The respondents were asked whether their projects had business structures, to which 86% answered to the affirmative and 14% to the contrary. This is a revelation that most projects had management structures in place. The respondents were also asked to indicate the extent to which lack of management structure affects the success of their projects, to which majority (43%) indicated that they did not know. This was followed by 28% of those who said it affects their success a lot, 15% said it affects it a little while 14% said it does not affect it. Overall, many respondents were not aware of the importance or influence of management structures to the success of a project.

## Conclusion

The study concludes that most of the women projects are facing dire financial constraints that are stifling their growth. Most projects are reverting to table banking to finance their activities due to its affordability, flexibility and ease of access. Women therefore avoid mainstream financial institutions as they are costly and complicated to acquire. They also require assets for surety when borrowing from commercial banks, which many women do not have. Most projects seek advice regarding profitability and availability of markets before starting. Apart from advice, most of the project members were found to be networking with similar project members as a way of sharing ideas and benchmarking. Many project members are in need of training in order to impart skills such as project management, financial management and business plan writing skills. Most projects require strategies to mitigate unforeseen risks, which could destroy their businesses. The study also concludes that most women development projects require injection of more capital to be able to hire more staff with different professional skills to manage various roles within the project.

## Recommendations

The study recommends that women development projects look for cheaper and more flexible methods of financing their activities such as table banking. For the projects to grow, they need the injection of more funds from cheaper sources.

Women development projects should put appropriate measures and strategies in place to mitigate unforeseeable risks. Women development project members should strive to acquire project management skills, financial skills, and business plan writing skills, which will enable them to run their projects smoothly. Women development projects should put in place policies and organizational structures that help guide their operations.

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