STRATEGIC PLANNING IN WOMEN GROUPS IN THE REALIZATION OF VISION 2030: WARENG SUB COUNTY IN ELDORET TOWN

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MAY 2018
DECLARATION

STUDENT’S DECLARATION

This project is my original work and has never been submitted for a degree in any other university or college for examination/academic purposes.

Signature…………………………………………Date……………………………………

JOSEPH BETT

D53/OL/26787/2013

SUPERVISOR’S DECLARATION

This research project has been submitted for examination with my approval as the University Supervisor.

Signature………………….. Date……………………

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DEDICATION

This work is in a special way dedicated to my wife; Irene Rotich, my children Mercy, Fanuel and Purity for their relentless support and encouragement in my studies. They consistently believed in me and their encouragement has brought me this far.
ACKNOWLEDGEMENT

I wish to acknowledge with appreciation my lecturers and my supervisor Dr. Joyce Gakobo for their support during my project writing. I wish to extend my appreciation to all my friends and relatives who contributed to the completion of this academic paper both directly and indirectly.
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OPERATIONAL DEFINITION OF TERMS

**Strategy** - Strategy refers to the framework which guides those choices that determine the nature and direction of the organization.

**Strategic Plan** – Strategic plan refers to a list of actions to be attained over a particular time period, it contains certain desired objectives derived from a careful analysis of internal and external factors likely to affect the organization. These strategic plans if implemented appropriately will move the organization from where it is to where it is intended to be in the future.

**Implementation** – This refers to operationalization of strategic plans laid down by the organization. It refers to putting organizational plans into action in order to realize its dreams.

**Vision 2030** – Refers to strategy and key flagship projects to be carried out by the government in an effort to achieve political, economic and social success by the year 2030. The key areas in the economic sector include agriculture, tourism, manufacturing and trade.

**Women's group**- A voluntary self-help group made up exclusively of women or whose membership consists of an overwhelming majority of women who come up together in a bid to achieve a common goal.
### ABBREVIATIONS AND ACRONYMS

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Full Form</th>
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<tbody>
<tr>
<td>C.E.O</td>
<td>Chief Executive Officer</td>
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<tr>
<td>KWFT</td>
<td>Kenya women finance trust</td>
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<tr>
<td>MDGs</td>
<td>Millennium development goals</td>
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<td>MFI</td>
<td>Micro Finance Institutions</td>
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<td>RBV</td>
<td>Resource-based view</td>
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<tr>
<td>SPSS</td>
<td>Statistical Package for Social Sciences</td>
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<td>USA</td>
<td>United States of America</td>
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<td>VDS</td>
<td>Vision Delivery Secretariat</td>
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<td>V2030</td>
<td>Vision 2030</td>
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ABSTRACT

Kenya vision 2030 is a development vehicle that requires every Kenyan on board. For women to contribute effectively to the realization of vision 2030, the millennium development goals (MDGs) sought to improve the lives of people living in the global by reducing poverty and hunger, as well as improving access to health, education, water and sanitation. The purpose of this study is to assess the need for strategic planning in women groups and how to help women in contributing towards the realization of vision 2030 in Kenya. The study was guided by the following objectives: - to assess the effects of resources management of women groups in realization of vision 2030, to investigate the effects of leadership role of women groups in realization of vision 2030, to find out the effects of management role of women groups in realization of vision 2030 and to establish the effects of commitment of women groups in realization of vision 2030 in Wareng sub county. The study targeted a population of 2,117 women drawn from 131 women groups allied to seven financial institutions within Eldoret town. Stratified random sampling technique was used in selecting the sample and a sample of 322 women was taken. To ensure validity of the research instrument, the researcher ensured the content validity of the questionnaire by consulting the supervisor and other research experts to ensure that the questions test or measure what they were intended to measure. The reliability of data collection instruments was determined from the pilot study where the researcher administered the research instruments to the other women groups in Eldoret West Sub County. Cronbach’s coefficient Alpha of more than 0.7 was taken as the cut off value for being acceptable. The data collection instruments entailed the use of questionnaires. The data was analyzed using descriptive statistics and was presented in, frequency tables and percentages. The findings of the study indicated that the majority of women were attached to Kenya women finance trust with the least number deriving their services from Family Bank. The respondents also indicated that the majority of the women had been repaying their loans within 5 years and those who had spread their repayment period for 20 years were the least. Majority of the respondents indicated that they had received their funding mainly from well wishers and income generating activities. On enhancing strategic implementation success, organizations select the right people for key positions and the managers always determine the degrees of authority needed to manage each organizational unit. Majority of the respondents agreed that, strategic planning policies in their groups were weak therefore hindering implementation of the strategic plans. The recommendations were that resources such as funds should be availed on time and be allocated based on the objectives of strategic plans. The women group management should provide a leadership role in ensuring that all the women are committed towards realization of Vision 2030 by implementing the group strategic plans. The study further recommended that women leaders and women groups should be equipped with the necessary managerial and conceptual skills to help them successfully implement strategic plans in gearing towards realization of group strategies.
CHAPTER ONE
INTRODUCTION

This chapter contains information on the background of the study, statement of the problem, objectives of the study, significance of the study, research questions and scope of the study.

1.0 Background of the Study

A study conducted in USA by Romney (2000) on strategic planning process found that most of the activities in strategic planning are related to the strategic plan implementation. They include consensus building, information flow, group cohesiveness, control systems, and risk undertaking. The highlight is on the critical role that employees’ capability play in the implementation process, stressing that success in this area can become a core competency. Another study done by Porter and Harper (2003) contend that managers, employees, and institutional infrastructure must be brought together in a way that culminates in a high level of implementation capability, which when accomplished will provide an institution with a core competence.

Canole, (2003) conducted a study on strategic planning and found that strategic planning had several benefits. One of the major benefits was the change in the way people worked. The planning process involved the entire community; it was a much more democratic way of planning for the district. The study also revealed that strategic thinking and acting emanate from strategic planning. Several benefits emanate from strategic planning and women groups can follow:-it helps an institution to chart its future direction, to establish priorities, to diversify its products or services and deal effectively with rapidly changing circumstances (Lane, R., Bishop, H. & Wilson Jones, L., 2005)

This study seeks to assess the effects of resource management in women groups, investigate the effects of leadership role of women groups, find out the effects of management role of women groups and to establish the effects of commitment of women groups in the realization of vision 2030 in Wareng Sub County in Eldoret town.
1.1.1 Strategic Planning

A strategy is a set of activities or processes that an organization intends to use in order to achieve its set goals and aims (Pearce, 2009). The roadmap to success has to be well defined for any organization to be successful. A strategic plan helps to provide direction and focus for all employees. Management needs a well developed strategic plan in order to effectively establish expectations for their organization. Without a plan, expectations are developed in a void and there is little or no alignment with common goals. Bryson (2000) defines strategic planning as an organization process of defining its strategy or direction and making decisions on allocating its resources to pursue the strategy. The strength of the entire process of strategic planning is tested by the efficacy of the strategy finally forged by the firm (Canole, 2003).

Bryson (2000) notes that strategic planning is a disciplined effort to produce fundamental decisions and actions that shape and guide what a school is, what it does, and why it does it. To deliver the best results, strategic planning requires broad yet effective information gathering, development and exploration of strategic alternatives, and an emphasis on future implications of present decisions. Cawelti (2007) on the other hand defines strategic planning as a process deliberately designed to help leaders conceive of the kind of institution they would like to create to serve their followers.

An effective strategic planning process among women groups involves devising of a well-crafted mission and objectives statement, environmental scanning, strategy formulation, strategy implementation plan and strategy evaluation and control (Ralph, 2008).

1.1.2 Women Groups

Women groups have been vital in bringing changes in the society more so in households. From time immemorial women groups have major responsibility of addressing issues pertaining to women that can boost development. Their formation could be attributed to the demand for proper utilization of human labour and other resources available in the community. In third world countries and specifically Africa, women are well known to
collectively respond to specific needs affecting them and their families. Traditionally, women could gather at one of their member’s home to help in household chores, harvesting or decorating their houses - in search for better lifestyles.

Women came together as groups on the basis of women’s own initiatives; they were and are often engaged in a cross section of development activities that relate to them and their families (Cawelti, 2007). These groups have resulted in improved shelters, household education level, and improved nutrition and have successfully addressed poverty concerns. Continued increase of women group formation has led to improvement of quality of life although not absolute.

Chimhanzi (2004) suggests that cross-unit working relationships between departments or different strategy levels have a key role to play in the successful implementation of strategic decisions toward the realization of vision 2030. Effectiveness in strategic planning among women groups is affected negatively by conflict and positively by communication and interpersonal relationships. The relationships between different strategic levels also reflect the effect of relationships among different cross-organizational levels on strategy implementation (Slater & Olson 2001). Effective strategic planning for any organization includes full and active executive support, effective communication, employee involvement, thorough organizational planning and competitive analysis, and widespread perceived need for the strategic planning (Heathfield, 2002). The entire process of strategic planning is strategic change. Strategic change is like an iceberg covering, two thirds of it is beneath the surface. In an institution, everyone focuses on the content of the strategic change. But the problem isn't just to identify what needs to be done differently (Cawelti, 2007).

Women experience many problems ranging from both reproductive and productive responsibilities which are very demanding in terms of money yet they do not have control over the issues. Kipkurui (2003) points out that most women in rural areas who are forty five (45) years or older have cases of hypertension, depression, arthritis and others brought about by what they believe are frustrations and stress, caused by their husbands, family worries and responsibilities and large amount of work they have to do. Women
join groups to fulfill the needs as advocated by Abraham Maslow which include; physiological needs (food, water), security needs like shelter; social needs like acceptance or love; self esteem needs which includes egoistic needs; and self actualization needs like personal development. Through collaboration, they obtain competitive advantage through strategic alliances to increase synergy by group forming.

1.1.3 Kenya Vision 2030

Kenya Vision 2030 is the country’s development blueprint covering the period 2008 to 2030. Its objective is to help transform Kenya into a middle-income country providing a high quality life to all its citizens by the year 2030. It was developed through an all-inclusive and participatory stakeholder consultative process; the Vision is based on three pillars: the economic, to maintain a sustained growth of 10% per annum over the next 17 years; the social, a just and cohesive society enjoying equitable social development in a clean and secure environment; and the political, an issue-based, people-centered, result oriented and accountable demographic political system. (Republic of Kenya, 2003; 2004)

The Kenyan Government has created a Vision Delivery Secretariat (VDS), which provides strategic leadership and direction in the realization of the Vision 2030 goals to ensure the timely implementation of the flagship projects. The Secretariat is managed by the Director-General leading a team of four Directors and Secretariat members, under the overall guidance of the V2030 Delivery Board that plays a policy-making and advisory role. Among other things, the V2030 Delivery Secretariat provides strategic leadership and direction in the realization of V2030 goals, and closely collaborate with line ministries in developing the Five-Year Medium-Term Plans for the realization of the Vision. The V2030 Delivery Secretariat also has clear institutional linkages with other existing institutions, structures and organizations, both in the public as well as the private sector.

According to Bolo and Nkirote (2012), the implementation of Kenya V2030 is faced by myriad of challenges such as inadequate and limited resource allocation especially in carrying out development activities; political interference; uncertain political
environment; constant inflation compounded with the weak currency; global recession, hence limited donor funding.

1.2 Statement of the Problem

Kenya V2030 is a development vehicle that requires everyone on board. The concept of women coming together to network capital is gaining more and more importance in social science. Women groups are formed as a response to inadequate visibility of grassroots women in development and decision-making forums that directly impact them and their communities. The women groups overcome the challenge through initiatives that are community-centered and women-led.

Several studies have been undertaken on strategic planning. Locally, studies that are similar to this context include strategic plan among women groups, challenges faced by Kenya vision 2030 delivery secretariat in the implementation of the Kenya V2030 strategy (Nyamai, 2012). Critical factors in strategy implementation of the economic pillar of Kenya vision 2030 (Mwangoe, 2011), Effectiveness of communicating government policies; A case of Kenyan vision 2030 (Kyalo, 2012). The researcher has found none that has laid emphasis on the social pillar of the vision. Most studies have focused on the sectors under the social pillar among them being capacity building and women empowerment towards realization of Kenya V2030 (Karani, 2009) and, Kimutai and Patrick, (2011) did a study on the role of human resource development in the realization of Kenya’s V2030. Koske (2003), Joshua (2010) and Mboga (2011), found out that lack of awareness or misunderstanding of strategy, weak management roles, unaligned organization systems, structure and resources; inadequate capabilities, culture and other uncontrollable factors in the environment are some of the challenges facing the implementation of strategy. None of these studies focused on the need for strategic planning in women groups as they contribute towards realization of Kenya V2030. It is clear that strategic planning is vital for efficiency and yet women groups are not keen on employing this tool. This scenario has prompted the researcher to delve into a research that will show if strategic planning is beneficial to women and then establish the link between knowledge on strategic planning and contribution towards the realization of
vision 2030 in Kenya. Many women groups have inadequacy in ideas in terms of resource management, inadequate skills in leadership, management and commitment to group objectives. It is from this background that this study aims to assess the need for strategic planning in women groups for meaningful contribution towards realization of V2030 in Kenya.

1.3 Objectives of the Study

1.3.1 General Objectives

This project generally aims at assessing the need for strategic planning in the case of women groups and how this may improve the efficiency and effectiveness of women groups as they take part in the process of moving towards the realization of V2030 in Kenya.

1.3.2 Specific Objectives of the Study

(i) To assess the effects of resources management in women groups in realization of vision2030 in Wareng Sub County
(ii) To investigate the effects of leadership role of women groups in realization of vision 2030 in Wareng Sub County
(iii) To find out the effects of management role of women groups in realization of vision 2030 in Wareng Sub County
(iv) To establish the effects of commitment of women groups in realization of vision 2030 in Wareng Sub County

1.4 Research Questions

(i) What are the effects of resource management in women groups in realization of vision 2030 in Wareng sub County?
(ii) Does leadership role of women groups affect the realization of vision 2030 in Wareng Sub County?
(iii) How does management role of women groups affect the realization of vision 2030 in Wareng Sub County?
(iv) What are the effects of commitment of women groups in realization of vision 2030 in Wareng Sub County?

1.5 Significance of the Study

In the year 2006, the financial sector was identified as one of the priority sectors considered key to the realization of the V2030, (Government of Kenya Ministry of Planning). This study is therefore essential because the findings will assist microfinance institutions to women groups. Finance being a critical component of the economy, the government shall use the information to improve on the policies to adequately address the needs of microfinance institutions by making favorable policies. The consumers will benefit by getting quality services by use of improved policy. Researchers and scholars will benefit from the information in making recommendation on policies beneficial to microfinance institutions. It is hoped that the findings will excite potential researchers to take keen interest in the same area.

1.6 Scope of the Study

The research was limited to microfinance institutions within Eldoret town who offer financial services to registered women groups. Relevant information from the MFIs and the Department of social development in Wareng sub county. The target population was 131 women groups within the sub county who engage in various business activities and are affiliated to different micro finance institutions. This study is limited to 5 years from year 2012 to 2016. This period was chosen because women were seen to have become active in the development agenda and that the government of Kenya began to slightly regard women as contributors to economic development.

1.7 Limitations of the Study

There is a possibility of non-response error that might affect the accuracy of the results. Some respondents may be hesitant in giving information about themselves. To curb this limitation the researcher assured confidentiality of the information collected from the respondents. The other limitation likely to be encountered is that of financial constraint. The research is likely to be costly since it covers a wider area and that the target
population is vastly distributed within the sub county. To overcome this challenge, finances were sought from friends and relatives who are in support of this research project.

Communication challenges may slow down the collection of data from the groups. Some of the group members were able to read and write well while others did not understand the language used. To curb this limitation, a language translator was used and also the use of interviews may be vital for those members who may not read and write.

Time limitation was another problem. The time needed to reach each respondent may be so long if the questionnaires are administered singe handedly. The researcher may consider using the group leaders to acquire information from the group members. This way the time taken to complete the task may be reduced substantially.

The other limitation is that of biasness in data collected. Some respondents may fill their questionnaires in such a way that the information is incorrect. This affects the validity of the research and the conclusions arrived at may not be accurate. The researcher ensured that he guides and monitor as closely as possible the process of giving feedback by respondents through questionnaires.
CHAPTER TWO
LITERATURE REVIEW

2.1 Introduction

This chapter discusses the theoretical underpinnings of the study and a review of the literature related to the purpose of the study. The chapter is organized according to the specific objectives in order to ensure relevance to the research problem. The review shall also contain conceptual framework and summary of review of literature.

2.2 Theoretical Review

2.2.1 The Resource Based View

Resource-based view (RBV) by Barney, (2001) is a business management tool used to determine the strategic resources available to a company. The fundamental principle of the RBV is that the basis for a competitive advantage of a firm lies primarily in the application of the bundle of valuable resources at the firm’s disposal (Barney, 2001). To transform a short-run competitive advantage into a sustained competitive advantage requires that these resources are heterogeneous in nature and not perfectly mobile.

According to Barney (2001) resources include all assets, capabilities, organizational processes, firm attributes and knowledge controlled by a firm that enable the firm to conceive and implement strategies that improve its efficiency and effectiveness. In this respect, resources are tradable and non-specific to the firm while capabilities are firm specific. RBV provides the understanding that certain resources existing will result in superior performance and build a competitive advantage. Sustainability of such an advantage will be determined by ability of competitors to imitate such resources. However the existing resources of a firm may not be adequate to facilitate the future market requirement. Due to polarity of contemporary market there is a vital need to modify and develop resources in order to encounter the future market competition. An organization should exploit existing business opportunities using the present resources while generating and developing new set of resources to sustain its competitiveness in the future market environment. An organization should be engaged in resource management
and development. Therefore competitive advantage is crucial to development of resources that will strengthen the firm’s ability to continue with performance (Barney, 2001).

The RBV asserts that resources are what help a firm to exploit opportunities and they determine whether the planned strategies will be achieved or not. The resources should not be easy to imitate, hard to substitute and should be rare. If the resources are rare, non-imitable and non-substitutable the better the competitive advantage to be build from implementation of strategies.

The RBV suggests that effective strategic plans in women groups results from firm specific resources and capabilities that are costly to be copied by other competitors. Strategic plans can be an avenue that can enable an organization to match such resources and capabilities. Implementation of strategic plans gives room for an organization to learn from the ‘best-in-industry’ and identify the specific processes they can also use or practice to improve their performance. If such resources are not available, then women groups will have to look for ways of sourcing them so as to enable them to implement the strategic plans and achieve superior results. Failure to have these resources and identify ways of substituting unavailable resources makes it hard for strategic plans to be implemented effectively.

2.2.2 Incrementalism Theory

Incrementalism theory was first developed in the (1950s) by a political scientist Charles Lindblom in response to the then prevalent conception of policy making as a process of rational analysis culminating in a value-maximizing decision. Incrementalism involves small scale extensions of past practices when enacting organizational strategies. In Incrementalism managers have a vague notion as to where the organization should go but strategies should be tested in small steps, simply because there is too much uncertainty about actual outcomes. Strategies are made by minor adjustments to existing behaviour as part of a political negotiation process. This approach attempts to avoid errors that may be encountered while implementing strategies especially under unclear circumstances and in situations where unexpected changes are bound to happen. Incrementalism approach to
strategies is more acceptable in an organization since consultations, compromise and accommodation are built into the process. Managers do not have control over the strategic management process since it is an all inclusive process that considers strategies that are acceptable to all. The managers will rely on how the organization inclusively implements a strategy and design the best way. They will always list the advantages and disadvantages involved in implementing a strategy then devise ways of correcting problems limiting implementation and build on the benefits acquired from implementation of the strategy. This theory applies for an organization that is risk averse and they will only take a step after carefully establishing the impact of past results. It is therefore a theory that that the researcher will use in an effort to establish the importance of strategic planning in women groups as they contribute towards realization of V2030 in Kenya.

2.3 Empirical Review

2.3.1 Strategic Planning on Resource Management of Women Groups in Realization of V2030

According to Johnson and Scholes (2002) analyzing the strategic capabilities of an organization is clearly important in terms of understanding whether the resources and competencies fit the environment, in which the organization is operating and the opportunities and threats that exists. Resource configuration is concerned with both the identification of resource requirements and how those resources are deployed to create competencies needed to underpin particular strategies. It is therefore necessary to undertake a resource audit in order to establish whether the available resources will be adequate for strategy implementation.

There are four types of organizational resources, namely financial, physical, human and technological, used to achieve strategic objectives. These are the most valuable assets of the organization. Once the strategic decision has been made, management then turns to evaluating resource implications for the strategy (Heracheous, 2000). However, David (2009) cautions that allocation of resources to a particular department or division does not ensure strategies will be successfully implemented. There are numerous factors at
play that can prohibit effective resource allocation such as overprotection of resources, too great an emphasis on short run financial criteria, organizational policies, vague strategy targets (reluctance to take risks) and lack of sufficient knowledge. The way an organization handles its resource allocation (irrespective of whether they are staff, knowledge, skills, finance, time etc) is a crucial part of strategy implementation (Lynch, 2000).

Heracheous, (2000) states that, women around the world were for a long time seen as housewives with one thing in common, performing activities that had a link to the home and its occupants. However, in reality, the pattern of stay-at-home-wife and male breadwinner is inconceivable for the majority of women especially in Africa because their men are either too poor or have left the household. As countries get poorer, the pressure on women to earn intensifies. However most women cannot obtain work in the formal sector, women therefore tend to take up any kind of work in the informal sector majorly in micro-enterprises or petty trade (IFAD, 2009).

Ndeti (2005) carried out a study on women contribution on productivity and found out that it is low due to constraints of culture and tradition (Most women do not possess any assets and cannot normally offer the necessary securities against loans .In addition, offering tangible security (usually land) implies involving male partners in the transaction, thereby, reducing the women’s control over means of production and critical decision making. The finding was in support by Robinson, (2001) estimates that about 90 per cent of the people in developing countries lack access to financial services from formal banking institution. Inadequate service is prompted by the perception that the low incomes are high risk borrowers and expensive to reach. The United Nations acknowledged microfinance as a key instrument to achieving the Millennium Development Goals (MDGs) which is a set of concrete, time bound quantitative targets for action to be achieved in 2015. Notable are Goals one and three on the eradication of extreme poverty and hunger and the promotion of gender equality and empowerment of women respectively.
2.3.2 Strategic Planning on Leadership Role of Women Groups in Realization of V2030

Organizational leadership or style refers to management’s potential to express and communicate a strategic vision to the organization or a part of the organization, and to motivate and persuade others to acquire that vision ownership. Organizational leadership can also be defined as utilizing strategy in the management of employees. It is the potential to influence organizational members and to execute organizational change (Management Study Guide, 1998a).

A survey study carried out by Mwanza (2011) on factors influencing implementation of strategic plans in private Schools in Kitui district revealed that Kenyan schools faced challenges on planning for school resources and this was as a result of incompetent school management and inadequate strategic planning skills. From this study it was concluded that majority of the stakeholders felt that strategic planning was not too expensive and they had the required resources, hence they only need to plan. The study concluded that availability of enough books, science equipments, science laboratories and classrooms are a prerequisite to planning for academic excellence. Moreover, many of the respondents strongly agreed that availability of enough teachers for all subjects is a base to planning for schools’ good academic performance.

Another study by Koma (2013) on challenges facing implementation of strategic plans in public secondary schools in Mwingi Central District found out that challenges of implementation of strategic plans highly depended on resources available in a school. The study identified the strategic resources including funds, people, infrastructure and information. Funds were resources needed to be allocated in order to carry out a strategic decision. The study further revealed that the chief executive officer (C.E.O.) and his senior management faced a challenge of proper allocation of the resources available in the organization. The researcher recommended that training and a whole inclusive approach was necessary so as to ensure that there was an optimum use of resources.

According to Bryson, (2005), in his study on strategic planning for public and non-profit institutions, management should make a more evenly split resource commitment to all
divisions in the organization. The study further found out that an alternative might be to invest in an acquisition instead of continual pursuance of one present business. The findings of the study revealed that the decisions of this type, taken explicitly or not, will represent an option to senior management to redistribute the balance between the emphases on the firm’s different businesses. As such, the discretionary resource allocation tool might have a profound impact on a company’s strategic direction.

2.3.3 Strategic Planning on Management Role of Women Groups in Realization of V2030

Management should also be able to rally the employees who are the executors of the strategy towards attaining organizational objectives. Executors (the people component of an organization) are responsible for transforming strategic intent and objectives into actions and managing the implementation processes (Govindarajan, 1989; Heracleous, 2000). Effectiveness of strategy implementation is, at least in part, affected by the “quality of people” involved in the process (Govindarajan, 1989). The importance of people in the study of strategic management is evident in the different implementation frameworks, for example, Peters and Waterman (1984) which includes people as a factor that is crucial to ensure successful strategy implementation. It is therefore safe to conclude that if the “people factor” is ignored or not managed effectively, they could potentially disrupt the implementation process.

Odame (2007) defines strategic planning as a method of formulating and implementing long-term plans in a broad and flexible manner in order to achieve the aspirations of the organization. The main components of strategic planning practices deals with asking questions about the present position of an organization, where it wants to be, means to get where it wants to be and what changes will take place in the organization’s environment (Huang, 2006).

According to Dincer et al, (2006), the key aspects of strategic planning include the formulation of a mission statement of the enterprise, establishing the objectives, crafting and implementing the strategies, and monitoring and controlling the progress in strategy implementation. O’Regan and Ghobadian (2004) have observed that key aspects of
strategic planning include the long term view of an organization, defining the line of organization’s activities and ensuring a strategic ‘fit’ between the actions and requirement by the environment. These ideas enable an organization to benefit on the opportunities offered by establishing a strategic fit therefore minimizing threats posed by the environment.

2.3.4 Strategic Planning on Commitment of Women Groups in Realization of V2030

There are direct relationships between women’s economic, educational and empowerment status Commitment of Women Groups in Realization of Vision 2030. Disadvantaged women to become successful entrepreneurs, should be given training in technical skills as obtaining business licenses and government procurement and in business skills as cash flow management, accounting or bookkeeping. Starting and operating a small business includes a possibility of success as well as failure. Because of their small size, a simple management mistake is likely to lead to sure death of a small enterprise hence no opportunity to learn from its past mistakes. Lack of planning, improper financing and poor management have been posited as the main causes of failure of small enterprises (O’Regan and Ghobadian, 2006). Lack of credit has also been identified as one of the most serious constraints facing SMEs and hindering their development due to lack Commitment of Women Groups (Oketch, 2000; Tomecko & Dondo, 1992; Kiiru, 1991).

Education is one of the factors that impact positively on growth of firms (King and McGrath, 2002). Those entrepreneurs with larger stocks of human capital, in terms of education and vocational training, are better placed to adapt their enterprises to constantly changing business environments (King and McGrath, 1998). Providing every individual with an education is an integral part of the ultimate goal of improving individual well-being and so is an end in itself. In addition, as long recognized and emphasized once again by the 2005 World Summit, both formal and informal education are vital to developing productive human potential. Universal and equitable access to quality education is therefore an indispensable part of the effort to eradicate poverty and promote full and productive employment, as well as being a necessity for achievement of other
goals. Human capacity building is a key element of sustainable development; entrepreneurial skills will help them acquire the mind set and know-how necessary to make self employment a viable career option. This will empower them to become self employed and engage in a productive livelihood which will also help them escape the trap of poverty and become active contributors in the economic and social activity of their community (Smith, 2006).

Various studies have focused on institutional related factors affecting implementation of strategies in organizations. For instance, Yang (2008) referred the highest management team in an organization as senior leaders who included the organizations Presidents, stakeholders, executive and senior level mangers .group leader management constitutes the board of management, the principal and other administrative functions like head of departments. The challenge of management commitment always revolves around role conflicts between the member and their leaders. The women leader is usually the Chief Executive Officer and as such is required to administer policies formulated by the board. This is not usually the case since most principals influence policy formulation and most women group also influences administration issues (Githongo, 2008).

A case study by Abolarin (2013) in Akamai University on impact of top management commitment on implementation of total quality management in an organization revealed that when management is actively involved in total quality management employees will be encouraged and highly motivated to implement organizational objectives. A reluctant top management therefore breeds a class of employees that are not result oriented.

2.4 Summary of the Literature Review and Research Gap

Once women groups have selected a particular strategy to achieve its goals, the strategy then has to be put into action by selecting appropriate organizational structures and managing its execution through tailoring the management systems of the organization to the requirements of the strategy (Hill and Jones, 2001). Strategy implementation is then the sum total of the activities and choices required for the execution of a strategic plan, the process by which strategies and policies are put into action in realization of vision
2030. Strategy implementation boils down to managing the action aspect of the strategic management process through which strategy is translated into actions aimed at achieving the strategic goals. Unlike strategy formulation that is more entrepreneurial and involves visionary and theoretical perspective, implementation is basically administrative and involves achieving strategic objectives by working through people, organizing, motivating, culture change, building and funding the optimal fit between strategy and the organization structure (Lynch, 2000).

Implementing strategies successfully is about matching the planned and the realizing strategies, which together aim at reaching the organizational vision. The components of strategy implementation communication, interpretation, adoption and action are not necessarily successive and they cannot be detached from one another. Okumus and Roper (1998) observe that despite the importance of the strategic execution process, far more research has been carried out into strategy formulation rather than into strategy implementation. Reasons put forward for this apparent dearth of research effort include that the field of strategy implementation is considered to be less “glamorous” as a subject area, and that researchers often underestimate the difficulties involved in investigating on need for strategic planning among women groups in the realization of V2030 especially as it is thought to be fundamentally lacking in conceptual models. More practical problems associated with the process of strategy implementation, meanwhile, include communication difficulties and “low” middle management skill levels (Otley, 2001).

Johnson and Scholes (2002) analyzing the strategic capabilities of an organization is clearly important in terms of understanding whether the resources and competencies fit the environment, in which the organization is operating and the opportunities and threats that exists. David (2009) cautions that allocation of resources to a particular department or division does not ensure strategies will be successfully implemented. There are numerous factors at play that can prohibit effective resource allocation such as overprotection of resources, too great an emphasis on short run financial criteria, organizational policies, vague strategy targets (reluctance to take risks) and lack of
sufficient knowledge. Women groups in Kenya mostly suffer from inadequate resource allocation from within and also from outside sources.

Sweetman (2002) states that, women around the world were for a long time seen as housewives with one thing in common, performing activities that had a link to the home and its occupants. This notion has slowly changed and women are now getting some attention and support from the government. The support however is still not sufficient and more needs to be done in order to ensure that women contribute substantially to the realization of V2030 in Kenya.

A survey study carried out by Mwanza (2011) on factors influencing implementation of strategic plans in private Schools in Kitui district revealed that Kenyan schools faced challenges on planning for school resources and this was as a result of incompetent school management and inadequate strategic planning skills. This scenario is no different in the case of women groups because most of the group members including its officials may have inadequate knowledge on strategic planning.
2.5 Conceptual Framework
The conceptual framework below shows the conceptualized relationship between the independent and dependent variables.

**Independent Variable**
- **Strategic planning**

**Dependent Variable**
- **Realization of Vision 2030**

**Resources management**
- Self contribution
- Borrowing from MFIs
- Income generating activities
- Well-wishers
- Fund raising

**Leadership role**
- Clear procedures
- Rules and responsibilities
- Degrees of authority
- Tasks requisite

**Management role**
- Coordination
- Planning
- Resource allocation
- Deligation of roles

**Commitment of women groups**
- Strategic plan policy
- Management laxity
- Knowledge and skills

**Realization of V2030 in Kenya**
- Access to financial services
- Improved medical services.
- Improved economic welfare
- Rise in literacy levels

**Source:** Author (2016)

**Figure 2.1: Conceptual framework**
The independent variable here includes the strategic planning which will include the resources management, leadership role, management role and commitment of women groups, while the dependent variables includes the realization of V2030 in Kenya.
CHAPTER THREE
RESEARCH METHODOLOGY

3.0 Introduction
The chapter contains the following; research design, location of the study, target population, sampling technique, research instrument, data collection procedures and data analysis.

3.1 Research Design
The study undertook using the descriptive research study design. This study is of a social science nature and thus descriptive design is suitable since social science researches are of descriptive nature. Descriptive research design was selected because it allows for an in-depth collection of information that may be either qualitative or quantitative. It may also act as a precursor for future research since it allows for identification of variables that can be tested. Kothari, (2004) identifies that descriptive research design must focus on the following: - formulating the objective of the study, designing the methods of data collection, selecting the sample, collecting the data, processing and analyzing the data and reporting the findings.

3.2 Target Population
Mugenda and Mugenda (1999) define a population as a complete set of individuals, cases or objects with some common observable characteristics. There are at least 131 registered women groups in Wareng Sub-County who engage in microfinance activities such as table banking, saving, lending, agriculture, business among other activities. The study targeted women from registered women groups who derive financial services from major financial institutions in Wareng sub-county. These institutions are: Kenya Women Finance Trust (KWFT), Faulu Kenya, Opportunity Kenya, Smep, Equity Bank, Sidian Bank and Family Bank.
Table 3.1 Target Population

<table>
<thead>
<tr>
<th>Category</th>
<th>Target number of women groups</th>
<th>Target population</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women groups in Family Bank</td>
<td>20</td>
<td>306</td>
</tr>
<tr>
<td>Women groups in KWFT</td>
<td>30</td>
<td>533</td>
</tr>
<tr>
<td>Women groups in Faulu Kenya</td>
<td>19</td>
<td>298</td>
</tr>
<tr>
<td>Women groups in opportunity Kenya</td>
<td>06</td>
<td>81</td>
</tr>
<tr>
<td>Women groups in Smep</td>
<td>11</td>
<td>178</td>
</tr>
<tr>
<td>Women groups in Equity Bank</td>
<td>24</td>
<td>404</td>
</tr>
<tr>
<td>Women groups in Sidian Bank</td>
<td>21</td>
<td>318</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>131</strong></td>
<td><strong>2117</strong></td>
</tr>
</tbody>
</table>

Source: Researcher, (2016)

3.3 Sample Size and Sampling Technique

The various women groups were stratified for the purposes of this research. A stratified random sample was useful blend of randomization and categorization, which enables both a quantitative and qualitative process of research to be undertaken (Cohen, 2003). The advantage in stratified random sampling is that it ensured inclusion, in the sample of subgroups, which otherwise, would be omitted entirely by other sampling methods because of their small numbers in the population. 95% confidence level was adopted for the purposes of this study. The study sample size of 322 women from various groups was used according to Saunders, Lewis and Thornhill (2009). It is tabulated as follows
Table 3.2 Sample size

<table>
<thead>
<tr>
<th>Population distribution</th>
<th>Total Population</th>
<th>Sample size</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women in Family Bank</td>
<td>306</td>
<td>306/2117 x 322 = 46.5</td>
</tr>
<tr>
<td>Women in KWFT</td>
<td>533</td>
<td>533/2117 x 322 = 81.1</td>
</tr>
<tr>
<td>Women in Faulu Kenya</td>
<td>298</td>
<td>298 /2117 x 322 = 45.3</td>
</tr>
<tr>
<td>Women in Opportunity Kenya</td>
<td>81</td>
<td>81/2117 x 322 = 12.3</td>
</tr>
<tr>
<td>Women in Smep</td>
<td>178</td>
<td>178/2117 x 322 = 27.1</td>
</tr>
<tr>
<td>Women in Equity Bank</td>
<td>403</td>
<td>403/2117 x 322 = 61.3</td>
</tr>
<tr>
<td>Women in Sidian Bank</td>
<td>318</td>
<td>318/2117 x 322 = 48.4</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>2,117</strong></td>
<td><strong>322</strong></td>
</tr>
</tbody>
</table>

Source: Researcher, (2016)

3.4 The Data Collection Instruments

The data collection instruments were the tools to collect information from the intended target population (sample size). The data collection instruments that were used in this study were developed by the researcher. The study used the questionnaire. These are briefly discussed below.

3.4.1 Questionnaire

This is a collection of items to which a respondent is expected to react to in writing. The designed questions or items in word format were distributed to the respondents. This method collects a lot of information over a short period of time. The method was suitable when the information needed can be easily described in writing and if time is limited.
this study, the respondents were given enough time to complete the copies of the questionnaire before returning them for analysis. The questionnaire included both structured and semi-structured questions. This allowed the respondents to give their own views. The questionnaires were in two parts. The first parts sought to highlight demographic data; the next part obtains the information on specific areas relation to effects of strategic planning on resources management, strategic planning on leadership role, strategic planning on management role and strategic planning on commitment of women. Likert scales were useful in analyzing data in questions that directly involves the attitudes of the respondents.

3.4.2 Data Collection Procedure

Before collecting data, the researchers send a letter to the sampled women groups that allowed the collection of data in the institutions. The researcher sought permission from the leaders of the selected women groups after introducing himself and explaining the purpose of the study. After grant of permission, the researcher then proceeded to the respondents where they explain the purpose of the visit. The researcher then issues the questionnaires to the respondents while clarifying any issues that may arise from the questionnaires. The respondents assured of their confidentiality of any information they gave.

3.5 Validity of Research Instruments

Validity is the degree to which results obtained from analysis of the data actually represent the phenomenon under study (Best & Khan, 1993). It is the accuracy and meaningfulness of inferences, which are based on research results. It means the agreement between value of measurements and its true value. Validity is quantified by comparing measurements with values that are as close to the true values as possible. This study employed construct type of validity which is important in social sciences, psychology and language studies. Samuel Messick, (1998) pushed for a unified view of construct validity. Poor validity degrades the precision of a single measurement, and it reduces the ability to characterize relationships between variables in descriptive studies. The researcher ensured the content validity of the questionnaire by giving to the
supervisor and other research experts to ensure that the questions test or measure what they are supposed to measure.

3.6 Reliability of the Research Instrument

Reliability is the measure of the degree to which a research yields consistent results or data after repeated trials. It is the degree of consistency that the research instruments or procedures demonstrate. It is qualified by taking several measurements on the same subjects. Poor reliability degrades the precision of a single measurement and reduces the ability to track changes in measurement in a study (Mislevy, 2004). The reliability of data collection instruments was determined from the pilot study where the researcher was administering the research instruments to the other women group in Eldoret West sub-county. The research was administered questionnaires to the same respondents twice after a period of two weeks. The Cronbach’s coefficient alpha was applied on the results obtained to determine how items correlate among them in the same instrument. Cronbach’s coefficient Alpha of more than 0.7 was taken as the cut off value for being acceptable which will enhance the identification of the dispensable variables and deleted variables.

3.7 Data Analysis and Presentation

This is the process of bringing order, structure and meaning to the mass of collected data, Mugenda and Mugenda (1999). This includes systematically organizing the raw data and checking for its completeness. The collected data was thoroughly examined and checked for completeness and comprehensibility. The data was summarized, coded and tabulated. Descriptive statistics such as mean, standard deviation and frequency distribution was used to analyze the data. Data was coded and entered into the Statistical Package for Social Sciences (SPSS) for analysis. SPSS was used to perform the analysis as it aids in organizing and summarizing the data by the use of descriptive statistics was tables. Data presentation was done by use of pie charts, graphs, percentages and frequency tables. This ensured that the gathered information is clearly understood because it summarizes and also simplifies the information gathered.
3.8 Ethical Considerations

Kombo and Tromp (2006), note that researchers whose subjects are people or animals must consider the conduct of their research, and give attention to the ethical issues associated with carrying out their research. This study dealt with people as respondents. Therefore, the researcher assured the respondents of confidentiality.

The researcher considered the fact that participation in research is voluntary. This is why the researcher took time to explain to the respondents the importance of the study and therefore request the respondents to participate in the study by giving information relevant for the study. To establish good working relationship with the participants, the researcher endeavored to develop a rapport with them.
CHAPTER FOUR

DATA ANALYSIS AND INTERPRETATION

4.1 Introduction
This chapter deals with data analysis, presentation and interpretation. The data obtained was coded and presented in form of tables and figures, most of the questions were closed ended making the questions easy to summarize. The open ended comments served to enrich the closed ended questions. In this section, we present background information of the respondents covered by the study and the general question responses.

4.1.1 Response Rate
The researcher distributed 322 questionnaires to the field and due to strict follow up, there was 100% response rate as shown in the table below.

Table 4.1 Response Rate

<table>
<thead>
<tr>
<th>Response</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Questionnaires</td>
<td>322</td>
<td>100 %</td>
</tr>
</tbody>
</table>

Source: Author (2016)

4.1.2 General Information
It was necessary to seek generalization in order to build information and assess demographic data such as the institution that finance the groups, length of borrowing from the micro finance institution and the strategic plan in women groups in realization of V2030 at Wareng Sub-County, Eldoret.

The response rate was at 97.8 % whereby out of the total of 322 respondents who were issued with questionnaires, 315 members were able to provide all the required information necessary for the research
4.1.3 Financial Institution Attached to/Institution that Finance Your Group

The study sought to find out the financial institution attached to / institution that finance your group in Wareng Sub-County, Eldoret.

**Table 4.2 Financial Institution Attached To / Institution that Finance Your Group**

<table>
<thead>
<tr>
<th>Financial Institution</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family Bank</td>
<td>20</td>
<td>6%</td>
</tr>
<tr>
<td>KWFT</td>
<td>123</td>
<td>38%</td>
</tr>
<tr>
<td>Faulu Kenya</td>
<td>33</td>
<td>10%</td>
</tr>
<tr>
<td>Opportunity Kenya</td>
<td>37</td>
<td>12%</td>
</tr>
<tr>
<td>Smep</td>
<td>40</td>
<td>12%</td>
</tr>
<tr>
<td>Equity Bank</td>
<td>47</td>
<td>15%</td>
</tr>
<tr>
<td>Sidian Bank</td>
<td>22</td>
<td>7%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>322</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

**Source Author: (2016)**

The study sought to find out the financial institution attached to / institution that finance the group in Wareng Sub-County, Eldoret, the majority of respondents indicated that most of women were attached at Kenya women finance trust with 38%, Equity Bank comprised of 15%, Smep comprised of 12%, Opportunity Kenya comprised of 12%,
Faulu Kenya comprised of 10%, Sidian Bank comprised of 7% and lastly Family Bank comprised of 6%. This implies that most women group were aware of micro finance institutions unlike banks.

4.1.4 Length of Borrowing from the Micro Finance Institution

The study sought to find out the length of borrowing from the micro finance institution in Wareng Sub-County, Eldoret.

Table 4.3 Length of Borrowing from the Micro Finance Institution

<table>
<thead>
<tr>
<th>Years</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-5 years</td>
<td>100</td>
<td>31%</td>
</tr>
<tr>
<td>6-10 years</td>
<td>77</td>
<td>24%</td>
</tr>
<tr>
<td>11-15 years</td>
<td>85</td>
<td>26%</td>
</tr>
<tr>
<td>Over 20 years</td>
<td>60</td>
<td>19%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>322</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Source Author: (2016)

The study sought to find out the length of borrowing from the micro finance institution, the study findings revealed that most of the respondents indicated that they have been borrowing between 0-5 years which comprised of 31%, also 11-15 years comprised of 26%,6-10 years comprised of 24% and lastly over 20 years comprised of 19%.
4.1.5 Team in Charge of Formulation and Implementation of Strategic Plans

The study sought to find out the team in charge of formulation and implementation of strategic plans in Wareng Sub-County.

**Table 4.4 Team in Charge of Formulation and Implementation of Strategic Plans**

<table>
<thead>
<tr>
<th>Teams</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>200</td>
<td>62%</td>
</tr>
<tr>
<td>No</td>
<td>122</td>
<td>39%</td>
</tr>
<tr>
<td>Total</td>
<td>322</td>
<td>100%</td>
</tr>
</tbody>
</table>

**Source Author: (2016)**

The study sought to find out whether the team is in charge of formulation and implementation of strategic plans in Wareng Sub-County. The study findings revealed that the majority of the respondents indicated yes which comprised of 62% and No comprised of 39%.

**Table 4.5 Are You Member of the Team**

The responses were as shown in table 4.4 below:

<table>
<thead>
<tr>
<th>Membership of the team</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>230</td>
<td>71%</td>
</tr>
<tr>
<td>No</td>
<td>92</td>
<td>29%</td>
</tr>
<tr>
<td>Total</td>
<td>322</td>
<td>100%</td>
</tr>
</tbody>
</table>

**Source Author: (2016)**
The study findings from the above revealed that, the majority of the respondents indicated that there were member of the team comprised of 71% and 29% of the respondents indicated there were not members.

Table 4.6 Do you meet to follow up on Implementation of Strategic Plan

<table>
<thead>
<tr>
<th>Follow Up</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>250</td>
<td>78%</td>
</tr>
<tr>
<td>No</td>
<td>72</td>
<td>22%</td>
</tr>
<tr>
<td>Total</td>
<td>322</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source Author: (2016)

The study sought to find out whether the women group had meet to follow up on implementation of strategic plan. The study findings revealed that the majority of the respondents indicated yes which comprised of 78% while 22% of the respondents indicated No with of 22%. This implies that women were already aware of implementation of strategic plan.

4.1.6 Monitoring of Strategies to Review Progress of Implementation

The study sought to find out monitoring of strategies so as to review progress of implementation of strategic plans in Wareng Sub-County, Eldoret.

Table 4.7 Monitoring of Strategies so as to Review Progress of Implementation

<table>
<thead>
<tr>
<th>Strategies to Review Progress</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>270</td>
<td>84%</td>
</tr>
<tr>
<td>No</td>
<td>52</td>
<td>16%</td>
</tr>
<tr>
<td>Total</td>
<td>322</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source Author: (2016)
The study findings revealed that the majority of the respondents indicated yes which comprised of 84% while 16% indicated no. These findings implied that monitoring of strategies in order to review progress of implementation of strategic plans is key for the success of the group.

**Table 4.8 How Often Do You Monitor the Strategic Plan.**

<table>
<thead>
<tr>
<th>Monitor The Strategic Plan</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Weekly</td>
<td>20</td>
<td>6%</td>
</tr>
<tr>
<td>Monthly</td>
<td>40</td>
<td>12%</td>
</tr>
<tr>
<td>Quarterly</td>
<td>75</td>
<td>23%</td>
</tr>
<tr>
<td>Half year</td>
<td>80</td>
<td>25%</td>
</tr>
<tr>
<td>Yearly</td>
<td>107</td>
<td>33%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>322</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

**Source Author: (2016)**

From the table above, those who do the monitoring of their strategic plans yearly comprised of 33%, half a year comprised of 25%, quarterly comprised of 23%, monthly comprised of 12% and weekly comprised of 6%. The study findings reveal that majority of respondents indicated that they monitor their strategic plans yearly.
4.2 Group Sources of Finances

The study sought to find out the group sources of finance in Wareng Sub-County, Eldoret.

Table 4.9 Group Source of Finances

<table>
<thead>
<tr>
<th>Group Source of Finances</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self contribution</td>
<td>30</td>
<td>9%</td>
</tr>
<tr>
<td>Borrowing from MFIs</td>
<td>46</td>
<td>14%</td>
</tr>
<tr>
<td>Income Generating Activities</td>
<td>58</td>
<td>18%</td>
</tr>
<tr>
<td>Well-wishers</td>
<td>88</td>
<td>27%</td>
</tr>
<tr>
<td>Fund raising</td>
<td>100</td>
<td>31%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>322</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Source Author: (2016)

The study findings revealed that the majority of the respondents indicated that they got their finance from fund raising which comprised of 31%, well wishers comprised of 27%, income generating activities comprised of 18% while Borrowing from MFIs comprised of 14% and lastly 9% of the respondents indicated that they obtain from Self contribution and income generating activities.

This findings concurs with Heracheous, (2000) who states that, women around the world were for a long time seen as housewives with one thing in common, performing activities that had a link to the home and its occupants. This was also in line with Ndeti, (2005)
who carried out a study on women contribution on productivity and found out that their productivity and contribution was low due to constraints of culture and tradition.

4.2.1 Do these Finances Always Arrive on Time

The study sought to find out if the finances arrive on time in Wareng Sub-County, Eldoret.

Table 4.10 Do these Finances Arrive on Time

<table>
<thead>
<tr>
<th>Finances Arrival</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>290</td>
<td>90%</td>
</tr>
<tr>
<td>No</td>
<td>32</td>
<td>10%</td>
</tr>
<tr>
<td>Total</td>
<td>322</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source Author: (2016)

The above table shows that 90% of the respondents agree that finances arrive on time while 10% of them said that the finances arrive late. The study findings revealed that the majority of the respondents get their funding on the required time.

4.2.2 Allocation of Sufficient Resources for Implementation of Group Objectives

The study sought to find out whether there is enough allocation of resources for implementation of group objectives.
Table 4.11 Allocation of Sufficient Resources for Implementation of Group Activities

<table>
<thead>
<tr>
<th>Sufficient Resources</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>200</td>
<td>62%</td>
</tr>
<tr>
<td>No</td>
<td>122</td>
<td>38%</td>
</tr>
<tr>
<td>Total</td>
<td>322</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source Author: (2016)

The respondents were asked on whether the financial institutions always allocate sufficient resources for implementation of group objectives. The study findings revealed that the majority of the respondents (62%) indicated that they get enough resources while 38% said that they do not access enough funding. This means that financial institution allocate sufficient resources for implementation of group objectives.
4.3 The Order of Preferences on Leadership Role

The study sought to find out the order of preferences on leadership role of women groups in Wareng Sub-County, Eldoret. This is shown in table 4.11

Table 4.12 Order of Preferences on Leadership Role of Women Groups

<table>
<thead>
<tr>
<th>Roles</th>
<th>N</th>
<th>Min</th>
<th>Max</th>
<th>Mean</th>
<th>Std Dev</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clear procedures, rules and responsibilities that give organizational members certainty</td>
<td>322</td>
<td>1</td>
<td>5</td>
<td>3.8714</td>
<td>0.3779</td>
</tr>
<tr>
<td>Enhances strategic implementation success.</td>
<td>322</td>
<td>1</td>
<td>5</td>
<td>4.2001</td>
<td>0.3124</td>
</tr>
<tr>
<td>Managers always determine the degrees of authority needed to manage each organizational unit.</td>
<td>322</td>
<td>1</td>
<td>5</td>
<td>4.0235</td>
<td>0.9961</td>
</tr>
<tr>
<td>Management pinpoints the key functions and tasks requisite for successful strategy execution</td>
<td>322</td>
<td>1</td>
<td>5</td>
<td>3.6658</td>
<td>0.6875</td>
</tr>
</tbody>
</table>

Source Author: (2016)

The respondents were asked on whether there are clear procedures, rules and responsibilities that give organizational members certainty during a strategy implementation. We had a mean of 3.8714 and standard deviation of 0.3779. The high mean denotes that the respondents agree to a higher extent that there are clear procedures, rules and responsibilities while the low standard deviation means that most of the respondents have convergent opinions.
The respondents were also asked on whether the organization selects the right people for key positions in an effort to enhance the success of strategy implementation. We had a mean of 4.2001 and standard deviation of 0.3124. The higher mean shows that the respondents strongly agree with the fact that management select the right people for key positions and a low standard deviation means that majority of the respondents gave a common opinion.

Further, the respondents were asked on whether the management always determines the degrees of authority needed to manage each organizational unit, bearing in mind both the benefits and costs of decentralized decision making. We had a mean of 4.0235 and standard deviation of 0.9961. This means that the respondents agree that the management always determine the degree of authority needed to manage each organizational unit. The low standard deviation means that the variables had a minimal deviation from the mean. This means that most of the respondents gave an opinion that was almost similar.

The respondents were asked on whether the management pinpoints the key functions and tasks requisite for successful strategy execution. We had a mean of 3.6658 meaning that majority of respondents supported that management pinpoints the key functions and tasks requisite for successful execution of strategy and standard deviation of as low as 0.6875 denoting that the opinions of respondents were not very divergent.

The above findings also agree with Mwanza (2011) who did a study on factors influencing implementation of strategic plans in private Schools in Kitui district. The study revealed that Kenyan schools faced challenges on planning for school resources and this was as a result of incompetent school management and inadequate strategic planning skills. Koma (2013) found out that challenges of implementation of strategic plans highly depended on resources available in a school. The study identified the strategic resources included funds, people, infrastructure and information.
4.4 Factors of Management Style that Affects Women Groups in Realization of V2030

The study sought to find out the factors of management style that affects women groups in realization of vision 2030 in Wareng Sub-County.

Table 4.13 Factors of Management Style that Affects Women Groups in Realization of V2030

<table>
<thead>
<tr>
<th>Factor Description</th>
<th>N</th>
<th>Min</th>
<th>Max</th>
<th>Mean</th>
<th>Std Dev</th>
</tr>
</thead>
<tbody>
<tr>
<td>Implementation procedures affects implementation of strategic plan</td>
<td>322</td>
<td>1</td>
<td>5</td>
<td>3.3564</td>
<td>0.6208</td>
</tr>
<tr>
<td>Competing activities affects implementation of strategic plan</td>
<td>322</td>
<td>1</td>
<td>5</td>
<td>4.2146</td>
<td>0.527</td>
</tr>
<tr>
<td>Involvement of end users affects implementation of strategic plan</td>
<td>322</td>
<td>1</td>
<td>5</td>
<td>3.7894</td>
<td>0.3004</td>
</tr>
<tr>
<td>Resource allocation affects implementation of strategic plan</td>
<td>322</td>
<td>1</td>
<td>5</td>
<td>4.0653</td>
<td>0.4365</td>
</tr>
</tbody>
</table>

Source Author: (2016)
The table above shows that implementation procedures affect implementation of strategic plan with a mean=3.3564 and a standard deviation of 0.6208, competing activities affects implementation of strategic plan with a mean=4.2146 and a standard deviation of 0.527. The involvement of end users affects implementation of strategic plan as indicated with a mean of 3.7894 and a standard deviation of 0.3004. The resource allocation affects implementation of strategic plan as represented by a mean of 4.0653 and a standard deviation of 0.4365. From the above findings, all the variables had a higher mean and low standard deviation implying that the respondents agreed to a larger extent that the variables affect implementation of strategic plans. The low standard deviation means that the views of respondents were almost the same.

4.5 The Group Committed and Supportive in Executing the Strategic Plans

The study sought to find out whether the group is committed and supportive in executing the strategic plans of the group in Wareng Sub-County, Eldoret.

Table 4.14 Commitment and Support of Group Members in Executing the Strategic Plans of the Group

<table>
<thead>
<tr>
<th>Statements</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>300</td>
<td>93%</td>
</tr>
<tr>
<td>NO</td>
<td>22</td>
<td>7%</td>
</tr>
<tr>
<td>Total</td>
<td>322</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source Author: (2016)

The study sought to find out if the group members participate in the execution of strategic plans of the group. The study findings revealed that the majority of the respondents indicated that the group members are committed and supportive in executing the strategic plans which comprised
of 93% while 7% of the respondents indicated that the group is not committed and supportive in executing the strategic plans. Despite the challenges that they had been facing, group members were committed and supportive in executing the strategic plans.

O’Regan and Ghobadian, (2006), lack of credit has also been identified as one of the most serious constraints facing SMEs and hindering their development. Abolarin, (2013) in Akamai University on impact of top management commitment on implementation of total quality management in an organization revealed that when management is actively involved in total quality management, members will be encouraged and highly motivated to implement organizational objectives.

Table 4.15. How Often do you Meet as a Group to Discuss the Progress of your Strategic Plans?

<table>
<thead>
<tr>
<th>Statements</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Always</td>
<td>72</td>
<td>22%</td>
</tr>
<tr>
<td>Occasionally</td>
<td>150</td>
<td>47%</td>
</tr>
<tr>
<td>Never</td>
<td>100</td>
<td>31%</td>
</tr>
<tr>
<td>Total</td>
<td>322</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source Author: (2016)

The researcher wanted to know the frequency with which the group members meet to review the progress of implementation of strategic plans. The study findings revealed that, the majority of respondents indicated that, they always meet as a group to discuss the progress of strategic plans as represented by 22%. Those who meet occasionally comprised of 47% and those who said they never meet comprised of 31%.
The majority of groups basing on the above findings do meet occasionally as represented by the highest score of 47%.

### 4.6 Management Commitment

The study sought to find out the level of commitment by management on issues of strategic plans in their groups.

#### Table 4.16 Management Commitment

<table>
<thead>
<tr>
<th>Management commitment</th>
<th>SA</th>
<th>A</th>
<th>U</th>
<th>D</th>
<th>SD</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strategic plan policy in our group is weak therefore hindering implementation of the strategic plan</td>
<td>140(44%)</td>
<td>60(19%)</td>
<td>53(17%)</td>
<td>35(11%)</td>
<td>34(11%)</td>
<td>322(100%)</td>
</tr>
<tr>
<td>There is management laxity (lack of follow-up) which influences the implementation of strategic plans in our group</td>
<td>170(53%)</td>
<td>80(25%)</td>
<td>35(11%)</td>
<td>25(8%)</td>
<td>12(4%)</td>
<td>322(100%)</td>
</tr>
<tr>
<td>Our leaders have knowledge and skills necessary for group management and implementation of strategic plans.</td>
<td>100(31%)</td>
<td>88(27%)</td>
<td>58(18%)</td>
<td>46(14%)</td>
<td>30(9%)</td>
<td>322(100%)</td>
</tr>
</tbody>
</table>

Source Author: (2016)

The respondents were asked on whether Strategic plan policy in their groups were weak therefore hindering implementation of the strategic plans and the responses were as
follows: -140(44%) of the respondents strongly agreed with this statement, 19% agreed, the undecided were 17%. 11% disagreed while 11% strongly disagreed.

The respondents were asked on whether there was management laxity (lack of follow-up) which influences the implementation of strategic plans in their groups and the responses were as follows: -170 (53%) of the respondents strongly agreed, 25% agreed, the undecided were 11%, 8% disagreed while 4% strongly disagreed with the statement.

The respondents were asked on whether their leaders had the requisite skills necessary for group management and implementation of strategic plans. The responses were as follows: -100(31%) of the respondents strongly agreed, 27% agreed, the undecided were 18%, 14% disagreed while 9% strongly disagreed with this statement.

Odame (2007) further clarified that management role of women groups, strategic planning as a method of formulating and implementing long-term plans in a broad and flexible manner is necessary in order to achieve the aspirations of the organization.

4.7 Do you understand What Vision 2030 Entails?

The study sought to find out whether the respondents understand what vision 2030 entails.

Table 4.17 Vision 2030

<table>
<thead>
<tr>
<th>Vision 2030</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>200</td>
<td>62%</td>
</tr>
<tr>
<td>No</td>
<td>80</td>
<td>25%</td>
</tr>
<tr>
<td>Not sure</td>
<td>40</td>
<td>12%</td>
</tr>
<tr>
<td>Total</td>
<td>322</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source Author: (2016)
The study sought to find out whether the respondents in various groups within Wareng sub-County understand what vision 2030 entails. The study findings revealed that majority of respondents indicated that they understand what vision 2030 entails which comprised of 62% while 25% of the respondents indicated that they were not conversant with vision 2030 and the least number at 12% indicated that they were not sure of their position. It is clear then that most of the group members understand what Kenya’s vision 2030 entails.

Table 4.18 Did the Group Help You Understand Kenya’s Vision 2030?

<table>
<thead>
<tr>
<th>Understanding Vision 2030</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>200</td>
<td>62%</td>
</tr>
<tr>
<td>No</td>
<td>122</td>
<td>37%</td>
</tr>
<tr>
<td>Total</td>
<td>322</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source Author: (2016)

The respondents were asked if by joining the groups, their understanding of vision 2030 was enhanced. The study findings revealed that the majority of the respondents learnt more on vision 2030 when they joined the groups. This is indicated by 62% as opposed to 37% of the respondents who indicated that they did not learn about vision 2030 by joining groups.
4.7.1 Access of the Financial Services from your Micro finance

The study sought to find out the easiness to Access the financial services from the micro finance institutions in Wareng sub-county, Eldoret.

Table 4.19 Access of the Financial Services from your Micro Finance Institutions

<table>
<thead>
<tr>
<th>Access of the financial services</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very easy</td>
<td>150</td>
<td>47%</td>
</tr>
<tr>
<td>Easy</td>
<td>100</td>
<td>31%</td>
</tr>
<tr>
<td>Not easy</td>
<td>40</td>
<td>12%</td>
</tr>
<tr>
<td>Indifferent</td>
<td>32</td>
<td>10%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>322</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Source Author: (2016)

The study findings revealed that the majority of the respondents represented by 47% indicated that it is very easy to access financial services from financial institutions. 31% of the respondents indicated that it easy, 12% indicated that it is not easy and lastly 10% of the respondents were indifferent. This implies that micro-finance institutions that offer financial services were ready and willing to offer funding to organized women groups.
4.7.2 The Rate at Which the Financial Services are Offered and its Availability

The study sought to find out the rate at which the financial services are offered and its availability to women groups in Wareng Sub-County, Eldoret.

Table 4.20 Rate at Which the Financial Services are Offered and its Availability

<table>
<thead>
<tr>
<th>Availability of financial services</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Excellent</td>
<td>180</td>
<td>56%</td>
</tr>
<tr>
<td>Fair</td>
<td>80</td>
<td>25%</td>
</tr>
<tr>
<td>Poor</td>
<td>40</td>
<td>12%</td>
</tr>
<tr>
<td>Very poor</td>
<td>22</td>
<td>7%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>322</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source Author: (2016)

The research sought to find out the rate at which the financial services are offered and its availability in Wareng Sub-County, Eldoret. The majority of the respondents at 56% said that the financial services offered are excellent. 25% of the respondents indicated Fair, 12% of the respondents indicated Poor and 7% of the respondents indicated that the availability of financial services was very poor. It is evident that the financial services are doing well in availing funds to the women groups in this sub-county.
4.7.3 Improvement in your Economic Welfare Since you Joined the Group

The study sought to find out if there has been any improvement in economic welfare of the group members since they joined the various groups.

Table 4.21 Any Improvement in your economic welfare since you joined the group?

<table>
<thead>
<tr>
<th>Response</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>200</td>
<td>62%</td>
</tr>
<tr>
<td>No</td>
<td>122</td>
<td>38%</td>
</tr>
<tr>
<td>Total</td>
<td>322</td>
<td>100</td>
</tr>
</tbody>
</table>

Source Author: (2016)

The study sought to find out if there was any improvement in the economic welfare of the dependants group members since they joined the group. The study findings revealed that the majority of the respondents indicated that there has been a notable improvement in economic welfare since they became members of the groups. This was represented by 62% of the respondents while 38% of the respondents indicated that there had been no improvement in their economic welfare despite joining women groups. This implies that majority of women had bought assets for their households and may have paid school fees for their children and therefore their living standards had improved.

4.7.4 The Opinion on Situation of Literacy Levels

The study sought to find out the situation of literacy levels on the dependants of the group members since they joined the women groups in Wareng Sub-County.
Table 4.22 Opinion on Situation of Literacy Levels

<table>
<thead>
<tr>
<th>Literacy levels</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Excellent</td>
<td>150</td>
<td>47%</td>
</tr>
<tr>
<td>Fair</td>
<td>100</td>
<td>31%</td>
</tr>
<tr>
<td>Poor</td>
<td>50</td>
<td>16%</td>
</tr>
<tr>
<td>Very poor</td>
<td>22</td>
<td>7%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>322</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Source Author: (2016)

The study findings revealed that, majority of the respondents at 47% indicated excellent, 31% of the respondents indicated Fair, 16% of the respondents indicated poor while 7% of the respondents indicated very poor. This means that in overall there has been an improvement in the literacy level of the dependants of members of the women groups due to their ability to pay school fees.
CHAPTER FIVE:
SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

This chapter presents summary of findings as discussed in chapter four and interpretations, conclusions and recommendations based on the findings.

5.1 Summary of Findings

5.1.1 Resources Management in Women Groups in Realization of V2030.

The study sought to find out the financial institutions that offer finances to various women groups in Wareng sub-county, Eldoret. The majority of respondents indicated that most of the groups were attached to KWFT with and the least number of groups acquired their funds from Family bank. This implies that most women groups were aware of microfinance institutions.

The study sought to find out the length of borrowing from the microfinance institutions. The study findings revealed that most of the respondents indicated that they have been borrowing for the last 5 years and those who had borrowed for between 11-15 years were the least as indicated by 26% of the respondents.

The study sought to find out whether the teams were in charge of formulation and implementation of strategic plans in the various groups. The study findings revealed that the majority of groups at 62% said that they use teams in running most of the group affairs.

5.1.2 Leadership Role of Women Groups in Realization of V2030.

The respondents were asked on whether there are clear procedures, rules and responsibilities that give organizational members certainty during a strategy implementation effort. Majority of the respondents agreed that there were indeed clear procedures that guide their operations.

On enhancing strategic implementation success, organizations select suitable people for key positions, asked on whether the managers always determine the degrees of authority
needed to manage each organizational unit, bearing in mind both the benefits and costs of decentralized decision making, the respondents were asked on whether the management pinpoints the key functions and tasks requisite for successful strategy execution, the responses were as follows:- 53% of the respondents strongly agreed, 24% agreed. The undecided were 11%, 8% disagreed while 4% strongly disagreed.

5.1.3 Management Role of Women Groups in Realization of V2030.
The respondents were asked on whether implementation procedures and competing activities affect implementation of strategic plans. They were also asked on whether involvement of end users affects implementation of strategic plans.

5.1.4 Commitment of Women Groups in Realization of V2030
Majority of the respondents agreed that, strategic planning policies in their groups were weak therefore hindering implementation of the strategic plans and that there is some management laxity (lack of timely follow-ups) which influences the implementation of strategic plans in their groups.

5.2 Conclusion
It can be concluded that women groups contribute a lot in the welfare of households leading to improvement of the general well being of the country as a whole. They therefore need support from all stakeholders in order that they may acquire the necessary funding to further their projects. The group leaders need to inspire their members since the research revealed that teamwork is crucial as indicated by 71% of the respondents. Group leaders need to involve the members in all their activities since they contribute a lot in ensuring that their projects are successful. Members also need to be encouraged to get committed to the group goals and strategic plans for ease and effectiveness in its implementation. Lack of planning, improper financing and poor management have been posited as the main causes of failure of small enterprises.
5.3 Recommendations
Based on the findings the study recommended that:

If resources are well managed, high performance of women groups is attained leading to improved quality of life for the members and their dependants. This was revealed by 65% of the respondents who admitted that their welfare had improved since they joined women groups.

Leaders are a role model and they should join hands in motivating the other members to work together and aim for the best results. Leaders should take the lead so that others can support their initiatives. Good managers need to do things through others by delegating and inspiring people to perform to their best. They should take responsibility for their actions and maintain control over those people under their jurisdiction.

The management should put in place clear measures that ensure monitoring of the implementation progress of the strategic plans is done regularly and on a timely basis because if monitoring and evaluation is done after a very long time, errors may not be detected early.

5.4 Suggestion for Further Studies

A research study can be carried out in other sub-counties and counties in Kenya to compare the roles of stakeholders in preparation and implementation of strategic plans in women groups in relation to the desire to attain the goals of V2030 in Kenya.
REFERENCE


APPENDICES

Appendix 1: Letter of Authority

Dear Respondent,

I am a student of Kenyatta University pursuing Masters Degree in Business Administration. As part of the requirement of the course I am carrying out a research study entitled Strategic Planning in Women Groups in the Realization of V2030:- A Case of Wareng Sub County in Eldoret Town. I kindly request your assistance by availing time to respond to the questionnaire. All data collected will be treated in strict confidence and used only for purpose of this study.

Your co-operation will be highly appreciated.

Yours faithfully

Joseph K. Bett

Appendix II: Questionnaires

BACKGROUND INFORMATION OF THE RESPONDENTS

This questionnaire will seek information on The Need for Strategic Planning in Women Groups in the Process of Contributing Towards the Realization of Vision 2030 in Kenya – A Case of Wareng sub county in Eldoret. This questionnaire consists of seven sections: Section. A contains general information while section. B, C, D, E, F and G contain specific information about the study based on the research objectives. Information collected will be treated with utmost confidentiality.

SECTION A: GENERAL INFORMATION

Please tick the appropriate box that best describes your answer

1. Which financial institution are you attached to/institution that finance your group?
   i. Family Bank [ ] v. Smep [ ]
   ii. KWFT [ ] vi. Equity Bank [ ]
iii. Faulu Kenya [ ]  

vii. Sidian Bank [ ]

iv. Opportunity Kenya [ ]

2. How long have you been borrowing from the micro finance institution?
   (a) 0-5 years [ ]
   (b) 6-10 years [ ]
   (c) 11-15 years [ ]
   (d) Over 20 years [ ]

**SECTION B: IMPLEMENTATION OF STRATEGIC PLANS**

3. (a.) Does your group have a team in charge of formulation and implementation of strategic plans?
   Yes ( ) No ( )
   
   b) (.i) If yes are you a member of the team?
   Yes ( ) No ( )
   
   (ii) If yes in the (b) above how often do you meet to follow up on implementation of strategic plan?
   …………………………………………………………………………………………………………
   …………………………………………………………………………………………………………

4. a) Does your group carry out monitoring of strategies so as to review progress of implementation of strategic plans?
   
   i. Yes ( )
   ii. No ( )
   
   b) If yes, how often do they monitor the strategic plan?
   i. Weekly ( )
   ii. Monthly ( )
iii. Quarterly ( )
iv. Half year ( )
(iv) Yearly ( )

b.) In view of your response above, what always happens with the gaps identified during implementation?

................................................................................................................................................
................................................................................................................................................

SECTION C:
5. Strategic planning on resources management of women groups in realization of vision 2030

a.) What are your group sources of finances?

   i. Self contribution ( )
   ii. Borrowing from MFIs ( )
   iii. Income Generating Activities ( )
   iv. Well-wishers ( )
   v. Fund raising ( )

Others........................................................................................................................................

b) Do these finances always arrive on time?

   Yes ( ) No ( )

c). Does the financial institution you are attached to always allocate sufficient resources for implementation of group objectives?
SECTION D:
6. Strategic planning on leadership role of women groups in realization of vision 2030

<table>
<thead>
<tr>
<th>Rate in the order of preferences on leadership role</th>
</tr>
</thead>
<tbody>
<tr>
<td>There are clear procedures, rules and responsibilities that give organizational members certainty during a strategy implementation effort</td>
</tr>
<tr>
<td>To enhance strategic implementation success, my organization selects the right people for key positions</td>
</tr>
<tr>
<td>The managers always determine the degrees of authority needed to manage each organizational unit, bearing in mind both the benefits and costs of decentralized decision making.</td>
</tr>
<tr>
<td>The management pinpoints the key functions and tasks requisite for successful strategy execution</td>
</tr>
</tbody>
</table>

SECTION E:
7. Rate the following factors of management style that affects women groups in realization of vision 2030

i. Management and coordination affects implementation of strategic plan [ ]
ii. Implementation procedures affects implementation of strategic plan [ ]
iii. Competing activities affects implementation of strategic plan [ ]
iv. Involvement of end users affects implementation of strategic plan [ ]
v. Resource allocation affects implementation of strategic plan [ ]

SECTION F:
8. Effects of strategic planning on commitment of women groups in realization of vision 2030

a). In your opinion, is the group committed and supportive in executing the strategic plans of your group?
   Yes (  ) No (  )

b) How often do you meet as a group to discuss the progress of your strategic plans?
   Always (  ) Occasionally (  ) Never (  )

c). Indicate if you agree/disagree with the statements provided on management commitment. Key: Strongly disagree (5) Disagree (4) Undecided (3) Agree (2) strongly agree (1)

<table>
<thead>
<tr>
<th>Management commitment</th>
<th>5</th>
<th>4</th>
<th>3</th>
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<td>Strategic plan policy in our group is weak therefore hindering implementation of the strategic plan.</td>
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<td>There is management laxity (lack of follow-up) which influences the implementation of strategic plans in our group.</td>
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<tr>
<td>Our leaders have knowledge and skills necessary for group management and implementation of strategic plans.</td>
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</table>

SECTION G

9. The realization of vision 2030

a. Do you understand what vision 2030 entails? Tick as appropriate.
   Yes ( ), No ( ), Not sure ( )

b. Since you joined the group;
   (i). How easy has it been to access the financial services from your micro finance Institution?
      Very easy ( ) Easy (  )
      Not easy ( ) No change (  )
   (ii). How can you rate the financial services you receive and its availability?
      Excellent ( ) Fair ( ) Poor ( ) Very poor ( )
(iii). Has there been an improvement in your economic welfare since you joined the group  

Yes ( )  No ( )

(iv). Give your opinion on the situation of literacy levels on your dependants since you joined the group.
Appendix III: Letter of Authorization

NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY AND INNOVATION

Tel: +254-20-3215471, 2241393, 3210751, 2219420
Fax: +254-20-318245, 318249
Email: og@nacosti.go.ke
Website: www.nacosti.go.ke

Ref No. NACOSTI/P/17/49893/15402

Date: 13th February, 2017

Joseph Kipkoech Bett
Kenyatta University
P.O. Box 43844-00100
NAIROBI.

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on “Strategic planning in women groups in the realization of Vision 2030 – A case of Waren Sub County in Eldoret.” I am pleased to inform you that you have been authorized to undertake research in Uasin Gishu County for the period ending 10th February, 2018.

You are advised to report to the County Commissioner and the County Director of Education, Uasin Gishu County before embarking on the research project.

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

Boniface Wanyama
For: Director-General/CEO

Copy to:

The County Commissioner
Uasin Gishu County.

The County Director of Education
Uasin Gishu County.
THIS IS TO CERTIFY THAT
MR. JOSEPH KIPKOECH BETT
of KENYATTA UNIVERSITY, 5187-30100
eldoret, has been permitted to conduct
research in Uasin-Gishu County
on the topic: STRATEGIC PLANNING IN
WOMEN GROUPS IN THE REALIZATION
OF VISION 2030 - A CASE OF WARENG
SUB COUNTY IN ELDORET
for the period ending:
10th February, 2018

Applicant’s Signature

Permit No: NACOSTI/P/17/49893/15402
Date Of Issue: 13th February, 2017
Fee Received: Ksh 1000

Director General
National Commission for Science, Technology & Innovation
CONDITIONS

1. You must report to the County Commissioner and the County Education Officer of the area before embarking on your research. Failure to do that may lead to the cancellation of your permit.

2. Government Officer will not be interviewed without prior appointment.

3. No questionnaire will be used unless it has been approved.

4. Excavation, filming and collection of biological specimens are subject to further permission from the relevant Government Ministries.

5. You are required to submit at least two (2) hard copies and one (1) soft copy of your final report.

6. The Government of Kenya reserves the right to modify the conditions of this permit including its cancellation without notice.
## Appendix IV: List of Women Groups

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<th>Members</th>
<th>S/no</th>
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Appendix V: Sample Size Determination Table

Sample size for different sizes of population at 95% confidence level (assuming data are collected from all cases in the sample)

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Source: Saunders, Lewis & Thornhill (2009, pp219)