

**PROJECT MANAGEMENT DRIVERS AND PERFORMANCE OF
MICROFINANCE INSTITUTIONS IN NAIROBI CITY COUNTY, KENYA**

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D53 /OL /CTY /24216 /2014

**A RESEARCH PROJECT SUBMITTED TO SCHOOL OF BUSINESS AS
PARTIAL FULFILLMENT FOR THE REQUIREMENT OF THE DEGREE
OF MASTER'S IN BUSINESS ADMINISTRATION (PROJECT
MANAGEMENT) OF KENYATTA UNIVERSITY**

DECEMBER, 2021

DECLARATION BY STUDENT

Hereby I assert have completed my original work with this research project and no other institution has submitted a degree or diploma. Without the author and/or the University of Kenya consent, no part of the paper should be reproduced.

Signed..... Dated.....

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This project has been submitted for examination with my authorization as the supervisor

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DEDICATION

My research paper has been dedicated to my wife and daughter, my relatives, my colleagues & my friends who had provided me with valuable moral support, advice and encouragement throughout the course of this project.

ACKNOWLEDGEMENT

I also wish to recognize in depth with my utmost gratitude my supervisor, Ms Gladys Kimutai, who steered me, directed me, advised me and encouraged me throughout relentlessly. I also want to recognize the managers at the MFIs for collaborating to amass information from their establishments.

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ABBREVIATIONS & ACRONYMS

AMFI	Association of Micro Finance Institution
CMA	China Association of Micro Finance
KENHA	Kenya national highways authority
MFI s	Micro Finance Institutions
RBV	Resource based view
SCA	Sustainable Competitive Advantage
SPSS	Statistical Package for Social Sciences
HIV	Human immunodeficiency virus
AIDS	Acquired immunodeficiency syndrome
UNICEF	United Nations International Children's Emergency Fund
HPC	High performance computing
CPU	Central processing unit
USAID	United States Agency for International Development
M & E	Monitoring and Evaluation

OPERATIONAL DEFINITION OF TERMS

Management	Practice of management defined as a societal influence technique that Improves other people's efforts to accomplish a goal.
Monitoring	The practice of perceiving and keeping progress and sometimes keeping records of real estates/ management of commercial property.
Project Management	is the process of arranging, preparing and managing assets towards specific initiative goals and objectives effectively.
Project Management Drivers	These are the settings that induce preparing, categorization and supervising assets for the productive use of specific company aims and goals.
Project Performance	denotes the actual output or consequences of a product, calculated in contradiction to its projected produces (or targets and goals).
Resource Planning	is a creative and unceasingly successful way of ensuring efficient use of an establishment's most important resources.
Stakeholders Participation	is the mechanism by which an organization includes individuals who can control the accomplishment and implementation of its verdicts.
Training	is education or the production of any knowledge and training relevant to the welfare of individuals and others.

ABSTRACT

Project achievement is evidenced and displayed by its results in the achievement of revenue, costs, quality of service, well-being and environmental sustainability. Any failure in a project is mostly related to performance issues and many logics and parameters that are attributed to such problems. The main objective of analysis sought to assess the impact of the project management operators to MFIs schemes in Nairobi. The aim in specific was to determine how the execution of projects affects training and development, capital, monitoring and assessment and stakeholder involvement. Max Weber theory concept, resource based theory concept, and hypothesis about resource mobilization were the theories that motivated the research. The descriptive analysis model is being followed in this investigation Sample size of the MFIs employed in Nairobi was 48 senior project director. Data was coded for analysis, organized and included in SPSS applications. Because SPSS version 22 is simple to understand when compared to other statistical technology. Descriptive statistics and statistical inferences were made. Specific descriptive data included frequencies and percentages, whereas inferential statistics integrated a multiple model of regression. Specially in tables and diagram generation Microsoft excels for SPSS supplementation. The study found that preparation and creation, asset planning, project management and stakeholder engagement had a +ve and significant impact the scheme results. The study found that most employees in the company were involved in the execution of the schemes. The study also disclosed that the utmost of interviewees are trained in the implementation of the project in the institution. The report also confirmed that all workers were provided with scholarship and funding for the execution of the plan. The result proposed that an organization should be trained by its employees to ensure the long-term performance of its expertise. The staff will also be trained to help the company increase the benefits of enterprise, program and portfolio management programs. In addition, competent personnel guarantee faster project implementation, as they understand the function to be performed.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

The effectiveness of a project in the event of its transmission in due course and reliability (Wong, Cheung & Leung, 2008) is considered to be important. Nevertheless, a project is concluded due to an assemblage of numerous times and interactions organized or randomly over the existence of an organization with ever evolving members and actions (Chan and Chan, 2004). The management of projects comprises several conferences, different processes, multiple steps and phases and a hefty figure of inputs by both the public and private organizations, with a successful completion of the project. As project management in MFIs in Wang (1994) becomes more complex, the launch, organization, financing, scheduling, development, updating and completion of projections must be driven by a more complex approach. Therefore, project management must be enhanced in order to increase project quality

Processes failing to manage the budget costs, failing to rely on time for help, description, workload, and failing to meet the necessary technical standards for the quality environment are of utmost importance for project success (Flanagan and Norman, 2003). The quality of projects ensures that businesses optimize productivity and restrict the outcome of risky and questionable circumstances before they hit the destinations of the mission and take the chance of the unpredictable evolving occasions (Kululanga & Kuotcha, 2010). In Small Business, the rewards of mitigating risk in a project lie in the cost and time considerations. It is fair that the amount of design templates for risk management as is general risk management systems, are available.

The Chinese Microfinance Association has tried to build a platform of national interest MFIs in administrative structures. Nevertheless, it is evident that the CAM's rule laws lack oversight over coupled MFIs without permission from the legislature, owing to their unregistered status. MFIs in the interests of the public in China cannot be attributed from various points of view to the lack of effective and sufficient regulation (Luo & Rahman, 2010).

Tanzanian Microfinance has developed considerably later, because of the growing figure of microfinance organizations along with other companies, business banks and so on, that are

profit-driven in essence (Facet, 2011). Recent statistics indicate that money-related administrations tend to have a high necessity, since the majority of the nation's population is not yet allowed to run monetary governments (FinScope, 2009). Though the number of MFIs has improved, the obligation to the underprivileged and, moreover, the communal impact is quite small (Marr & Tubaro, 2011; Facet, 2011). Rate of economic change emphasis by microfinancing institutions has not yet been reported. In most cases, innovative surveys in the nation have concentrated in terms of competence, help and advantage on the budgetary implementation of the foundations (Nyamsogoro, 2010; Marr and Tubaro, 2011; Kipasha, 2013).

Otonde & Yusuf (2015), reported figures have exposed that in Kenya over 50.00% of the schemes instituted were being executed ineffectively and that it is leading to the project being terminated without completion. Jorgensen et al (2006), Kihoro and Waiganjo (2015), found that ordinary cost overburden in their research tests was 33–34 percent for most businesses (not-just unsuccessful businesses). Notwithstanding the few advantages attributed to microfinance, Kenya still has a high level of poverty, 40 percent of Kenyans live under a dollar, business is failing to succeed and the financial progress of less than 5 percent shows that plentiful of the Kenyan citizens have not registered with an MFI organization. This could be attributed to the lack of data on the constructive impression on the involvement of microfinance institutions and the authorities of small-scale funding and to an apparent lack of awareness of the general population.

1.1.1 Project Performance

Project progress is demonstrated by its implementation to achieve the goals of business time, price, efficiency, safety and environmental protection (Zhou, Zhang and Wang, 2007). The project is a positive development. The performance of the project can be evaluated and assessed through the use of an extensive number of markers that can be described using various measures (e.g., Meetings of time, cost, consistency, Performance of customers, shifts in customer, corporate performance, welfare and safety, for example) The results of this study were computed by the time it was completed, whether the study fulfilled its performance standard and its value management (Costell, 2008).

The budget of a project resulting from the arrangement cycle should be sensitive, feasible and cost-effective and work Statement. The explanation is provable price, best specifications or mechanical design requirements. The sum is paid in cash. The monetary allowance should therefore recognize the working conditions, assets disseminated under contract and the issuance period (Kerzner, 2009). A corporation which has been finalized within its investment may be identified because of its results. In addition, the hazard schedule needs a set date of commencement and a set complete period for every action. A work calendar will appear as a principal plan or turning point strategy in the format referred to or adopted in specific terms. The strategy of the project is often graphically shown using reference points, bar charts and business plan schemes. The calendar calculation is based on calendar company analysis and is accepted and validated by the company group as usual by benchmarking start date and trend completion date. The structure is a key factor in timetable and time management control (Gitau, 2015). A plan completed by a budget and its time can be called a good scheme only if it is within the scope.

1.1.2 Project Management Drivers

The preparation of projects is the planning activity, allocation and control of resources certify the effective attainment of the goals of organizations (Kerzner, 2013). The administration of the company requires the use, in terms of production, performance and morality, of data, skills, devices and procedures in the sense of risk management for the mission targets (Daft2010). The projects selected aid to accomplish their anticipated process. A template linked to credible methodology to decisions on selected projects is required Governmental companies in developing countries failed in the 1990's due to the whole management approach of association. Such groups continually draw money from the exchequer while departments and individual heads maintain a bloated and largely responsible absence. Today multiple successful partnerships are proving the way to improve profitability and the adequacy and authoritative results for various companies.

Furthermore, project management is a leading approach incorporating start-up, mastering, executing, verification and control techniques in application and negotiation of enterprise group. Project administration includes the understanding of wants, design of specific and attainable

goals, change in the demands for performance, increase, time and costs, even if the subtleties, strategies and approaches of accomplices, persons in general and those in the company organization PM1 are taken into account to handle their concerns.

1.1.3 Microfinance Institutions in Nairobi County, Kenya

The course of action of money interrelated corporate for economically deprived and extremely poor, self-employed individuals and microfinance, as Otero (1999) suggested. Bestowing to Ledgerwood (1999), budgetary organizations normally integrate the reserve and credit funds, but other money-related organizations, such as payments and insurance, may also consolidate the loans. Schreiner et al (2001) depicts microfinances as the business to enhance access to banks ' neglected impoverished families to little deposits and minor advances. In these forms microfinance requires the budgetary organizations ' game plan, for example, carrying property, loans and insurance for economically deprived people living both in urban areas and in public spaces, who cannot access these institutions from the conventional and formality finance sector.

In addition, organizations of microfinance provide an avenue for access to financial services and sustained growth. Within the public at large, cash-related supervisions offer organizations and individuals the ability to regularly obtain credit and track available assets. The degree to which opportunities for revenue generation and the capacity of society to respond to accessible prospects were significantly monitored in those administrations within those communities which have constrained resources and avenues for money development, the mark to which the initiatives created were introduced and demonstrated to be productive. In order to make sure decent scheme performance in MFI is initiated, the project team has to work together to make sure costs are reduced significantly with time (Mutisya, 2014).

The Microfinance projects executed in Nairobi, usually involve recruiting teachers to volunteer in congested schools and, consequently, providing high-quality education at the same time, the program can last for 6 months and depends entirely on the budget. Teachers are primarily employed by Experiential Learning International in secondary schools. In addition, UNICEF is undertaking projects, together with various MFIs schemes in Nairobi. MFIs in conjunction with UNICEF are also providing voluntary workers, acting as camp advisors, teachers, physicians and

sports instructors. The assortment and deployment of the volunteers still depend on the accomplishment of the budget for this programme.

1.2 Problem Statement

The effectiveness of the project is expressed in the achievement of client performance, well-being, time, expense and environmental management goals (Zhou, Zhang and Wang 2007). The failure of the project is usually pinpointed with the implementation problems and numerous reasons and determinants attributed to such problems. The quality issue has to do with control over time and insufficient budget, as reported by Okuwoga (2008). Similarly, Kenya's execution of microfinance institutions in the area of institutional support does not motivate it regardless of the long term need for viable microfinance to the underprivileged in the form of global and national development programs (Yunus, 1996).

Kihoro (2015) published a study on the factors that influence project implementation in the construction business in Kenya: an analysis of gated communities in the Nairobi region. The focus of this study was on construction projects and therefore a gap in scope. Current research should concentrate on the institutions of microfinance in Kenya. In Mikindani, County of Mombasa, Waithaka (2014) conducted the investigation into the factors that influence the successful execution of modern housing projects. This study was conducted in the area of Mombasa and thus created a contextual gap. This research was steered in Nairobi County. The analysis of variables influencing the accomplishment of construction project in Gaza was led by Enshassi, Mohamed & Abushaban (2014). This work engrossed the enactment of construction schemes, exposing a contextual gap.

However, this research will concentrate on efficient learning, planning of resources, M&E and stakeholder participation to assess impact of project management drivers and micro-finance schemes performance in Nairobi City, Kenya. The aforementioned researchers concentrated on variables such as time control, performance goals and organizational support.

1.3 Objectives of the study

1.3.1 General objective

The main aim was ascertaining the influence of project management drivers on project performance of microfinance institutions in Nairobi, Kenya

1.3.2 Specific Objectives

Specific objectives guiding the researcher were as follows: -

- i. To establish how training and development influences project performance of microfinance institutions in Kenya Nairobi county.
- ii. To determine the effect of resource planning on project performance of microfinance institutions in Kenya Nairobi county
- iii. To determine the effect of monitoring and evaluation of project performance of microfinance institutions in Kenya Nairobi county
- iv. To determine the effect of stakeholders' participation in project performance of microfinance institutions in Kenya Nairobi county.

1.4 Research Questions

The below questions are what the researcher seeks to resolve through methodology, data collection and analysis, they will aid in addressing the research problem.

- i. How does training and development influence project performance of microfinance institutions in Nairobi county, Kenya?
- ii. What is the effect of resource planning on project performance of microfinance institutions in Nairobi county, Kenya?
- iii. How does monitoring and evaluation affect project performance of microfinance institutions in Nairobi county, Kenya?
- iv. What is the effect of stakeholders' participation on project performance of microfinance institutions in Nairobi county, Kenya?

1.5 Study Significance

These findings are essential to increase the efficiency and suitability of project output in the administration of MFIs and to recommend improvement steps. The investigation may also aid them to organize and track the client's use of capital assets and to guarantee that the assets are used in the lifecycle of schemes.

Through means of the analysis, the government will advise the various MFIs on the best way in Strong finance and investment management ventures for MFIs in Kenya self-sustainability. This thesis consequently provided an excellent basis for further work for researchers and scholars on project progress in the MFIS.

1.6 Scope of the Study

This research concentrated upon impact of development & training, planning of resources, monitoring of projects & evaluation & stakeholder's participation and the influence on budget implementation, where main populace was picked around various personnel employed within MFIs in Nairobi, they varied from clerical staff to managerial staff. The research was done in 2018.

1.7 Limitations and Assumptions of the study

MFIs schemes ' quality has many restrictions, including certain constraints and limitations in the context of this paper. They include:

The accessibility of data is a constraint where data is not easily accessible and where data is available when it comes to scheme success MFIs plans is not readily arranged. The majority are old and obsolete sources.

MFI workers' willingness in and around Nairobi County often limits this research by supplying distorted and contradictory information to the task of study, since many staff are not dependent and cooperative during data collection and processing.

Costs are also restricted to the analysis of the review of previous studies, the collection of information and expenses involved in the study as a whole; other MFIs will have to start an account to include them.

1.8 Organization of the Study

This subdivision outlined context of the paper, the problem statement, and also objectives which guided the study, and also the study's scope. The study was justified. There was a literature review in chapter two, while the research approach was covered in chapter three. Chapter four outlined the findings, inferences and recommendations of the study while in Chapter five, the resumes of observations, conclusions and endorsements are outlined.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

The aim of the section was to define relevant theories and concepts used as the base of the study's analysis. The study examined the literature of the past.

2.2 Theoretical Framework

This unit debated the hypotheses that aid the questions of the study being studied. Two hypotheses have been chosen as research guidelines; resource-based view, Max Weber and the Resource Mobilization Theory.

2.2.1 Resource Based View Theory

This design treats capital as vital to the dominant accomplishment of the enterprise goals. Proper tools of quality and quantity are important in the enactment of the scheme (Aosa,2011). Resource-based views of inquiries are primarily interest, barriers to duplication and significance possession of property. The RBV stresses crucial decision by accusing the organization of the key advantages of perceived, produced and transferred for increased returns.

Assets include three distinctive sub-collections, consisting of significant specific resources, resources and abilities resources. The approved creation and furthermore the credibility of product and affiliation system and database are also indicated by significant resources (Williams, 1992). Capacity contains the individual aids and the classified diaries by which the assets of the association are set-up (Grant,1991). This proposition is considered pertinent to the exam since it forms one of the independent resource variables. sufficient funding of the MFIs ensures the companies ' good performance.

2.2.2 Max Weber Theory

Max Weber's classical has been propagated by Weber. The Bureaucratic hypothesis or model of Max Weber is otherwise known as the legal rational model. The design aims to explain the company in a standard way. As the bureaucracy shows, it plays a central part in the success of

the establishment. In this situation, a chain of definitions for the pro and a standard program are the authoritative form of certain transcendental qualities. The tradition or the official existence of an organization, since these ramifications are value-driven and reflect to a large extent the Human and hierarchical talent as shown by weber's proposition. Weber considered three basic kinds of true expert in analyzing affiliations: traditional, charismatic and logical rule. In this talk the master must be understood by the command (Weber,2009).

Power is an unequal thing that compels an individual to indiscriminate force another, paying little attention to its performance techniques or rewards. On the other hand, the Authority receives clarification of the laws from those to whom it is bound within charming boundaries for Weber's subordinates who recommended inspecting legitimate discussion of the authority. Weber has offered three kinds of real authority: traditional authority which is the type of authority where a leader leaves his culture and practices in the approval of those in power. Charismatic's competence is the type of authority where an affirmation is based on trust in the individual attributes of the leader and confesses in them. Rational Legal authority: where confirmation occurs from the working set or the character of the master individual, limited by the basics and association procedures. There is the appropriate juridical authority today in many affiliations, and Weber acknowledged the term "organization." The main characteristics of the societies as shown by Weber are: the constancy of membership or limits limited by rules; that people work for the purposes of limiting the toil's specialization, the level of authority allocated and the precepts on the management of pro program; a fluid structure of the working environment; where values, results and exercises were made and documented (Weber,2009). This theory is essential to the research topic because it edifies the managers, management team and reinforcing parameter that is a single autonomous variable in this analysis.

2.3.3 Resource Mobilization Theory

Mobilization of capital hypothesis for social developments arises due to the long-standing changes to the association of gathering's, open doors for aggregate activity and accessible assets. The theory of capital production has 5 fundamental principles (Jenkins,1983).

In view of decisions made by the individual about expenses and advantages of investment, interest in social developments is a good conduct rather than the thought of a mental inclination

to neglect and disagreement, as described by the hypothesis of resource mobilization (Klandermans1984).

The material resources include money, alliances, jobs, creativity, correspondence and wider communications while non-material assets include integrity, pledge, social links, structures, distinct associations, free thinking, knowledge, and moral responsibility (Fuchs,2006).

The social development agencies have twofold kinds of persons: low asset users and beneficiaries. The meaning and trait of social development is important for social development and broader communications. Resource planning scientists have established the soul components progressively lead to underlining mutual characteristics with still small voice components as receivers are circumnavigated by social development.

Four findings for Social Association (Paulsen & Glumm,1995) were: total achievement, acknowledgement without benefits or recoveries, advantages and recoveries without recognition and frustration. Wide interactions are a vital part of social innovations and democratic cooperation. This influences the legislative problems of social development by educating the stakeholders in order to open up and translate social development practices (Jenkins, 1983). Social movements often seek media coverage by establishing semi-political incentives for news media of any significance. Social trends involving belief, woods, or tyrants appear to be negatively represented (Paletz, 2002)

2.3. Empirical Review

The literature review relevant as per subject matter is debated below.

2.3.1 Training and Development and Performance of Projects

In Kosirai Division, Nandi District, Kenya, Kipkoech (2011) researched the impact of edification and leadership learning in the implementation of projects under youth development funded. The study was carried out using the Expostfacto model to predict such behaviors in this scheme. Pilot testing and instrument correction was performed and data was collected. Excel and computerized program were used to code and analyze the data. The outcomes were found and interpreted that academic demographics have a remarkable effect on the implementation of young people's

sponsored schemes based on the test. Moreover, edification and training in scheduling, human resources and financial administration have had an impact but are not important in conducting chi square tests.

As McCarty (2012) has pointed out, companies can use edification to improve the paybacks understood by using corporate, project and portfolio management systems. The goal line of the analysis is to provide a stronger current understanding of the scheme supervision programs in the industry, which prepares procedures and outcomes. McCarty (2012) discusses the usage and quality of learning in PMIS companies, the general essence, relative suitability and efficacy of some frequently used transport Planning strategy to expand PMIS results and the relations amid the individual, competent qualities and outcomes. Research findings suggest observable contrasts amongst the inspected learning transport techniques for use levels, appropriateness and performance.

The learning is seen as a way to ensure that students and specialists cooperate in the proper exchange of information between masters and students and mostly to improve the data, abilities or provisions of the student, to allow him to work in the present job more productively. Education is performed and measured against the activities actually carried out by the student (Learner, 1986). Innovation is considered to be significant, evolving collection of exercises (including preparation), which lead to another level of execution for somebody or an association.

As Dockel (2003) suggested that learning priorities are one way of demonstrating that members are so important to the organization. One way to respond to the evolving markets is to ensure that existing members are sufficiently capable of up-to-date preparatory and development negotiation (Greenhalgh and Mavrotas, 1996). Ostensibly learning and progressing through universal and special training, universal connections have risen and unusual rates of involvement have persisted (Barrow and Mosley, 2005). Duty upgrades and predominantly prepares for extended maintenance in particular work (Torrington et al., 2005).

Hammer (2000) stated that that an individual is encouraged to achieve something if he has the passion and ability to accomplish it. He mentions that members get info as to how to make decisions and complications when they are prepared. It is a certified truth that less prepared representatives administer low quality. To prevent enmity between associations and to take the

lead, their staff should receive an impressive preparation and advancement program. Prepared officials have a better look at their work; hence they are role models to their acquaintances.

2.3.2 Resource Planning and Performance

Musundi (2015) contends capitals are critical to HIV & AIDS scheme's performance in the community performance so as to ensure the long-term results. The analysis was steered out using a descriptive research model. Descriptive methods and inferential procedures were applied to analyze the data. Study revealed that strategy tools help to improve the quality of young people HIV schemes ($r = 0,3180$, $p < 0,010$). Fundraising and funding of TOWA Youth HIV and AIDS responses ($r= 0.3460$, $p<.010$) significantly contribute to their success. The study has however shown that the networking of resources among youth groups does not influence the quality of TOWA Youth HIV and AIDS response ($r= 0.0250$, $p > 0.010$). More verdicts specified that special events are organized by establishments through the use of such as Harambee and sport to produce and make their money. This study summarized that the architecture of the establishments has been modified to the enlistment of capital. The study finds that the establishments met the financial necessities of the donor's resource extension plan. Furthermore, the organizations members gained skills such as writing proposals and submissions. The study therefore recommends that the organization should have evidently defined vision and goals that prioritize the mobilization of resources. The organizations program must be documented in the media in order to improve organizational networking of resources.

The 2014 work on the asset estimation in advanced healthcare computing, Banalagay, Covington, Wilkes and Landman were responsible. Medical imaging analysis often includes connections between many steps (for example, multi-organizational content) in order to organize and recognize progressions from image acquisition, image preparation and computational work. With the rapid growth in the amount of facts for therapeutic imaging (for example, increasing commitment, better safe performance, shared databases), fascinating test descriptions on specific workstations and servers are becoming evidently impractical or recalcitrant. Current pipeline situations offer software load control structures in higher registration (HPC) conditions to circulate. Whatever the case, elite care conditions are often shared resources, and the measurement of these assets requires a better degree of evidence of service usage. occupations'

accommodation includes a CPU runtime and memory consumption calculation. Asset requirements for calculations of therapeutic image handling are hard to anticipate as different machines are required, unique execution examples and numerous inputs will fluctuate extremely well. In advanced situations, poor asset assessments can increase the haste of wasteful assets due to inadequate implementation and extended time-spending. As a result, the estimation of assets becomes a remarkable obstacle for the preparation of estimates to use higher processing conditions productively.

2.3.3 Project performance and monitoring & evaluation

Kariuki (2015) carried out an investigation of the aspects affecting the KENHA, Kenya, central region monitoring and assessment processes of road building schemes. The study engrossed on the population of roads in this region with ongoing construction work. A selection of roads with continuous construction works was surveyed using simple random samples and surveys were obtained by the contributors in these schemes. Techniques were used for qualitative and quantitative data analysis. The study verdicts show that availability of capital has a significant consequence on monitoring and assessment of the development of road infrastructures.

The study found, together with competent project personnel, that adequate resources guarantee the timely accomplishment of building schemes. The lack of supervision and assessment resources affects road infrastructure projects. The workers contribute to efficiency because it is important for projects to be efficient. Other management tools are impacted by the monitoring and assessment of road construction projects. Certain services have been discovered, for example, tools for energy, transportation and data collection. Projects and their successes are influential for contractors. In the case of poor work, the contractor will affect building projects.

Rogito (2010) performed a clear design test. Information was gathered from 79 youth projects using surveys and meetings where 240 participants were selected to carry out purposeful audits, strict irregular inspections, and stratified open-population arbitrary screening. The test is rational, as the emphasis is on the Marani region, while the investigation is focused on the county of Samburu. There is also a conceptual gap as the study surveys the impact of observation and assessment only on the accomplishment of the scheme while the present study concentrates on each of the variables that impact the application of a scheme.

The review of Best practices in monitoring and assessment was carried out by Mathis et al. (2011) at in Turnkey. The USAID Turkey M&E project used a variability of data tools, including regional population-based research; in-depth, productive and financial analysis, auto-regulating evaluations of non-governmental organizations, and legislative surveys. Turkey USAID considers that M&E is not a load but an appeal to the system.

Close proprietorship is essential for amplified use and management. Maintenance and obligation of the initiative is important. This research has a reasonable gap for it emphasizes on the prescribed procedures on M and E, and this study focuses on the variables of risk use. The research also creates a contextual void since it reflects on Turkey's financial prudence while the present study was steered in Kenya.

Introducing a project risk awareness analysis using a two-dimensional threat breakdown network, was a study conducted by Hillson and Grimalai (2010). The study shows a theoretical difference since it focused on the definition of hazard management using a network of two dimensions. As can be seen from the above studies, the majority focused on advanced economies and perceptions, therefore, the study is steered to reduce the current deficiencies in these study deficiencies.

2.3.4 Stakeholders Participation and Project Performance

Njogu (2016) led a Stakeholder participation in scheme performance study. This research has taken concise action designs for the survey, which allowed recovery of data to respond to the questions from research. The study disclosed that investor partaking in scheme documentation influences the performance of the auto emissions control scheme. The outcomes demonstrate that stakeholder engagement in scheme planning has had a significant influence on the enactment of car emission control schemes. Findings illustrate the participation of investors in scheme execution has a significant impression on the performance of the automotive control ventures. Finally, outcomes disclosed the involvement of the stakeholders in scheme monitoring is positive and important in the plan for the regulation of car emissions. The results concluded that investor participation in scheme monitoring affects the performance of the auto emission control scheme. The paper commends management of the Automobile Emission Control system, should improve investor engagement in scheme selection, scheme scheduling, scheme execution, and scheme

monitoring, since it contributed to a decrease in emissions levels of carbon xii, cost reduction, efficiency and satisfaction for customers.

Nuthu (2014) steered out a study on the approach and influence of investor partaking on design and project implementation of logical system assessments (case of eight economic stimulus programs in the Nairobi county). The research has been established in depth. The target population of the study was created by sixty-two ESP ventures in the County of Nairobi. The sampling models carefully chosen for analytics included stratified surveys that identified 19 schemes, education and fresh produce markets from the Jua Kali Sheds. The semi-structured questionnaires distribution to respondents were used for the research tool. Qualitative data were organized in a specific descriptive manner for analysis and descriptive statistics were analyzed in order to interpret the quantitative data displayed with tables, bar diagrams and pie-charts. There have been presentations of summary results, conclusions and recommendations. It was noticed that ESP was designed and implemented by the participants, who represented a large number of members of the Committee, including priests, males, females and young delegates, the leaders of the university, the School Administration and the Júa Kali Trader Committee. Evidence also shows that in some cases each plan has set goals and objectives to focus on that environmental forces. Statistics have also shown that in some cases not all participants have decided on project goals. For the assessment and monitoring of projects, log frame components were used, and while most schemes lacked a detailed log frame matrix, the log frame elements were distributed around operating schedules, workplans and volume logs.

2.4. Summary and Gaps to be filled by the Study

Factual analysis of studies reveal specific information lacunae including computational, theoretical and contextual study lacunae. The Study Gaps description are given in Table 2.1 below.

Table 2.1: Research Gaps Summary

Publisher	Study Title	Findings of the research	Gaps of the research

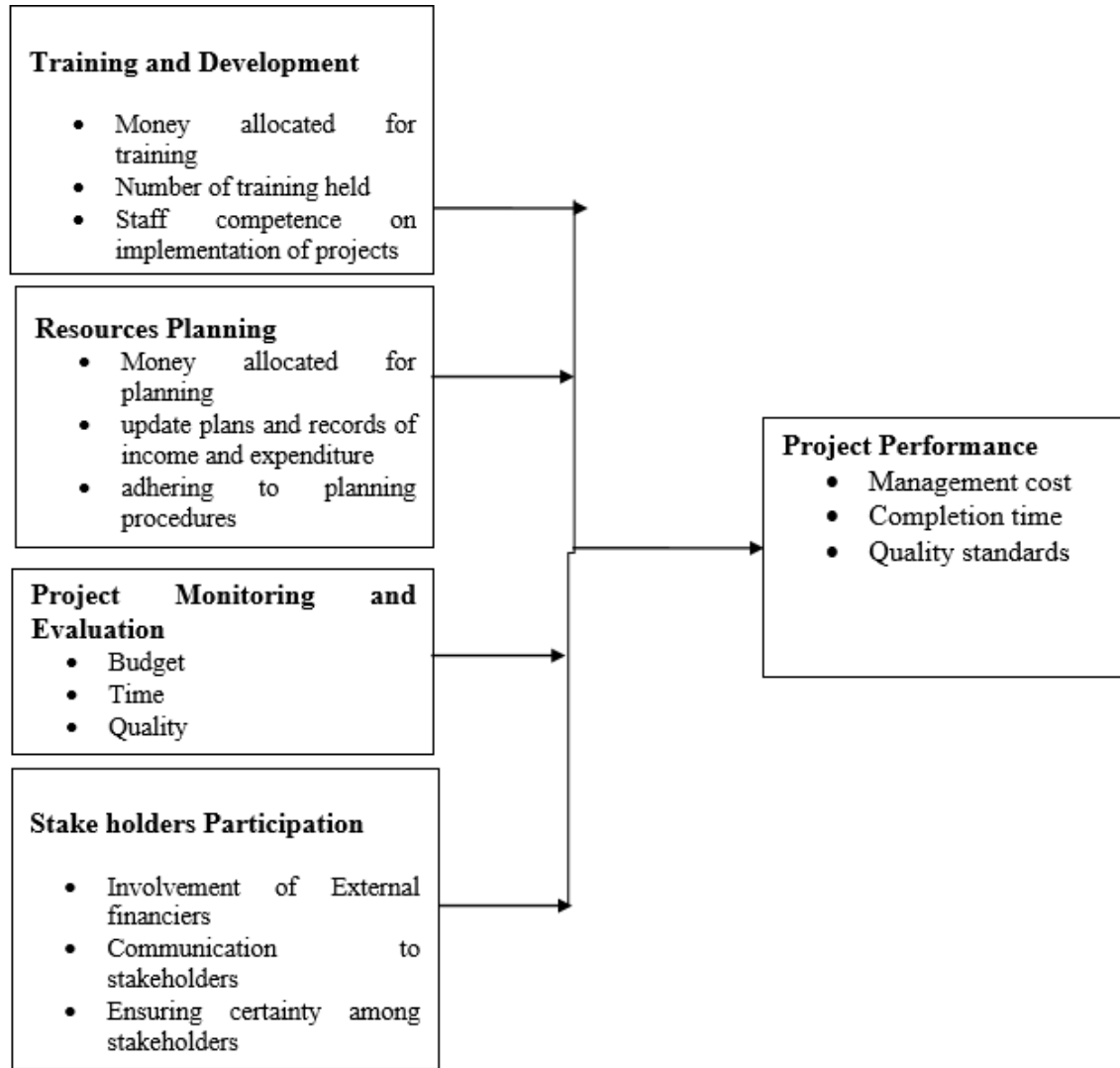
Njogu (2016).	Influence on project quality of participation of stakeholders: nema car control emission plan, Nairobi, Kenya.	This research showed participation in scheme enactment has a +ve and significant influence on the project quality of automotive emission controls	A conceptual lamina was manifested since the study engrossed on NEMA car emission control plan while the present study engrossed on MFIs schemes.
Musundi (2015)	The effects of asset administration tactics on total war results in turbo sub-county, Kenya, a AIDs project for youth.	The study showed that strategic resource planning helps to improve young people's response to HIV	The analysis in the turbo sub-county therefore posed a methodological gap since it was steered in Samburu while the existing study was steered in Nairobi.
Kariuki (2015)	Factors affecting road construction management and valuation processes KENHA, Kenya, central region	The study concluded that sufficient resources ensure that building ventures and qualified schemes staff are finalised promptly.	Therefore, the study engrossed on the Kenya national road authority (KENHA). The new study focused on the MFIs hence a scope gap.
Kipkoech (2011)	Training and management training impact on the execution of the economically supported schemes on youth performance in Kosirai district, District of Nandi Kenya.	The learning exposed that edification and training in planning, human resources and business management had an impact, but it was not found to be important when conducting the chi square test.	The study was conducted using the theoretical difference Expost-facto model. The current study used descriptive structure.
Rogito (2010).	Assessment & Monitoring impact on the task quality in the Marani Kisii as an instance of Youth	The survey concludes that lack of participation by experts and inadequate M&E	The monitoring and assessment analysis was the only variables that have a theoretical difference in project

	Development Fund.	designs are likely to result in poorly conducted M&E-impeded use and low-objective completion without deciding what data to gather for M&E, the lack of a timetable for the S&E exercises and some M&E-responsible.	efficiency. Other variables like development and training, capital and involvement of stakeholders will be the subject of the research.
Nuthu (2014)	Consistent evaluation outline approach and their influence on stakeholder participation in project implementation	This paper showed that participants took part in the design and implementation of financial incentive plans in which the targets and goals of each program represent evolving environmental forces.	The study disclosed that not all investors had approved on schemes priorities, as the log frame matrices had not been comprehensive and fractionated

Source : Scholar (2019)

2.5. Conceptual Framework

Figure 2.1 Exhibits a theoretical outline for the research.



Source : Scholar (2019)

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This segment describes all methodology applied for data assortment and the results. Researcher wanted to elucidate the methods and tools used in facts assortment and analysis. The investigator has checked the accuracy and quality of the facts so as to get full and accurate data for the scrutinized issue.

3.2 Research Design

Kothari (2004) designated that, an investigation set-up would be denoted as a plan for solving problems to the scrutinized query. Upagade and Shende (2013) suggested, a descriptive analysis is primarily troubled by representing inevitabilities in their own right. The descriptive survey is ideal for this review, which aims to demonstrate what individuals currently trust and in the variables under investigation, which are not monitored at the moment. In order to investigate the outcome of risk management drivers on cash-related accomplishment by MFIs in Kenya's City of Nairobi, the description is considered as necessary.

3.3 Target Population

Target population in this examination included member Microfinance Institutions Association (AMFI) companies. The investigator will concentrate on the forty-eight MFIs in Nairobi where 48 MFI executives were sampled.

3.4 Sample Size and Sampling Technique

Analysis is the method to choose among exposed populations (persons, links), to reasonably summarize results to objective populations (Orodho,2009). The population fragment is the test (Kothari, 2004). The population is small, the research employs census methods. Consequently, in Nairobi, the test was 48 MFI Senior Project Managers.

3.5 Data Collection Instruments

Burns and Grove (2003) describe facts assortment by using methods, surveys, center-accumulative interactions, narratives and case history as organized, accurate, evidence assembly specific to review sub-issues. The main information was used in this analysis. In this paper, the authors mainly used questionnaire forms to collect data that would improve greatly to this review.

3.6 Data Collection Procedure

In view of the fact that accurate dissemination of data and the development of important programs, it seems to Kombo and Tromp (2009) that facts collection are essential for research. Naturally the polls were conducted. Researchers illuminated the respondents that the resources they are presenting have been retained privately to examine and protect the privacy of respondents ' answers. Researchers received a letter presenting university researchers with the intention of collecting data on the ground and then transmitting their surveys to the respondents in order that the surveys be completed and then processed. As part of the findings, the procedure drop and pick techniques was used in the analysis.

3.7 Instrument Reliability and Validity

3.7.1 Instrument Validity

Validity are the means by which many tests are performed. Two express organization supervisors randomly selected the best supervisors for material validity was analyzed in depth. They requested the overview statements to assess their importance and if they are crucial, pure and obligatory.

3.7.2 Reliability of the Instrument

It denotes to accuracy & constancy of facts collected. The overall reliability assessment of internal uniformity was carried out, where the Cronbach alpha coefficient was used. Internal consistency tests the associates amid diverse items on a alike test and if other factors that are

designed to portion a similar overall result in proportional performance. The successful coefficient 0.7 estimate was chosen.

3.8 Presentation of data and analysis

Facts focused on objectives and targets of the exploration and the assessment of the information obtained, in order to identify the examples contained in the information collected in relation to factors of choice. Once data has been collected through surveys, SPSS computer software for analysis was coded, organized and entered. 22 SPSS version is easy to use with other statistical tools. Inferential statistics as well as descriptive statistics were generated. The specific measurements incorporated rates and frequency and numerous direct recesses with inferential acumens. Below is the statistical model.

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

As:

Y = Organization performance

i. $\{ \beta_i; i=1,2,3,4 \}$ = factors of several independent variables

ii. X_i for;

X_1 = Development & training

X_2 = Planning of resources

X_3 = Evaluation and monitoring of the Project

X_4 = Participation of the stakeholders

β_0 is the constant term

β_1 to β_4 are component variation indicators of the dependent variables whenever the independent variable is modified by one unit

ε is the error term

3.9 Ethical Issues

In course of this study, researchers preserved ethical issues and insisted on the protection of privacy and that the facts were collected for analysis purposes only. Each interviewee received informed approval and all relevant experts were notified. All relevant information was obtained by the researcher after seeking permission.

CHAPTER FOUR
RESEARCH FINDINGS

4.1 Introduction

In this portion, data was investigated and presented in line with the study purposes.

4.2 Response Rate

Forty-eight executives were interviewed. As the table shows, thirty-six questionnaires have been correctly completed and returned.

Table 4.1: Response Rate

Replies	Rate	%
Submitted	36	75
Non Submitted	12	25
Sum	48	100

As shown by the table above, 36 (75 percent) questionnaires were accurately filled and given back. This is consistent with Babbie's (2004) assertion that 50 percent of returns are reasonable, 60 percent decent and 70 percent truly good. On this basis, the study has a 75.0% rate of response, is appropriate for the study

4.3 Demographic Characteristics

Gender, age, education level and the years served in a corporation are some of the demographic traits that were analyzed in this study.

4.3.1 Gender of respondent

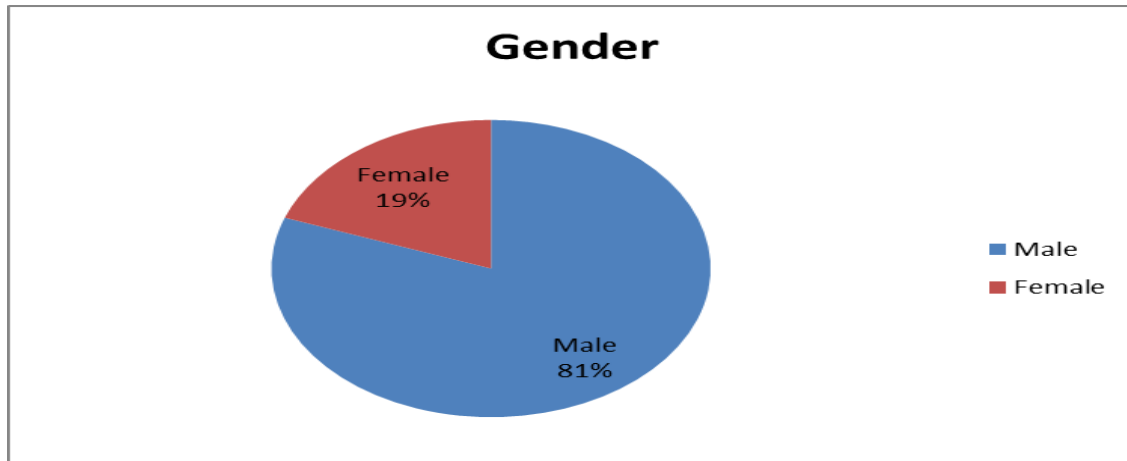


Figure 4.1: Gender

Source, Research Data (2019)

Results showed utmost (81.0 percent) of those respondents reported being male. The result also showed that they were female (19 percent) of the remaining. These findings revealed that Microfinance Senior Managers are mostly males.

4.3.2 Respondent's Age

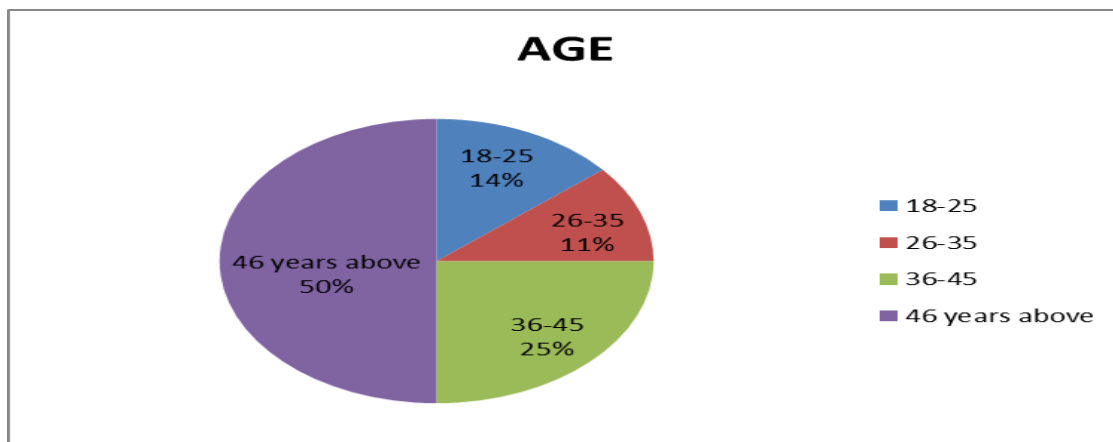


Figure 4.2: Respondents Age

Source, Research Data (2019)

Verdicts exposed utmost (50.0 percent) of interviewees were ranked 46 years and older. The verdicts also exposed that utmost participants (25 percent) are 36-45 years old and older, (14 percent) mean they are 18-25 and the others (11 percent) are 26-35 years old. They say they are 18-25 percent old. This means that most senior executives are over 46 years old.

4.3.3 Respondent Education levels

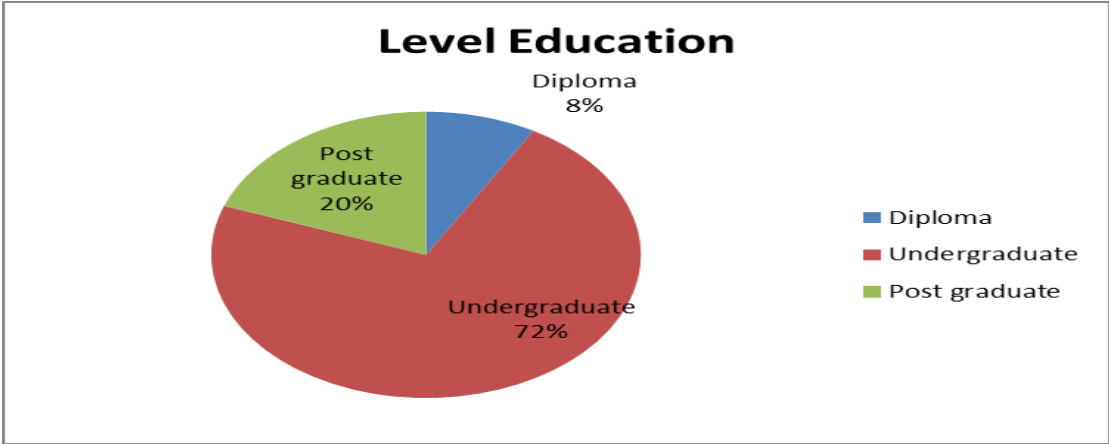


Figure 4.3: Levels of Education

Source, Research Data (2019)

Verdicts exposed majority (72 percent) of interviewees have graduated, (20 percent) have a post graduate and that 8 percent they have earned a diploma. This means that most managers were trained and were therefore able to advance microfinance project performance.

4.3.4 Duration of Operation

The job period outcomes have been illustrated in the figure below. (58 percent) of respondents had been employed for 4-5 years. The outcome has also shown that 20.00 percent of participants have helped for 6 to 10 years (11 percent) and for more than 10 years for the (11 percent) respondents. The findings also showed that another respondent (11 percent) reported working for lower than three years. This suggests that the executives has long been working with the MFI and had hence the requisite experience to boost the project efficiency.

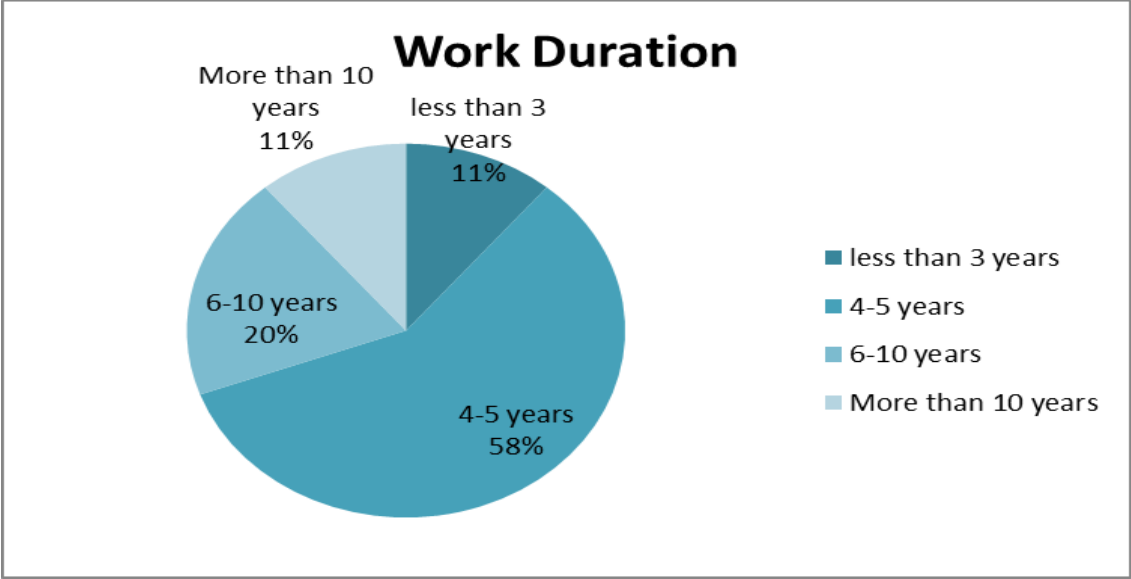


Figure 4.4: Duration of Work

Source: Study Information (2019)

4.4 Descriptive Results

Below segment addresses learning & growth research. Respondents submitted a Likert scale with choices of strong disagreement, agreement, neutrality, concurring and strongly concurring. The results are defined using %ages, mean and normal disparity.

4.4.1 Project Performance and Development & Training

Primary aim of this study is evaluate the effect of education and development on the MFIs ' scheme performance in Kenya, Nairobi. The figures of the findings have been reported in %'s .

Table 4.2: Development & Training

Declarations	1	2	3	4	5	Me an	Standard Deviation
Personnel in our organization are competent on project implementation	13. 90	8.3 0	5.6 0	30. 60	41. 70	3.7 8	1.44
Training is done on implementation of projects	5.6 0	13. 90	5.6 0	38. 90	36. 10	3.8 6	1.22
Scholarship is availed to staff for training on implementation of projects	8.3 0	2.8 0	8.3 0%	38. 90	41. 70	4.0 3	1.18
Senior managers volunteer their staff for training on implementation of projects	13. 90	2.8 0	5.6 0	30. 60	47. 20	3.9 4	1.39
Funding for training is available	8.3 0	11. 10	11. 10	69. 40	0.0 0	3.4 2	1
Average						3.8 0	1.25

Source, Research Data (2019)

Outcomes show that utmost people (72.3 percent) held that all the workforces of their corporation were responsible for the execution of schemes (Mean=3.780, Sd =1.440). The results displayed that utmost people (75 percent) concurred that learning courses are being held in the project group (Mean=3.860, Std. Dev=1.220). The outcomes disclosed that a large number of participants (80.6 percent) agreed that all staff who were to be trained on scheme enactment implementation would be provided with sponsorships (Mean=4.030, Std. Dev=1,180). These results were consistent with that of Kipkoech (2011), who reasoned that education has an important performance impression. The verdicts have coincided with McCarty's (2012) report that relationships increase performance through edification.

The utmost informants (77.8 percent) concurred that executives and supervisors nominated workers for scheme implementation training (mean=3.940, Std. Dev=1.390). It indicates the majority (69.4 percent) that they decided that the cash foreducation in the corporate was adequate (Mean=3.420, Std. Dev=1.000). This statistic was based on a report. The average response was denoted by 3.80 which is evident that utmost of the informants concurred with the declaration. The std dev of 1.25 revealed that the responses weres spread. The respondents were

further asked to show the amount of training cash assigned for the years 2014 – 2017 and the outcomes were shown in the figure below.

Table 4.3: Funds Assigned for growth & training

Year	Ksh 500,000 and less (%)	Ksh 500,000 to 1,000,000 (%)	Ksh 1,000,000 and above (%)
2014	72.20	22.20	5.60
2015	13.90	75.00	11.10
2016	11.10	22.20	66.70
2017	5.60	8.30	86.10

Source, Scholar (2019)

It was found that the most participants in 2014 (72.20 per cent) were allocated less than Ksh. 500,000. The results showed in 2015 that the majority of respondents (75 percent) said that the amount allocated was between 500,000 and 10,000. In the 2016 results, most respondents (66.7 percent) indicated that the cash allocation was more than 10,000,000. In 2017, the outcome reported that 86.1 of the participants disclosed that that the amount assigned was above Ksh.1 million.

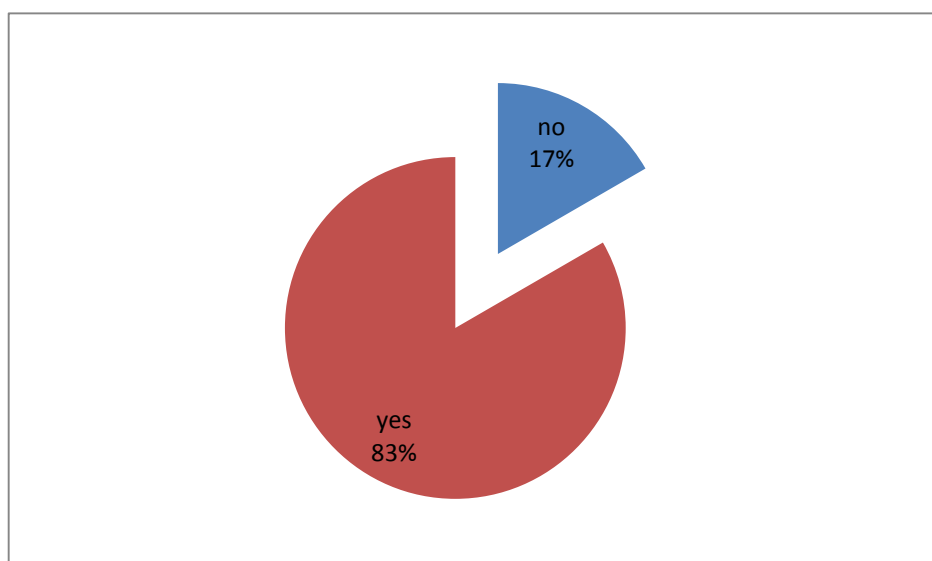


Figure 4.5: development & training on MFIs performance of projects

Source: Study Information (2019)

Interviewees are requested to give their opinions towards effect of education & growth on MFI projects. Outcomes revealed that 83 percent held training and development affects the quality of the MFI's schemes while (17 percent) suggested training and development do not quality of the MFI's schemes

Table 4.4: Effect of Learning and Growth on the MFIs Quality

Declaration	Rate	%
enactment improvement greater than 75%	26	72.2
Enactment improvement by 50% to 75%	4	11.1
enactment improvement by 25% to 50%	5	13.9
Enactment improvement by 25% and below	1	2.8
Sum	36	100

Source, Scholar (2019)

Interviewees are required to denote how learning & development impact MFIs ' scheme efficiency. The outcomes showed that outmost informants (72.2 percent) suggested that learning and growth affects schemes performance by 75 percent. 13.9 percent disclosed that learning and growth affects the performance of a scheme enactment by 25percent to 50percent. influence on the project performance. (11.1 percent) denoted that the performance of a scheme is affected by training and development by 50-75 percent. Finally (2.8 percent) said preparation and growth affects the execution of the project's results by less than 25 percent. The outcomes coincided with those of Dockel in the year 2003 who passed that learning had a major effect on the performance.

The interviewees were asked how much learning and development impact MFIs' project efficiency. The outcomes showed that outmost informants (72.2 percent) suggested that learning and growth affects project performance by 75 percent. 13.9 percent disclosed that learning and growth affects the performance of a scheme enactment by 25 percent to 50 percent. Furthermore, 11.1 disclosed that learning and growth affects the performance of a scheme enactment by 50-75 percent. Ultimately 2.8 percent mentioned that, learning and growth affects project results by less than 25 percent. The outcomes coincided with those of Dockel in the year 2003 who concluded that learning ensured an impact on the quality of a corporate.

4.4.2 Planning of resources and project performance

The second aim of this survey is explaining the depth of the effect of resource management on micro-finance projects performance in Nairobi.

Table 4.5: Planning of Resources

declaration	1	2	3	4	5	Mean	Standard Deviation
Records of expenditure & income updated weekly	2.80	25.00	5.60	30.60	36.10	3.72	1.28
Planning of projects is an expensive undertaking	11.10	5.60	13.90	47.20	22.20	3.64	1.22
Successful projects adhere to proper procedures of planning	2.80	13.90	8.30	36.10	38.90	3.94	1.15
Payment pledges are honored on time	8.30	8.30	2.80	47.20	33.30	3.89	1.21
Implementation of projects funding is sufficient	8.30	5.60	8.30	63.90	13.90	3.69	1.06
Average						3.78	1.18

Source, Scholar (2019)

Outcomes of most respondents (66.7 percent) agreed to update incomes and expenditure plans and records after every one week (Mean = 3.720, Std. Dev = 1.280). Results show that most of participants (67.40 percent) accepted that project development is highly expensive (Mean=3.640, Std. Dev= 1.220) for MFI projects. The outcome shows. The outcomes exposed that utmost

participants (75 percent) accepted that good MFIs are those who follow the preparation procedures (Mean=3.940, Std. Dev=1.150).

In addition, the utmost of interviewees (80.50 percent) concurs with a two-week reimbursement certificate (Mean=3,890, Std. Dev=1,210). The results exposed that the utmost (77.80 percent) concurred on the allocation of funds (Mean= 3.690, Std. Dev= 1.060). Such conclusions are compatible to Umulisa, Mbabazi, and Shukla (2016), who disclosed that the project's output was influenced by the planning of financial resources. This result was inconsistent with Musundi (2015, for example), who found that TOWA Youth HIV and AIDS, network of youth organizations, had not affected their results. The average of the answers was 3.78, which means most of the individuals concurred with the sentences, but the answers were varied as shown by the Sd dev of 1.18.

The interviewee was asked to designate the amount of money that will be earmarked for resource management in the year 2014-2017. The outcomes were denoted in the table below.

Table 4.6: Amount allocated

Year	500,000 Ksh and less	500,000 to 1,000,000 Ksh	1,000,000 Ksh and above
2014	72.20%	13.90%	13.90%
2015	11.10%	75.00%	13.90%
2016	5.60%	11.10%	83.30%
2017	16.70%	8.30%	75.00%

Source, Research Data (2019)

Findings in 2014 showed 72.2 percent of the informants registered less than 0.5 Million of the allocation. The results showed in the years (2015), that most of the respondents (75 percent) reported 0.5-1 Million as the allocated figure. In the years 2016, most of the respondents (83.3 percent) reported that over 1 million of the amounts allocated. Over the years (2017) most of the respondents indicated that the allocation amounted to more than 1 Million with 75 respondents concurring.

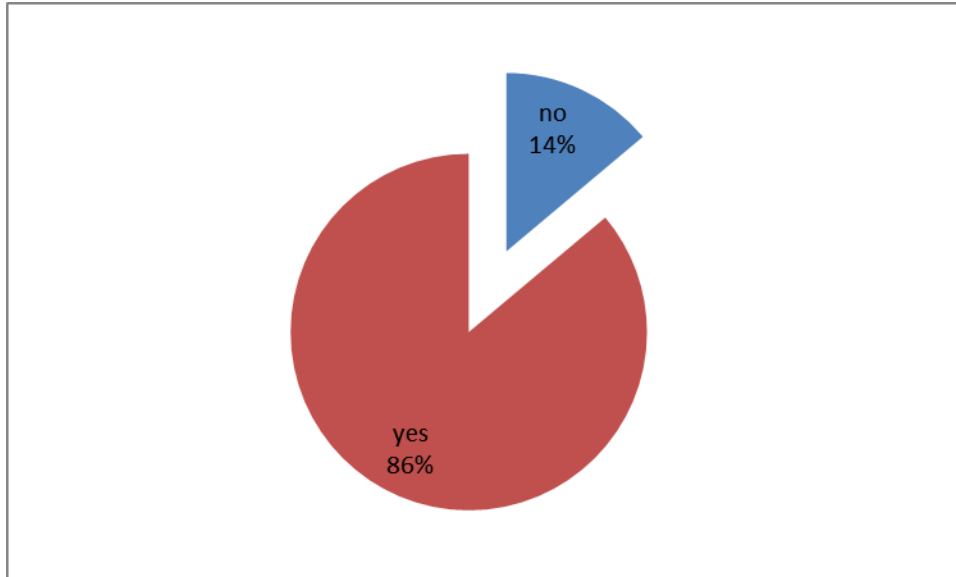


Figure 4.6: Planning of resources and MFI project performance

Source, Research Data (2019)

Interviewees commented on whether planning of resource affects MFIs ' project performance. The results showed most (86 percent) interviewees that resource planning affects MFIs ' project efficiency, while (14 percent) suggest that resource planning does not affect the MFIs scheme quality. These results coincided with Umulisa's Mbabazi and Shukla (2016) found that financial scheduling had an impact on the performance of the campaign. The outcomes were incompatible with those of Musundi (2015), who disclosed that networking the resources between young organizations had nothing to do with TOWA Youth HIV and AIDS success.

Interviewees are requested to specify how resource management affects MFI schemes efficiency Table 4.100 revealed the outcomes.

Table 4.7: Influence of planning of resources

Declaration	Rate	%
enactment improvement greater than 75%	26	72.2
enactment improvement by 50% to 75%	5	13.9
enactment improvement by 25% to 50%	3	8.3
enactment improvement less than 25%	2	5.6
Sum	36	100

Source, Scholar (2019)

72 percent of interviewees designated resource planning affects scheme performance by more than 75 per cent, (13.9 per cent) signposted that resource planning affects scheme performance by amid 50.0 per cent and 75.0 per cent, (8.3 per cent) indicated that resource planning has a consequence on scheme quality execution by 25-50 percent. Eventually, (5.6 percent) indicated that resource management affects less than 25 percent of the project's output. Such results coincided with Melisa et al (2016), who instituted that the preparation of financial resources has incined the project's performance. Such results were incompatible with those from Musundi (2015), who found that TOWA Youth HIV and AIDS quality was unaffected by networking tools among young establishments.

4.4.3 Evaluation and monitoring of projects and project performance

The 3rd goal of analysis is in determining the influence of evaluation & monitoring affecting MFIs ' project quality in Nairobi Kenya. The figures are listed in the following table as %'s.

Table 4.8: Evaluation and monitoring of projects

declaration	1	2	3	4	5	Mean	Standard Deviation
Evaluation structure influenced project value	5.60	13.90	5.60	33.30	41.70	3.92	1.25
Monitoring and evaluation is done to ensure projects are finalized on time	2.80	8.30	5.60	47.20	36.10	4.06	1.01
Implementing monitoring & evaluation decreases any project risks	2.80	8.30	13.90	36.10	38.90	4.00	1.07
The costly behavior of evaluation & monitoring delays project success	2.80	11.10	13.90	36.10	36.10	3.92	1.11
Evaluation & Monitoring context achieves project goals	8.30	0.00	11.10	66.70	13.90	3.78	0.99
Average						3.94	1.09

Source, Scholar (2019)

Verdicts exhibited (75 percent) concurred that monitoring & assessment framework put together donates towards the quality of the schemes (Mean=3.920, Std. Dev=1.250). Outcomes disclosed that most of the interviewees (83.30 percent) believe that the project progress evaluation is performed over time (Mean=4.060, Std. Dev=1.010). The outcomes show that utmost participants (75 percent) believe that the assessment minimizes the risks that will be faced by the plan (Mean=4.000, Std. Dev=1.070).

The outcomes showed that utmost participants (72.20 percent) concluded that Monitoring and evaluation's expensive essence inhibits performance of a project in the community (Mean = 3.92, Std. Dev = 1.11). Findings found utmost of participants (80.6 percent) believed that test structure made it simple to come across the objectives set (Mean=3.780, Std. Dev=0.990). Average of the replies is 3.940, indicates the utmost individuals concurred with the majority of the comments while the answers were closely relate as shown by the std dev of 1.0. The informants were required to indicate the amount of funds assigned for the year 2014 to 2017 project monitoring and assessment.

Table 4.9: Amount allocated

Year	500,000 Ksh and less	500,000 to 1,000,000 Ksh	1,000,000 Ksh and above
2014	77.80%	11.10%	11.10%
2015	11.10%	77.80%	11.10%
2016	8.30%	80.60%	11.10%
2017	5.60%	13.90%	80.60%

Source, Research Data (2019)

In 2014 most interviewees (77.8 percent) revealed that the amount allocated was less than 0.5 million. In 2015, most respondents (77.8 percent) indicated that the allocation numbers were between 0.5-1 million. In the year (2016) most respondents (80.6 percent) stated that 0.5-1 million was the number assigned. The results showed in the (2017) year that the majority of respondents (80.6 percent) registered over 1 million. These findings coincided with Rogito (2010) who disclosed that assessment & monitoring had a significant substantial influence on enactment.

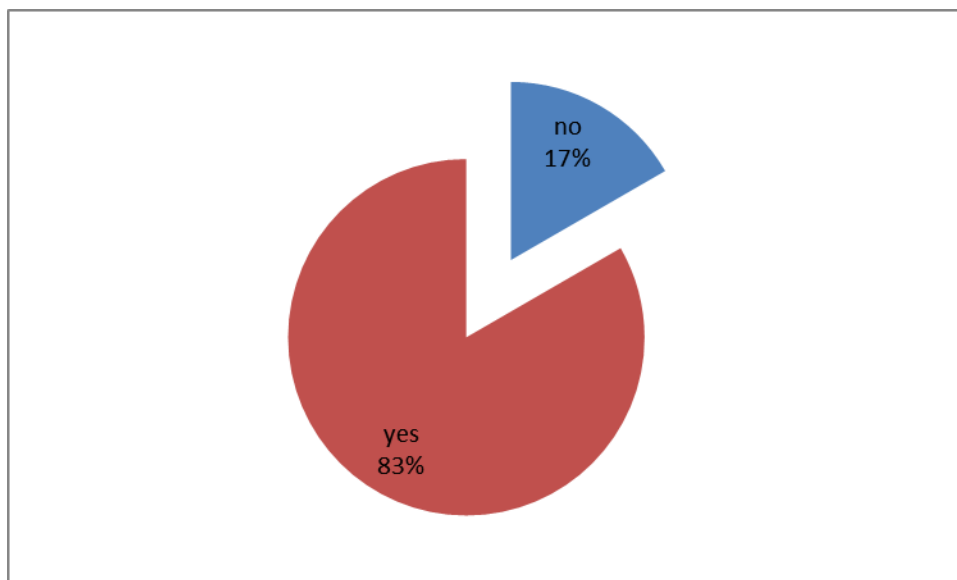


Figure 4.7: Monitoring and evaluation opinion

Source, Research Data (2019)

Interviewees are requested towards references if monitoring & evaluation influences MFIs ' projects performance. Findings showed the majority of participants (83.30 percent) showed that monitoring and assessment have an effect on MFIs scheme quality and (16.7 percent) that surveillance and evaluation do not affect the MFIs scheme quality. Such results were compatible with Rogito (2010), exhibited a significant, relevant influence on performance of monitoring & evaluation.

Table 4.10: Influence on monitoring & evaluation

Declaration	Rate	%
enactment improvement greater than 75%	23	63.9
enactment improvement by 50% to 75%	7	19.4
enactment improvement by 25% to 50%	4	11.1
enactment improvement less than 25%	2	5.6
Sum	36	100

Source, Scholar (2019)

Through to what degree monitoring and evaluation impact MFIs's scheme performance, the respondents were asked to denote by ticking on the response. The outcomes disclosed that most participants (63.90 percent) suggested that monitors and assessments affect project performance by more than 75percent while 19.4 percent indicated a surveillance-and-evaluation effect of between 50 percent and 75 percent. (11.1 percent) recorded an effect of 25-50 percent. Finally, (5.6 percent) suggest monitoring and evaluation are not as good than 25percent of impacts on project performance. Such findings coincide Rogito (2010): the monitoring & evaluation has a strong and substantial result to quality.

4.4.4 Participation of Stakeholders and Project Performance

The other aim of this research is examining the involvement in the provision of MFIs in Nairobi Country affects project quality of participants.

Table 4.11: Participation of Stakeholders

Declaration	1	2	3	4	5	Mea n	Standard Deviation
Stakeholders remained actively engaged	11.10	2.80	5.60	38.90	41.70	3.97	1.28
External financiers were engaged in the involvement of projects	8.30	2.80	8.30	47.20	33.30	3.94	1.15
Absence of improbability amongst stakeholders improved success of project	5.60	2.80	13.90	36.10	41.70	4.06	1.09
Stakeholders remitted financing on time	16.70	2.80	11.10	36.10	33.30	3.67	1.41
Stakeholder participation improves project success	8.30	8.30	13.90	69.40	0.00	3.44	0.97
Average						3.816	1.18

Source, Research Data (2019)

Results showed 80.6 percent of the participants concurred that that all parties involved were very extremely involved (mean=3.970, Std. Dev=1.280). Furthermore, 80.5 percent concurred that external financiers participated in implementing the projects (mean=3.940, Std. Dev=1.150).

Utmost participants, 77.8 percent accepted that the venture stakeholder risk of vulnerability improved performance in the projects (mean=4.060, Std. Dev=1.090).

The outcome finally showed that utmost of the participants, 67.4 percent believed that investors used resources to conduct projects on time (mean= 3.670 Std. Dev=1.410). The outcomes disclosed that 69.4 percent accepted that successful project execution relies on investor engagement (mean=3.440, Std. Dev=0.970). The conclusions were compatible with those of Njogu on his study conducted in the year 2016, whose results exposed a positive and significant influence on the performance of the scheme for Stakeholder engagement in the program monitoring of vehicle emission controls. The mean of replies 3.81 means that the majority of respondents agree; but the responses were spread as shown by a std dev of 1.180.

The contributors were also required to remark on the quality of MFIs by shareholders' participation. The outcomes were reported below

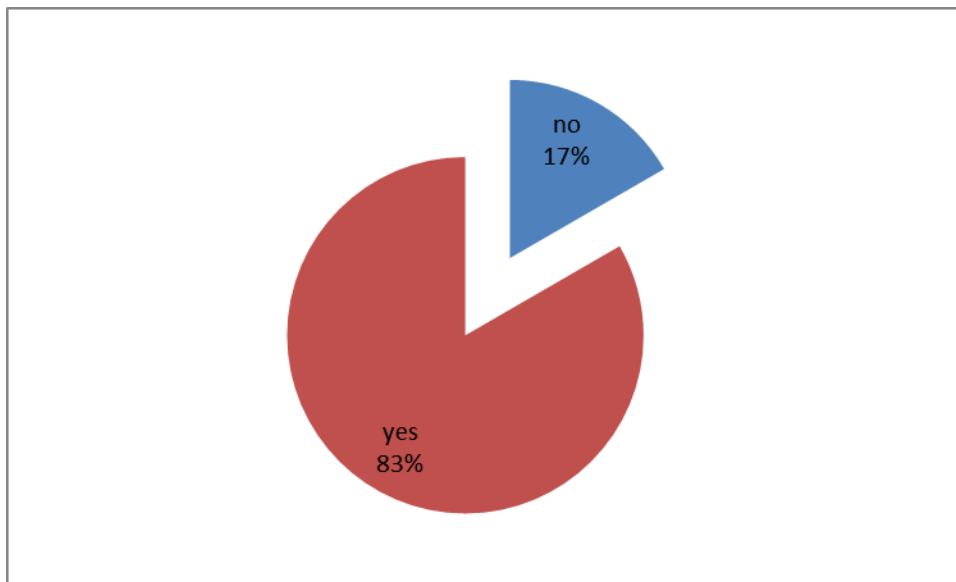


Figure 4.8: Stakeholder participation opinion

Source, Research Data (2019)

Results exposed utmost of participants (83.30 percent) reported the involvement of investors influenced MFIs ' success in their initiatives, while (16.7 percent) stakes were not affected by MFIs ' participation. Such results are consistent with that of Njogu (2016), which indicates that

participation of stakeholders on monitoring of a project has an affirmative influence on the car emission control scheme.

Table 4.12: Participation of Stakeholders

Statement	Frequency	Percent
enactment improvement greater than 75%	23	63.9
enactment improvement by 50% to 75%	8	22.2
enactment improvement by 25% to 50%	3	8.3
enactment improvement less than 25%	2	5.6
Total	36	100

Source, Scholar (2019)

Respondents are required to denote in what way the involvement of shareholders affects MFIs ' project efficiency. 63.90 percent of the informants specified that involvement of investors impacts the implementation of the project by over 75 percent. (22.0%) indicating that participation of investors impacts implementation of projects ' performance by between 50 percent and 75 percent. (8.3 percent) indicated that participation of stakeholder's influence project development by 25-50.0 percent. 5.60 percent of the participants mentioned that the participation of shareholders affects project performance by less than 25.0 percent. The results coincided with that of Njogu (2016) the findings of which indicate that investors signify an important effect on the performance of the automotive emissions control system for scheme monitoring.

4.4.5 Project performance

Table 4.13 below showed the descriptive project quality results in terms of percentages.

Table 4.13: Performance of projects

Declaration	1	2	3	4	5	Mean	Standard deviation
Projects were completed in sanctioned costs	5.60	5.60	11.10	50.00	27.80	3.89	1.06
Projects will be concluded on time	8.30	8.30	11.10	25.00	47.20	3.94	1.31
Projects accomplished to set specifications	5.60	5.60	5.60	47.20	36.10	4.03	1.08
Projects do not exceed duration of project contract	11.10	5.60	8.30	33.30	41.70	3.89	1.33
Average						3.94	1.20

Source, Source (2019)

Findings found outmost participants (77.800 percent) of respondents agreed on the projected cost estimate. 70.200 percent of the participants believed that the tasks were completed within the set time of the contract. The outcome further showed that 93.30 percent of the participants believed that projects introduced comply with requirements. The result showed that most (75 percent) participants concurred that they complete the tasks within the time limit defined. The average response rate was 3.940, which specifies that the utmost of interviewees approved on the answer, but responses were varying as shown by the Sd dev of 1.200.

Furthermore, the participants were required to show the accomplishment rate of the project for the year 2014-2017. The following results show the annual amount.

Table 4.14: Rate of Completion 2014

Year	25% and less	25% to 50%	51% to 75%	75% and above
2014	8.30%	11.10%	22.20%	58.30%
2015	8.30%	13.90%	5.60%	72.20%
2016	11.10%	11.10%	8.30%	69.40%
2017	5.60%	8.30%	11.10%	75.00%

Source, Research Data (2019)

It was shown that bulk of interviewees in 2014 (58.30 percent) said the accomplishment rate was overhead 75.0 percent. The findings in the year 2015 showed the majority (72.20 percent) of the

participants achievement rate was higher than 75.00 percent. The findings of 2016 showed that most (69.40 percent) respondents said that the accomplishment rate was above 75.0 percent. In the year (2017), utmost respondents (75 percent) concurred that achievement rate was higher than 75.00 percent.

Table 4.15: Opinion of Quality rating

Declaration	Rate	%
Poor	2	5.6
fairly good	5	13.9
Good	7	19.4
Excellent	22	61.1
Sum	36	100

Source, Scholar (2019)

Interviewees were required to evaluate their quality of schemes. Outcomes showed that most of the participants (61.10 percent) rated their quality as excellent. 19.40 percent of their projects were rated as good. 13.90 percent represented the value of the projects that were fairly good. 5.60 percent suggested that they found their schemes performance to be low.

4.5 Inferential Statistics

Results of correlation and regression have been developed.

4.5.1 Correlation Analysis

Table 4.15 indicates significant association amid learning & growth and the success of projects ($r= 0.740$). These outcomes are compatible with those of Kipkoech (2011) in which learning has a positive performance effect. The outcomes also showed the strong positive association between resource management and project success ($r=0.735$). Some findings concluded that the schemes performance was affected by the financial resources management practices as shown by the work of Umulisa et al 2016.

The results also showed the strong positive association between project surveillance and project quality ($r=0.619$). This outcome concurs with Rogito's in the year 2010 that revealed a significant & substantial impact on performance on evaluation & monitoring. Findings also showed a strong positive correlation amid involvement of stakeholders and project success ($r=0,551$). These results align with Njogu (2016), the findings of which have shown that scheme monitoring engagement by shareholders has a positive and Significant effects of the Automotive Emission Control.

Table 4.16: Matrix Correlation

		Performanc e of projects	Developme nt & training	Planning of resources	Monitorin g of projects	Participation of stakeholders
Performance of projects	Correlation	1				
	Significanc e. (2- tailed)					
Development & training	Correlation	.740**	1			
	Significanc e. (2- tailed)	0.000				
Planning of resources	Correlation	.735**	.514**	1		
	Significanc e. (2- tailed)	0.000	0.001			
Monitoring of projects	Correlation	.619**	.431**	0.209	1	
	Significanc e. (2- tailed)	0.000	0.009	0.22		
Participation of stakeholders	Correlation	.551**	.611**	.353*	0.218	1

	Significance (2-tailed)	0.000	0.000	0.035	0.201	
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Source, Scholar (2019)

4.5.2 Study of Regression

Findings shown below have shown learning and progress, resource management, project tracking and stakeholder engagement in explaining project success are adequate variables. R was 0.8490. R square. That means 84.90 % of the changes in scheme performance are highlighted by training & development, resource planning, project monitoring & stakeholder involvement. 0.830 was the adjusted R.

Table 4.17: Model Fitness

Model	R	R Square	R square adjustment	Standard Error
1	0.921a	0.849	0.83	0.24468

Source, Scholar (2019)

Analysis outcomes (ANOVA) are shown in 4.17. The results indicated the statistically significant p value of the total template, which is below the critical p value 0.05, which supports the p value 0.000. F statistics of 43.602 confirmed this, suggesting that learning and growth, arrangement of resources, project management and involvement by investors are a good predictor for project success.

Table 4.18: Variance Analysis

Model	Squares Sum	df	Square Mean	F	Sig.
Regression	10.441	4	2.61	43.602	.000
Residual	1.856	31	.06		
Sum	12.297	35			

Source, Scholar (2019)

Coefficient regression have been made and the outcomes have been illustrated below.

Table 4.19: Coefficient Regression

Variable	B	Standard Error	T	Sig.
(Constant)	-2.305	.523	-4.405	.00
Development & Training	.268	.119	2.246	.032
Planning of Resources	.557	.094	5.903	.000
Monitoring of Projects	.572	.115	4.961	.000
Participation of Stakeholders	.307	.118	2.601	.009

Source, Scholar (2019)

The findings exhibited education and growth were linked & the quality of the plan is positive and important ($\beta=0.2680$, $p=0.0320$).

Results also showed that the connection between resource management and project results was positive and important as given by a β of 0.5570 and ($p=0.000$). The outcomes concurred with those of Umulisa, Mbabazi and Shukla, who considered the project's output to be affected by the tradition of managing financial resources (2016). These outcomes were compatible with those of Musundi (2015), who found that TOWA's HIV and AIDS performance was not affected by resources networking among youth organizations.

The results showed that amid scheme monitoring and project performance a positive and significant relationship exists ($\beta=0.5720$, $p=0.00$). The outcomes are compatible with Rogito (2010), who established that success was a positive aspect of monitoring and evaluation. The association amid stakeholder participation & project success is positive and important ($\beta=0.2070$, $p=0.0090$). The outcomes coincided with Njogu (2016) finding, that presented a positive & important impact of stakeholder involvement in project observation on the performance of the auto emission control project.

Consequently, multiple regression model is as follow,

$$Y = -2.3050 + 0.2680X_1 + 0.5570X_2 + 0.5720X_3 + 0.3070X_4$$

As:

Y =Performance

X_1 = Development & Training

X_2 =Resources of the project

X_3 =Monitoring of the project

X_4 =Participation of the stakeholders

Meaning an uptake in development & training units will result in 0.268 routine improvements. The findings also showed that a resource management increase unit would lead to 0.557 units of improved performance. The findings also suggested that an improved output of 0.557 units would occur if the system was tracked and evaluated. It also resulted in an increase in the involvement of investors to the tune of 0.307 units to improve performance.

CHAPTER FIVE

SUMMARY, RECOMMENDATIONS AND CONCLUSIONS

5.1 Introduction

This outcomes summaries, inferences, & commendations are encapsulated in this part.

5.2 Summary

The main aim of the analysis was to evaluate the influence on project efficiency as a result of project management driver. The authors are broad goals to evaluate the impact of the function of the learning and growth on project results, to estimate the impact of resource management for project success, to examine the impact on project performance of the monitoring and appraisal effects and to examine the impact on project performance of stakeholder involvement. Descriptive study design was adopted for this study. Sample size was forty-eight executives of MFIs in Nairobi.

5.2.1 Project Performance and Development & Training

Foremost purpose of the study is to define exactly the significance of the development & creation of MFIs in the Nairobi district of Kenya affect the project results. The outcome has shown that many participants concurred that all the employees of the corporate were responsible for task execution. The result showed that most participants consented that the organization is being trained on the application of the project. Every member of the scheme staff was educated on scheme management and also provided with bursaries and funding. The outcome showed that utmost participants believed that the executives of the scheme had named task management employees.

The relationship between learning, growth and project success showed a robust constructive correlation. Regression results indicated a robust and significant effect on performance of the schemes amid micro-finance establishments in Kenya Nairobi County, as well as education, growth and project efficiency. This means better learning and growth leads to improved performance of projects.

5.2.2 Resource planning and Project Performance

This research also engrossed on the impact of resource preparing to the project victory of the MFIs. The findings showed that utmost participants strongly concurred that revenue and expenditure schedules and records are updated weekly. The outcome showed that the utmost participants acknowledged that the preparation of projects for MFI projects is really costly. The result showed that the utmost of the participants acknowledged that productive MFI projects implement the preparing procedures. Utmost informants concurred that Payment certificates will be issued within the two weeks stated. The result showed that utmost study participants agreed with the opinion that the money was allocated was enough.

Correlations found that between resource planning and project success there was a strong positive link. Further, the regressions outcomes showed that project planning and success of the MFIs in Nairobi County had a positive and important result on project reliability. This improves the project performance through improved resource planning.

5.2.3 Project monitoring and evaluation and Project Performance

One more goal for research project is evaluate exactly how supervision & assessment of micro-finance companies in Kenya's Nairobi region affect the project results. Descriptive results indicate that the utmost of the participants believed that the assessment and analysis process applied contributes significantly to the performance of projects. The costly complexity of the monitoring and assessment impairs Public schemes ' excellence. Evaluation development promotes the achievement of the goals.

The outcomes indicate that the relationship amid scheme management and assessment and scheme quality was strongly positive. The outcomes of a regression also disclosed that the supervision and assessment and project success of Kenyan Nairobi County microfinance institutions have a robust and substantial impact on project performance. It implies improving surveillance & assessment will lead to improving project achievement.

5.2.4 Stakeholders Participation and Project Performance

Another purpose was to examine how cooperation by stakeholders affects microfinance institutions ' Nairobi Kenya program performance. The result showed that utmost participants consented that every team concerned, was highly active in their company the outcomes showed that utmost participants believed that outside financiers were as well interested in the execution of projects. The outcomes further showed that majority of participants concluded that the project progress was improved by the lack of ambiguity among the scheme participants. The results further exposed that the participants concurred that the investors were using support for the execution of the project on schedule. In the final analysis, most participants (69.40 percent) concurred that the effective execution of the scheme relies on the type of participation of stakeholders.

The correlation amid investor involvement and scheme success showed that there has been a strong +ve correlation. The regression outcomes further showed that engagement and project success of shareholders have a significant and vital effect on scheme achievement. This results in increased involvement of stakeholders leading to improved project quality

5.3 Conclusions

Based on the above outcomes, the study showed the positive effects on project success of training and development. The study further expounded that absence of employee learning could prime to letdown in the venture. In addition, the lack of expert involvement can also lead to poor quality of the schemes. The study showed that most workers at microfinance institutions were responsible for the execution of the plan. The study also showed that most of the respondents were qualified in project execution. The study also found that lending and funding were given for all personnel to be educated in the execution of the plan.

The study showed the positive Project Management effect planning on scheme efficiency. The study also indicated that weekly notifications of revenue and expense plans and reports are carried out and that projects are a very costly project for MFI schemes.

The study revealed that the positive effect of venture tracking and assessment on its performance. The study also indicated that the framework for monitoring and assessment put in

place contributes significantly to project performance. The study also found that most MFIs, monitor and evaluate to guarantee projects are finalized in due course. In addition, the study concludes the involvement of stakeholders has a positive effect on the scheme's performance. The study concluded that investors participated strongly in their organizations and external financial players participated in the campaign. The study revealed that the projects were carried out within the endorsed cost as well as within the duration of the contract.

5.4 Recommendations

The study suggests that MFIs guarantee that all project managers have been introduced. This contributes to the general performance of the company.

The result indicated that a company must have its workers trained to maintain professionalism which performs well on a long-term basis. The employees are also trained to help the organization increase the benefits recognized by using the enterprise, program and a range of administration programs. Competent staff are also responsible for bringing schemes into completion since they know their position.

The study advises that the company should have a clear understanding and priorities, which give priority to resource mobilization. In order to increase corporate performance, the money allocated for project execution must be planned to ensure that it is sufficient.

The study suggests the use of monitoring and assessment because the development of assessments influenced quality of projects. Additionally, supervision & evaluation is undertaken so as to safeguard projects within the prescribed time span.

The study proposes that stakeholders be highly involved in its project execution based on the results. Stakeholders are important to guarantee that the success of the projects is not wasted.

5.5 Additional research areas

This study investigated the drivers of project management in Nairobi County, Kenya, on the performance of the MFIs, Kenya. Thus, other experiments using other criteria of comparison can be carried out since the only driving forces used for project management for research are development and training, planning of resources, project control & participating shareholders. Furthermore, the research in Kenya has been carried out to see whether the factors used influence projects in other nations.

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APPENDICES

Appendix I: Reference Note

Dear Respondent,

I wish to conduct the study on ‘PROJECT MANAGEMENT DRIVERS AND PROJECT PERFORMANCE OF MICROFINANCE INSTITUTIONS IN NAIROBI COUNTY, KENYA’. For preferential attainment for prerequisite of a masters degree in Kenyatta University (Project Management Option). Enclosed is a survey, please answer all questions. All information given in the survey is strictly confidential and will be utilized for this study only.

Thank you in advance,

Faithfully,

OKOTH ROBERT

Appendix II: Survey Form / Questionnaire

Please answer below questions as precisely as possible. Material given will be treated confidentially. Do not write your name on this form.

SECTION A: CHARACTERISTICS OF THE DEMOGRAPHIC

1. Respondent Gender

Male

Female

2. Respondent Age

18 to 25 years 26 to 35 years 36 to 45 years 45 years and above

3. Respondents peak education level

Certificate Diploma Undergraduate Postgraduate

4. Respondents work experience

3 years and less 4 to 5 years

6 to 10 years 10 years and above

SECTION B: Project performance & Development & Training

5. Below segment will seek to find the outcome of Career development & Training on performances of projects of MFIs

Utilize below options for the questionnaire

Strongly Agree - 5, Agree - 4, Neutral - 3, Disagree - 2, Strongly Disagree - 1

Options	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
	1	2	3	4	5
Personnel in our organization are competent on project implementation					
Training is done on implementation of projects					
Scholarship is availed to staff for training on implementation of projects					
Senior managers volunteer their staff for training on implementation of projects					
Funding for training is available					

6. Please indicate the funding allocated for training

	Less than ksh500,000	ksh 500,000 to 1,000,000	Over ksh 1,000,000
2016			
2015			
2014			
2013			

7. (a) Is performance of projects impacted by development & training

- (a) Yes
- (b) No

(b).If you answered YES, what was the impact of training

- a) Implementation improvement greater than 75%
- b) Implementation improvement by 50% to 75%
- c) Implementation improvement of 25% to 50%
- d) Implementation improvement less than 25%

SECTION C: Project Performance and planning of resources

8.Below segment will look into the influence of resource planning on performance of projects in MFIs

Utilize below options for the questionnaire

Strongly Agree - 5, Agree -4, Neutral -3, Disagree -2, Strongly Disagree -1

Options	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
	1	2	3	4	5
Records of expenditure & income are updated weekly					
Planning of projects is an expensive undertaking					
Successful projects adhere to proper procedures of planning					
Payment pledges are honored on time					
Implementation of projects funding is sufficient					

9. Specify the funding allocated project planning in the organization

	500,000 Ksh and less	500,000 to 1,000,000 Ksh	1,000,000 Ksh and above
2015			
2014			
2013			

10.(a). Is performance of projects impacted by resource planning

- (c) Yes
- (d) No

(b).If you answered YES, what was the impact of resource planning

- a) Implementation improvement greater than 75%
- b) Implementation improvement by 50% to 75%
- c) Implementation improvement by 25% to 50%
- d) Implementation improvement less than 25%

SECTION D: Project performance & evaluation and monitoring of projects

11.Below segment will look into the influence of evaluation & monitoring of projects on performance of projects in MFIs

Utilize below options for the questionnaire

Strongly Agree - 5, Agree - 4, Neutral - 3, Disagree - 2, Strongly Disagree - 1

Options	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
	1	2	3	4	5
Evaluation & Monitoring structure influenced the project value					
Monitoring & evaluation is done to ensure projects are finalized on time.					
Implementing monitoring & evaluation decreases any project risks					
The costly behavior of evaluation & monitoring delays project success					
Evaluation & Monitoring context achieves project goals					

12. Indicate the budget allocated for evaluation & monitoring

	500,000 Ksh and less	500,000 to 1,000,000 Ksh	1,000,000 Ksh and above
2016			
2015			
2014			
2013			

13.(a). Is project performance impacted by evaluation & monitoring

- a) Yes
- b) No

(b).If YES, what was the impact

- a) Implementation improvement greater than 75%
- b) Implementation improvement by 50% to 75%
- c) Implementation improvement of 25% to 50%
- d) Implementation improvement less than 25%

SECTION E: Project performance and involvement of stakeholders

14. Below segment will look into the participation of stakeholder influence on project performance in MFIs

Utilize below options for the questionnaire

Strongly Agree - 5, Agree - 4, Neutral - 3, Disagree - 2, Strongly Disagree - 1

	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree
Stakeholders remained actively engaged					
External financiers were engaged in the involvement of projects					
Absence of improbability amongst stakeholders improved project accomplishments					
Stakeholders availed financing on time					
Stakeholder participation improves project success					

15(a).Is stakeholder participation a key influencer to project performance

- c) Yes
- d) No

(b) If YES, what was the impact

- a) Implementation improvement greater than 75%
- b) Implementation improvement by 50% to 75%
- c) Implementation improvement of 25% to 50%
- d) Implementation improvement less than 25%

SECTOR F: Performance of projects

16. Utilize below options for the questionnaire

Strongly Agree - 5, Agree - 4, Neutral - 3, Disagree - 2, Strongly Disagree -1

	Strongly Disagree	disagree	disagree	Agree	Strongly Agree
Projects completed against sanctioned costs					
Projects will be concluded on time					
Projects are executed to set specifications					
Projects do not exceed duration of project contract					

17. Indicate the project completion

	25% and less	25% to 50%	51% to 75%	75% and above
2015				
2014				
2013				

Respondent product quality

Poor

Fairly Good

Good

Excellent

18. Indicate other recommendations that would improve project performance