FACTORS INFLUENCING IMPLEMENTATION OF COMMUNITY BASED PROJECTS UNDERTAKEN BY THE BANKING INDUSTRY IN KENYA. A CASE OF BARCLAYS BANK OF KENYA.

BY

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OCTOBER, 2011
DECLARATION

This research project is my original work and has not been presented for a degree or any other award in any university.

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This research project is dedicated to my parents Nazarena and Fredrick, my sister Win, brothers Frank and Evans for their support and encouragement during this period.
ACKNOWLEDGMENT.

Most important of all, I thank the Almighty God, for the life, care and providence this far. My supervisors Dr. Muathe and Mr. Mamba, I thank you for providing the necessary guidance, advice and constructive criticism on how to undertake this academic research. I am grateful to the staff of Kenyatta University and McMillan Library for assisting me access the necessary information and materials for the development of this research project. I am equally grateful to all my colleagues both at work and school for their invaluable contributions and support throughout this period. Indeed I cannot forget the contributions of my lecturers, Mr. Nzuki and Mr. Sang, my friends Anne, Kihato, Sally, Triza and Felix. I appreciate your contribution into this work.
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OPERATIONAL DEFINITION OF TERMS

Barclays: Barclays bank of Kenya

Beneficiary: someone who benefits from the project

Communication: The passing on of projects relevant information to the intended /targeted members in a timely manner and getting feedback.

Community: Group of people with a common characteristic whether living together or not.

Community-based project: An activity involving partnerships between Barclays bank and the communities with the aim of improving their livelihoods. It may be undertaken by either a branch, department of Barclays or the company as a whole.

Community participation: taking part of beneficiaries in all the activities of the project being implemented. This could be in form of attending meetings, taking part in the decision-making process, contributing materials, money or labour, providing information, answering questions for a survey among others. It can lead to improved effectiveness, improved efficiency, enhanced responsiveness, increased self reliance, transparency and accountability

Customer: any individual/group holding an account with Barclays bank of Kenya.

Evaluation: the systematic and objective assessment of the design, implementation, and results of an ongoing or completed project. It helps in extracting relevant information from past and ongoing activities that can be used as the basis for implementing projects elsewhere. Without it, it would be impossible to judge if the project work is going in the right direction, whether progress and success can be claimed, and how future efforts might be improved.

Monitoring: the periodic review of project inputs, activities, and outputs undertaken during implementation.

Project: a unique set of coordinated activities, with definite starting and finishing points, undertaken by Barclays to meet specific objectives within a certain community.
**Project Financing:** This is the timely availability of finances to run the projects throughout the cycle. Shortage or delay of it can lead to the project being delivered late, below standard and eventually not meeting its primary objectives.

**Stakeholder:** person/group with an interest in, or concern for, a project carried out by Barclays

**Sustainability:** when the benefits of a project continue even after the sponsor ceases funding. It ensures that implemented projects are self-sufficiency in future and/or enable them to expand services that might generate revenue.
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<td>BBK</td>
<td>Barclays Bank of Kenya</td>
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<td>CBK</td>
<td>Central Bank of Kenya</td>
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<td>CBOs</td>
<td>Community Based Organizations</td>
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<td>CRB</td>
<td>Credit Reference Bureau</td>
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<td>CSR</td>
<td>Corporate Social Responsibility</td>
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<td>EABL</td>
<td>East African Breweries Limited</td>
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<tr>
<td>KCB</td>
<td>Kenya Commercial Bank</td>
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<td>KNDP</td>
<td>Kenya Community Development Foundation</td>
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<tr>
<td>M&amp;E</td>
<td>Monitoring and Evaluation</td>
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<td>NBFI</td>
<td>Non-Bank Financial Institutions</td>
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<td>NGOs</td>
<td>Non-Governmental Organizations</td>
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<td>SPSS</td>
<td>Statistical Package for Social Sciences</td>
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<td>UNDP</td>
<td>United Nations Development Programme</td>
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<td>UNICEF</td>
<td>United Nations Children’s Fund</td>
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ABSTRACT

This research sought to investigate factors influencing the implementation of community-based projects undertaken by the banking industry in Kenya. Specifically, the researcher was seeking to explore the effect of community participation, project financing, project monitoring and evaluation and project sustainability on the implementation of community-based projects within the banking sector in Kenya. The project adopted a descriptive survey method. The target population of the study was composed of various stakeholders in the implementation of community-based projects within the banking industry. A sample of 45 respondents was drawn through stratified random sampling from the target population of 360. Primary data was used in the study. This was collected through questionnaires that were dropped and collected within a month. The findings were that community participation right from the onset of the project is key as it ensures that the community owns up the project which was viewed as one of the factors that could ensure project success. The study also revealed that project financing, though had an influence in the success of a project, does not significantly do so compared to other factors. The research further revealed that monitoring and evaluating projects can be of great importance to project sponsors as it would ensure similar projects are replicated elsewhere as witnessed in various projects undertaken by the financial sector which revolve around a few areas. Finally the research did show that commercial banks would prefer sponsoring projects that are easy to sustain. The researcher strongly recommends that project implementation to fully engage the community, monitor and evaluate the project to ensure that intended objectives are achieved. This will guarantee sustainability.
CHAPTER ONE
INTRODUCTION

1.1 Background of the Study

Projects worldwide are designed to promote change and innovation. The envisaged change in many cases is social, cultural or economic. Governments have always initiated various poverty-reduction projects by themselves or in collaboration with multilateral and bilateral development partners as well as NGOs. However, as a result of ever increasing poverty levels, various organizations have continued to channel resources into poverty reduction projects World Bank 2002 (as cited by Mugambi 2008a). This behavior transcends across both for and not for profit organizations whether public or private.

In Kenya, more and more companies are realizing that in order to stay productive, competitive, and relevant in a rapidly changing business world, they have to partner with communities who they do business with. This idea has been widely accepted by the society. The needs and desires of society are best met by the free interaction of individuals and organizations in the market place. This therefore means how a company relates with its stakeholders greatly contribute to the sustainability of its business success. These stakeholders include employees, financiers, government, community and environment, consumers of the organization’s products and special interest groups.

Kemei (2008a) points out that the demand on business has gone beyond mere payment of taxes, provision of quality goods and services and profit growth to community partnership. Since these activities are often not within the company’s core competence, organizations require implementing partners for their community projects. To help in this, companies such as Kenya Commercial Bank, Equity bank, Cooperative Bank, Safaricom and the East African Breweries have formed foundations while others such as Barclays bank have established departments to help them implement their respective community projects.

Community partnership is highly visible to most people and gives companies the much sought after enviable public image. Companies are involved in sponsoring various projects like sports, environment, health, education and training the needy in society and even national leadership and governance. In the water sector for example, historically the provision of this basic necessity has
either been done free or at very subsidized prices but currently, it is being supplemented by the private sector, local authorities and NGOs (Onjala, 2003 as cited by McCormick et al 2007).

Despite such efforts, it is estimated that 1.2 billion people in the world live in less than a dollar a day, which is absolute poverty line (UNDP, 2009a). Community-based projects are therefore likely to be more effective both to the target beneficiaries (the community) and the initiating organization when carried out either as high impact projects, timed or open ended programs than when done as one off events. They help firms build a mutually productive and sustainable business relationship between them and the communities with which they do business. If well implemented, they are a win-win initiative to both organization and the community.

1.1.1 Community-Based Projects in Kenya.

The competitive nature of corporate environment in Kenya has seen a host of community partnership programmes implemented by companies in an attempt to seek positive image with the stakeholders. Corporations like KCB, Safaricom, Kenya airways, Mumias sugar, Magadi Soda, Equity Bank, Standard Chartered Bank, Barclays Bank, Cooperative Bank, Nation Media Group and others have initiated various community projects either jointly or individually to the benefit of stakeholders.

Some of these projects include: The Abadere forest fencing project implemented by Safaricom and Kenya airways to redress the human wildlife conflict in the area, Mt Kenya Rehabilitation project by Kenya Wildlife Service and Safaricom, Lewa Marathon in aid of various community development projects among pastoralist communities by Safaricom, beautification projects by various institutions in Nairobi city, Wings to Fly project by Equity Bank that educates bright but needy students, Nairobi Standard Chartered Marathon to support those with eye problems, the Mater Heart Run for heart problems among many others.

This partnership has been possible in the above firms due to their community policies as evidenced by following excerpts from their company bulletins. “Safaricom has formed a foundation as a subsidiary to spearhead our community partnership after realizing that we have to take a significant part in the effort to reduce the adverse effects on nature caused by our activities. This has enabled the company to continue supporting sustainable projects within the community” (The Option-Safaricom Magazine 2005)
“Magadi soda’s society includes the local people living around the company and the wider Kenyan society. The board is at the forefront of company’s community programme which is an integral part of the business planning process, grounded on the principles of sustainability, community involvement and engagement” The policy provides that there must be frequent open communication with emphasis on dialogue with the community. All projects where the company participates call for community ownership and pay due regard to social environment. This costs the company Ksh 100 Million per year.

1.1.2 Financial Sector in Kenya

The financial industry in Kenya constitutes of; commercial banks, non-bank financial institutions, mortgage finance companies, building societies, foreign exchange bureaus, deposit taking microfinance institutions and credit reference bureaus (CRB).

Commercial Banks and Mortgage Finance Institutions are licensed and regulated pursuant to the provisions of the Banking Act. They are the dominant players in the Kenyan banking system and closer attention is paid to them while conducting off-site and on-site surveillance to ensure that they are in compliance with the laws and regulations. Currently there are 43 licensed commercial banks and one mortgage finance company in Kenya which are either privately or publicly owned. Out of the 44 institutions, 31 are locally owned and 13 are foreign owned. The locally owned ones comprise of 3 banks with significant shareholding by the Government and State Corporations (Development Bank of Kenya 100%, Consolidated Bank of Kenya 77.8% and National Bank of Kenya 70.6%), 27 commercial banks and 1 mortgage finance institution.

The other and most recent category of financial institution in Kenya is the Credit Reference Bureaus (CRB). These complement the central role played by banks and other financial institutions in extending financial services within an economy. They help lenders make faster and more accurate credit decisions by collecting, managing and disseminating customer information to lenders within a provided regulatory framework-in Kenya, the banking regulations, 2008 which was operationalised effective 2nd February 2009. Credit histories not only provide necessary input for credit underwriting, but also allow borrowers to take their credit history from one financial institution to another, thereby making lending markets more competitive and, in the end, more affordable. CRB assist in making credit accessible to more people, and enabling lenders and businesses reduce risk and fraud. Currently, there is only one licensed CRB in Kenya -Credit Reference Bureau Africa Ltd. (CBK, www.centralbank.go.ke accessed on 23/03/2011)
Other financial institutions in Kenya include the Non Bank Financial Institutions (NBFI) and Building Societies. These are licensed under the Banking Act and Building Societies Act respectively and are obligated to comply with all requirements of banks subject to any qualifications stipulated for them. Currently, there are no NBFIs or building societies licensed in Kenya.

1.1.3 Barclays Bank of Kenya

Barclays Bank of Kenya Limited is a subsidiary of Barclays Plc. It is licensed and regulated pursuant to the provisions of the Banking Act in Kenya. The bank has operated in Kenya since 1925, and has an extensive network of over 115 branches across the country. Barclay’s business units fall under Retail Banking, Corporate Banking, Treasury and Card Services. It is listed in the Nairobi stock exchange with over 60,000 share holders. It has over 3500 employees spread across the country.

Barclay’s community investment programme focuses on three thematic areas namely; Banking on Brighter Futures, Looking after our Local Communities and Charity Begins at Work. According to Barclays, through Banking on Brighter Futures theme, the bank supports programmes that facilitate financial inclusion for the unbanked and under-banked in the country. In 2007, the bank partnered with UNICEF and donated Ksh 107 Million to support the rehabilitation of street children in Kenya. The three-year partnership aimed at getting street children off the street, off the poverty cycle and into a safe environment that would give them an opportunity of having a brighter future. A total of 4000 Kenyan children were to benefit from this project.

In recognition of the importance of their local communities, Barclays has taken deliberate steps to strengthen these groups of people by supporting causes that matter to them most under the theme ‘Looking after Local Communities’. To this end, the company continuously engages in collaborative partnerships with the government and reputable NGOs to address provision of formal education, public health with special attention to HIV/AIDS and Malaria, disability issues as well as entrepreneurship development (www.barclays.co.ke.)

The company has committed substantial amounts of money to address challenges in the education sector. In 2007 alone, Barclays invested Kshs.20 million for the development of infrastructure in public schools. The support involved the construction and equipping of science and computer labs,
classrooms, dormitories and the provision of water and sanitation facilities in selected schools in all eight provinces of Kenya.

In the arena of public health, Barclays entered a Ksh. 7.5 Million partnership in 2007 with World Vision Kenya in support of the fight against malaria. This partnership involved the distribution of 10,000 treated long life mosquito nets to vulnerable groups, specifically children under 5 years of age and expectant mothers in malaria prevalent areas. In education, Barclays partnered with Kenya Institute for the Blind donating Ksh. 1.2 Million towards the transcription of text books into Braille for visually impaired children in public schools.

Barclays creates opportunities for employees to engage in community work and in this regard has formulated fundraising and volunteering schemes which employees can get involved in. This is under the theme Charity Begins at Work. Through this, in any given year, over 90% of their employees actively participate in these community events underscoring their desire to be associated by all stakeholders as a corporate partner that contributes to the welfare of the communities where they operate. This is through the annual make a difference day (MADD).

1.2 Statement of the Problem

In Kenya, many firms in the financial industry have increasingly been involved in supporting community projects aimed at improving livelihoods of the community in which they operate. Areas of partnership have ranged from education, health, security, environment, entrepreneurship, water, sports etcetera. Through these efforts, firms are striving to demonstrate good “corporate citizenship” and in the process providing additional resources to supplement similar efforts being undertaken by government and civil society agencies. It is believed that such initiatives should be aimed at making these resources flow systematically, be sustainable and of a nature that results in permanent impact on the situation of poverty in Kenya.

Despite such efforts, according to the 1997 Welfare Monitoring Survey (WMS III), over 2.5 million households in Kenya live below the poverty line. Out of these, 75% are in the urban areas characterized by low quality services such as unclean water, limited access to quality schools and health facilities; and general unhygienic living conditions (McCormick et al 2007). This represents huge unmet needs despite the input by these firms. Mbeche et al (2009a) asserts that this could be as a result of poor monitoring of projects by firms. He says that project quality is improved by
application of relevant monitoring and evaluation tools yet firms lack skills on it and have informal approach to it.

The researcher therefore agrees that in their good intentions to engage in community-based activities and make positive and permanent impact on the community, implementation of these projects is influenced by factors such as community participation, project financing, project monitoring and evaluation and project sustainability. This is evident as communities continue to face challenges in the same areas these firms purport to support. Further, Mulongo (2004) recommends that community partnership being a relatively new concept in Kenyan business environment requires further study to capture its other dimensions. It is in view of this that the researcher undertook to investigate factors influencing the implementation of community-based projects undertaken by the banking industry in Kenya with a view of making recommendations for improving future projects.

1.3 Objective of the Study

1.3.1 General Objective

The general objective of the study was to investigate the factors influencing the implementation of community-based projects undertaken by the banking industry in Kenya.

1.3.2 Specific Objectives

By the end of this study the researcher should be able to;

i. Examine how community participation affects implementation of community-based projects undertaken by the financial industry in Kenya.

ii. Establish whether project financing affects implementation of community-based projects undertaken by the financial industry in Kenya.

iii. Explore the role of project monitoring and evaluation in the implementation of community-based projects undertaken by the financial industry in Kenya.

iv. Find out how project sustainability affects the implementation of community-based projects undertaken by the financial industry in Kenya.
1.4 Research Questions

This study sought to provide answers to the following research questions;

i. How does community participation affect the implementation of community-based projects undertaken by the financial industry in Kenya?

ii. Does project financing affect the implementation of community-based projects undertaken by the financial industry in Kenya?

iii. What is the role of monitoring and evaluation in the implementation of community-based projects undertaken by the financial industry in Kenya?

iv. How does project sustainability affect the implementation of community-based projects undertaken by the financial industry in Kenya?

1.5 Significance of the Study

The findings of this study will be useful to the management in Barclays and the banking industry as it will provide significant information on the factors influencing implementation of community-based projects undertaken by the financial industry which might be otherwise ignored in the pressure of more immediate, operational demands. Indeed, the study will ultimately provide the firms with the recommendations on how to deal with these factors. Policy makers in public and private sector that engage in community-based projects will equally benefit from the findings of this study.

The study will also be of great importance to the community who are the ultimate beneficiaries of these projects. It will highlight ways through which the community can partner with firms for mutual benefits and for the sustainability of these projects. Lastly but not least, scholars will find the results of this study useful. The findings of the study will add to the existing body of knowledge in the field of project implementation, specifically on community-based projects.

1.6 Scope of the Study

Barclays has an extensive network of over 115 branches distributed countrywide and over 22 head office departments based in Nairobi. The branches are divided into seven regions namely, Nairobi,
Central, Coast, Eastern, Nyanza, Western and Rift Valley. Nairobi region has a total of 46 branches which translates to 40% of the total branch network.

Every year, each branch or department engages in at least one community project through their theme charity begins at work (www.barclays.co.ke). This translates to over 137 projects around the country every single year. The research involved project organizers, beneficiaries and other stakeholders (customers, NGOs, volunteers, the government, local leaders) for projects implemented by Barclays bank. The study considered all types of projects undertaken solely by Barclays within the last 3 years. Co-funded projects were out of scope for this study.

1.7 Limitations of the Study

The researcher encountered uncooperative respondents who were not willing to fill the questionnaires. Bearing in mind that the research involved drop and pick of questionnaires, some did not return the questionnaires in time. The respondents may also have failed to be objective in their responses. As a result a higher sample of 47 respondents was taken. This is as per Mugenda and Mugenda (2003a) who asserts that where it is expected that many subjects or cases in the sample may not respond, the researcher should take a higher sample.

Whereas it is always useful to conduct surveys that provide a complete picture of the industry, the study was limited in this regard due to budgetary and time limitations as guided by the project design. It was not possible to conduct an industry wide survey, and even within the firm sampled, it was not possible to interview all the possible respondents. Despite this limitation, the samples drawn and the findings derived provides an accurate snapshot of the banking industry as the researcher selected the sample from all the stakeholders in the implementation of community-based projects. This was done in a view to provide a sectoral balance.
CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter reviews the literature that is considered relevant to the problem of this study. The chapter reviews literature in the following subtopics: project management, project life cycle and the theoretical framework. The chapter also provides the conceptual and empirical framework adopted for this study.

2.2 Theoretical Review

2.2.1 Project Management.

The Association of Project Managers (UK) defines a project as a set of interrelated tasks that are undertaken to meet defined objectives, has an agreed start and end time, and is constrained by cost and resources. Buccannan and Boddy (1992) defines project as a unique venture with a beginning and an end, conducted by people to meet established goals - within parameters of cost, Schedule and quality. Gray (1994 as cited by Mugambi 2008b) says that a project has dedicated resources, a single point of responsibility, and clear boundaries across which resources and deliverables move, limited duration, a one off task and has objectives.

Many organizations, regardless of size, engage in at least one and often many projects and programmes each year. Project management in its modern form, began to take root only a few decades ago. According to Martin and Tate (2001), project management is a discipline that is fast growing and taking professional shape since the 1950s. Common project management tasks include, establishing of objectives, breaking work into well defined tasks, charting the work sequences, scheduling, budgeting, coordinating a team, reporting and communication throughout the project cycle (Baker and Campbell, 2003).

A project manager must be both a manager and a leader (Mulwa 2007a). He is responsible for mobilizing sufficient, suitable and timely resources, and since these resources are people, he is responsible for motivating them and ensuring that they are committed to project objective. Project management methods are basically of three kinds; those which specify what has to be done, who is
responsible for getting the work done and those for controlling project work so that the project can be delivered successfully (Mwangi 2006).

Meredith (2003) asserts that the outcome of a project is dependent on the skill with which the forecasting, planning, budgeting, scheduling, resource allocation, risk management and control are handled, and that attention must be given to checking how these tasks are accomplished. Muketha (2006) says that for a project to succeed, the project manager requires to understand the project goal, identify the purpose(s), establish the required outputs and activities, allocate resources and lastly establish the management and operational arrangements with key responsibilities.

To therefore implement a project, a manager requires interacting, allocating and monitoring skills. Integration of skills is needed to allocate resources and technical skills are needed to do what needs to be done. According to Mulwa (2007b), projects are likely to fail if the following conditions prevail, poor project management discipline, poor decision making process, incompetent team members, poor risk management strategy and absence of clear indicators for monitoring and measuring project success.

2.2.2 Project Life Cycle

According to (Orr 2004), all projects have to pass through the following five phases: - Conception phase, definition phase, planning and organizing phase, implementation phase and project clean-up phase.

The conception phase is where ideas germinate. These ideas are compared with other competitive ones and best is adopted. The second is the definition phase that produces a document describing the project in sufficient details covering all aspects necessary for the customer. Planning and organizing phase follows and is involved with preparation for the project to take off smoothly. It is essential that this phase is completely done as it forms the basis for the next phase i.e. implementation phase. It is during the implementation stage the bulk of the work is done. As far as the volume of work is concerned 80-85% of the project work is done in this phase, and therefore the need to complete this phase as fast as possible with minimum resources. Lastly, at project clean up phase, the project is handed over to the customer/beneficiary.
2.3 Empirical Review

2.3.1 Community Participation and Implementation of Community-Based Projects.

Participation is essential in development work, but in practice it is a concept that has been misused. Participation means different things to different people in different situations. In its widest sense, participation is the involvement of people in development projects. Effective planning is done with the participation of these stakeholders (Blackman 2003a). Stakeholders are the people who will benefit from the development activity or whose interests may be affected by that project. Therefore, stakeholder analysis is generally recommended for all planning processes.

According to Buccannan and Boddy (1992), Stakeholder analysis helps to identify potential risks, conflicts and constraints that could affect the project being planned, the Opportunities and partnerships that could be explored and developed and finally it helps the vulnerable or marginalized groups that are normally left out of planning processes. Rionda (2002b) identifies low attention given at the project identification and selection stage as one of the main reasons for the failure of projects either at early stage of the implementation or not being sustainable after getting into operation stages.

Project implementation and sustainability suffers when the project is remote from the community and when the community climate is not favorable for project success. It is therefore important to assess the community climate before developing projects and to use good public relations and marketing to promote project success. Elements of community connection include the support of local leadership and the match between the project and community needs. Manchini (2003 as cited by Mugambi 2008c) points that focusing on community needs, ensures positivism in both the project and community.

Community life is informal and is subject to day-to-day activities. These informal patterns of living conflict with and sometimes are incompatible with formal processes of project implementation. Normal life routines may prevent attendance and participation of project activities. By involving the community from the onset of the project and addressing the local situation and social economic
needs of the community, the project activities could be effectively planned and implemented Gray (1994 as cited by Mugambi 2008b).

Bishop 2001 (as cited by Mbeche 2009) urges that community-based projects are likely to be more effective both to the target beneficiaries and the initiating organization when carried out either as high impact projects, timed or open ended programs than when done as one off events. Programmatic community partnership activities eventually cultivate loyal partners and a grateful clientele thereby developing a highly productive and sustainable relationship between the initiating organizations, partner donors both individual and corporate as well as beneficiaries in the community. Such a relationship should be the target of any organization with community-based programs. Examples of such relationships in Kenya include the Standard Chartered Marathon where individual and corporate Kenyans as well as foreigners book the activities in their diaries and set aside funds to participate.

Achieving full participation is not easy. It can also take a lot of time, and conflicting interests are likely to come to the surface. To coordinate this, organizations require implementing partners for their community programs. Since these activities are often not within the company’s core competence, firms such as the KCB, cooperative bank, Safaricom and EABL have formed foundations to help them implement their respective programs. However, not all organizations may have the resources to set up foundations and in any case, successful community-based programs essentially need implementing partners. Communities should therefore form their own credible structures to partner with organizations in their implementation of projects and programs.

Such structures may include non-governmental organizations (NGOs), community-based organizations (CBOs), women, youth and self-help groups, special interest groups such as environmental, HIV/AIDS and village development committees. In the actual practice projects should be identified from the perspective of the needs or demand of the beneficiaries whether at community or national levels.

### 2.3.2 Project Financing and Implementation of Community-based Projects.

According to Sutton et al (2009a), project financing is the process of determining how to go about obtaining the resources required in managing the costs associated with the launch and ongoing operation of a project. The principal role of firm managers is to increase the shareholders wealth.
However, the sovereignty of the shareholder has come under attack from management and strategy researchers who argue that the firm has multiple stakeholders, including employees, suppliers, and the larger community in which it operates and that the proper goal of management must be to meet the objectives of all stakeholder groups simultaneously. If the company strives to satisfy all stakeholders, the stakeholders will reciprocate by supporting the firm. Employees will be more loyal. Outside stakeholders will be more supportive. This therefore means that a firm must use some of its ever scarce resources in financing of various projects in order to meet the needs of its stakeholders.

On the other hand, questions have been raised whether community participation is an after-profit obligation. This means that if companies are not profitable they do not have to engage in community projects. This exercise is therefore not just a goodwill gesture by organizations wanting to look good to the public in order to hike their profits. It is a prerequisite for good corporate leadership and governance as well as sustained operation and profitability (Mulongo 2004). Community partnership is in fact a competitive marketing strategy that ensures high organizational and product visibility thereby branding the business as an organization that cares about its consumers, the community it does business with and other stakeholders.

That is why in many cases, organizations prefer to sponsor projects with one of the company's products such as "Tusker Project Fame" or the "Dettol Heart Run" (Kemei 2008b). A project would be most suitable if there is maximum difference between the stream of benefits and costs associated with various choices (Orr, 2004a). This means that a project affording the highest amount of benefit for the same cost or the same amount of benefits at the least cost is deemed to be the best one. To arrive at this, firm managers engage sound financial criteria to determine worthwhile investments that will maximize shareholders wealth and increase company's value. As a result, a project has therefore to be judiciously, cautiously and intensively appraised by application of a host of quantitative techniques to identify, enumerate and measure costs/benefits emanating from it.

2.3.3 Monitoring and Evaluation and Implementation of Community-based Projects.

Although the term "monitoring and evaluation" tends to get run together as if it is only one thing, monitoring and evaluation are, in fact, two distinct sets of organizational activities, related but not identical. There are several definitions of monitoring. The dictionary definition of monitoring is to
watch and check something over a period of time in order to see how it develops, so that you can make any necessary changes; the process of collecting information about what is happening, and continuous assessment of progress over a given period of time. Mukoko (2000, as cited in Mbeche 2009) defines monitoring as the periodic review of the project inputs, activities, and outputs undertaken during implementation.

UNDP (2009b) defines Monitoring as the ongoing process by which stakeholders obtain regular feedback on the progress being made towards achieving their goals and objectives. This is contrary to many definitions that treat monitoring as merely reviewing the progress made in implementing activities or projects. It helps to keep the work on track, and can let management know when things are going wrong.

Blackman (2003b) says that evaluation is an assessment carried out at, or after, the end of a project to show its impact. It looks at what you set out to do, what you have accomplished, and how you accomplished it. According to Mbeche et al (2009b), evaluation can be formative (taking place during the life of a project, with the intention of improving the way of functioning of the project). It can also be summative (drawing learning from a completed project that is no longer functioning). Orr (2004b) argues that evaluation involves performance measurement. He further recommends that, despite the difficulties associated with performance measurement, it is worth pursuing and the key to measuring and reporting success is to focus on the main foundations of any project that are: timescale, resource, quality and scope.

The aim of evaluation is to determine the relevance of objectives, the effectiveness of design and implementation, the efficiency of resource use, the impact on beneficiaries and the sustainability of results. Davidson (2005) report that M&E explores four fundamental questions: What worked and why; what did not work and why; what could have been done differently; what adjustments and changes are required now. What monitoring and evaluation have in common is that they are geared towards learning from what you are doing and how you are doing it, by focusing on: Efficiency, Effectiveness and Impact. Efficiency tells you that the input into the work is appropriate in terms of the output. This could be input in terms of money, time, staff, equipment and so on.

When you run a project and are concerned about its replicability then it is very important to get the efficiency element right. Effectiveness is a measure of the extent to which a project achieves the
specific objectives it set. If, for example, we set out to improve the qualifications of all the high school teachers in Kiambu County, did we succeed? Impact tells you whether or not what you did make a difference to the problem situation being addressed. Did ensuring that teachers were better qualified improve the pass rate in the final year of school?

Before a firm decides to replicate the project elsewhere, there is need to be sure that what it is doing makes sense in terms of the impact you want to achieve. From this it should be clear that monitoring and evaluation are best done when there has been proper planning against which to assess progress and achievements. According to Odhiambo (2000), evaluation has yet to be institutionalized in the private sector, let alone the public sector. She further says that although local Kenyan firms have been known to engage in huge successful projects, very little has been documented about how they monitor or the extent at which they evaluate their projects.

2.3.4 Project Sustainability and Implementation of Community-based Projects.

According to KCDF (2007), successful project implementation requires cooperation, commitment and communication amongst all the stakeholders. This should be reflected in the selection of methods for various project activities, which should take into consideration such factors like the prevailing environmental conditions, the cultural background and capabilities of the community so that activities can be designed to meet project objectives and desired outcomes. Sustainability is about maintaining and continuing project services after external funding is over (Baker and Campbell 2003). In order for a project to be sustainable, there is need to create opportunities for participation, collaboration and resource sharing. Community-based projects are likely to be more effective both to the target beneficiaries and the initiating organization when carried out either as high impact projects, timed or open ended programs than when done as one off events.

A project that engages all the stakeholders is more sustainable as the beneficiaries identify with the project from the initial stage. Before a firm embarks on implementation of any project, there is need to examine whether the positive outcome of the project at purpose level are likely to continue after external funding. To ensure there is sustainability, the firms not only need to implement the project, but also train the locals on how to utilize the project. Things like availability of raw materials and other resources need to be considered before implementing the project. This ensures that the project does not stall as a result of knowledge gap or lack of proper resources to run the project. Project
2.4 Summary of Literature and Research Gaps.

From the literature reviewed, it is evident that project implementation can be influenced by various factors. Some of these are within the firms control while others are not. This could explain why despite numerous efforts, Kenyans continue to face challenges in the same areas the firms purport to support.

2.5 Conceptual Framework

Implementation of community-based projects within the banking industry is influenced by various factors. In this study, implementation of these projects is hypothesized to be related to community participation, project financing, project monitoring and evaluation and project sustainability. Figure 2.1 shows the relationship between the study variables.

Figure 2.1 Conceptual Framework

Source (Author, 2011)
The conceptual framework in figure 2.1 above comprises two sides: left hand side and right hand side. The former consists of four independent variables namely community participation, project financing, monitoring and evaluation and project sustainability whereas the latter consists of one dependent variable. The four variables are independent of each other but they jointly affect the implementation of community projects. The four arrows indicate that the left hand elements affect the right hand element. The right arrow indicates that the independent variables jointly affect the dependent variable. In summary, the conceptual framework is an equation of how independent variables affects the dependent variable the extent to which they affect implementation of community projects within the banking sector.

2.6 Operationalization of Study Variables

The independent variables in this study are community participation, project financing, project monitoring and evaluation and project sustainability. Any changes in these variables will influence the implementation of community-based projects within the Banking industry.
CHAPTER THREE

METHODOLOGY

3.1 Introduction

This chapter covers the research design, adopted for the study, target population, sampling technique and sample size, tools for data collection and procedure for data analysis. It describes the procedure that was followed in the investigation of factors influencing the implementation of community-based projects undertaken by the banking industry in Kenya.

3.2 Research Design

A research design constitutes the blueprint for the collection, measurement and analysis of data. A descriptive research design, specifically cross-sectional survey approach was used. Descriptive survey enables the researcher to summarize and organize data in an effective and meaningful way. Further the design is considered appropriate since as stated by Cooper and Schindler (2009), it is appropriate for studies where the objective is concerned with finding out who, what, where or how much.

Given that there were predetermined independent variables, the researcher was seeking to discover the association between these factors and the variable. The descriptive survey method provides tools for describing collection of statistical observations and reducing the collected data to an understandable form.

3.3 Target Population.

According to Nachimias and Nachimias (1996) a population is the total collection of elements about which reference is made. Target population for this study was composed of stakeholders in implementation of community-based projects undertaken by Barclays bank. These included bank employees, customers, project beneficiaries, etcetera. At least one respondent was picked from every branch /department sampled. Others were picked at random from their respective strata including other financial institutions.
Table 3.1: Target Population

<table>
<thead>
<tr>
<th>Strata</th>
<th>Population</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>No of Barclays Branches</td>
<td>115</td>
<td>31.94</td>
</tr>
<tr>
<td>No of H/O Departments</td>
<td>22</td>
<td>6.11</td>
</tr>
<tr>
<td>Other Financial institutions</td>
<td>43</td>
<td>11.94</td>
</tr>
<tr>
<td>Beneficiaries/Stakeholders</td>
<td>180</td>
<td>50.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>360</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source: (Barclays and CBK, 2011)

3.4 Sampling Technique and Sample Size

The ultimate sample of a sample design is how well it represents the characteristics of the population it purports to represent Cooper and Schindler (2009). Probability sampling technique was used as it eased speed and cost. Through stratified random sampling, the researcher was able to achieve desired representation from various sub groups in the population which would be omitted entirely by other sampling methods. In this study, a minimum sample of 11% from the population in each strata was selected.

Table 3.2: Sample Size

<table>
<thead>
<tr>
<th>Sample Strata</th>
<th>Population (N)</th>
<th>Sample Size</th>
<th>Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>No of Barclays Branches</td>
<td>115</td>
<td>15</td>
<td>0.333</td>
</tr>
<tr>
<td>No of H/O Departments</td>
<td>22</td>
<td>7</td>
<td>0.155</td>
</tr>
<tr>
<td>Other Financial Institutions</td>
<td>43</td>
<td>5</td>
<td>0.111</td>
</tr>
<tr>
<td>Beneficiaries/Stakeholders</td>
<td>180</td>
<td>18</td>
<td>0.4</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>360</strong></td>
<td><strong>45</strong></td>
<td><strong>1.0</strong></td>
</tr>
</tbody>
</table>

Source: (Author, 2011)

3.5 Data Collection Instruments

Both primary and secondary data was collected. Primary data was collected through questionnaires that were dropped and collected within one month. Others were sent to respondents through email and feedback received through same media. Sapsford and Japp (2006) defines a questionnaire is a standardized method of data collection where each respondent is asked the same questions, carrying
the same meaning so that responses are comparable across. The questionnaire was divided into three parts. Part one dealt with general information about the respondent, part two-question specific to the objectives while part three sought the respondent’s recommendations on the implementation of community-based projects.

3.6 Data Collection Procedure

Questionnaires contained close-ended and an open-ended question. Whereas the former are easier to administer and analyze, the latter gives the respondent an opportunity to think about their feelings or motives and express what they consider most important that may not have been captured in the close-ended questions (Mugenda and Mugenda, 2003b). Secondary data was collected from documented literature in form of organizational reports, and other publication in the field of community affairs including company magazines.

A pilot investigation was first conducted to assess the adequacy of the research design and that of the questionnaire. A small sample of 1 element across the stratum was selected randomly during pilot testing. The results of the pilot study helped in revising the questionnaire to be appropriate for the study. Data collection instruments were designed to collect data that addressed the problem of study and achieve the research objectives.

3.7 Data Analysis and Presentation

The closed-ended questions were analyzed quantitatively by use of descriptive statistic with help of statistical package for social sciences. However, before analysis, data collected was checked for completeness and consistency. For instance, respondents who had not participated in any project were not considered in the analysis. Data was thereafter corrected for order, edited to remove errors while identifying inconsistencies and other problems associated with use of questionnaires. This made the work more objective.

Data was coded by creating variable names. Coding allowed the researcher minimize errors during data entry, processing and further provided ease of interpretation of the results. This data was thereafter tabulated and analyzed using descriptive statistic with help of statistical package for social sciences (SPSS). The open ended questions were analyzed qualitatively through capturing the common answers based on their commonality through content analysis. The results were presented and organized in tables, pie charts and graphs for ease of interpretation.
CHAPTER FOUR

RESEARCH FINDINGS

4.1 Introduction

This chapter analyses the findings, interprets and presents data in line with the objectives of the study. The data obtained is presented in a tabular form, percentages and in descriptive statistics such as pie charts, frequency tables, bar graphs and histograms. The chapter is further subdivided into several sections that are pertinent to the subjects under study.

4.2 Analysis of Response Rate and Background Information

The study was aimed at investigating factors influencing the implementation of community based projects undertaken by the banking sector in Kenya. The sample was selected from all the stakeholders involved in implementation of these projects. Out of the 47 responses received, two of them were not processed further as the respondents indicated they had not taken part in any project undertaken by a banking institution. The study considered projects that were undertaken in the last three years and those that were undertaken by the sponsoring institution but not co-sponsored ones. Out all the responses received, 45 passed the criteria for further analysis.

4.2.1 Response Rate

A total of 65 questionnaires were distributed through various means such as email employees and hard copies for other respondents and picked at the convenience of the respondent with a deadline of two weeks. At the end of the two weeks 47 responses had been received, this represented a response rate of 72%. Two of the responses were found to be out of scope and were not analyzed further. The respondents were required to chose a response from five responses namely; strongly agree, agree, strongly disagree, disagree and where a respondent did not have an opinion, they could pick on none committal.
4.2.2 Gender Analysis

In order to ensure that the responses relatively represented both sex, the questionnaires were issued to both genders and the responses was that 49% of respondents were female while 51% were male. This ensured that the responses obtained represented the views of both genders proportionally. The aim for this was to establish where a certain gender would prefer certain project areas be supported as opposed to others. The same is as shown in figure 4.1 below.

![Pie chart showing gender distribution of respondents](image)

**Figure 4.1: Gender of Respondents**

*Source: Field Data (2011)*

4.2.3 Length of Employment

This question was only asked to employee respondents with a view to establish whether the length of employment would vary on different views regarding implementation of community based projects undertaken by Barclays. The results were as shown in the table 4.2 below.
Figure 4.2: Length of Employment (Employees)

Source: Field Data (2011)

Figure 4.2 above indicates that only 4% of the respondents had worked for less than a year with their current employer. A majority of 58% had worked between 1-5 years, 23% had worked between 6-10 years while 14% had worked for more than 10 years. The results were in line with the researcher’s expectation that if an employee had worked for at least one year, then he/she was expected to have participated in at least one community project. Therefore, since majority of the respondents had worked for more than a year, then the responses were within the researcher’s expectations. The length of employment did not necessarily indicate the level of seniority in the bank.

4.2.4 Areas Sponsored by Commercial Banks

This section provided the project areas the respondents had participated in. This was to ascertain whether there were some areas commercial banks supported more compared to others. This guided the researcher in determining what would be the cause of some areas receiving less attention than others.
Table 4.1: Areas Sponsored by Barclays and other Financial Institutions

<table>
<thead>
<tr>
<th>Area</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education</td>
<td>14</td>
<td>31</td>
</tr>
<tr>
<td>Health and HIV/AIDS</td>
<td>5</td>
<td>11</td>
</tr>
<tr>
<td>Environment</td>
<td>7</td>
<td>16</td>
</tr>
<tr>
<td>Relief</td>
<td>5</td>
<td>11</td>
</tr>
<tr>
<td>Entrepreneurship</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Children’s Home</td>
<td>12</td>
<td>24</td>
</tr>
<tr>
<td>Sports</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>Total</td>
<td>45</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Field Data (2011)

As indicated in table 4.1 above, majority of the respondents indicated to have participated in education projects with 31% followed by children’s home 24%, environment 16%, relief, health and HIV/AIDS 11%, 5% went to sports and entrepreneurship received a paltry 2%. It was not clear to establish whether the 11% that went to relief was as a result of an initiative dubbed Kenyan for Kenya that had been organized by a commercial bank and other companies to raise funds in aid of famine during the period of carrying out the study. It was surprising to note that entrepreneurship, had received minimum attention from commercial banks yet these as the same people they transact business with.

4.2.5 Preferred Areas of Sponsorship.

In a bid to establish which areas respondents would wish be supported by commercial banks, the response was as per table below. This would assist in comparing whether what banks support is the preference of the community.

Table 4.2: Areas Proffered most by Community

<table>
<thead>
<tr>
<th>Area</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education</td>
<td>17</td>
<td>36</td>
</tr>
<tr>
<td>Health and HIV/AIDS</td>
<td>11</td>
<td>24</td>
</tr>
<tr>
<td>Environment</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>Relief</td>
<td>4</td>
<td>9</td>
</tr>
<tr>
<td>Water</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>Entrepreneurship</td>
<td>7</td>
<td>15</td>
</tr>
<tr>
<td>Sports</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Children’s Home</td>
<td>3</td>
<td>6</td>
</tr>
<tr>
<td>Total</td>
<td>45</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Field Data (2011)
Table 4.2 above shows several contrasts compared to responses on table 4.3. For instance, more respondents felt that education should receive more sponsorship followed by health and HIV/AIDS. Surprisingly, entrepreneurship came third with 15% despite the fact that it receives the lowest sponsorship from commercial banks according to table 4.3. A new area that users felt should also be sponsored by commercial banks was water to the community. According to The research, the respondents were of the view that much sponsorship should not go to children’s home. This is evidenced by a response of 6% preferred compared to 24% what banks give to children’s homes. This may be an indication that commercial banks either do not involve some stakeholders in identifying the projects or there exists other factors leading to this discrepancy.

4.2.6 Involvement in Project Identification

In a bid to establish whether stakeholders are involved in project identification process, the researcher got the following responses

![Figure 4.3: Involvement in Project Identification](image)

Source: Field Data (2011)

Figure 4.3 indicate that 40% of the respondents have ever been involved in the identification of projects supported by the sponsoring company while 60% have not. A greater percentage of the respondents have not been involved in the identification of projects to be supported by their company or in projects where they have participated. It would be interesting to understand the performance of projects where stakeholders are not involved vis-à-vis where they are engaged.
4.2.7 Identification of Community Projects

In a view to establish the method commercial banks use to identify community projects to support, the researcher observed the following.

![Figure 4.4: Identification of Community Projects](image)

Source: Field Data (2011)

According to the analysis given in figure 4.4 above, 7% indicated that community projects in banking industry were identified through review of proposals, 22% through issues in the media, 45% staff brainstorming and 11% through sending staff to the field to identify areas requiring intervention. It was good to note that no respondent indicated managers’ influence/interest as a way of indentifying a project. However, the fact that a majority 45% indicated that most projects are identified through staff brainstorming concurs with an earlier response that 60% of projects do not involve stakeholders in their identification. It would be good to establish the performance of these kind of projects as Rionda (2002) identifies low attention given at the project identification and selection stage as one of the main reasons for the failure of projects either at early stage of the implementation or not being sustainable.

4.2.8 Involvement of Beneficiaries in Community Projects.

When asked whether Barclays bank engages various stakeholders during implementation of community based projects, the response was as follows.
The figure above shows that a total of 65% agreed that Barclays engages its stakeholders in community project implementation right from the beginning. This did not agree with earlier responses which had indicated that 60% of projects do not involve stakeholders in the identification process. A total of 20% disagreed to the statement that identification of projects in Barclays adequately involves stakeholder right from the onset of the project.

4.2.9 Community Normal Life Routine and Project Activities.

The researcher sought to know whether projects undertaken by commercial bank address the community needs.

Table 4.3: Community Normal Life Routine and Project Activities.

<table>
<thead>
<tr>
<th>Rating</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>None-Coomittal</th>
<th>Agree</th>
<th>Strongly Agree</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Frequency</td>
<td>4</td>
<td>5</td>
<td>8</td>
<td>24</td>
<td>4</td>
<td>45</td>
</tr>
<tr>
<td>Percentage</td>
<td>9</td>
<td>11</td>
<td>15</td>
<td>56</td>
<td>9</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Field Data (2011)

Table 4.3 indicates that 9% of the respondents disagreed strongly that Normal Life Routine of Communities Affect their Participation in Project Activities. 11% disagreed, 15% were none...
committal whereas 56% and 9% representing those who agreed and strongly agreed respectively. This could be the reason why several respondents were not aware of a number of issues in the implementation of community projects.

### 4.2.10 Conflicting Interests among Projects Beneficiaries

In an effort to engage the stakeholders, project sponsors have to deal with a number of issues.

![Figure 4.6: Conflicting Interests among Projects Beneficiaries](image)

Source: Field Data (2011)

The analysis figure 4.6 indicate that whereas community stakeholder participation was found to be important, a large majority of the respondents said that the community usually have conflicting interests that may hinder or slow down the implementation of community project especially at the point of determining which area or project to support. 24% could not agree to this statement while 7% were non committal. This conflict could be as a result of community leadership elements that would want to be seen or be associated with the project.

### 4.2.11 Effect of Community Structures

Some organization prefer using information from or dealing with credible organizations such as Red Cross in implementing their projects. It was imperative therefore to establish whether communities should organize themselves in a certain way in order for them to benefit well from community sponsorships.
According to figure 4.7, more than 80% of the respondents agreed that communities should form credible structures such as youth groups to partner with sponsoring institutions in order to enhance the success of their projects. This is supported by the fact that some firms actually use NGOs as a source of information while identifying projects to support. This is evidenced by the response on figure 4.6 above. In addition, firms like Barclays say that the company continuously engages in collaborative partnerships with the government and reputable NGOs to address provision of various services.

4.2.12 Influence of Community Participation on Project Implementation.

Generally, when respondents were asked whether community participation influences implementation of community-based projects, the response was as below. The results on figure 4.8 below indicate that 52% of the respondents strongly agreed and 22% agreed that community participation influences the implementation of community-based projects. This was found to agree with the reviewed literature that showed that project implementation and sustainability suffers when the project is remote from the community and when the community climate is not favorable for project success. 9% disagreed, 15% were none-committal and 2% strongly disagreed.
Figure 4.8: Community Participation and Implementation of Projects

Source: Field Data (2011)

The results are reinforced by Bishop (2001) who says that programmatic community partnership activities eventually cultivate loyal partners and a grateful clientele thereby developing a highly productive and sustainable relationship between the initiating organizations and the community.

4.2.13 Quality of Projects Funded by Barclays

In a bid to establish whether projects funded by financial institutions and implemented by other agencies such as UNDP, the response was as below.

Table 4.4: Quality of Projects Funded by Commercial Banks

<table>
<thead>
<tr>
<th>Rating</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>None-Committal</th>
<th>Agree</th>
<th>Strongly Agree</th>
<th>Total</th>
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</thead>
<tbody>
<tr>
<td>Frequency</td>
<td>9</td>
<td>2</td>
<td>28</td>
<td>4</td>
<td>4</td>
<td>45</td>
</tr>
<tr>
<td>Percentage</td>
<td>19</td>
<td>4</td>
<td>61</td>
<td>8</td>
<td>8</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Field Data (2011)

Majority of the respondents were not aware of the performance of projects funded by commercial banks and implemented by them and those funded by banks but implemented by third parties. Approximately 23% of respondents agreed that if projects were funded and implemented by third
parties, they could do better than those funded and implemented by same organizations. This could be the reason why firms such as Safaricom and others have formed foundations to help them run with such projects and leave the company management deal with the core activities of the firm.

4.2.14 Other Factors Influencing project Implementation.

Projects are likely to fail if the following conditions prevail, poor project management discipline, poor decision making process, incompetent team members, poor risk management strategy and absence of clear indicators for monitoring and measuring project success. It was therefore important to establish whether there exist other factors other than financing influencing project implementation. The response was as follows.

![Pie Chart](image)

**Figure 4.9: Other Factors Influencing Project Implementation,**

**Source: Field Data (2011)**

In figure 4.9 above, the research revealed that 2% of the respondents strongly disagreed, 11% disagreed, 15% were none committal, 70% agreed and 2% strongly agreed that there exists other factors that influence the implementation of community projects funded by commercial banks. This means that availing funds to projects was not seen as a major issue but how these projects are run. Availability of funds may not be a problem to these firms as in the end they also benefit through publicity as organizations prefer to sponsor projects with one of the company's products.
4.2.15 Public Expectation on Financing of Community Project.

To ascertain whether project financing influences implementation of community projects, it was necessary to know if the public expects too much from the commercial banks in terms of project financing. The figure below shows the responses.

According to the above figure, 48% of the respondents were not aware whether the public expects too much from commercial banks in terms of community project sponsorship. A cumulative 37% either agreed or strongly agreed, 13% disagreed and 2% strongly disagreed to the statement. The results indicated that the public expects commercial banks to sponsor several projects than they do currently.

Figure 4.10: Public Expectation on Financing of Community Project.

Source: Field Data (2011)

4.2.16 Justification of Community Budget Allocations to Shareholders.

In order to establish whether the management in commercial banks are influenced by the firms performance in determining how much to commit to community projects, the researcher sought to know whether it is difficult to justify and defend community budget allocations to shareholders. Responses were as shown in figure 4.11 below
As indicated in the figure above, the research revealed that 2% of the respondents strongly disagreed, 21% disagreed, 51% were none committal, 24% agreed and 2% strongly agreed that it is difficult to justify and defend community budget allocations to shareholders. The study revealed that majority of the respondents who were none committal were those external to the organization eg project beneficiaries. In addition, employees who were not in management expressed similar opinion. The result therefore showed that the question should have either gone to the actual shareholders or the company agencies or top management.

4.2.17 Level of Financing vis-à-vis Success of Projects.

The researcher sought to know the whether those projects that are allocated more funds do better than others by asking the respondents if they felt that the amount of finances a project is allocated would determine success of the project. As indicated in figure 4.12 below, a whopping 61% of the respondents denied the fact that the more funds a project get, the more successful the project will be. The research revealed that 2% of the respondents strongly disagreed, 61% disagreed, 2% were none committal, 26% agreed and 9% strongly agreed.
Majority of the respondents were of the opinion that the amount of finances a project is allocated does not necessarily guarantee its success. This therefore means that there exist some other factors that influence implementation of community projects other than financing.

### 4.2.18 Co-Funded Projects

The researcher was interested in establishing whether commercial banks seek partnership with the community in financing of their community projects. This could inform the research whether project funding was the issue for individual bank or its lack of stakeholder commitment that affect project implementation. The response was as below.

**Table 4.5: Co-Founded Projects**

<table>
<thead>
<tr>
<th>Rating</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>None-Committal</th>
<th>Agree</th>
<th>Strongly Agree</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Frequency</td>
<td>8</td>
<td>4</td>
<td>17</td>
<td>15</td>
<td>1</td>
<td>45</td>
</tr>
<tr>
<td>Percentage</td>
<td>18</td>
<td>9</td>
<td>38</td>
<td>33</td>
<td>2</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Field Data (2011)

When asked whether projects that are co-funded together with the community perform better, than those solely funded by the bank, 18% strongly disagreed, 9% disagreed, 33% agreed and 2% strongly agreed. 38% of the respondents were none committal. This could have been attributed to by
the fact that co-funded projects were out of scope in this study. The results further could mean that co-funded projects perform better as they have the support and ownership of the community.

4.2.19 Influence of Financing on Community Projects.

Generally when asked whether project financing influences implementation of community projects, the results were as shown in figure 4.13 below.

![Figure 4.13: Influence of Financing on Community Projects.](image)

Source: Field Data (2011)

According to the results, 31 out of 45 respondents indicated that financing does not necessarily influence implementation of community based projects. 3 respondents were none committal, 7 disagreed while 4 strongly disagreed to the statement. The results strongly agreed with earlier responses which showed that there could be some other factors influencing project implementation other than financing. The result of the study did not show that financing completely has no influence on project implementation. This was because despite high response rate disconnecting the two, there were respondents who felt that it had an influence.
4.2.20 Monitoring and Evaluation as a Mandatory Exercise.

On the question on whether monitoring and evaluation should be a mandatory activity on all community-base projects, the response was as follows.

![Pie chart showing the distribution of responses.]

Figure 4.14: Monitoring and Evaluation as a Mandatory Exercise
Source: Field Data (2011)

According to figure 4.19 above, 68% of the respondents agreed strongly while 19% agreed that M&E should be a mandatory exercise on all community-based projects. 2% of the respondents strongly disagreed, 9% disagreed and 2% were none committal. The results above agrees with Orr (2004) who recommends that, despite the difficulties associated with M&E, it is worth pursuing and the key to measuring and reporting success is to focus on the main foundations of any project that are: timescale, resource, quality and scope.

4.2.21 The Concept of M&E in Project Implementation.

The researcher sought to know whether the concept of M&E was well understood by all the stakeholders in project implementation and the following was the response. This could explain the motivation behind undertaking the activity.
As indicated on figure 4.15 above, 20% of the respondents were none committal, 2% agreed, 9% strongly agreed, 20% of the strongly disagreed while 49% disagreed that the concept of M&E is not well understood and is difficult to determine. The results therefore showed that monitoring and evaluation is a well understood concept and lack of its application on community projects does not mean it’s as a result of its understanding.

4.2.22 Monitoring and Evaluation Enhancing Project Replicability

Some of the fundamental questions M&E seeks to explore are: What worked and why; what did not work and why; what could have been done differently. All these questions are aimed to ensure that one learns from the previous experience. To understand this, respondents were asked whether carrying out M&E would ensure successful implementation could be replicated elsewhere. The results were as below. The results on figure 4.16 below, indicates that 2% of the respondents strongly disagreed, 18% disagreed, 4% were none committal, 69% agreed and 7% strongly agreed that Monitoring and Evaluation guarantees easy replication of similar projects in future implementations. This therefore reinforces the importance of this activity bearing in mind several companies implement similar projects in various places.
Figure 4.16 Monitoring and Evaluation Enhancing Project Replicability

Source: Field Data (2011)

The result further indicate that one of the major roles of M&E is the fact that project implementers/stakeholders can learn from previous success/ mistakes and use it to improve future projects.

4.2.23 Monitoring and Evaluation of Community-Based Projects.

The table below shows the responses on the issue of whether commercial banks conduct monitoring and evaluation on projects they undertake.

Table 4.6: Monitoring and Evaluation of Community Based Projects.

<table>
<thead>
<tr>
<th>Rating</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>None-Committal</th>
<th>Agree</th>
<th>Strongly Agree</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Frequency</td>
<td>4</td>
<td>18</td>
<td>23</td>
<td>2</td>
<td>1</td>
<td>45</td>
</tr>
<tr>
<td>Percentage</td>
<td>8</td>
<td>38</td>
<td>48</td>
<td>4</td>
<td>2</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Field Data (2011)

In a bid to establish whether commercial banks monitor and evaluate their community-based projects, table 4.6 above, indicates that 8% of the respondents strongly disagreed, 38% disagreed, 48% were none committal, 4% agreed and 2% strongly agreed that project sponsors carries out monitoring and evaluation of their community projects. The results above indicate that M & E is yet to be institutionalized in commercial banks especially on community projects front. This agrees with
Odhiambo (2000) who says that although local Kenyan firms have been known to engage in huge successful projects, very little has been documented about how they monitor or the extent at which they evaluate their projects.

### 4.2.24 Monitoring and Evaluation is an Expensive Undertaking.

In order to understand the full impact of M&E on community projects, the researcher sought to know whether this is an expensive affair leading to firms avoiding it.

![Figure 4.17: Monitoring and Evaluation is an Expensive Undertaking.](image)

Source: Field Data (2011)

Figure 4.17 above, indicates that 30% of the respondents strongly disagreed, 17% disagreed, 21% were none committal, 11% agreed and 21% strongly agreed that M&E is an expensive affair for profit making organization like commercial banks and should be left to NGOs and Government. This could be attributed to the fact that these firms are not obliged by law to engage in community projects and since are not answerable to anyone then cannot be compelled to monitor these projects.

### 4.2.25 Influence of Monitoring and Evaluation on Project Implementation

On the issue of whether monitoring and evaluation influence implementation of community-based projects, the following was the response.
Figure 4.18: Monitoring and Evaluation Influences Implementation of Projects

Source: Field Data (2011)

The figure above shows that 25 out of 45 respondents agreed that M&E influences implementation of community based projects, 4 of the respondents strongly disagreed with the statement, 5 disagreed, and 11 were none committal. The large number of none committal respondents contradicts an earlier response where a large majority of respondents indicated that the concept of M&E is well understood. It was evident from the responses that M&E influence the implementation of projects as future projects derive some lessons from earlier implementations.

4.2.26 Sustainability of Community Projects Undertaken by Commercial Banks.

To establish the level of sustainability of community projects undertaken by commercial banks, respondents said the following.

Figure 4.19: Sustainability of Community Projects.

Source: Field Data (2011)
Figure 4.19 above, indicates that 2% of the respondents strongly disagreed, 23% disagreed, 47% were none committal, 24% agreed and 2% strongly agreed that the way community projects undertaken by commercial banks were sustainable. Key to note was that 47% of the respondents were not aware whether these projects were sustainable or not. This could mean that no follow up was being done once the projects were implemented. Further, it could also mean that no measures are put in place to ensure sustainability.

**4.2.27 Project Sustainability Determining area to Support.**

On the question of whether project sustainability dictates the area a company support, the following was the responses.

Table 4.7: Project Sustainability Determining Area to Support

<table>
<thead>
<tr>
<th>Rating</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>None-Comittal</th>
<th>Agree</th>
<th>Strongly Agree</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Frequency</td>
<td>1</td>
<td>8</td>
<td>12</td>
<td>24</td>
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<td>45</td>
</tr>
<tr>
<td>Percentage</td>
<td>2</td>
<td>18</td>
<td>26</td>
<td>52</td>
<td>2</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Field Data (2011)

As per the table above, 2% of the respondents strongly disagreed, 18% disagreed, 26% were none committal, 52% agreed and 2% strongly agreed that if an area is seen to unsustainable, then it may not receive much sponsorship. This could be the reason why most banks rarely engage in projects in areas such as health as they are considered costly to sustain. The results above confirm the reason why some areas get very little sponsorship compared to others as established earlier in this study.

**4.2.28 Sustainability of High Magnitude Projects**

When respondents were asked whether firms avoid engaging in high magnitude projects because they consider them less sustainable, the results were as shown in the figure below. This was necessitated by the fact that most of commercial banks were found to be engaged with smaller projects such as constructing classrooms than sponsoring students in their studies. The former could be considered to be of low magnitude whole the latter could be seen as a higher magnitude project.
According to the figure above, out of 45 respondents, 24 disagreed with the statement that firms avoid high magnitude projects because they are unsustainable. 11 were none committal, 5 agreed while 4 strongly disagreed. This therefore shows that there could be other reasons that prevent some firms from engaging in high magnitude projects but not the fact that they are unsustainable.

**4.2.29 Effect of Organization Image on Unsustainable Projects.**

To further get more information on sustainability of community based projects, the researcher sought to know whether an organization’s image is damaged when their projects are not sustainable. The results were as shown in figure 4.21 below.
As shown in the above table, majority of the respondents did not agree that an organization’s image is tainted when their projects deem sustainable. 27% were none committal, 20% agreed while 18% strongly agreed. The results indicated that firms should not shy away from initiating community projects with a fear that their name would be tainted where these projects were not sustainable. This could mean that the community just wants someone to initiate a project and they will keep the wheel rolling thereafter.

4.2.30 Project Ownership and its Sustainability.

A project that engages all the stakeholders is more sustainable as the beneficiaries identify with the project from the initial stage. The respondents were therefore asked whether community ownership of the project affect the sustainability of these projects.

![Pie chart showing the responses to the question about project ownership and sustainability.]

Figure 4.22: Project Ownership and its Sustainability.

Source: Field Data (2011)

On the question of project ownership and its sustainability, the results were as shown in figure 4.22 above. Most of the respondents were of the view that project ownership affects the sustainability of a community based project. Projects that are owned by the community were considered to be more sustainable a combined 58% who either agreed on strongly agreed. A project that therefore loses touch with the community has higher chances of collapsing than that which has the support of all the stakeholders.
4.2.31 Project Sustainability and its Influence on Project Implementation.

The researcher sought to know whether project sustainability affects the implementation of community projects.

Table 4.8: Project Sustainability Influences Implementation of Projects

<table>
<thead>
<tr>
<th>Rating</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>None-Committal</th>
<th>Agree</th>
<th>Strongly Agree</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Frequency</td>
<td>6</td>
<td>11</td>
<td>3</td>
<td>9</td>
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<td>45</td>
</tr>
<tr>
<td>Percentage</td>
<td>13</td>
<td>26</td>
<td>8</td>
<td>19</td>
<td>34</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Field Data (2011)

Table 4.8 shows the response on whether project sustainability affects the implementation of community based projects. 34% of the respondents strongly agreed, 19% agreed, 8% were none committal 26% disagreed while 13% strongly disagreed. According to the responses given, it was evident that any firm with an intention of sponsoring a project needs first to assess whether the project will be sustainable and what need to be put in place to ensure the same.
5.1 Introduction

This chapter presents findings of the research study, conclusions, recommendations and suggestions for further study.

5.2 Summary

The purpose of the study was to investigate factors influencing the implementation of community based projects within the banking industry in Kenya.

The study established that project identification is a key process in projects implementation. It was found out that most commercial banks do not involve all the stakeholders in identifying projects. As a result, the firms end up sponsoring projects contrary to stakeholder’s wish. When the community is involved, they feel part and parcel of the project. Consequently, they fully participate in all the activities of the project. This in the end ensures the community owns the project and hence guaranteeing sustainability after sponsorship ceases. If this is overlooked, chances of the project succeeding are minimal. At the same time, engaging the community may affect the project negatively as the study found out. This is through conflicting interests of the community. To reduce this, commercial banks were found to prefer engaging with credible structures established in the community such youth/women groups.

On the issue of project financing, the study revealed that this does not significantly influence the implementation of community based projects undertaken by the banking industry. This was evidenced by the fact that majority of the respondents said that there could be some other factors influencing project implementation other than financing. To support this, the study showed that the public actually does not expect too much from commercial banks in terms of community project sponsorship. Despite all this, it was evident from the study that projects would do better where they are co-funded by both the bank and the community. The study could not link the level of project financing directly to the success of the project.
According to the study, monitoring and evaluation came out as an important exercise that should be mandatory to all projects. It was also established that the concept of M&E is well understood despite the fact that it was not being employed in some community projects undertaken by some commercial banks in Kenya. These results were found to agree with the reviewed literature that although local Kenyan firms are known to engage in huge successful projects, very little has been documented about how they monitor or the extent at which they evaluate their projects. The study clearly established that the biggest role of monitoring and evaluation lies in the ability to learn lessons from projects that have been implemented previously.

With regard to project sustainability, the study showed that most commercial banks would prefer sponsoring areas that they consider easy to sustain. Others would only engage in low magnitude projects such as city beautification as they consider them easy to sustain. This explains the reason why most banks engage in one area with similar projects year in year out. Despite this, the study showed that the firm’s image is not necessarily tainted where a project that they initiate deems unsustainable. Lastly, it was clear from the study that project ownership is a big determinant of project sustainability and therefore any sponsor would be interested to know if the community will own up the project before it is implemented.

5.3 Conclusion

The results from the study clearly indicated the importance of community participation in successful implementation of community based projects. As evidenced by the research, communities would prefer some areas sponsored more than others. Although project financing was cited as a factor influencing the implementation of community based projects funded by the bank, the study showed that there could be other factors that have a greater influence that this.

The study also revealed that through monitoring and evaluation of community based projects, the sponsoring firms could easily replicate results of successful projects elsewhere and also learn lessons from previous implementations. It was also evident that the concept of M&E may not be well understood among implementers of community based projects undertaken by commercial banks. Finally the research results indicate that project sustainability though a key factor to the implementation of community based projects would be achieved if the projects supported were owned by the community. It further showed that involving the community and enlightening them on
how the project will be beneficial to them would be a huge determinant to the successful implementation of the project. This way, the community would feel a sense of ownership of the project and it will not look like something foreign or an aid to them but rather something they have worked on themselves for their benefit.

5.4 Recommendations

From the study, the researcher recommends that identification of community based projects to always engage the community as much as possible. Through this, the sponsoring firm will be assured that the project they settle on gets the backing of the community and is fully owned by them. This will avoid instances where a sponsor imposes a project that the locals did not want. However, during this process the sponsor should be careful not to be caught in the midst of conflicting interest of the community. This can be avoided by engaging credible structures established by the community. Secondly, the researcher recommends that monitoring and evaluation be a mandatory exercise in all community projects and lessons learnt from previous projects be inculcated in future implementations. Finally the researcher recommends that banks consider project ownership more than project area or magnitude in evaluating chances of project sustainability.

5.4.1 Suggestion for Further Study

The study was based on the perception and views from 45 respondents. The reluctance to disclose some information especially on financial aspects were some of the limitations. This restricted both the scope and the depth of the study. For these reasons, the research was not able to adequately classify the projects in terms of specific project areas. Further research with a broader sample distributed across the financial industry is suggested. Despite these limitations, this study is a great step towards understanding of factors influencing implementation of community-based project undertaken by the banking industry in Kenya.
REFERENCES


APPENDIXES

Appendix I: Letter to Respondents

Eric Michael Kariuki
Kenyatta University
P.O Box 80344
Nairobi.
July 23rd, 2011

To whom it may concern.

Dear sir/madam,

RE: DATA COLLECTION

I am a post graduate student at Kenyatta University enrolled in a master’s degree course in Business Administration. As part of this course, I am required to carry out a research project.

You have been identified as one of the people who can provide information towards the study. You are requested to kindly complete the attached questionnaire.

I will also be coming around to collect the completed questionnaire and in some cases a research assistant may come to collect it on my behalf

Thanking you in advance.

Yours sincerely

Eric Michael Kariuki.
Appendix II:

Research Questionnaire (Employees)

This questionnaire is confidential and will not be used for any other purposes other than for academic purposes.

Name (optional):---------------------------------------------------------------

Telephone (optional):----------------------------------------------------------

Branch/Department:--------------------------------------------------------------

PART 1: GENERAL INFORMATION (Tick the appropriate choice)

i. Sex: Male [ ] Female [ ]

ii. How long have you worked in Barclays?

  < 1 year [ ] 1-5 years [ ] 6-10 years [ ] >10 years [ ]

iii. Have you participated in any community project sponsored by BBK in the last 3 years?

  Yes [ ] No [ ]

iv. If yes above, which area did the project fall into? May tick more than one

   Education [ ] Health & HIV/Aids [ ] Environment [ ]
   Relief [ ] Water [ ] Entrepreneur [ ]
   Security [ ] Sports [ ] Children’s Homes [ ]

   Other (specify)---------------------------------------------------------------

PART 2: FACTORS INFLUENCING IMPLEMENTATION OF COMMUNITY BASED PROJECTS UNDERTAKEN BY THE FINANCIAL INDUSTRY.

2.1 Community Participation and Implementation of Community-Based Projects.

i. Which of the following areas would you wish Barclays bank support most in its community projects? Indicate with 1,2,3...with 1 being the highest priority

   Education [ ] Health & HIV/Aids [ ] Environment [ ]
   Relief [ ] Water [ ] Entrepreneur [ ]
   Security [ ] Sports [ ] Children’s Homes [ ]
Have you ever been involved in the identification of any Barclays bank’s community-based project?  
Yes [ ]  No [ ]

How does Barclays bank identify community projects it supports: *Tick as appropriate*

- Reviewing proposals sent by civil organizations/ individuals.
- Studying issues highlighted in the media.
- Company staff brainstorming on needy cases within local communities.
- Manager’s interest/ influence.
- Seeking information on needy areas from community-based organizations
- Sending staff to the field to identify areas that require intervention.

*Using the key below, indicate with a tick, how you agree with each of the following statements.*

(1-Strongly Disagree, 2-Disagree, 3-None Committal, 4-Agree 5-Strongly Agree)

<table>
<thead>
<tr>
<th>Statement</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Identification of community projects by Barclays bank adequately involves beneficiaries from the onset of the project.</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>Projects implemented by Barclays bank adequately addresses the needs of the community.</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>Normal life routines of the community prevents participation in project activities</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>Conflicting interests among community members affect implementation of community-based projects.</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>Communities should form credible structures to partner with organizations for projects to be successful</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>Community participation greatly influences implementation of community-based projects.</td>
<td>5 4 3 2 1</td>
</tr>
</tbody>
</table>

2.2 Project Financing and Implementation of Community-Based Project within Barclays.

*Using the key below, indicate with a tick, how you agree with each of the following statements.*

(1-Strongly Disagree, 2-Disagree, 3-None Committal, 4-Agree 5-Strongly Agree)

<table>
<thead>
<tr>
<th>Statement</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community Projects that are funded by Barclays and implemented by other bodies (e.g. UNDP) do better than those undertaken by Barclays itself.</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>Implementation of community based projects is largely influenced by other factors such as leadership than financing</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>Sometimes, the public expects too much from Barclays in terms of</td>
<td>5 4 3 2 1</td>
</tr>
</tbody>
</table>
community sponsorship.

It is difficult to justify and defend community budget allocations to shareholders.

The amount of finances a project is allocated dictates how successful and sustainable the project will be.

Community Projects that are co funded by both Barclays and the community are more successful and sustainable than those solely funded by Barclays.

Project financing does not necessarily influence the implementation of community-based projects undertaken by Barclays.

### 2.3 Monitoring and Evaluation and Implementation of Community-Based Projects within Barclays.

*Using the key below, indicate with a tick, how you agree with each of the following statements.*

(1-Strongly Disagree, 2-Disagree, 3-None Committal, 4-Agree 5-Strongly Agree)

<table>
<thead>
<tr>
<th>Statement</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>M&amp;E should be a mandatory exercise on all community-based projects undertaken by Barclays as it would ensure project quality is achieved.</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>M&amp;E plays a significant role in the implementation of community-based projects.</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>The concept of M&amp;E is not well understood and therefore it is difficult to determine its role.</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>Monitoring and Evaluation guarantees easy replication of similar projects in future implementations.</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>Barclays conducts M &amp; E of their projects to assist in assessing whether the community benefited from the project.</td>
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</tr>
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<td>M&amp;E is an expensive affair for profit making organization like Barclays and should be left to NGOs and government.</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>Monitoring and Evaluation influences implementation of community-based projects undertaken by Barclays.</td>
<td>5 4 3 2 1</td>
</tr>
</tbody>
</table>
2.4 Sustainability and Implementation of Community-Based Projects within Barclays.

*Using the key below, indicate with a tick, how you agree with each of the following statements.*

(1-Strongly Disagree, 2-Disagree, 3-None Committal 4-Agree 5-Strongly Agree)

<table>
<thead>
<tr>
<th>Statement</th>
<th>Response</th>
<th>5</th>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>The way community projects are implemented within Barclays ensures they are sustainable.</td>
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</tr>
</tbody>
</table>

**PART 3: RECOMMENDATIONS**

i. In a scale of 1-4, (Where 1=Strongest and 4=Weakest) how do following factors influence the implementation of community-base projects?

- Community Participation [ ]
- Project Financing [ ]
- Project Monitoring and Evaluation [ ]
- Project Sustainability [ ]

ii. Give your recommendations on the implementation of community-based projects.

________________________________________________________________________
________________________________________________________________________

Thank you.
Appendix III:

Research Questionnaire (Others)

This questionnaire is confidential and will not be used for any other purposes other than for academic purposes.

Name (optional):__________________________________________________________

Telephone (optional):______________________________________________________

Name of project(s):________________________________________________________

PART 1: GENERAL INFORMATION (Tick the appropriate choice)

i. Sex: Male [ ] Female [ ]

ii. In the last 3 years, have you participated in the implementation of a community project sponsored by Barclays bank? Yes [ ] No [ ]

iii. If yes above, which area did the project fall into? You may tick more than one

- Education [ ]
- Health & HIV/AIDS [ ]
- Environment [ ]
- Relief [ ]
- Water [ ]
- Entrepreneur [ ]
- Security [ ]
- Sports [ ]
- Children’s Homes [ ]

Other (specify):_________________________________________________________

PART 2: FACTORS INFLUENCING IMPLEMENTATION OF COMMUNITY BASED PROJECTS UNDERTAKEN BY THE BANKING INDUSTRY IN KENYA.

2.1 Community Participation and implementation of Community-Based Projects.

iv. Which of the following areas would you wish Barclays support most in their community projects? Indicate with 1, 2, 3...with 1 being the highest priority

- Education [ ]
- Health & HIV/AIDS [ ]
- Environment [ ]
- Relief [ ]
- Water [ ]
- Entrepreneur [ ]
- Security [ ]
- Sports [ ]
- Children’s Homes [ ]

Other (specify):_________________________________________________________

v. Were you involved in the identification the project(s) above? Yes [ ] No [ ]
Using the key below, indicate with a tick, how you agree with each of the following statements.

(1-Strongly Disagree, 2-Disagree, 3-None Committal 4-Agree 5-Strongly Agree)

<table>
<thead>
<tr>
<th>Statement</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Identification of community projects in Barclays adequately engages</td>
<td></td>
</tr>
<tr>
<td>potential beneficiaries from the onset of the project.</td>
<td></td>
</tr>
<tr>
<td>Projects implemented by Barclays adequately address the needs of the</td>
<td></td>
</tr>
<tr>
<td>community.</td>
<td></td>
</tr>
<tr>
<td>Normal life routines of the community prevents participation in project</td>
<td></td>
</tr>
<tr>
<td>activities.</td>
<td></td>
</tr>
<tr>
<td>Conflicting interests among community members affect implementation of</td>
<td></td>
</tr>
<tr>
<td>community-based projects.</td>
<td></td>
</tr>
<tr>
<td>Communities should form credible structures to partner with organizations</td>
<td></td>
</tr>
<tr>
<td>for projects to be successful.</td>
<td></td>
</tr>
<tr>
<td>Community participation greatly influences implementation of community-</td>
<td></td>
</tr>
<tr>
<td>based projects.</td>
<td></td>
</tr>
</tbody>
</table>

2.2: Project Financing and Implementation of Community-Based Project within Barclays.

Using the key below, indicate with a tick, how you agree with each of the following statements.

(1-Strongly Disagree, 2-Disagree, 3-None Committal 4-Agree 5-Strongly Agree)

<table>
<thead>
<tr>
<th>Statement</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community Projects that are funded by Barclays and implemented by other</td>
<td></td>
</tr>
<tr>
<td>bodies (e.g. UNDP) do better than those undertaken by Barclays itself.</td>
<td></td>
</tr>
<tr>
<td>Implementation of community based projects is largely influenced by other</td>
<td></td>
</tr>
<tr>
<td>factors such as leadership than financing.</td>
<td></td>
</tr>
<tr>
<td>Sometimes, the public expects too much from Barclays in terms of</td>
<td></td>
</tr>
<tr>
<td>community sponsorship.</td>
<td></td>
</tr>
<tr>
<td>It is difficult to justify and defend community budget allocations to</td>
<td></td>
</tr>
<tr>
<td>shareholders.</td>
<td></td>
</tr>
<tr>
<td>The amount of finances a project is allocated dictates how successful and</td>
<td></td>
</tr>
<tr>
<td>sustainable the project will be.</td>
<td></td>
</tr>
<tr>
<td>Community Projects that are co funded by both Barclays and the community</td>
<td></td>
</tr>
<tr>
<td>are more successful and sustainable than those solely funded by Barclays.</td>
<td></td>
</tr>
<tr>
<td>Project financing does not necessarily influence the implementation of</td>
<td></td>
</tr>
<tr>
<td>community-based projects undertaken by Barclays.</td>
<td></td>
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</table>

2.3: Monitoring and Evaluation and Implementation of Community-Based Projects undertaken by the financial industry.

Using the key below, indicate with a tick, how you agree with each of the following statements.

(1-Strongly Disagree, 2-Disagree, 3-None Committal 4-Agree 5-Strongly Agree)
M&E should be a mandatory exercise on all community-based projects undertaken by Barclays as it would ensure project quality is achieved.

M&E plays a significant role in the implementation of community-based projects.

The concept of M&E is not well understood and therefore it is difficult to determine its role.

Monitoring and Evaluation guarantees easy replication of similar projects in future implementations.

Barclays conducts M & E of their projects to assist in assessing whether the community benefited from the project.

M&E is an expensive affair for profit making organization like Barclays and should be left to NGOs and government.

Monitoring and Evaluation influences implementation of community-based projects undertaken by Barclays.

### 2.4 Sustainability and Implementation of Community-Based Projects within Barclays.

Using the key below, indicate with a tick, how you agree with each of the following statements.

(1-Strongly Disagree, 2-Disagree, 3-None Committal 4-Agree 5-Strongly Agree)

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PART 3: RECOMMENDATIONS

i. In a scale of 1-4, (Where 1= Strongest and 4=Weakest) how do the following factors influence the implementation of community-base projects?

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<th>3</th>
<th>4</th>
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<tr>
<td>Community Participation</td>
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<td>Project Sustainability</td>
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ii. Give your recommendations on the implementation of community-based projects.

Thank you