

## **Strategic Planning in Women Groups in the Realization of Vision 2030: Wareng Sub County in Eldoret Town**

Joseph Bett<sup>1</sup>

Dr. Joyce Gakobo<sup>2</sup>

*Correspondent Author, Department Of Business Administration, Kenyatta University<sup>1</sup>*

*Lecturer, Department Of Business Administration, Kenyatta University<sup>2</sup>*

### **ABSTRACT**

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

*Vision 2030 by implementing the group strategic plans. The study further recommended that women leaders and women groups should be equipped with the necessary managerial and conceptual skills to help them successfully implement strategic plans in gearing towards realization of group strategies.*

**Key Words:** *Strategic Planning, Strategic Management, Women Groups, Vision 2030, Wareng Sub County in Eldoret Town*

## **1. INTRODUCTION**

A study conducted in USA by Romney (2000) on strategic planning process found that most of the activities in strategic planning are related to the strategic plan implementation. They include consensus building, information flow, group cohesiveness, control systems, and risk undertaking. The highlight is on the critical role that employees' capability play in the implementation process, stressing that success in this area can become a core competency. Another study done by Porter and Harper (2003) contend that managers, employees, and institutional infrastructure must be brought together in a way that culminates in a high level of implementation capability, which when accomplished will provide an institution with a core competence. Canole, (2003) conducted a study on strategic planning and found that strategic planning had several benefits. One of the major benefits was the change in the way people worked. The planning process involved the entire community; it was a much more democratic way of planning for the district. The study also revealed that strategic thinking and acting emanate from strategic planning. Several benefits emanate from strategic planning and women groups can follow:-it helps an institution to chart its future direction, to establish priorities, to diversify its products or services and deal effectively with rapidly changing circumstances (Lane, R., Bishop, H. & Wilson Jones, 2005)

This study seeks to assess the effects of resource management in women groups, investigate the effects of leadership role of women groups, find out the effects of management role of women groups and to establish the effects of commitment of women groups in the realization of vision 2030 in Wareng Sub County in Eldoret town Management needs a well-developed strategic plan in order to effectively establish expectations for their organization. Without a plan, expectations are developed in a void and there is little or no alignment with common goals. Bryson (2000) defines strategic planning as an organization process of defining its strategy or direction and making decisions on allocating its resources to pursue the strategy. The strength of the entire process of strategic planning is tested by the efficacy of the strategy finally forged by the firm (Canole, 2003).

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

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

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

Women came together as groups on the basis of women's own initiatives; they were and are often engaged in a cross section of development activities that relate to them and their families (Cawelti, 2007). These groups have resulted in improved shelters, household education level, and improved nutrition and have successfully addressed poverty concerns. Continued increase of women group formation has led to improvement of quality of life although not absolute. Chimhanzi (2004) suggests that cross-unit working relationships between departments or different strategy levels have a key role to play in the successful implementation of strategic decisions toward the realization of vision 2030. Effectiveness in strategic planning among women groups is affected negatively by conflict and positively by communication and interpersonal relationships. The relationships between different strategic levels also reflect the effect of relationships among different cross-organizational levels on strategy implementation (Slater & Olson 2001). Effective strategic planning for any organization includes full and active executive support, effective communication, employee involvement, thorough organizational planning and competitive analysis, and widespread perceived need for the strategic planning (Heathfield, 2002). The entire process of strategic planning is strategic change. Strategic change is like an iceberg covering, two thirds of it is beneath the surface. In an institution, everyone focuses on the content of the strategic change. But the problem isn't just to identify what needs to be done differently (Cawelti, 2007).

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

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

Delivery Secretariat (VDS), which provides strategic leadership and direction in the realization of the Vision 2030 goals to ensure the timely implementation of the flagship projects. The Secretariat is managed by the Director-General leading a team of four Directors and Secretariat members, under the overall guidance of the V2030 Delivery Board that plays a policy-making and advisory role. Among other things, the V2030 Delivery Secretariat provides strategic leadership and direction in the realization of V2030 goals, and closely collaborate with line ministries in developing the Five-Year Medium-Term Plans for the realization of the Vision. The V2030 Delivery Secretariat also has clear institutional linkages with other existing institutions, structures and organizations, both in the public as well as the private sector. According to Bolo and Nkirote (2012), the implementation of Kenya V2030 is faced by myriad of challenges such as inadequate and limited resource allocation especially in carrying out development activities; political interference; uncertain political environment; constant inflation compounded with the weak currency; global recession, hence limited donor funding.

## **2. STATEMENT OF THE PROBLEM**

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

### **3. OBJECTIVES OF THE STUDY**

This project generally aimed at assessing the need for strategic planning in the case of women groups and how this may improve the efficiency and effectiveness of women groups as they take part in the process of moving towards the realization of Vision 2030 in Kenya.

The specific objectives were:

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

### **4. THEORETICAL REVIEW**

#### **4.1 The Resource Based View**

Resource-based view (RBV) by Barney, (2001) is a business management tool used to determine the strategic resources available to a company. The fundamental principle of the RBV is that the basis for a competitive advantage of a firm lies primarily in the application of the bundle of valuable resources at the firm's disposal (Barney, 2001). To transform a short-run competitive advantage into a sustained competitive advantage requires that these resources are heterogeneous in nature and not perfectly mobile. According to Barney (2001) resources include all assets, capabilities, organizational processes, firm attributes and knowledge controlled by a firm that enable the firm to conceive and implement strategies that improve its efficiency and effectiveness. In this respect, resources are tradable and non-specific to the firm while capabilities are firm specific. RBV provides the understanding that certain resources existing will result in superior performance and build a competitive advantage. Sustainability of such an advantage will be determined by ability of competitors to imitate such resources. However the existing resources of a firm may not be adequate to facilitate the future market requirement. Due to polarity of contemporary market there is a vital need to modify and develop resources in order to encounter the future market competition. An organization should exploit existing business opportunities using the present resources while generating and developing new set of resources to sustain its competitiveness in the future market environment. An organization should be engaged in resource management and development. Therefore competitive advantage is crucial to development of resources that will strengthen the firm's ability to continue with performance (Barney, 2001).

The RBV asserts that resources are what help a firm to exploit opportunities and they determine whether the planned strategies will be achieved or not. The resources should not be easy to imitate, hard to substitute and should be rare. If the resources are rare, non-imitable and non-substitutable the better the competitive advantage to be build from implementation of strategies. The RBV suggests that effective strategic plans in women groups results from firm specific resources and capabilities that are costly to be copied by other competitors. Strategic plans can be an avenue that can enable an organization to match such resources and capabilities. Implementation of strategic plans gives room for an organization to learn from the 'best-in-

industry' and identify the specific processes they can also use or practice to improve their performance. If such resources are not available, then women groups will have to look for ways of sourcing them so as to enable them to implement the strategic plans and achieve superior results. Failure to have these resources and identify ways of substituting unavailable resources makes it hard for strategic plans to be implemented effectively.

#### **4.2 Incrementalism Theory**

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

#### **5. CONCEPTUAL FRAMEWORK**

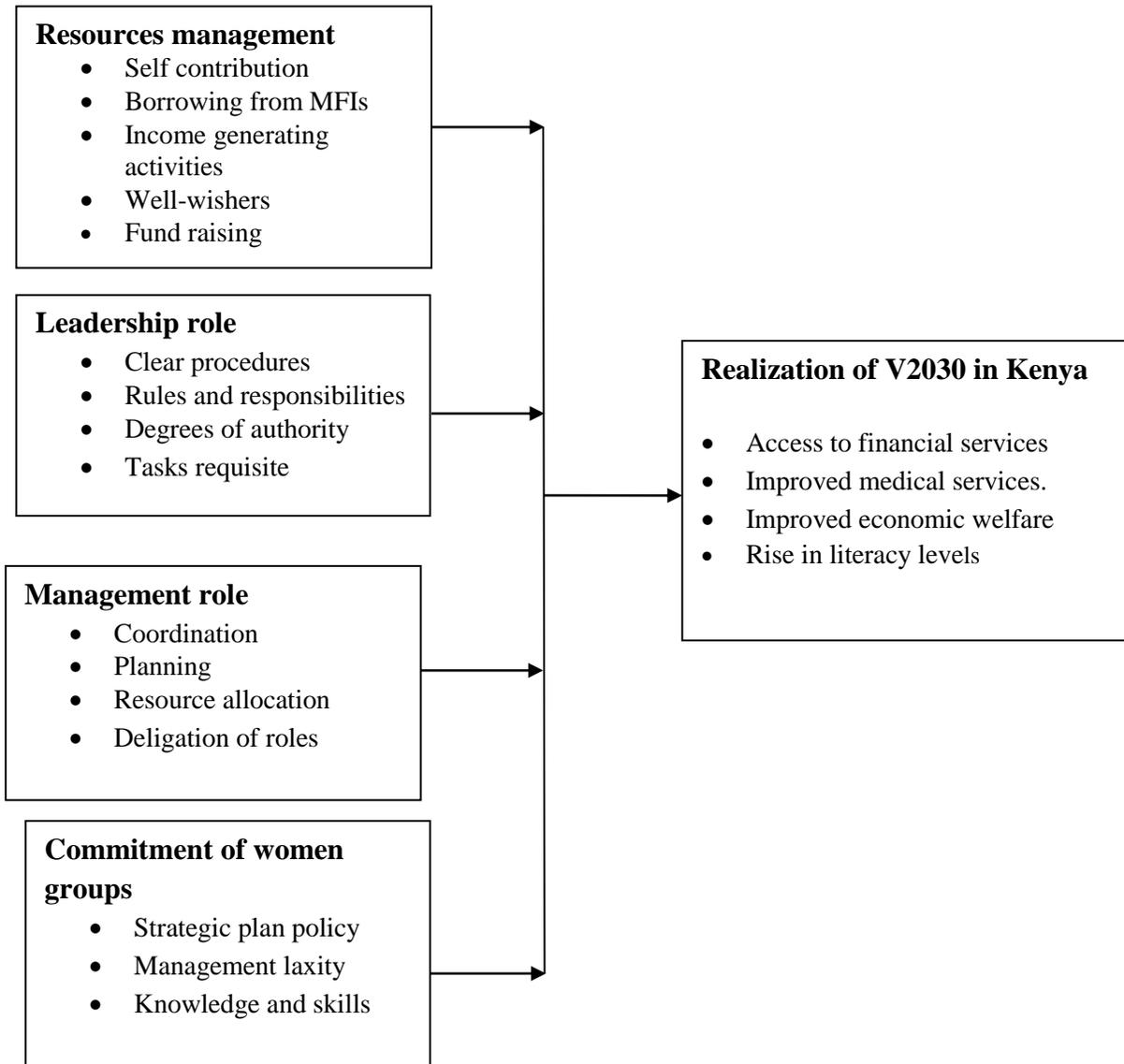
The conceptual framework below shows the conceptualized relationship between the independent and dependent variables.

**Independent Variable**

**Strategic planning**

**Dependent Variable**

**Realization of Vision 2030**



**Figure 2.1: Conceptual framework**

The independent variable here includes the strategic planning which will include the resources management, leadership role, management role and commitment of women groups, while the dependent variables includes the realization of V2030 in Kenya

**6. RESEARCH METHODOLOGY**

The study applied descriptive research study design. Descriptive research design was selected because it allows for an in-depth collection of information that may be either qualitative or quantitative. It may also act as a precursor for future research since it allows for identification of variables that can be tested. There were at least 131 registered women groups in Wareng Sub-County who engage in microfinance activities such as table banking, saving, lending, agriculture,

business among other activities. The study targeted women from registered women groups who derive financial services from major financial institutions in Wareng sub-county. These institutions are: Kenya Women Finance Trust (KWFT), Faulu Kenya, Opportunity Kenya, Smep, Equity Bank, Sidian Bank and Family Bank. The various women groups were stratified for the purposes of this research. A stratified random sample was useful blend of randomization and categorization, which enables both a quantitative and qualitative process of research to be undertaken (Cohen, 2003). The advantage in stratified random sampling is that it ensured inclusion, in the sample of subgroups, which otherwise, would be omitted entirely by other sampling methods because of their small numbers in the population. 95% confidence level was adopted for the purposes of this study.

The study sample size of 322 women from various groups was used according to Saunders, Lewis and Thornhill (2009). The data collection instruments were the tools to collect information from the intended target population (sample size). The data collection instruments that were used in this study were developed by the researcher. The study used the questionnaire. The method was suitable when the information needed can be easily described in writing and if time is limited. In this study, the respondents were given enough time to complete the copies of the questionnaire before returning them for analysis. The questionnaire included both structured and semi-structured questions. This allowed the respondents to give their own views. The questionnaires were in two parts. The first parts sought to highlight demographic data; the next part obtains the information on specific areas relation to effects of strategic planning on resources management, strategic planning on leadership role, strategic planning on management role and strategic planning on commitment of women. Likert scales were useful in analyzing data in questions that directly involves the attitudes of the respondents. The collected data was thoroughly examined and checked for completeness and comprehensibility. The data was summarized, coded and tabulated. Descriptive statistics such as mean, standard deviation and frequency distribution was used to analyze the data. Data was coded and entered into the Statistical Package for Social Sciences (SPSS) for analysis. SPSS was used to perform the analysis as it aids in organizing and summarizing the data by the use of descriptive statistics was tables. Data presentation was done by use of pie charts, graphs, percentages and frequency tables. This ensured that the gathered information is clearly understood because it summarizes and also simplifies the information gathered.

## 7. RESEARCH FINDINGS

The study sought to find out the group sources of finance in Wareng Sub-County, Eldoret. Findings are as presented in table 1.

### 7.1 Group Source of Finances

**Table 1: Group Source of Finances**

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

The study findings revealed that the majority of the respondents indicated that they got their finance from fund raising which comprised of 31%, well wishers comprised of 27%, income generating activities comprised of 18% while Borrowing from MFIs comprised of 14% and lastly 9% of the respondents indicated that they obtain from Self contribution and income generating activities. This findings concurs with Heracheous, (2000) who states that, women around the world were for a long time seen as housewives with one thing in common, performing activities that had a link to the home and its occupants. This was also in line with Ndeti, (2005) who carried out a study on women contribution on productivity and found out that their productivity and contribution was low due to constraints of culture and tradition.

### 7.2 Allocation of Sufficient Resources for Implementation of Group Objectives

The study sought to find out whether there is enough allocation of resources for implementation of group objectives.

**Table 2: Allocation of Sufficient Resources for Implementation of Group Activities**

Sufficient Resources	Frequency	Percentage
Yes	200	62%
No	122	38%
Total	322	100%

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

### 7.3 The Order of Preferences on Leadership Role

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

**Table 3: Order of Preferences on Leadership Role of Women Groups**

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

The respondents were asked on whether there are clear procedures, rules and responsibilities that give organizational members certainty during a strategy implementation. We had a mean of 3.8714 and standard deviation of 0.3779. The high mean denotes that the respondents agree to a

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

Further, the respondents were asked on whether the management always determines the degrees of authority needed to manage each organizational unit, bearing in mind both the benefits and costs of decentralized decision making. We had a mean of 4.0235 and standard deviation of 0.9961. This means that the respondents agree that the management always determine the degree of authority needed to manage each organizational unit. The low standard deviation means that the variables had a minimal deviation from the mean. This means that most of the respondents gave an opinion that was almost similar. The respondents were asked on whether the management pinpoints the key functions and tasks requisite for successful strategy execution. We had a mean of 3.6658 meaning that majority of respondents supported that management pinpoints the key functions and tasks requisite for successful execution of strategy and standard deviation of as low as 0.6875 denoting that the opinions of respondents were not very divergent.

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

#### **7.4 Factors of Management Style that Affects Women Groups in Realization of V2030**

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

**Table 4: Factors of Management Style that Affects Women Groups in Realization of V2030**

	<b>N</b>	<b>Min</b>	<b>Max</b>	<b>Mean</b>	<b>Std Dev</b>
Implementation procedures affects implementation of strategic plan	322	1	5	3.3564	0.6208
Competing activities affects implementation of strategic plan	322	1	5	4.2146	0.527
Involvement of end users affects implementation of strategic plan	322	1	5	3.7894	0.3004
Resource allocation affects implementation of strategic plan	322	1	5	4.0653	0.4365

The table above shows that implementation procedures affect implementation of strategic plan with a mean=3.3564 and a standard deviation of 0.6208, competing activities affects

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

### 7.5 The Group Committed and Supportive in Executing the Strategic Plans

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

**Table 5: Commitment and Support of Group Members in Executing the Strategic Plans of the Group**

Statements	Frequency	Percentage
Yes	300	93%
NO	22	7%
Total	322	100%

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

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

### 7.6 Management Commitment

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

**Table 6: Management Commitment**

Management commitment	SA	A	U	D	SD	Total
Strategic plan policy in our group is weak therefore hindering implementation of the strategic plan	140(44%)	60(19%)	53(17%)	35(11%)	34(11%)	322(100%)

<b>Management commitment</b>	<b>SA</b>	<b>A</b>	<b>U</b>	<b>D</b>	<b>SD</b>	<b>Total</b>
There is management laxity (lack of follow-up) which influences the implementation of strategic plans in our group	170(53%)	80(25%)	35(11%)	25(8%)	12(4%)	322(100%)
Our leaders have knowledge and skills necessary for group management and implementation of strategic plans.	100(31%)	88(27%)	58(18%)	46(14%)	30(9%)	322(100%)

The respondents were asked on whether Strategic plan policy in their groups were weak therefore hindering implementation of the strategic plans and the responses were as follows: - 140(44%) of the respondents strongly agreed with this statement, 19% agreed, the undecided were 17%. 11% disagreed while 11% strongly disagreed. The respondents were asked on whether there was management laxity (lack of follow-up) which influences the implementation of strategic plans in their groups and the responses were as follows:-170 (53%) of the respondents strongly agreed, 25 % agreed, the undecided were 11%, 8% disagreed while 4% strongly disagreed with the statement. The respondents were asked on whether their leaders had the requisite skills necessary for group management and implementation of strategic plans. The responses were as follows:-100(31%) of the respondents strongly agreed, 27 % agreed, the undecided were 18%, 14% disagreed while 9% strongly disagreed with this statement. Odame (2007) further clarified that management role of women groups, strategic planning as a method of formulating and implementing long-term plans in a broad and flexible manner is necessary in order to achieve the aspirations of the organization.

### 7.7 Access of the Financial Services from your Micro finance

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

**Table 7: Access of the Financial Services from your Micro Finance Institutions**

<b>Access of the financial services</b>	<b>Frequency</b>	<b>Percentage</b>
Very easy	150	47%
Easy	100	31%
Not easy	40	12%
Indifferent	32	10%
<b>Total</b>	<b>322</b>	<b>100%</b>

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

### **7.8 The Rate at Which the Financial Services are Offered and its Availability**

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

**Table 8: Rate at Which the Financial Services are Offered and its Availability**

<b>Availability of financial services</b>	<b>Frequency</b>	<b>Percentage</b>
Excellent	180	56%
Fair	80	25%
Poor	40	12%
Very poor	22	7%
<b>Total</b>	<b>322</b>	<b>100</b>

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

## **8. CONCLUSION**

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

## **9. RECOMMENDATIONS**

If resources are well managed, high performance of women groups is attained leading to improved quality of life for the members and their dependents. This was revealed by 65% of the respondents who admitted that their welfare had improved since they joined women groups. Leaders are a role model and they should join hands in motivating the other members to work together and aim for the best results. Leaders should take the lead so that others can support their initiatives. Good managers need to do things through others by delegating and inspiring people

to perform to their best. They should take responsibility for their actions and maintain control over those people under their jurisdiction. The management should put in place clear measures that ensure monitoring of the implementation progress of the strategic plans is done regularly and on a timely basis because if monitoring and evaluation is done after a very long time, errors may not be detected early.

## REFERENCE

- Abolarin, S. (2014). Approach to energy management. A case study of a medium scale printing press. Lagos, Nigeria: *International journal of energy and power engineering*.
- Aosa, E. (1992). *An empirical investigation of aspects of formulation and implementation within large manufacturing companies in Kenya*.
- Barney, J. (2001). Resource based theory on competitive advantage: A ten year retrospective on the resource based view. *A journal on management review*, 27, 643–645.
- Bolo, A., & Nkirote, K. C. (2012). Bottlenecks in the execution of Kenya vision 2030 strategy: An empirical study. *Prime journal of business administration and management (BAM)*, 2(3), 505-512.
- Bryson, J. (2000). *Strategic planning for public and nonprofit institutions: A guide to strengthening and sustaining organizational achievement*. San Francisco, CA: Jossey-Bass Publishers.
- Canole, M. (2003). *District strategic planning: Is there evidence of strategic thinking and acting?* Johnson & Wales University, Providence, Rhode Island: The graduate school educational leadership program.
- Cawelti, E. Lindblom. (2007). Strategic change: "Logical Instrumentalism." *Sloan management review*, 20 (1), 7.
- Chimhanzi, J. (2004). The impact of marketing/HR interactions on marketing strategy implementation. *European journal of marketing*, 38, 73-98.
- Chitere, K. (1994). Good strategic planning and critical thinking in management. *Journal of world business*, 20, 121 -127.
- David, F. (2009). *Strategic management: Concepts and cases*. River, NJ prentice hall, USA.
- Dincer, Tatoglu., & Glaister. (2008). Strategy in educational leadership: In search of unity. *Journal of educational administration*, 46 (3), 353-375.
- Githongo, S. (2008). *Challenges facing secondary school headteachers as chief executive to board of governors in Bomet district, Kenya*. Unpublished M.Ed project. Kenyatta University.
- Gorindarajan, V. (1989). Implementing competitive strategies at the business unit level: Implications of matching managers to strategies. *Strategic management journal*, 10, 251-269.
- Heathfield, K. (2002). Advantages of strategic business units. *Academy of management journal*, 11, 51-60.
- Heracheous, L. (2000). The role of strategy implementation in organization development. *Organization development journal*, 18 (3), 75-86.
- Hill, C., & Jones, G. (2001). *Strategic management theory; An integrated approach*. 5th edition. Houghton Mifflan.Co. MA, USA.
- Huang, A. (2006). *Strategic leadership: Theory and research on executives, top management teams and boards*.

- Johnson, G., & Scholes, K. (2002). *Exploring corporate strategy*. Sixth Edition. Prentice Hall.
- Joshua, A. (2010). *Challenges of strategy implementation: A case study of the ministry of cooperative development and marketing*. (Unpublished masters' thesis). University of Nairobi, Kenya.
- Karani. (2009 ). *Factors affecting implementation of Kenya vision 2030 strategy in public sector*: Kenyatta International Conference Centre: Published MBA project paper, Kenyatta University.
- Kiiru, W. (1991). *Review of the institutional lending to the jua kali and small enterprise sector in Kenya* . Geneva: International Labour Organisation.
- Kimutai & Patrick. (2011), The silent killers of strategy implementation and learning,. *Sloan Management Review*, 41 (4), 29-40.
- Kipkurui. (2003). *Implementing strategic plans through formalized goal setting in flood*. In P. C. & Dromgoole, T. & Carroll, S. J. & Gorman, L. (Eds.), *managing strategy implementation*. Oxford: Blackwell.
- Koma, T. (2013). *Challenges facing development of strategic plans in public secondary schools in Mwingi central, Kenya*.
- Koske, F. (2003). *Strategy implementation and challenges in public corporations; The case of Telkom Kenya Ltd*. (Unpublished master's thesis). University of Nairobi, Kenya.
- Kyalo, M. (2012). Successfully implementing strategic decisions. *Long range planning*, 18, 91-97.
- Lane, R., Bishop, H., & Wilson-Jones, L. (2005, September). Creating an effective strategic plan for the school district. *Journal of instructional psychology*, 32 (3). Retrieved January 14, 2005 from <http://0-web12.epnet.com.helin.uri.edu>.
- Lynch, R. (2000). *Corporate strategy*, 2nd edition. River NS: financial times/prentice hall.
- Mboga. J. (2011). *Challenges of implementing the economic pillar of Kenya vision 2030 in the transport sub sector*. (Unpublished master's thesis). University of Nairobi, Kenya.
- Mfangano women association. (1973). *Nyeri women association*. (1974). Breastfeeding Information Group (BIG).
- Mintzberg, H. (1994). *The rise and fall of strategic planning*. Barie Books, USA.
- Mugenda & Mugenda. (1999). *Research methods*. Jomo Kenyatta Publishers
- Mwangoe, G. (2011). *The fifth discipline: The art and practice of learning organizations*. New York, NY: Doubleday.
- Mwanza, K. (2011). *Factors influencing implementation of strategic plans in private schools in Kitui district*.
- Noble, C. (1996). The eclectic roots of strategy implementation research. *Journal of business research* 45, 119-134.
- Nyamai, K. (2012). *Effectiveness and problems of strategy implementation of financing higher education by HELB*. (Unpublished MBA project). University of Nairobi.
- O'Regan., Ghobadian, L., & Deal, T. (2004). *Reframing institutions*. An Francisco: Jossey.
- Odame, N., & Harper, D. (2007). *Competitive strategy: Techniques for analyzing industries and competitors*. New York: The Free Press, a Division of McMillan, Inc., 1980 and 1998.
- Oketch, H. (2000). *Gender equity; micro and small enterprises in Kenya: Agenda for improving the policy environment*. Nairobi: ICEG.

- Okumus, F., & Roper, A. (1998, April 14-16). *Great strategy: Shame about the implementation*, Proceeding of the 7th annual hospitality research conference (CHME), Glasgow: 218-236.
- Otley, D. (2001). Extending the boundaries of management accounting research: Developing systems for performance management. *British accounting review*, 33, 243-261.
- Pearce, J., & Robinson, R. (1997). *Strategic management: Strategy formulation, implementation and control*. Chicago IL, USA: RD Irwin, Inc.
- Pearce, J., & Robinson, R. (2001). *Strategic management*. Malaysia: McGraw International
- Peters, T., & Waterman, R. (1984). *In search of excellence: Lessons from americas best run companies*. Adelaide: Griffin Press Ltd, USA.
- Porter, M. (1985). *Competitive advantage*, New York: Free press.
- Ralph, C., & Hamel, G. (2008). The core competence of the corporation. *Harvard business review*, 68 (3), 79-91
- Ralph, M. (2008). *Competitive advantage: Creating and sustaining superior performance*, London : Free Press.
- Romney & Argenti, P. A. (2000). Marketing strategy implementation effectiveness in service firms. *Journal of business research*, 58 (6), 787-790.
- Schraeder, M. (2002). *A simplified approach to strategic planning*. College of business, Auburn University.
- Smith., & Kofron. (1996). Enhancing learning opportunity for young people in Latin America. *IIEP Newsletter*, 21, 1.
- Thompson, A., & Strickland, A. (1989). *Strategy formulation and implementation: Tasks of the manager*. New York: Business Publications.
- Tomecko., & Dondo. (1992). The importance of structure and process to strategy implementation. *Business horizons*, 48, 47-54.
- Tomecko, J., & Dondo, A. (1992). *Improving the potential of small scale and informal sector. K-REP and GTZ*, Nairobi.
- Truijens, O. (2003). A critical review of the resource-based view of the firm. University of Amsterdam, Netherlands. *Sprouts: Working papers on information systems*, 3(6), 3-6.
- Were, N. (1985). *Crafting and executing strategy: Texts and Readings*. New York: Business Publications.
- Wirth, R. (2010). Available at [http:// www. Franklin. Edul about- Franklin! Faculty profiles/ross wirth.html](http://www.Franklin.Edul/about-Franklin!Faculty%20profiles/rosswirth.html).
- Yang, R. (2008). *The case study anthology*. Beverly Hills, CA: Sage Publishing.

**This is an open-access article published and distributed under the terms and conditions of the  [Creative Commons Attribution 4.0 International License](https://creativecommons.org/licenses/by/4.0/) unless otherwise stated.**

**Authors seeking to publish with an International Peer Reviewed Journal should consider [www.ijcab.org](http://www.ijcab.org) by writing to the Editor at [editor@ijcab.org](mailto:editor@ijcab.org). List of our Journals are Available at [www.ijcab.org/journals](http://www.ijcab.org/journals)**