Role of Management Involvement on Project Implementation in Microfinance
Institutions A Case of Kenya Women Microfinance Bank (Kwft)

by

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APPROVAL

ROLE OF MANAGEMENT INVOLVEMENT ON PROJECT IMPLEMENTATION IN MICROFINANCE INSTITUTIONS: A CASE OF KENYA WOMEN MICROFINANCE BANK (KWFT)

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In accordance with Daystar University policies, this thesis is accepted in partial fulfilment of the requirements for the Master of Business Administration degree.

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DECLARATION

ROLE OF MANAGEMENT INVOLVEMENT ON PROJECT IMPLEMENTATION
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I declare that this thesis is my original work and has not been submitted to any other
college or university for academic credit.

Signed: _____   Date: _____

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LIST OF ABBREVIATIONS AND ACRONYMS

ERB	Ethics Review Board
ERP	Enterprise Resource Planning
KWFT	Kenya Women Finance Trust
KWH	Kenya Women Holding
MFIs	Micro Finance Institutions
NACOSTI	National Commission for Science, Technology and Innovation
SPSS	Statistical Package for the Social Sciences

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ABSTRACT

The purpose of this study was to establish the effects of management involvement on implementation of microfinance institution's projects, with a focus on Kenya Women Microfinance Bank (KWFT). The objectives of the study were to establish the management involvement in microfinance institutions projects; to determine the impact of implementation of projects in microfinance institutions, and to assess the effect of management involvement on implementation of projects in microfinance institutions. The researcher used a descriptive research design. The study focused on various KWFT branches in Nairobi County, with a sample size of 182. Questionnaires and interviews were used for data collection, and the data was analyzed using the Statistical Package for Social Sciences (SPSS), version 23. The relationship between management involvement and project implementation was analyzed using correlation analysis. The study established that proper leadership is exercised in KWFT (as per 38.2% of the respondents), projects in KWFT are implemented on time (as indicated by 56.6% of the respondents), leadership contributes to timely completion of projects (according to 29.4% of the respondents), and organizational culture and policies affect the relationship between management involvement and implementation of projects to a moderate extent (as per 40.4% of the respondents). Overall, the study found a significant and positive correlation between management involvement and successful implementation of projects. The study recommends the need to increase the level of management involvement in project implementation as this enhances the management's execution of leadership, communication, and resource allocation.

DEDICATION

I dedicate this thesis to God Almighty: my creator; my strong pillar; and my source of inspiration, wisdom, knowledge, and understanding. He has been the source of my strength throughout this program and on His wings only have I soared. Special dedication also to my husband, Fredrick; and our children: Samuel, Promise, and Blessings, for their infallible support timewise and financially as I undertook this study.

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CHAPTER ONE

INTRODUCTION AND BACKGROUND OF THE STUDY

Introduction

Failure and lack of commitment, involvement, and input by management at all levels of an organization can lead to poor implementation of the organization's projects. Top management involvement and commitment in the implementation of projects are very key to the attainment of organizational goals. Previous research has suggested that top management commitment and involvement positively impact project effectiveness (Tzempelikos, 2015). Organizations that implement their strategies place themselves competitively in the market and consequently achieve better performance than those that do not (Pella, Sumarwan, & Daryanto, 2013). Many organizations and firms have brilliant innovations and projects, but if such innovations and projects are not implemented, they are of no value to the organization.

Management involvement refers to top executives' commitment to providing support to a project from its (project) instigation to its culmination (Iden & Eikebrokk, 2014). The involvement of senior executives who are the decision-makers is of paramount importance because they help organizations and projects by establishing commitment, helping the team conquer obstacles, and generally encouraging the team. Hrebiniak (2005) observed that organizations invest more resources in strategy formulation than in strategy implementation. However, recent developments in the global business environment indicate that organizations are beginning to appreciate implementing projects and innovations as an integral component of project management. Management involvement entails creating an environment where the senior managers

interact freely with employees hence fostering better results in achieving project goals.

Project implementation involves conducting proposed activities to accomplish project objectives and deliver results and products. According to Mahianyu and Njeru (2016), project implementation is also known as project execution, and it is the phase during which a project's vision and plans are actualized and financial resources allocated. The success of project implementation hinges on numerous internal and external factors, a few of the main ones being a well-organized project team and productive monitoring of the project's development and associated expenses.

According to European Union (n.d.), project implementation needs a productive management system and should be flexible to modern requirements and changing circumstances, as rarely will a project be executed precisely in line with the original plan. Regardless, the organization should strive to produce quality outcomes and products. Quality refers to meeting expectations described in the application and those agreed within the partnership. According to the Project Management Body of Knowledge (PMBOK), project management "involves coordinating people and resources, as well as integrating and performing the activities of the project in accordance with the project management plan" (as cited Anyango, 2016, p. 6). Management is a critical aspect of every organization, and the management of the internal and external business environment requires leadership ability. Pearce and Robinson (2007) argued that effective leadership is key to successful strategy and project implementation on all fronts.

The effect of management involvement on project implementation in microfinance institutions is one of the most important success factors. According to Zwikael (as cited in Berssaneti & Carvalho, 2015, p. 640), "effective executive involvement can

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significantly improve project success". However, the relationship between management participation and project implementation can be enhanced by other factors, such as organizational policies and culture. Organizations can contribute greatly to the implementation of projects by creating a culture of senior-level management involvement in the implementation and execution of projects. The organization's policies can shape the individual and organizational culture towards management involvement in the projects' implementation (Fox, 2008).

Background to the Study

Firms and enterprises continue to emphasize the need to successfully implement their projects and innovations to stay competitive in this fast-changing business setting. It is imperative to note that without the implementation of the projects that an organization has, even the most brilliant innovation will be useless (Aaltonen & Ikävalko, 2002). Many organizations do not pay careful attention to the implementation process because of the challenges associated with the decision-making process. A research by Cândido and Santos (2015) established that over 60% of organizations fail at implementation because the process is challenging and resource-intensive.

Management Involvement

According to Schultz (1975), top management cooperation in any project venture is important as it establishes the project's success or failure. The business environment today is fast changing and any leader or manager for that matter should be able to drive the change within their firms and help the organization to remain relevant in the market. In this study, the researcher used management and leadership interchangeably because both terms have almost the same meaning in the context of the study.

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Leadership involves influencing a group of individuals to meet organizational goals (Hrebiniak, 2005). Management, on the other hand, is the ability to work through other people to help achieve organizational goals.

In organizations, management plays both formal and informal effects. Formal effects are those associated with given responsibilities, while the informal ones are those that mainly depend on the character of a person as opposed to position or responsibility. According to Jooste and Fourie (2009), management calls for integrating the organization's micro and macro environment and an ultimate commitment to the company's strategic direction. For an organization to chat the direction to take, leadership has to be provided from the top-level management.

Another key effect of management involvement in an organization is the management of the organizations' resources. This entails resource allocation and optimization towards the execution and implementation of the organizations' projects. The management ensures that a plan is devised that will produce a deliverable. Resource allocation aims to ensure that those responsible for handling the finances and resources do so in an effective manner (InLoox, n.d.). As argued by Pearce and Robinson (2007), resources should be allocated based on priorities. Organizational resource management is supported by the resource-based view (RBV) model, which holds that the organization should look within itself to create a competitive advantage based on its resources, not only financial resources, but also skills and capabilities (Juravich, 2012). This model further postulates that companies achieve competitive advantage based on how they manage their different resources.

Management involvement in any organization can also be the form of provision of leadership in cultivating and supporting an effective organizational culture. The management has the task of developing common values and ideologies within the

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organization that support the implementation of the organization's projects and goals. Once this is achieved, the execution of the organization's projects will be achieved based on this common belief and understanding. It is the duty of the top management of an organization to offer leadership and guidance to individuals towards the attainment of project goals through setting an example. Directing a project to success needs the manager to get the work done by the team members competently and productively. The leader or the manager needs to have a clear vision, clarity in reason, practicality in scheduling, and the ability to entice a talented and competent team (Chittoor, 2012). The application of leadership in the project execution is dependent on the type of project and the life cycle stage that the project is in (Chittoor, 2012).

Effective communication is key in any organization and institution. It plays a significant part in disseminating information to the other members of the organization, especially those that are involved in the execution of projects. Open channels of communication should be encouraged during the implementation process. Rapert and Wren (as cited in Sila & Gichiga, 2016), in their study, established that high results are achieved in organizations where communication channels are open and supportive. According to Carmeli and Tishler (2006), management support can be done by being active stakeholders and clarifying goals through communication throughout the project management and implementation stage.

Management involvement has been operationalized in terms of leadership, resource allocation, and communication. Leadership is a crucial element of management involvement because it supports groups of people in meeting organizational goals, as well as developing common values and ideologies within the organization to support the implementation of the organization's projects and goals. Resource allocation is a key feature of project success. It includes establishing how resources will be utilized

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and distributing up the money that is going to be used to achieve goals. Carmeli and Tishler (2006) agreed that communication plays a major role in disseminating information to the other members of the organization. It can also support active stakeholders in executing their duties and clarifying goals throughout the project management and implementation stage.

Project Implementation

Project implementation is a vital stage in the project cycle and, therefore, needs the backing of the top management in the direction and coordination of the activities. Organizations do not only depend on top management for authority, direction, and support, but as eventually the channel for executing top management's plans or goals for the organization. Beck (as cited in Mahianyu & Njeru, 2016) further confirmed that "the degree of management support for a project will lead to significant variations in the clients' degree of ultimate acceptance or resistance to that project or product" (p. 1296). Top management commitment is all about giving support to the project, which goes beyond funding and provision of resources. The top management ought to devote their time and skills to the project.

According to Tzempelikos (2015), execution ought to be initiated and monitored by top management, and involvement in decision-making is one of the topmost key roles of senior management. Management participation should be multidimensional, in that managers influence, and therefore, their input should be felt at every level of a project's implementation. Tzempelikos further noted that management participation should include meetings with top employees at clients' business centers, as this gesture fosters special status of the clients and improves the receptiveness to their needs.

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To a significant extent, project implementation is influenced by the extent to which the firms' management is engaged in the operationalization of the management functions deemed to influence organizational implementation directly. Many researchers have done studies focusing on management at lower levels, but this study focused on every level of an organization's management in order to bring an understanding regarding the role that managers can play to boost the implementation of projects in their organizations (Namada, Aosa, Awino, & Wainaina, 2014).

According to the Khan (2016), different project managers define implementation management according to the context of their work. Project managers define success or implementation of projects differently based on their experiences and knowledge. Some managers attribute project implementation or success to the managing of a high number of projects and completing them on time, within the allocated budget, and ensuring that the project contributes to the overall strategy of the organization and customer satisfaction. Khan further stated that other managers consider effective communications, increased collaboration, and stakeholder involvement as the criteria for good implementation.

However, Shrimali (2018) argued that measuring the implementation of any activity or task is essentially done to identify whether it (the task or activity) adds any value to the organization's goal. Implementation measurement is an efficient instrument used to evaluate the implementation of a project and help organizations in comprehending project successes and failures in the past and how such knowledge can be employed to plan for future improvements and developments (Vleems, 2018).

Different researchers have identified different implementation measures. In Khan's (2016) view, timely completion of project and within budget, project scope

achievement, project quality requirements achievement, meeting milestone dates, project risks, safety, health, environmental, and security requirements are some of the measures that can be applied to evaluate implementation of projects. This study adopted schedule (timely) implementation, quality implementation, and cost implementation as the key implementation measures for microfinance institutions' projects.

<div align="center">Management Involvement in Project Implementation</div>

There is a positive correlation between project implementation and management, as seen in the high performance of many organizations. This concept is applicable to all organizations, irrespective of the industries they are in. At a global level, Microsoft Corporation has continued to cement the argument that management involvement and support are some of the key drivers of high organizational performance. Microsoft Corporation has been in existence since 1975, and has continued to increase and retain its market share globally through sustained project implementation driven by its management team (The Software Report, 2021). Bill Gates was at the top of Microsoft Corporation in terms of the corporation's leadership and management. Gates has continuously encouraged innovation, product line diversification, and has remained focused, enabling the organization to remain a market leader (The Software Report, 2021).

In Africa, several companies have been doing well in terms of performance and market sharing. Alexandria Container and Cargo Handling Company based in Egypt, a public shareholding company engaged in marine port services sector, is involved in container and cargo handling in the ports of Egypt. Furthermore, it presents "a range of maritime services, including stevedoring and storage, security, tariff of both

domestic and foreign trade, and transshipment container handling in the East Mediterranean" (Reuters, n.d., para. 1).

The Dangote Group, based in Lagos, Nigeria, is involved in the manufacturing and trading of goods and services. The company manufactures, among other products, cement and foodstuffs. These companies are among the top best-performing companies in Africa based on rankings. The Dangote Group's success is attributable to the passionate and visionary leadership of its founder. The company's net worth is estimated to be at a tune of 20 billion, and it was voted the African Business of the Year in 2015 (African Business, 2015). Mr. Dangote, the founder of the company, was voted the Business Leader of the year at the African Business Awards in 2011 (Bizclik Editor). Through the involvement of Mr. Dangote in innovation and diversification, the company has continued to be one of the leading conglomerates in the African continent.

In Kenya, many organizations have been able to climb the success ladder due to their management. Some of these organizations include but are not limited to Safaricom Limited and Equity Bank. In the telecommunication industry, Safaricom has been able to become the market leader, with the highest share in the industry and market. This is attributable to the role that the company's management plays in ensuring that they provide leadership, allocate resources, and clearly communicate for the successful implementation of the company's projects. The chief executive officer, who is the leader, is tasked with making sure that the organization's projects are implemented based on the culture and the organization's policy (Safaricom Limited, 2017).

In conclusion, implementation of projects is of paramount importance and at the core of implementation lies effective management and leadership (Allio, 2005). It is

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evident that it should be a deliberate action by the management to ensure that all projects that an organization has are implemented successfully. It is the duty of the management in different departments of an organization to inspire confidence and influence their followers towards desired actions, and support them to achieve the organization's competitive advantage. Project implementation should be given the same attention as project formulation.

According to Namada et al. (2014), management involvement in project implementation lessens organizational resistance and develops a higher level of mental commitment among the project team towards the proposed project. The involvement of the top management in providing leadership and resources for the project work to be undertaken smoothly is a precedent for project success and good implementation (Gitagia, 2015). Project implementation and its success is directly anchored on the commitment of the management of the organization.

Muinde, Lewa, and Kamau (2016) opined that the top management effect in organizations has shown the greatest success in the implementation of projects. The authors further maintained that it is important for organizations to appoint senior executives who will establish incentives for those employees who support the implementation of organizational projects by demonstrating their commitment. A study conducted by Abuya (2015) established that effective communication influences project implementation. The author observed that internal communication, through memos, emails, face to face communication, and continuously giving directions and clarifying issues in a language that is well understood by all team members is essential. Management leadership is of paramount importance in motivating the project team and creating a good working environment to enable the team to meet and tackle the project challenges hence fostering success (Anantatmula,

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2010).

Microfinance Institutions in Kenya

According to Mutune (2016), Kenyan microfinance institutions (MFIs) are comprised of three classifications: "the informal, the formal subsidized, and the formal non-subsidized. The informal category comprises grass-root organizations that are membership-based and a lot of whom involve money savings transactions" (p. 13). The formal subsidiary category encompasses registered organizations that have uncontrolled dealings. These include "microfinance institutions registered as non-governmental organizations (NGOs), companies limited by guarantees, and limited liability companies" (p. 13). Under this category, in Kenya, "there are 56 microfinance NGOs, 4 registered as companies limited by shares, 4 companies limited by guarantees, and 71 financial services institutions" (Mutune, 2016, p. 13). The formal non-subsidized institutions are "those that are formally registered and regulated. These include Microfinance banks, commercial banks downscaling, and SACCOs" (p. 13). This study focused on Kenya Women Microfinance Bank (KWFT) and the bank's branches in Nairobi County.

Kenya Women Microfinance Bank (KWFT)

The Kenya Women Microfinance Bank traces its history back to 1981. Its founders comprised women drawn from diverse professions: trainers, lawyers, entrepreneurs, bankers, and financial experts. The founders' motivation was the establishment "of a financial institution that would be committed to exclusively addressing the financial and non-financial needs of the women in Kenya" (KWFT, 2021a, para. 2). KWFT operated as a subsidiary of Kenya Women Holding (KWH), now Echo Network Africa (ENA), until the year 2008. In the year 2009, the bank took up the

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microfinance business from KWH (Omolo, 2015). For more than three decades now, KWFT has continuously offered chances to many families, slowly elevating them out of poverty and to enhanced living standards.

As recorded in its Story,

> KWFT received the license for Deposit Taking Business in March 2010 from Central Bank of Kenya (CBK) and it prides itself to being the only Financial Institution in Kenya and Africa that serves a unique niche market, as reflected in the Institution's slogan 'Banking on women' as we are the only Women's Bank in Africa (KWFT, 2021c, para. 2)

Considering that the majority (80%) of its customers reside in the rural areas, KWIF has deliberately made efforts towards reducing inequalities and increasing inclusion financially by making sure that it undertakes its activities widely. Through this, the institution is able to deliver opportunities on an equal footing to women and their families countrywide ((KWFT, 2021c). "To foster this need, KWFT has invested in a vast branch network of 245 offices spread out across 45 out of the 47 counties in Kenya (KWFT, 2021c, para. 3).

As the foremost and the biggest largest MFI, commanding a great market share, as seen in its rising client numbers through the years, presently "KWFT serves over 800,000 clients across the country…served by over 2800 dedicated employees" (KWFT, 2021c, para. 4). As a microfinance bank that is fully established, KWFT offers;

> banking services that include both savings and credit products that cater for the needs of Micro, Small and medium sized entrepreneurs…[the] products and services are open to Organized Groups, Individuals, and Corporates [and] as at

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December 2017, KWFT had a loan book Ksh 19.4 Billion, assets valued at Ksh 28.9 Billion and deposits of Ksh 16.4 Billion (KWFT, 2021c, para. 4).

According to Omolo (2015), leadership can be identified as an individual contributor to failure; it surpasses all other organizational factors. Omolo further stated that "leadership affects corporate culture, project culture, project strategy, and project team commitment. It also affects business process reengineering, systems design and development, software selection, implementation, and maintenance" (p. 14). Without proper leadership in KWFT to aid the successful implementation of its projects, the risk of project failure increases. The effect of project leaders in an organization cannot be underestimated as their participation in the implementation of projects is key.

Ouma (2016) maintained that poor communication reduces the chances of building an understanding, approval for the implementation, distributing information between the project team, and communication to the entire organization, resulting in ineffective project implementation. Therefore, KWFT's top-level management has a part to play in ensuring that clear lines of communication are created to enable good information flow from within and outside. The management of KWFT should keep the implementing team well informed of the management's expectations. This will ensure that the institution's projects' objectives and other important key deliverables are met.

<center>Statement of the Problem</center>

The execution of integrated project implementation without management involvement is just as unimaginable as a lack of mobilization of crucial participants in the processes. The purpose of management participation in project implementation is to provide leadership, resources, and communication throughout the entire project implementation process. In the view of Heldman (2013), the lack of proper project

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management can cause the project process to incur extra costs, which are often unforeseen and can cause project delays, resulting in the failure of a project to deliver on its initial objectives. In the recent past, MFIs have flooded the Kenyan financial sector, especially in major towns and cities. According to Mongare (2017), "the banking industry is a highly competitive one, characterized by diversification of products and innovations. However, a number of projects in the Kenyan banking industry show that successful project implementation is a problem" (p. 8).

As reported by the Kenya Bankers Association, "banks failed to meet the March 31st, 2014 deadline on the switch from PIN and stripe to chip-based ATM cards project and were facing major challenges in the implementation phase of the project" (Mukhongo, Waiganjo, & Njeru, 2014, p. 27). A "new bond trading system implemented by the CBK in early 2012 slowed down activities in the bond market with trading declining by almost half in one particular week just after the new system implementation project had been hailed as successful" (CBK Publications as cited in Chege, 2014, p. 1). These delays and challenges faced by banks call for the involvement of the top management to implement the required processes by offering guidance in terms of leadership, resource allocation, and communication.

Ahmed (2016) observed that the implementation of MFIs projects has been relatively low due to a lack of management support and involvement. The Asian Development Bank (ADB) reported that "only 8% out of 24 public sector projects were successful with 58% judged as partly successful and balance of 33% were unsuccessful projects" (Ahmed & bin Mohamad, 2014, p. 5). In an investigation of the involvement of the top management in the management of projects, Zwikael (2008) determined that critical top management support processes that have a high influence on projects'

success often do not get a proper level of attention from senior managers in the software industry.

The foregoing studies left both conceptual and contextual gaps concerning the effects of management involvement on project implementation in MFIs. Consequently, this study aimed to establish the need for management involvement in the implementation of projects in a microfinance institution.

Purpose of the Study

The purpose of this study was to establish the role of management involvement in the implementation of MFIs projects, with a focus on KWFT.

Objectives of the Study

The study aimed to attain the following objectives:

1. To establish management involvement in KWFT's projects

2. To determine the effect of management involvement on the implementation of projects in KWFT.

3. To assess the role of management involvement in the implementation of projects in KWFT.

Research Questions

The study sought to provide answers to the following questions:

1. How is the KWFT management involved in the institution's projects?

2. What effect does KWFT management's involvement in the institution's projects have on the projects' implementation?

3. What is the role of management involvement in the implementation of projects in KWFT?

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Justification for the Study

Not many studies have been carried out with a focus on the involvement of management in the implementation of projects, especially concerning MFIs. KWFT is a leading microfinance bank in Kenya, known for its unique niche and target market. Therefore, understanding the involvement of management at all levels in the organization would help the organization improve the implementation of its projects and consequently increase its share in the market.

Significance of the Study

Findings on management involvement in the implementation of microfinance projects would be of great significance in the world of academia since they would significantly add to the literature available for academic use. This is because management involvement in the implementation of projects has not been keenly applied in Kenya compared to countries such as India and China.

Also, it is anticipated that the findings would inspire senior executives in the MFI sector to work towards changing their management culture in their institutions to foster better results.

Moreover, the study results could help MFIs, especially KWFT management to achieve better results. This could be in terms of timely implementation and execution of projects, quality projects that are within the specification, better controlled costs leading to high returns on investment, and shorter payback period.

Assumptions of the Study

The study made the following assumptions:

1. There is a relationship between management involvement and implementation of microfinance projects.

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2. There is management involvement in the operations of KWFT.

3. Management involvement in KWFT has affected the implementation of the bank's projects to a certain extent.

Scope of the Study

This study was about the effect of management involvement in project implementation in MFIs, focusing on KWFT. The study focused on the 12 branches of KWFT located within the Nairobi Zone: Upperhill, River Road, Kawagware, Embakasi, Gikomba, Kariobangi, Buruburu, Kayole, Ngong, Kasarani, Nairobi West, and Dandora. The focus was on managers across all levels. This ensured that the managers' views across all cadres were considered because they (managers) get involved differently in ensuring that the bank's projects are implemented in its different departments. The study was carried out between January and March 2021.

Limitations and Delimitations of the Study

The researcher anticipated some challenges in the process of obtaining the study data since the organization under study is a bank. Considering that banks do not disclose much of their information, the researcher foresaw a situation whereby much of the needed information would be acquired from secondary data.

In addition, the researcher anticipated many interruptions during data collection, considering that many senior management executives are usually very busy in meetings within and outside their organizations.

To curb the limitations that she was likely to encounter, the research obtained official communication from Daystar University with details of the study and a confirmation that the findings would be used purely for academic purposes.

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The fact that the researcher also worked in the institution where the study was conducted made the data collection process and disclosure of information much easier.

Due to work commitments of many management staff, the researcher focused mainly on departmental heads and branch managers. The researcher also employed several research assistants who ensured that the participant interviews were carried out without a problem, and this helped in speedy data collection.

Definition of Terms

Kenya Women Finance Trust (KWFT): This is a banking institution that is regulated by the MFIs Act to give financial services to the low-income population, especially women in groups and in business and who do not have access to mainstream financial institutions or commercial banks (KWFT, 2021a).

Kenya Women Holding: This is an institution which was given birth to by KWFT back in 1982. The institution aimed to promote and advocate for women's financial inclusion in addition to facilitating women entrepreneurs to access financial and non-financial services to empower them develop their economic status and livelihoods. Kenya Women Holding has since changed its name to Echo Networks Africa (Biashara Leo, 2018).

Leadership support: This is the dedication of senior-most directors in an organization to the execution of projects (Chittoor, 2012). This study used the same definition.

Management involvement: Refers to the degree to which management of all levels comprehends the significance of the project function and is personally engaged in project activities (Juravich, 2012). The same definition was applied in this study.

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Microfinance institution (MFI): An organization that offers financial services to low-income persons/micro-entrepreneurs. It comprises a broad range of beneficiaries that differ in their legal structure, mission, methodology, and sustainability, but who have the shared characteristic of providing financial services to low-income and more vulnerable clientele than traditional bank clients (Mutune, 2016). This definition was adopted in this study.

Project: A short-term venture undertaken to develop a unique product or service (Khan, 2016). This study adopted the same definition.

Project implementation: "The execution of interrelated activities through a certain period of time, set cost and according to clients' requirements" (Njiru, 2018, p. ix). The same definition was used in this study.

Resource allocation: Vital elements needed in the implementation of a project, including capital, material, capabilities, and competencies (InLoox, n.d.). This study adopted Inloox's (n.d) definition.

Summary

This chapter has focused on the introduction and the background of management involvement in the implementation of MFI projects and provided some historical and global background of MFIs. In the statement of the study's problem, the challenges that KWFT management faces in getting themselves involved in the implementation and execution of their projects to achieve better results and increase their sales volume, have been highlighted. The purpose and the significance of the study have also been highlighted. As well, the objectives that the study set out to meet, the questions that were to be answered, and the study's assumptions have been underscored. Additionally, the scope of the research has been discussed. In the next

chapter, the literature reviewed in the context of the study topic is presented. A conceptual framework on the study variables is also presented.

CHAPTER TWO

LITERATURE REVIEW

Introduction

This chapter presents the general and empirical literature reviews on scholarly research published on management involvement and implementation of projects. It further presents the models as well as theories of aligning management involvement to assist in project implementation and elements in the theoretical framework. The chapter also explains the conceptual framework for this research.

Theoretical Framework

A theoretical framework describes a configuration of literature and concepts that maintain a theory of a research study by portraying it. According to Babbie (2013), a theory is described as a collection of records or proposals that demonstrate various features of a phenomenon. The strategic leadership theory, resource-based theory, 8s model, and Upper Echelon theory guided this study.

Strategic Leadership Theory

Hrebiniak (2005) established the strategic leadership theory. The theory argued that leadership performs a vital role in the management and success of an organization. The top and middle-level management teams have an influence in every step of the strategic management process. Hrebiniak further concluded that there are varieties of leadership styles that can be adapted by the management based on their capabilities and experience. Rowe (2001) noted that the management of an organization should seek a balance between visionary and managerial leadership styles. This theory is relevant to this study as ultimately, appropriate senior and middle-level management

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leadership actions and styles are important to organizational implementation and project success.

Upper Echelons Theory

Hambrick and Mason advanced the upper echelons theory in 1984. The theory explains the correlation between organizational outcomes, in terms of both strategies and effectiveness, and the reflections of the values and cognitive bases of senior management in an organization (Hambrick & Mason, 1984). The theory further explains that the view of top managers of their corporate surroundings affects the strategic decisions they make, which ultimately influences the performance of the organization. Additionally, the areas that top managers direct their interest to and the resulting perceptions of the environment are limited by their cognitive base and values. To put it another way, individual traits of top managers determine the features of their surroundings that they can "see," and what they see influences the calls they make concerning strategic choices, which eventually affects the bottom-line of the organization.

Basically, based on the above understanding, the top managers and leaders in an organization are directly responsible for strategy and project formulation and implementation. Organizations' management and leaders view, interpret, and implement strategies and projects based on their personal traits, principles, experiences, moral standing, and other human factors. The theory suggests that the strategic choices of managers and leaders in organizations are a function of twenty-five unique characteristics displayed by those leaders. These characteristics are divided into psychological and observable characteristics, where psychological characteristics include cognitive bases values and observable characteristics include

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factors such as age, financial position, education, socio economic factors, career experiences, and ground characteristics (Hambrick & Mason, 1984).

The theory focuses on examining observable characteristics, given the challenges in measuring values, cognitive factors, and perceptions of leaders (Carpenter, Geletkanycz, & Sanders, 2004). Age differences, career experiences, and educational background can be used to forecast the actions of managers when making decisions and thus, directly affect organizations' strategic choices of projects, hence performance. Individual managers' characteristics may be overshadowed by their professional experience within an organization or the macro-environment that the organization operates in (Juravich, 2012). Managers who are more experienced than their counterparts tend to make strategic decisions and choices based on their experience and not personal attributes.

Upper Echelons theory is applicable in microfinance institutions in Kenya in that any person to be appointed as a Managing Director or Chief Executive Officer of any commercial bank, the banking act or Microfinance Act requires the person to possess relevant experience within the industry.

<div align="center">Higgins' 8 'S's Model</div>

Higgins developed the 8 'S's model. He argued that managers and leaders in an organization need to affiliate cross-functional organization factors with organizational strategy in order to achieve effective strategy implementation. These cross-functional organization factors include the system, structure, style of leadership, shared values, skills (which have now been replaced with re-sources), staff, systems and processes, strategy and purpose, and strategic performance. The model is an enhancement of McKinsey 7 'S's model (Higgins, 2005). It is important to note that skills have been

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replaced with re-sources because, for proper implementation of projects, organizations have to deploy huge resources in the implemented projects. The resources include money, information, technology, and time among other essential resources that are key for successful implementation (Kihara, Bwisa, & Kihoro, 2016).

Managers and top executives realized that strategy execution and implementation is as important, if not more, as strategy formulation. They recognize that organizational performance perpetually suffers when insufficient time and effort is exhausted on implementation. According to Higgins (2005), for strategy or any form of implementation to be successful, key organizational factors must be aligned with one another and the strategy. Higgins noted that when organizations fail to align these factors, they struggle with implementation, hence leading to failure.

Structure in the 8 S's model entails the jobs, their grouping, authority and its delegation, departments, and procedures. Jobs, their groupings, and authority and delegation can be found in an organization's chart, but procedures are contained in the organization's policy documents. Systems and processes enable employees to undertake daily activities towards implementation. They also foster harmony and cohesion among employees in an organization (Higgins, 2005).

Considerations of adequate and optimal resources should be made towards project and strategy implementation. Pearce and Robinson (2007) argued that resources should be allocated based on priorities. Organizational culture and values are important ingredients in the implementation of a company's strategies. According to Lear (2012), an effective organizational culture should foster innovation and emphasize strategic actions that lead to exemplary performance of an organization.

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In conclusion, Higgins (2005) recommended the use of the 8 S's model in strategy formulation and implementation. Implementation of microfinance projects is a result of the alignment of the 8 S's, namely, structure, leadership style, resources, staff, shared values, strategy and purpose, and systems and processes. To achieve successful implementation of projects, alignment of the above factors is considered helpful.

Resource-Based View Theory (RBV)

Wernerfelt (1984) made efforts to record the resource-based view theory. He came up with a few modest economic instruments to examine the resource standpoints of organizations and strategic choices associated with the correlation between resources and profitability. The author recognized the resources of an organization as anything that can be considered an asset or a flaw of a particular organization. Wernerfelt noted that the advancement of a strategy needs stability between the use of present resources and the emergence of recent ones.

Resource-based view theory was redefined by Barney (1991), who believed that a relationship existed between an organization's resources and maintained competitive advantages. As noted by Salem, Hasnan, and Osman (2012), Barney, in his theory, identified an organization's resources as every organizational process, information, asset, firm attributes, knowledge, and capabilities, among others, managed by the organization, which allows it to develop and implement strategies that can enhance productivity. The theory puts emphasis on the significance of resources and their effects on implementation. According to Bhide (2000), no corporation has sufficient resources to implement its strategies, since resources are finite. Additional factors such as economic incentives, culture, industry history, and legal surroundings influence the implementation of projects in organizations (Baumol, Litan, & Schramm, 2009).

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The resource-based view model argues that organizations achieve competitive advantage by how they manage different types of resources. Typically, an organization's management has to manage financial, human, or information resources and optimally allocate these resources to effectively achieve its objectives and implement its projects (Horngren, Sundern, Stratton, Burgstahler, & Schatzberg, 2008). Resource allocation by management is an indication of a commitment to project execution and implementation.

General Literature Review

While it is uncertain that management procedures will lead to the appropriate project implementation by microfinance institutions, the success of projects mostly relies on how they are managed and monitored. In this section, previous studies and literature, which informs the topic under investigation, will be examined to help in a better comprehension of the subject under study and the study's objectives. The literature reviewed is classified into management involvement, leadership, resource allocation, communication, project implementation, timely implementation, cost/budget implementation, scope implementation, organizational culture, and organizations' policies.

Management Involvement

Managers at all levels of an organization play a very critical role in overseeing the organization's projects and ensuring that they get implemented. They play a pivotal role including, but not limited to providing leadership, communication, and allocating resources to be used in strategies and projects implementation. The managers' roles, which are used as the study's independent variables, include leadership, resource allocation, and communication.

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Leadership

Leadership, as noted by Northouse (2007), is a system through which a person guides a crowd of people to accomplish a mutual objective. Northouse continued to argue that leadership is not a linear one-way event, but rather an interactive event. The interaction occurs between the leader and his followers. To lead a project towards success, the manager needs to ensure that the team members do their done well and effectively. The leader or manager is required to possess clarity in reason, practical scheduling, a clear vision, and the ability to attract a talented and productive team (Chittoor, 2012).

Leadership application in the execution of a project depends on the type of project and the life cycle stage that the project is in (Chittoor, 2012). The author further observed that projects which are impactful, large-scale, complex, and global in nature, the standards to be accomplished, goals, and products, are limited by the budget, market dynamics, and time frame. These kinds of projects include large and dispersed project teams consisting of members from various disciplines. Moreover, the projects' implementation is multi-phased. In such a situation, the projects' success and business sustenance can be accomplished only through efficient and smart leadership.

Resource allocation

For projects to run smoothly, there must be sufficient resources made available for their work to be executed. An organization's resources can be defined as assets, capabilities, money, organizational processes, firm attributes, and knowledge managed by the organization that enables it to conceive and implement strategies that can enhance its productivity and success (Salem et al., 2012). Resource allocation is a significant part of a project's success. It includes deciding in what way resources will

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be utilized and distributed to achieve goals. The organization's management ensures that a plan is formulated that will produce a product. Resource allocation ascertains that those who have the duty of handling resources and finances do so efficiently (InLoox, n.d.). The management can also get involved by ensuring that suitable individuals with proper abilities are engaged in the project's work so that the organization's resources are used efficiently and effectively.

Communication

An effective manager is required to be a great communicator. Communication is an ability that is by no means perfected, can continuously be improved, and is key in being able to begin and mobilize a project successfully. Project managers ought to use 90% of their time communicating (Khan, 2016). Communication is important in many aspects of a project's work even in a normal organizational setup.

Communication from the management helps the staff to know their tasks and how to accomplish them. The management is also able to monitor the project's progress based on what is expected to be done (Buehring, 2009). Furthermore, Buehring argued that it is of paramount importance to uphold open, regular, and accurate channels of communication to ensure smooth flow of instructions from management, staff, and stakeholders and enough warning of changes and risks to the project enabling early assessment and groundwork.

According to Müller and Turner (2010), communication plays a major part in the success of any project. They observed that in any successful project where project management has been done, communication is the main factor for its success. Furthermore, communication is very crucial in cases of the innovation process, medium complexity, and maintenance projects. Communication can be internal or

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external and is vital for the success of projects. "External communication is related with managing the flow of information or managing communication to satisfy the demands of external stakeholders whereas internal communication is the interaction of employees inside the project" (Weldearegay, 2012, p. iv).

Project Implementation

Project implementation is the stage in the project cycle when the project management plan is translated into action. In other words, the actual project activities and work is done on the ground (Gitonga, 2010). The input of the project implementation process is the output of a project planning process and success or otherwise depends on the quality of a project management plan and the capacity and efficiency of the project management team. It is during the implementation stage when project plans get translated to project activities. Nyandemo and Kongere (2010) defined project implementation as the entire process of interpreting broad policy goals or objectives into discernable outcomes in the form of specific projects of action.

A project manager has a fundamental part in supervising the implementation of a project by being the leader in a team of personnel with varying capacities and training, each charged with the responsibility of overseeing certain features of the project. At this stage of implementation, the input of the top managers or management team is required so that the implementation process can be timely and within the required specifications and scope. Timely, cost/budgets, and scope implementations are the triple constraints that are used in this study as project implementation measures.

Timely implementation

Once the top management in institutions or the personnel in research and development come up with projects and innovations to be implemented in the institutions, it is imperative to ensure that they are implemented on time otherwise, they beat the purpose of being formulated. To fully comprehend the concept of project management and how it works to enhance a project's implementation and success, the triple constraints, as used in project management, are discussed to help understand better the aspects of project implementation. According to Westland (2018), the success of the project is affected by its budget, deadlines, and aspects. These three constraints can be traded on, however, changing the constraints of one means that the other two will suffer to some extent.

Time in project management is also referred to as the schedule. It is the estimated quantity of time allocated to complete a project work (Westland, 2018). In the interest of the study, since the time the top-level managers take to implement project activities affects the completion of the project, it is the time that will be considered by the study. The project team can achieve the goal of timely implementation by coming up with a proper implementation plan like a work breakdown structure (WBS), which is used to break down the project's goal into a series of manageable tasks. A Gantt chart and a time management plan are also useful in ensuring that timely implementation is achieved.

Cost/budget implementation

The cost is among the triple constraints in project management. For proper and timely implementation of an organization's projects, there must be a budget drawn to help allocate resources provided by the top management. Novotny (2018) said that a

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project budget is developed using the projects' scope. Personal experience and a lot of estimations are widely used by the project manager to help come up with a workable budget. It is common knowledge to assume that the project team is an expert in project execution and implementation. Top managers should ensure that they come up with a realistic budget, which is workable throughout the execution period, although changes are bound to happen and should be expected. In conclusion, every project has its predetermined deliverables and specifications, which for them to be achieved, the project must address the quality specifications so that its goal can be attained.

Scope implementation

The scope is one of the project implementation's triple constraints. It is essential for the top management to clearly define the scope of the project they want to undertake so that it is well understood by the project team who will work on its implementation. As noted by Haughey (2011), a lot of projects do not succeed on the scope since they are either not fully defined or understood from the beginning. He continued to say that an increase in a project's scope, can either increase its cost or time and that will automatically impact the project's resources. When the top management is engaged in the execution and implementation of the organization's projects, the chances of getting it right the first time are high.

Organizational Culture

According to Schein (2010), organizational culture is the collection of values and beliefs, which, in turn, dictates the customs, administrative policies, leadership styles, and ethical codes within an organization that is shared among individuals in the organization. It can also be defined as the common philosophies, ideologies, and exceptions that drive the norms and attitudes of people within an organization

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(Alvesson & Sveningsson, 2007). Therefore, at the centre of an organization's culture is the need to find purpose and meaning during the daily operations of an organization. The senior-level management of an organization has a greater responsibility of ensuring that organizational projects and strategies are implemented. It is also imperative to state that strategic management has a duty to make sure that the culture of the organization supports the implementation of projects.

An organizations' culture defines and influences how an organization conducts its activities in terms of project implementation and can determine its failure or success. An effective organizational culture should foster innovation and emphasize strategic actions that lead to effective project and strategy implementation (Lear, 2012). Furthermore, a good organization's culture should encourage learning and development, optimal resource allocation, good flow of information, and clear lines of authority, which positively leads to successful strategy or project implementation.

In conclusion, for a project within an organization to be implemented successfully, it must fully coordinate with the organizational culture. Culture helps in unifying employees with an organization. Culture also helps organizational leaders to work both individually and as teams to implement strategies and projects successfully.

<div align="center">Organizational Policies</div>

Organizational policies and procedures form a very crucial part of every organization. Policies, according to Lear (2012), are a collection of rules and regulations that determine the running of an organization and its well-being. Policies are binding on all employees and can prove to be a very good factor in boosting their morale. It is undoubtedly in the best interest of every organization, irrespective of their size, to have official recorded policies and procedures and to periodically validate that they

are functioning efficiently. Since managers work across all operational levels in an organization, the focus of the organization is usually cast on developing the policies, which are helpful for the managers. Organizational policies define any practices that an organization sees as suitable and in which conditions (Schein, 2010). Even though not every staff will go along with said policies, they profoundly change staff motivations and, in effect, behavior.

Schein (2010) indicated that the particular policies an organization maintains definitely influence the performance of the organization as a whole via those key decisions and behaviors. An objective approach by the management and a thorough result-driven approach embedded in the organization's culture can curb its influence. When operational policy alterations are made, it is not a stretch to expect organizational performance to be affected until employees become familiar with recent practices (InLoox, n.d.). Implementing new procedures, establishing dissimilar operational systems, and shifting to the latest equipment or software as directed by policy - any change that influences how employees execute day-to-day tasks - can be expected to affect organizational performance.

Empirical Literature Review

A study conducted by Mahianyu and Njeru (2016) on factors affecting project implementation in the department of public health in Kiambu County established that factors associated with top management affected project implementation to a great degree. Communication was acknowledged as the key factor employed by the top management all through project implementation. Other factors include "motivation, allocation of duties, and offering directions to the project team. The study recommended that the top management should devote more time to projects so as to keep the implementation process under control" (p. 1292). The study left a conceptual

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and contextual gap since it was fixated on factors affecting project implementation in the department of public health in Kiambu County as compared to the current study, which seeks to establish the impact of management involvement on project implementation in microfinance institutions.

A research study done on factors influencing implementation of low cost housing programs by Kenya National Housing Corporation established that resource availability and project managers' competencies had the highest influence on project implementation and, finally, stakeholder's involvement (Wamugunda & Waruguru, 2019). The study revealed that there is a greater correlation between top management involvement and the successful implementation of any project. The top management's close monitoring and control are essential tools that aid the project team in ensuring that the project objectives are achieved. The project on low cost housing programs has a significant variation from the research on the effect of management involvement on project implementation in microfinance institutions due to the study variables, target population, and methodological approaches adopted.

Wachuka and Ndung'u (2015) carried out a research study on the factors that determine successful strategic plan implementation of microfinance institutions in Kenya by undertaking a case of Faulu Kenya. The factors that were examined include "the effects of proper communication, management support and commitment, and employee involvement participation on the successful implementation of strategic plans" (p. 288). The findings established that "proper communication, employee involvement/participation, and management commitment affected the successful strategic plan implementation of microfinance institutions in Kenya" (p. 288). Wachuka and Ndung'u focused on a strategic approach in studying the factors

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affecting strategic plan implementation in the microfinance institutions while the current study takes a project management approach hence, a research gap.

Mutune and Nzulwa (2016) conducted research to establish the determinants of strategy implementation of state corporations in Kenya; a case study of the Kenya Revenue Authority (KRA). The research focused on four objectives namely: to determine the outcomes of strategic planning, employee training, adequate resource allocation, and quality management on strategy implementation in state corporations of Kenya. The specific objective was to examine strategic planning, training, resource allocation and quality management, and stakeholder involvement. The study found that there was a positive correlation between strategic planning (which involves employee training), resource allocation, quality management, and stakeholder involvement in effective strategy implementation. The key variance of the study was that it targeted KRA as the study population while the current study is focused on KWFT.

A study on top management support in multiple-project settings by Elbanna (2013) found that top management approval is a vital aspect for the success of projects. The author looked at multiple-project environments as compared to single projects and found that top management backing is highly ranked as a vital success factor in most system implementation projects (Elbanna, 2013). In a study done on the impact of top management support on knowledge sharing during the implementation of Enterprise Resource Planning systems in Kenya, it was established that most organizations view top management as a significant factor that contributes to successful Enterprise Resource Planning implementations (Muinde et al., 2016). However, the study failed to clearly state whether the management support should be the same across different endeavors of the organization.

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Ahmed (2016) conducted a research study on top management support and project performance: an empirical study of public sector projects. The main objective of the study was to examine the correlation between multiple dimensions of top management support and project performance. The research findings revealed that every magnitudes of top management support have a major positive impact on project performance in Pakistan. However, from the study findings, it is imperative to assume that management support in project performance improves project success, not only on public sector projects but also private sector projects.

Lotay (2016) analyzed the factors influencing strategy implementation in microfinance institutions in Kenya: a study of KWFT. The study findings showed that the commitment of top management correlates well with strategy management and also contributes heavily to strategy implementation. From the study findings, it was revealed that communication is a great aspect of strategy implementation in microfinance institutions. In conclusion, it was clear that the commitment of the top-level management through communication and resource allocation, which are all affected by organizational culture, affects the implementation of microfinance institutions' projects.

Njiru (2018) carried out a research study on project management procedures and execution of projects in manufacturing companies in Nairobi City County, Kenya. Leadership support, as established by Njiru, is regarded among the vital success aspects in "project implementation, effective executive involvement can significantly improve project success. Maintaining open, regular, and accurate channels of communication with all levels of project staff and stakeholders is vital to ensuring the effective implementation of capital expenditure projects" (p. x). Resource distribution assists managers in putting together more productive and efficient project teams and

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workgroups and allows them to assess their schedules and effortlessly estimate resource accessibility in real-time. The study left a contextual gap due to its focus on Nairobi City County whose dynamics are quite different from those of microfinance institutions such as KWFT.

Awino and Muchelule (2021), in their study concerning determinants of successful implementation of youth empowerment projects done in selected counties in Kenya, established that resource mobilization has an important role in the successful implementation of youth empowerment projects in county governments in Kenya. It is a key function of top management; therefore, by whatever means, the top management must be involved in project implementation at different levels of the project lifecycle.

Barasa and Jelagat (2013) investigated the relationship between community involvement in project planning, management, and implementation. They used secondary data to evaluate the significance of community participatory development with regard to management, evaluation, and project planning, evaluating its probability to attain "better management practices through the achievement of higher project completion rates and better prospects of ownership" (p. 398). The study established that without the relationship and active involvement of important shareholders at the community level, national growth cannot be realized. Community members are "important partners in national development, therefore, participation, ownership, and sustainability of projects have the multiple effects of enhancing the overall development of the local community and contributing to the country's national development and economic growth" (p. 398). The study became additionally meaningful since individuals will possess and maintain the whole chain of development as Kenya executes the "democratic decentralization of people's

participation in the development and decision-making process as reflected in the spirit of the new constitution" (p. 398). The study left conceptual and methodological gaps due to its focus on community involvement in national development.

Kaluai and Muathe (2020) explored the impact of project management procedures on the performance of women's economic empowerment in Kiambu and Nairobi Counties, Kenya. The paper utilized a "census research design" (p. 22). The targeted population consisted of CARE's Kenya's Women and Girls Economic Empowerment program employees including "project managers, project coordinators, quality control officers, government officials, and beneficiary representatives" (p. 22). Data was gathered via the use of a semi-structured questionnaire. The quantitative data was analysed by "descriptive statistics and multiple regression" (p. 22). The research revealed that "risk management contributes the most to the performance of Kenya's Women and Girls Economic Empowerment Program followed by stakeholder involvement, project planning, and monitoring and evaluation respectively" (p. 23).

Daniel and Ugochuku (2020) studied the impact of project managers' leadership styles on project implementation. The study employed "an unstructured interview approach from which leadership skills, leadership experience, leadership control, and leadership styles all proved to have an effect on project performance" (p. 68). The study further established that the role of project managers is developing swiftly from directing or managing to running the projects that require necessary information, abilities, and recently emerging leadership concepts. The research established that "there is a relationship between management leadership styles and the performance of projects; project management control had the greatest effect on the performance of projects" (p. 68).

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McGrath and Kostalova (2020) explored how the subject of project management is presently handled in organizations and studied in what way the subject will have to adjust to continue being useful in an age of continuous change and development in project-based organizations. The data for their qualitative research study was collected from "project management experts who participated in panel discussions at a conference held on the 7th of November 2019 in Dublin, Ireland (The PMO Road Show - International Project Management Day)" (p. 1). The research was built on a literature review of project management trends portrayed in the last three years. The findings indicated that in "the technology driven world of the future, project managers will require a different set of skills" (p. 1). Furthermore, the research established that there is a substantial "increase in more successful project outcomes when project teams develop more bespoke hybrid mythologies tailored to unique project environments" (p. 1).

Alshammari, Yahya, and Haron (2020) conducted a review on the skills of project managers for enhancing the performance of complex projects in Kuwait Construction Industry. Extensive literature reviews on the project managers' skills in the management of the project were recognized. The review established that skills such as effective communication with staff and contractors, resource management, planning and training, risk management, and teamwork are a few of the main factors. The results of this review add to the present literature on "developing a project manager's skills framework (PMSF) that can be used by academic professionals, business practitioners, and policymakers in identifying the issues facing construction projects and providing successful outcomes" (p. 1). Project managers engaged in complex projects require solid skills to manage their team and all project participants. A project manager has the uppermost significance and is vital to the project's success. The

review revealed that "several skills that are important for project managers. The type of project determines the type and extent of skills that are required in successful project outcomes" (p. 1).

Xue, Rasool, Gillani, and Khan (2020) explored the effect of project manager soft competences on project implementation. The results showed a "positive impact of project manager soft competences on project implementation and mediating impact of innovation among the relationship between project manager soft competences and project sustainability" (p. 1). Implementation was directly connected to project sustainable development and was acknowledged, which supports earlier studies.

Imam and Zaheer (2021) carried out research on the influence on project success, especially in an IT project context. The findings established that mutual leadership increases project success directly and through information distribution and cohesion. From the foregoing studies, we can ascertain the need for management involvement in the implementation of projects as well as strategies, to enable timely execution of the projects.

Conceptual Framework

A conceptual framework refers to a vivid illustration of main variables with their intended relations, which appears as a figure. It includes three variables, the dependent, independent, and moderating variables. Punch (2005) established that the dependent variable is the evaluated one in a study and is likewise affected during the research's procedure. It reacts to the independent variable that is controlled by the researcher. The moderating variable is extrinsic, affects the dependent variable, and takes place between the dependent and independent variables. Figure 2.1 illustrates the conceptual framework for this study.

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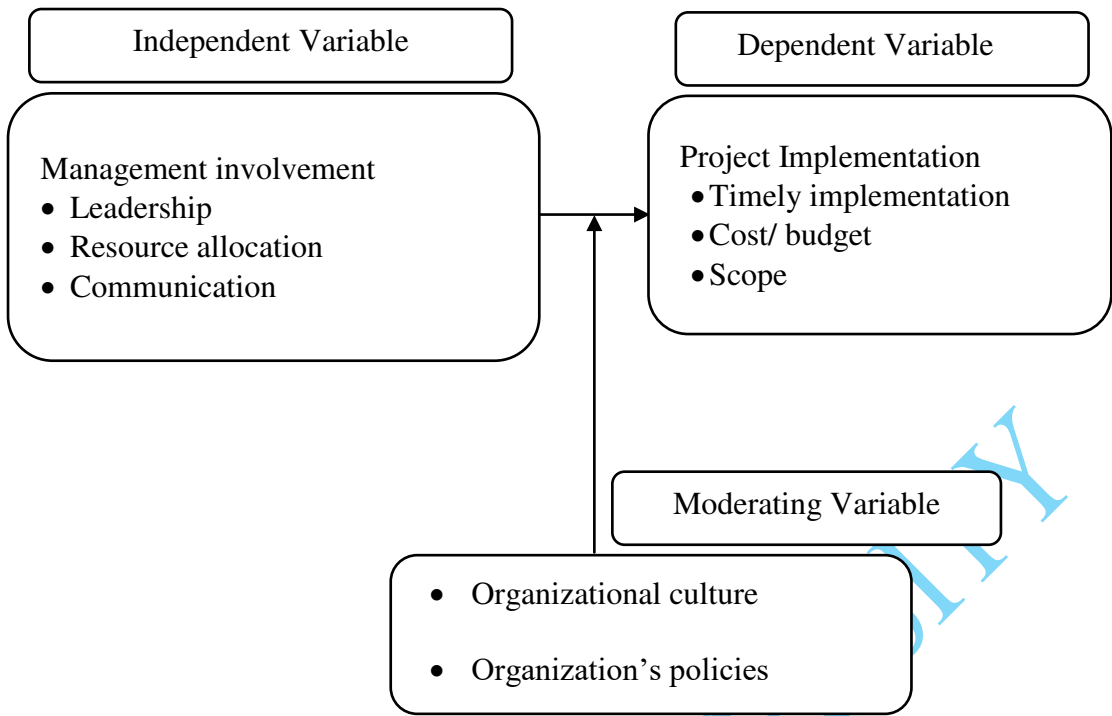
Figure 2.1: Conceptual Framework
Source: Author (2021)

Discussion

The conceptual framework illustrated in Figure 2.1 demonstrates a relationship between the independent and dependent variables. The independent variables are aspects of management involvement which include leadership, resource allocation, and communication. These aspects are expected to influence the outcomes of project implementation, which is measured in terms of timely project completion, implementation of projects within stipulated costs/budget, and meeting the project scope. As such, the outcomes on project implementation are a result of the changes in management involvement. The moderating variables are organizational culture and organizational policies which play a role in influencing both management involvement and project implementation.

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Summary

This chapter has entailed the theoretical framework and general and empirical literature reviews. It has looked at four theories and three management involvement variables that are applied in different organizations in the microfinance industry to help in improving project implementation. The chapter has also discussed previous literature related to management involvement and implementation of microfinance projects. The conceptual framework is also depicted in this chapter.

CHAPTER THREE

RESEARCH METHODOLOGY

Introduction

Research methodology was defined by Kumar (2011) as a practical design utilized to respond to research enquiries economically, objectively, and correctly. However, according to Cooper and Schindler (2003), research methodology is a method used to analytically and systematically resolve research issues. Furthermore, it is a discipline of examining the scientific way of dealing with research. This chapter outlines the research methodology employed in the study to accomplish the established objectives, the research design, sample size, sampling techniques, population, data collection instruments, pretesting, data analysis, and ethical considerations associated with the research study.

Research Design

A research design provides a rational order of activities that enable a scholar to perceive the relationship between the research questions formulated in the first chapter, the approach that was implemented to address the questions, the assumptions underlying the approach, and data collection and analysis techniques (Kuada, 2012). As noted by Banerjee and Chaudhury (2010), a research design is a study's drafted proposal, which conveys the intent of a researcher to carry out a study and its significance.

Various research designs that can be used in a study include exploratory, descriptive, explanatory, and experimental research designs. For this study, the researcher employed a descriptive research design to answer the research questions presented in chapter one. Through a descriptive research design, a description of management

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involvement and how it relates to project implementation in microfinance institutions was ascertained. The design provided a clear understanding of the research problem by relating the variables in question leading to a conclusion about their relationship.

Population

Population, according to Caspar (2011), is the total number of all individuals or items with certain characteristics and is of interest to the researcher. The researcher drew samples from the accessible population, which represented the total population of this study. There were 245 branches of KWFT in Kenya and 12 branches in Nairobi County. The research concentrated on the top 12 branches within Nairobi. Therefore, this study focused on a total population of 250 employees of KWFT.

Target Population

Mugenda and Mugenda (2003) described the target population as the population that research centers on and whose outcomes are utilized to draw general conclusions on the entire population. This study's target population consisted of 12 KWFT branches in Nairobi County. It was drawn purely from managers at all levels of KWFT and different selected branches as they were deemed fit to respond to the questionnaires. The responses were obtained from the branch managers in Upper Hill, River Road, Kawangware, Ongata Rongai, Gikomba, Kariobangi, Buruburu, Kayole, Ngong, Kasarani, Nairobi West, and Dandora.

Sample Size

Sample size is the represented part of the population that gives details and information of a study (Johnson & Christensen, 2012). It is cost-effective to utilize a sample instead of the entire population with regard to both time and money (Bryman, 2008). Sample size is the amount of items or observations, which represent the general

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population (Cooper & Schindler, 2003). Data can be collected from a small section of the whole population, which is termed as a good sample, with trustworthy results (Bryman, 2008). According to Mugenda and Mugenda (2003), a representative sample is one that ranges from 10% to 30% of the population and is deemed to give reliable results. This study's representative sample size consisted of 182 KWFT managers. The distribution of the sample size is as outlined in Table 3.1.

Table 3.1: Sample Size and Distribution

KWFT branches	Target population	Sample
1. KWFT Upper Hill branch	15	5
2. KWFT River Road branch	20	8
3. KWFT Kawangware branch	15	6
4. KWFT Ongata Rongai branch	9	3
5. KWFT Nairobi West branch	13	4
6. KWFT Buruburu branch	10	6
7. KWFT Kariobangi branch	15	5
8. KWFT Kayole branch	20	9
9. KWFT Kahawa Sukari branch	15	5
10. KWFT Embakasi branch	20	7
11. Gikomba branch	15	5
12. Dandora branch	15	3
Total	182	100%

Source: Author (2021)

Sampling Techniques

Mugenda and Mugenda (2003) defined a sample as a subsection of a specific population. It refers to a fragment of the target population under research study that the researcher utilizes to represent the whole population under study (Ayabi, 2013). A sample design is a definite plan for attaining a sample from a given population before any data is collected. Sampling techniques can either be probability or non-probability sampling (Richardson & Gajewski, 2003). With probability sampling, each respondent has a known probability of being included in the study. Non-probability sampling, however, does not allow researchers to determine this probability.

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A stratified random sampling technique is employed if the population from which a sample is obtained does not include a homogenous group. In this technique, the population is stratified into several non-intersecting sub-populations called strata. If selection from each stratum is based on simple random sampling after stratification, then the sampling procedure is known as stratified random sampling (Kothari, 2004). The study used a stratified random sampling technique.

From the target population, the population was split into non-intersecting sets known as strata and a sample was chosen from every stratum. This method was employed to obtain a representative sample of the overall target population. Strata represented departments. Simple random sampling was used, where each person was selected by chance and every member of the population had an equal chance of being involved in the sample (Saunders, Lewis, &Thornhill, 2012). The basic idea of sampling is for the researcher to be capable of drawing conclusions about the whole population by choosing some features in a population.

Data Collection Instruments

According to Boote and Beile (2005), data collection instruments are tools utilised by researchers or investigators to gather required data from the field or institutions of concern. These instruments include questionnaires, interviews, surveys, and observation. The researcher adopted questionnaires and interviews as instruments for data collection. Questionnaires are a series of written enquiries on a topic, which respondents are asked to give answers to based on their understanding and knowledge of the subject under investigation. The questionnaires were open-ended, also referred to as unstructured questions, which are mainly employed to collect qualitative data, and closed-ended questions, mainly used for the collection of quantitative data. Closed-ended questionnaires are easy to answer and easily quantifiable, while open-

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ended questionnaires are rich and provide a deep insight into specific issues (Chandran, 2004).

The reason for choosing questionnaires as a data collection tool was because they are more efficient, inexpensive, and they aid in the collection of data from a large population. The researcher also conducted interviews, especially with senior managers, so that those who might find it tedious to fill up the questionnaires would not be left behind. These tools (questionnaires and interviews) were preferred due to their acceptability worldwide as comprehensive and specific tools for gathering information on management involvement in project implementation. The tools are also deemed simple to understand and hence, gather sufficient information sought by the study.

Types of Data

Data, according to Antonius (2013), refers to all the information that has been systematically collected by the researcher, organized, and recorded in a way that it can be interpreted correctly. There are two types of data, primary and secondary data. Kothari (2004) defined primary data as data collected for the first time and secondary data as data that was previously gathered by other researchers and gone through a statistical process. In this study, the researcher used primary source of data which was collected through questionnaires and interviews within the KWFT.

Data Collection Procedures

The researcher utilised questionnaires and interviews for the collection of primary data. Interviews were majorly conducted at KWFT Headquarters, where senior managers are based, and at River Road Branch. Since the researcher works in the institution, an appointment was booked where the managers were met one on one and

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interviewed. The researcher, with the aid of two research assistants, administered the questionnaires through the drop and pick technique and others through electronic mail. The procedure helped in the faster transmission of the questionnaires to the respondents.

Pretesting

Mugenda and Mugenda (2003) argued that pretesting is necessary for data collection. It is a means to determine to what extent the research instruments communicate. It helps the researcher to revise the instruments, make them clear to the respondent, and remove ambiguities that are unacceptable and misleading. This ensures that the questionnaires are consistent with what the researcher wants. The questionnaires were pretested using a group of 10 managers from the KWFT Upperhill branch. The pretest helped the researcher to obtain important feedback on how the questionnaire could be refined to be more effective and reliable.

Data Analysis Plan

According to Obwatho (2014), data analysis is a method of data evaluation through logical analytical reasoning to help in decision-making. As observed by Mugenda and Mugenda (2003), the data analysis process involves cleaning, coding, and analysis of raw data. After data collection, the questionnaires were checked for consistency and accuracy. They were also edited to remove any errors. The data demographics were analyzed using frequencies and percentages. The questionnaires were analyzed, coded, and reviewed using the Statistical Package for the Social Sciences (SPSS) version 23. The extent of management involvement was analyzed using mean and standard deviation. The correlation between management involvement and project implementation was analyzed using correlation analysis.

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Validity and Reliability of Data Collection Instruments

Reliability refers to the evaluation of the level to which a research tool produces reliable outcomes or data after repeated trials (Mugenda & Mugenda, 2003). They continued to observe that as random error escalates, reliability declines. Random error is the deviation from a true measurement due to unaddressed factors by the researcher, such as inaccurate coding and unclear guidelines to the respondents, among other factors. Cronbach Alpha, which evaluates internal consistency by determining if a particular item within a scale measures a similar construct, was applied in reliability analysis. Kline (1999) observed that the acknowledged alpha value is 0.7, therefore, creating the benchmark of the study.

Validity is the level to which results obtained from the analysis represent the area under study (Mugenda & Mugenda, 2003). It seeks to enhance accuracy. Different methods are applied to measure validity including face validity, concurrent validity, predictive validity, content validity, internal and external validity, and convergent validity (Bryman, 2008). Validity, therefore, is involved with the level to which a tool evaluates what it is supposed to evaluate. Face validity was utilized in the study whereby a sample of staff was selected randomly and requested to fill in the questionnaires. Later, they were requested to give feedback in regards to the ease of understanding the questions. Based on their feedback, the questionnaires were amended appropriately (Barton, Wrieden, & Anderson, 2011).

Ethical Considerations

According to Ferrell, Fraedrich, and Ferrell (2008), ethics is the process of determining what is right or wrong and serves as a guide to one's behavior. While carrying out a research study ethical issues can arise, either through the procedures set

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out to be followed during the research study such as obtaining some necessary approvals, or issues arising during the normal course of conducting the research study (Guillemin & Gillam, 2004). To be ethical, the researcher obtained permission from Daystar University School of Business Head of Department, Ethics Research Board (ERB), NACOSTI, and KWFT to enable her to carry out data collection.

The researcher disclosed the benefits of the study to the respondents before conducting the study, while being careful about the aspect of overstating or understating the benefits (Cooper & Schindler, 2003). Informed consent of the respondents was sought beforehand, this allowed them to answer the questions of their own free will. The confidentiality of information is key in KWFT, being a bank in its own right. The researcher treated the information provided by the respondents as confidential and would only be utilized for this study. The respondents were not required to indicate their names in the questionnaires and, therefore, remained anonymous. The researcher also sought permission from the institution's management (KWFT) before commencing with the interviews and distributing the questionnaires.

As a way of withdrawing from the respondents, the researcher assured them that a compiled and completed copy of the research document would be made available to the KWFT library or custody where any staff can access it. The same was done to the Daystar University library to enable free access to the students carrying out related research.

Summary

This chapter discussed the methodology that was employed for the study. The research method, target population, sample size and sampling techniques, data collection instruments, and data collection procedures were addressed. It also

discussed the reliability and validity of data collection and the measurement of validity. Furthermore, the chapter discussed the data analysis plan and ethical issues to be addressed in the study. The following chapter entails data presentation, analysis, and interpretation.

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CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

Introduction

This chapter presents the results and interpretation of data obtained using a self-administered research questionnaire on the effects of management involvement in the implementation of microfinance institution's projects with a special focus on KWFT. The results in this chapter are presented in four major sub-sections, which include response rate, demographic analysis, descriptive analysis on management involvement in microfinance institutions' projects, the impact of implementation of projects in microfinance institutions, and finally management involvement in implementation of projects in microfinance institutions. The collected data was fed into the SPSS, version 23, and statistics extracted. In this regard, the analysis has been conducted in descriptive and inferential analyses. The findings were presented in tables and figures for ease of understanding and interpretation.

Analysis and Interpretation

Response Rate

From the target population, a sample of 182 respondents was drawn from the managers of the KWFT branches in Upper Hill, River Road, Kawangware, Embakasi, Gikomba, Kariobangi, Buruburu, Kayole, Ngong, Kasarani, Nairobi West, and Dandora. The findings of this study are based on the responses obtained from the questionnaires as depicted in Table 4.1.

Table 4.1: Questionnaire Response Rate

Category	Frequency	Percent
Responded	136	74.7
Not Responded	46	25.3
Total	182	100.0

Source: Survey Data (2021)

As shown in Table 4.1, the questionnaires that were accurately completed were 136, which translates to a response rate of 74.7%. The questionnaires that were not returned or inaccurately completed were 46 in total, which is 25.3% of the total, and were excluded from the study. A 50% response rate is acceptable, 60% is good, while 70% and above is rated to be very good (Mugenda & Mugenda, 2003). Based on this statement, the response rate of 74.7% is an excellent and adequate response rate enabling the researcher to proceed with the analysis and interpretation culminating in conclusions and recommendations. This response rate also permits for generalization of the study findings to a wider population which depicts similar characteristics.

Background Information

This section outlines the essential demographic traits of the respondents involved in the study and demonstrates how and why they were suitable as study samples. The general information breaks down the features of the study population.

Gender of the respondents

This study was concerned with determining the distribution of the respondents with regard to gender. The findings are illustrated in Figure 4.1.
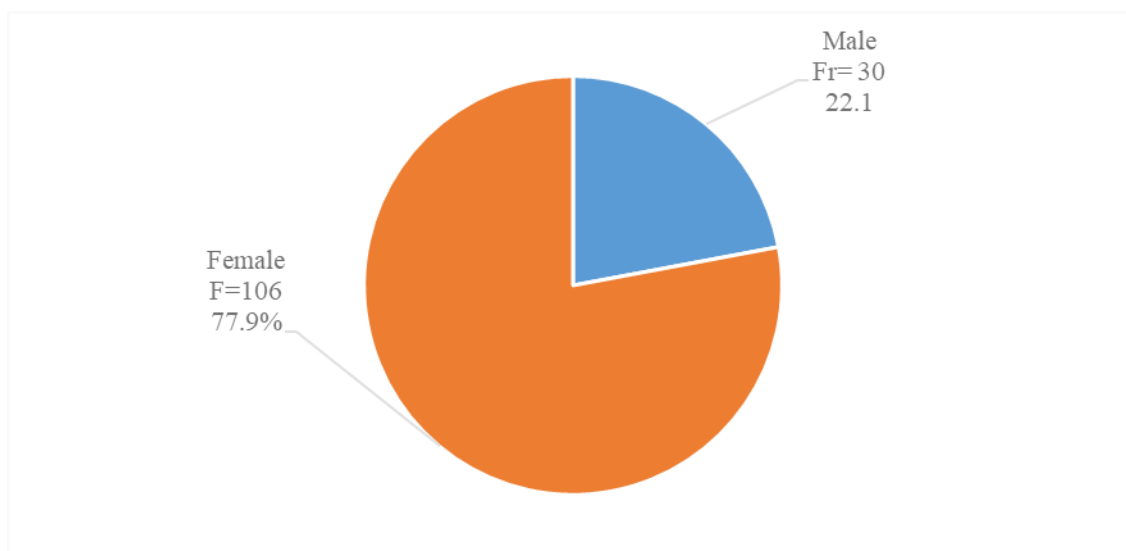
Figure 4.1: Gender of the Respondents

According to the outcomes delineated in Figure 4.1, a majority, 106 (77.9%), of the respondents that participated in this study were female, while 30 (22.1%) were male. These results show that the opinions conveyed in this study are gender-sensitive and can be perceived as representative of the opinions of both genders.

Age bracket

The study aimed to establish the age bracket of the respondents. Table 4.2 depicts the findings.

Table 4.2: Age Bracket of the Respondents

Age Bracket	Frequency	Percent
21-30	12	8.8
31-40	38	27.9
41-50	52	38.2
51 and above	34	25.0
Total	136	100

As per the findings in Table 4.2, 52 (38.2%) of the respondents with ages falling between 41 and 50 years formed the largest proportion. This was followed by 38 (27.9%) of the respondents whose ages fell between 31 and 40 years. Thirty-four (25.0%) of the respondents specified that their ages were 51 years or above, while the smallest proportion of the age bracket studied comprised of 12 (8.8%) of the

respondents whose ages fell between 21 and 30 years. These results imply that the management staff working in the bank (KWFT) are primarily at the productive ages of 31 to 50 years. However, various age brackets have been represented sufficiently, therefore, the findings portrayed in this research are likely to be representative of every age group.

Level of education of the respondents

The study aimed to establish the highest level of education of the respondents. The findings are as shown in Figure 4.2.
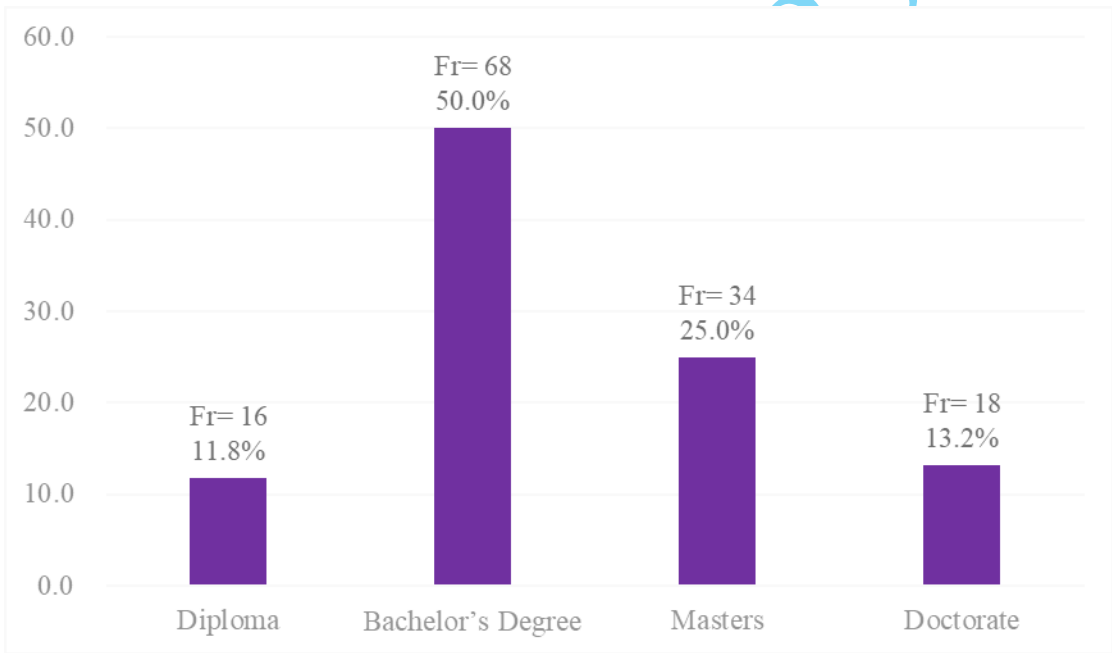
Figure 4.2: Level of Education of the Respondents

According to the results shown in Figure 4.2, 68 (50.0%) of the respondents were bachelor's degree holders and 34 (25.0%) were master's degree holders. Eighteen (13.2%) of the respondents were doctorate holders, while 16 (12.5%) were college diploma holders. This constitution of the respondents is primarily occupied by the student respondents who pursued college education from several academic institutions. The sampled population also consisted of well-educated respondents with academic heights such as bachelor's degrees and post-graduate degrees. These results

imply that majority of the respondents had acquired university level education and

hence, understood the information sought by the study.

Designation of the respondents

The study aimed to determine the distribution of the respondents in terms of position

in the institution. The results are as depicted in Table 4.3.

Table 4.3: Designation of the Respondents in KWFT

Position	Frequency	Percent
Regional Manager	5	3.7
Directors	7	5.1
General Manager	14	10.3
Unit Managers	34	25.0
Other (assistant managers)	76	55.9
Total	136	100.0

As outlined in Table 4.3, 76 (55.9%) of the respondents worked as assistant managers.

Thirty-four of the respondents, representing 25.0% of the studied population,

comprised of unit managers and 14 (10/.3%) were general managers. Seven (5.1%) of

the respondents indicated that they worked as directors, while five (3.7%) were the

regional managers at KWFT. These responses imply that the respondents who took

part in the study were primarily those included in the project implementation in the

institution. Accordingly, all the designations were involved in the research displaying

that the information was wide-reaching and inclusive.

Working experience

The study aimed to determine the work experience of the respondents. The outcomes

of the analysis are displayed in Figure 4.3.

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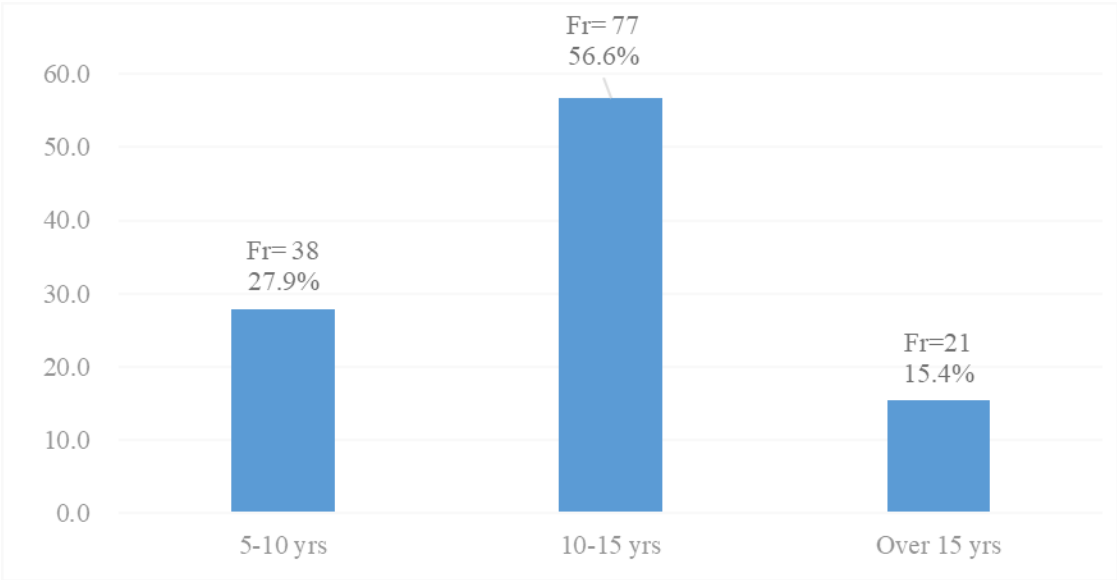
Figure 4.3: Respondents' Working Experience

As per the results captured in Figure 4.3, it can be observed that 77 (56.6%) of the respondents had been working in KWFT for a period between 10 and 15 years, 38 (27.9%) had been working in the bank for a period of 5 to 10 years, while 21 (15.4%) had been working in the institution for over 15 years. This shows that most of the respondents engaged in this study had been working in the institution for ample time thus, they were familiar with the information pursued by the study.

Management Involvement

Several aspects of management involvement were identified against which the respondents were requested to indicate their views on these statements. A five-point Likert scale was provided ranging from 1 to 5 (where 1= no extent, 2=less extent, 3=moderate extent, 4=large extent, and 5= very large extent) was provided. Table 4.4 depicts the results.

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Table 4.4: Respondents' Views with Statements on Management Involvement

Statements on project implementation	No extent		Less Extent		Moderate Extent		Large Extent		very large extent		Mean
	F	%	F	%	F	%	F	%	F	%	
Proper leadership is exercised in our organization	9	6.6	14	10.3	52	38.2	39	28.7	22	16.2	3.375
In our organization, leaders are effective and in control	8	5.9	11	8.1	48	35.3	41	30.1	28	20.6	3.515
In our organization, management has initiated clear communication channels	6	4.4	16	11.8	56	41.2	36	26.5	22	16.2	3.382
In our organization, the top management is committed to ensuring that communication reaches the intended recipients	10	7.4	12	8.8	57	41.9	37	27.2	20	14.7	3.331
In our organization, the top management is committed in ensuring that sufficient resources are deployed to organizations' projects	5	3.7	18	13.2	61	44.9	41	30.1	11	8.1	3.257
Resource allocation is done based on the urgency and priority of the work to be done	7	5.1	10	7.4	58	42.6	41	30.1	20	14.7	3.419
Allocation of resources enables the project team to implement the project to desired or scheduled scope	11	8.1	13	9.6	52	38.2	39	28.7	21	15.4	3.338

According to the findings shown in Table 4.4, 52 (38.2%) of the respondents indicated that proper leadership is exercised in the organization to a moderate extent, 39 (28.7%) indicated to a large extent, 22 (16.2%) to a very large extent, and 14 (10.3%) to a less extent. Nine (6.6%) of the respondents indicated that proper leadership is exercised in the organization to no extent. These results reveal that proper leadership is exercised in KWFT to a less extent, as shown by a mean score of 3.375. Forty-eight (35.3%) of the respondents indicated that in the institution, leaders are effective and in control to a moderate extent, 41 (30.1%) indicated to a large extent, and 28 (20.6) to a very large extent.

On the other hand, 11 (8.1%) of the respondents indicated to a less extent, while 8 (5.9%) showed that leaders are effective and in control to a less extent. From these

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responses, leaders in the institution are effective and in control to a large extent, as shown by a mean score of 3.515. These insights imply that management involvement and commitment in the implementation of projects is key to the attainment of organizational goals. This is in line with Tzempelikos (2015) who reported that the involvement of senior executives is of paramount importance because they help organizations and projects by establishing commitment, helping the team to conquer obstacles, as well as encouraging the team.

The findings in Table 4.4 show that 56 (41.2%) of the respondents indicated that the management at KWFT has initiated clear communication channels to a moderate extent, 36 (26.5%) specified to a large extent, and 22 (16.2%) to a very large extent. However, 16 (11.8%) of the respondents indicated to a lesser extent and 6 (4.4%) indicated to no extent. The overall mean score was 3.382 indicating that the management at KWFT initiates clear communication channels to a moderate extent. There was a general view that the top management at KWFT is committed to ensuring that communication reaches the intended recipients to a moderate extent, as indicated by 57 (41.9%) of the respondents. Thirty-seven (27.2%) of the respondents indicated to a moderate extent, and 20 (14.7%) to a very large extent. Twelve (8.8%) of the respondents indicated to a less extent, while 10 (7.4%) indicated that the top management at KWFT is committed to ensuring that communication reaches the intended recipients to no extent.

These responses revealed that the top management at KWFT is committed to ensuring that communication reaches the intended recipients to a moderate extent, as shown by a mean score of 3.331. From these outcomes, it is certain that the management at KWFT has initiated clear communication channels and the management at KWFT is committed to ensuring that communication reaches the intended recipients. However,

CBK (as cited in Financial Sector Deepening Kenya, 2012) reported that various delays exist in financial institutions like KWFT, in addition to challenges due to an absence of top management engagement in processes and offering guidance in terms of leadership, resource allocation, and communication.

More than 60 (44.9%) of the respondents noted that the top management is committed to ensuring that sufficient resources are deployed to organizations' projects to a moderate extent and 41 (30.1%) indicated to a large extent. Eighteen (13.2%) of the respondents indicated to a less extent, 11 (8.1%) to a very large extent, while 5 (3.7%) indicated to no extent. These results reveal that the top management is committed to ensuring that sufficient resources are deployed to organizations' projects to a moderate extent, as shown by a mean score of 3.257. Fifty-eight (42.6%) of the respondents showed that resource allocation is done based on the urgency and priority of the work to be done to a moderate extent, 41 (30.1%) indicated to a large extent, and 20 (14.7%) to a very large extent. On the other hand, 10 (7.4%) of the respondents indicated to a less extent, while 7 (5.1%) indicated to no extent. The overall mean score was 3.419, which implied that resource allocation is done based on the urgency and priority of the work to be done to a moderate extent.

Fifty-two of the respondents (making up 38.2% of the population studied) showed that allocation of resources enables the project team to implement the project to desired or scheduled scope to a moderate extent. Thirty-nine (28.7%) of the respondents indicated to a large extent and 21 (15.4%) to a very large extent. On the other hand, 13 (9.6%) of the respondents indicated to a less extent, while 11 (8.1%) indicated to no extent. Overall, allocation of resources enables the project team to implement the project to desired or scheduled scope to a moderate extent, as shown by a mean score of 3.338. It is evident from these findings that management

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involvement and commitment in the implementation of projects is key to the attainment of organizational goals. The same sentiments were echoed by Abbas and Asghar (2010) who revealed that management involvement in providing leadership and cultivating and supporting effective organizational culture is responsible for developing common values and ideologies within an organization that supports the implementation of the organization's projects and goals.

Impact of Implementation of Projects in Microfinance Institutions

The respondents were appealed to express their views on the extent to which project implementation impacts the organization. Figure 4.4 presents the findings.
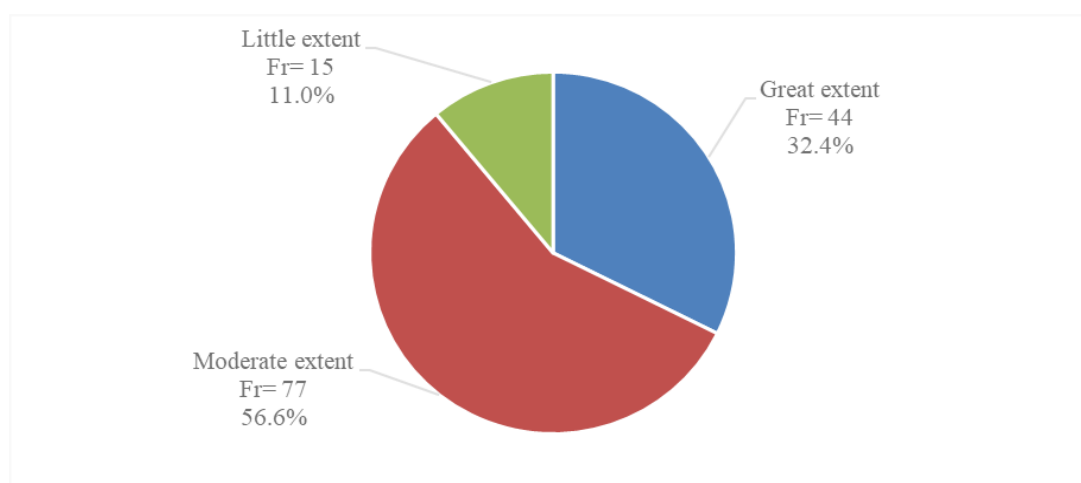
Figure 4.4: Extent to Which Project Implementation Impacts the Organization

Seventy-seven (56.6%) of the respondents pointed out that project implementation impacts KWFT to a moderate extent. Forty-four (32.4%) of the respondents indicated that project implementation impacts the institution to a great extent, while 15 (11.0%) indicated to a little extent. It can be argued that project implementation plays a relatively influential role in organizations. According to Shrimali (2018), project implementation activity is essential in achieving the organizational goals, vision, and mission as identified thus, adding value to the overall organizations' advancement.

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The respondents were also required to express their views on various statements regarding project implementation in KWFT. The results are as depicted in Table 4.5.

Table 4.5: Respondents' Views with Statements Regarding Project Implementation in KWFT

Statements on project implementation	No extent		Less Extent		Moderate Extent		Large Extent		very large extent		Mean
	F	%	F	%	F	%	F	%	F	%	
Projects in our organization are implemented on time	4	2.9	21	15.4	44	32.4	48	35.3	19	14.0	3.419
Timely implementation leads to timely completion of projects	8	5.9	28	20.6	51	37.5	34	25.0	15	11.0	3.147
In our organization, budgets are drawn for every project	6	4.4	28	20.6	49	36.0	30	22.1	23	16.9	3.265
In our organization, the cost of every project is easily ascertained because there is a budget	11	8.1	30	22.1	45	33.1	37	27.2	13	9.6	3.081
Projects are implemented within the planned scope in our organization	9	6.6	29	21.3	43	31.6	40	29.4	15	11.0	3.169
In our organization, the project scope helps to determine the duration of the project	10	7.4	21	15.4	60	44.1	28	20.6	17	12.5	3.154

As displayed in Table 4.5, most of the respondents noted that projects in the organization are implemented on time to a moderate extent, as shown by a mean score of 3.419. These findings emanated from 48 (35.3%) of the respondents who indicated to a large extent and 44 (32.4%) who indicated to a moderate extent. Nineteen (14.0%) of the respondents indicated to a very large extent, 21 (5.4%) to a less extent, and 4 (2.9%) indicated that projects in the institution are implemented on time to no extent.

Fifty-one (37.5%) of the respondents showed that timely implementation leads to timely completion of projects to a moderate extent, 34 (25.0%) indicated to a large extent, and 15 (11.0%) to a very large extent. Twenty-eight (20.6%) of the respondents indicated to a less extent, while 8 (5.9%) indicated to no extent. The overall result was that timely implementation leads to timely completion of projects to

a moderate extent, as shown by a mean score of 3.147. These results implied that projects in the organization are implemented on time and that timely implementation leads to timely completion of the projects. The results concur with Khan (2016) who reiterated that management involvement is a critical aspect of every organization and it requires leadership ability to be able to manage the internal and external business environment.

The findings in Table 4.5 show that 49 (36.0%) of the respondents indicated that budgets in KWFT are drawn for every project to a moderate extent. Thirty (22.1%) of the respondents indicated to a large extent and 23 (16.9%) to a very large extent. In addition, 28 (20.6%) of the respondents indicated to a less extent, while 6 (4.4%) indicated to no extent resulting in the conclusion that budgets in KWFT are drawn for every project to a moderate extent, as shown by a mean score of 3.265. Forty-five (33.1%) of the respondents indicated that the cost of every project in KWFT is easily ascertained because there is a budget to a moderate extent, 37 (27.2%) indicated to a less extent, and 13 (9.6%) to a very large extent. Additionally, 30 (22.1%) of the respondents indicated to less extent, while 11 (8.1%) indicated to no extent. The corresponding was that the cost of every project in KWFT is easily ascertained because there is a budget, to a moderate extent, as shown by a mean score of 3.081. These results imply that budgets are drawn for every project and that the cost of every project is easily ascertained because there is a budget. In agreeemt, Zwikael (as cited in Berssaneti & Carvalho, 2015), underscored the role of an organization's top executive involvement in the success of the organization's projects.

Forty-three (31.6%) of the respondents indicated that projects are implemented within the planned scope in the organization to a moderate extent, 40 (29.4%) indicated to a large extent, and 15 (11.0%) to a very large extent. On the other hand, 29 (21.3%) of

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the respondents indicated to a less extent, while 9 (6.6%) indicated to no extent. These results culminated in a general view that projects are implemented within the planned scope in the organization to a moderate extent, as shown by a mean score of 3.169.

With regard to the project scope helping to determine the duration of the project in the organization, 60 (44.1%) of the respondents indicated to a moderate extent, 28 (20.6%) indicated a large extent, and 17 (12.5%) to a very large extent. In addition, 21 (15.4%) of the respondents indicated to a less extent, whereas 10 (7.4%) indicated that the project scope does not help to determine the duration of the project in KWFT. The overall mean score was 3.154, implying that in general, the project scope helps to determine the duration of the project in the organization to a moderate extent. From the foregoing results, project implementation is of paramount importance to the organization (KWFT) and it can be said to have been implemented in a timely manner, within a budget, according to the planned scope. These results concur with Baron, Sakataka, and Oteki (2016) who revealed that a successfully implemented project usually "comes in on-schedule (time criterion), comes in on-budget (monetary criterion), achieves basically all the goals originally set for it (effectiveness criterion), and is accepted and used by the client for whom it was intended (client satisfaction criterion)" (p. 101). However, the results differ sharply from the findings by Cândido and Santos (2015), who established that over 60% of organizations fail at implementation due to the fact that the process is challenging and resource intensive.

Management Involvement on Implementation of Projects in KWFT

The study sought to establish whether management involvement has any effect on project implementation in the organization. From the results, all (100%) of the respondents recapped that indeed management participation has a major effect on project implementation in KWFT. This is an indication that managers at all levels of

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the organization play a very critical role in overseeing its projects and ensuring that they get implemented. In the same line, Tzempelikos (2015) reported that management involvement plays pivotal roles like providing leadership, communication, and allocating resources to be used in strategies and projects implementation.

The respondents were further required to note the extent to which they agreed with various statements regarding the effects of management involvement and project implementation in KWFT. The results are presented in Table 4.6.

Table 4.6: Role of Management Involvement and Project Implementation

Statements on management involvement and project implementation	No extent		Less Extent		Moderate Extent		Large Extent		Very Large extent		Mean
	F	%	F	%	F	%	F	%	F	%	
Leadership contributes greatly to timely completion of projects	4	2.9	21	15.4	38	27.9	40	29.4	33	24.3	3.566
Leadership ensures that project finances are budgeted	7	5.1	20	14.7	33	24.3	42	30.9	34	25.0	3.559
Leadership ensures that project specifications are met	6	4.4	23	16.9	34	25.0	42	30.9	31	22.8	3.507
Leadership ensures that project scope is achieved	8	5.9	20	14.7	36	26.5	40	29.4	32	23.5	3.500
Resource allocation leads to timely project implementation	5	3.7	26	19.1	39	28.7	43	31.6	23	16.9	3.390
Resource allocation enables achievement of project scope	9	6.6	23	16.9	40	29.4	48	35.3	16	11.8	3.287
Communication guides in timely execution of projects	4	2.9	20	14.7	41	30.1	41	30.1	30	22.1	3.537
Communication helps in clarifying the budget allocation of project activities during execution	8	5.9	20	14.7	35	25.7	47	34.6	26	19.1	3.463
Communication clarifies the project scope during implementation	6	4.4	22	16.2	38	27.9	45	33.1	25	18.4	3.449

According to the results in Table 4.6, 40 (29.4%) of the respondents indicated that leadership contributes greatly to timely completion of projects to a large extent and 33 (24.3%) indicated to a very large extent. Thirty-eight (27.9%) of the respondents showed that leadership contributes greatly to timely completion of projects to a

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moderate extent, 21 (15.4%) to a less extent, and 4 (2.9%) indicated to no extent. The overall results led to a general view that leadership contributes greatly to timely completion of projects to a large extent, as shown by a mean score of 3.566. Forty-two (30.9%) of the respondents indicated that leadership ensures that project finances are budgeted to a large extent and 34 (25.0%) to a very large extent. On the contrary, 33 (24.3%) of the respondents indicated to a moderate extent, while 27 (19%) indicated to a less extent. These results contributed to a general view that leadership ensures that project finances are budgeted to a moderate extent, as shown by a mean score of 3.559. These results imply that leadership is crucial in ensuring project finances are budgeted and timely completion of projects.

More than 70 (53%) of the respondents indicated that leadership ensures that project specifications are met to a large extent. In addition, 34 (25.0%) of the respondents indicated to a moderate extent and 29 (21%) to a less extent. Overall, the general view was that leadership ensures that project specifications are met to a moderate extent, as shown by a mean score of 3.507. Forty (29.4%) of the respondents indicated that leadership ensures that project scope is achieved to a large extent, 32 (23.5%) indicated to a very large extent, and 36 (26.5%) to a moderate extent. On the contrary, 20 (14.7%) of the respondents indicated to a less extent, while 8 (5.9%) indicated that leadership ensures the project scope is achieved to no extent. The overall results accounted for a general view that leadership ensures that project scope is achieved to a large extent, as shown by a mean score of 3.500. These outcomes show that project leadership is key in meeting project specifications as well as achieving project scope.

The results in Table 4.6 reveal that close to 40 (28.7%) of the respondents indicated that resource allocation leads to timely project implementation to a moderate extent. Forty-three (31.6%) indicated to a large extent and 23 (16.9%) to a very large extent.

However, 27 (22.8%) of the respondents indicated that resource allocation leads to timely project implementation to a less extent. From these outcomes, there was a general view that resource allocation leads to timely project implementation to a moderate extent, as shown by a mean score of 3.390. Forty (29.4%) of the respondents indicated that resource allocation enables achievement of project scope to a moderate extent, 48 (35.3%) indicated to a large extent, and 16 (11.8%) to a very large extent.

On the other hand, 23 (16.9%) of the respondents noted that resource allocation enables achievement of project scope to a little extent, while 9 (6.6%) indicated to no extent. These results culminated in a general view that resource allocation enables achievement of project scope to a moderate extent, as shown by a mean score of 3.287. Resource allocation has a relatively major effect on timely project implementation and achievement of project scope.

According to the outcomes in Table 4.6, 71 (52.2%) of the respondents noted that communication guides in the timely execution of projects to a large extent. Forty-one (30.1%) of them were of the opinion that communication guides in timely execution of projects to a moderate extent and 24 (17.6%) to a less extent. The results accounted for a general view that communication guides in the timely execution of projects to a great extent, as shown by a mean score of 3.537. Sixty (53%) of the respondents indicated that communication helps in clarifying the budget allocation of project activities during execution to a large extent, 35 (25.7%) to a moderate extent, while 28 (20.6%) indicated to a less extent. These resulted in a general view that communication helps in clarifying the budget allocation of project activities during execution to a moderate extent, as shown by a mean score of 3.463. Seventy (51.5%) of the respondents indicated that communication clarifies the project scope during

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implementation to a large extent, 38 (27.9%) to a moderate extent, while 28 (20.6%) indicated to a less extent. Overall, the general view was that communication clarifies the project scope during implementation to a moderate extent, as shown by a mean score of 3.449.

These results capture in Table 4.6 show that the management is involved immensely in communication, leadership, and resource allocation for timely project implementation. This is in agreement with Westland (2018) who pointed out that management is involved in providing project leadership, sourcing of resources, resource allocation, optimization of resources, and providing essential information necessary for the successful implementation of organizations' projects. On the other hand, Northouse (2007) argued that leadership is not a linear one-way event, but rather an interactive event that does not always guarantee positive results in project implementation.

Correlation Analysis

The study performed a Karl Pearson Moment correlation analysis that clarifies the correlation between management involvement and project implementation in KWFT. Table 4.7 shows the outcomes of this study.

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Table 4.7: Correlations Between Management Involvement and Project Implementation

Variables	Correlations	Project implementation	Leadership	Resource allocation	Communication
Project implementation	Pearson Correlation	1	.321	.526	.122
	Sig. (2-tailed)	.	.020	.032	.039
Leadership	Pearson Correlation	.321	1	.426	.166
	Sig. (2-tailed)	.020	.	.002	.024
Resource allocation	Pearson Correlation	.526	.426	1	.042
	Sig. (2-tailed)	.032	.002	.	.047
Communication	Pearson Correlation	.122	.166	.042	1
	Sig. (2-tailed)	.039	.024	.047	.

The findings shown in Table 4.7 reveal that there is a significant relationship between project implementation in KWFT, leadership, resource allocation, and communication variables. It was clear that there was a positive correlation between project implementation and leadership with a correlation figure of 0.321 (p<0.05). This implies that leadership and project implementation are positively correlated hence, a positive increase in leadership leads to a positive increment in project implementation success.

In addition, there was a positive correlation between project implementation and resource allocation with a correlation figure of 0.526 (p<0.05). This is an implication that resource allocation plays a very crucial role in enhancing project implementation. Finally, there was a positive correlation between project implementation and communication with a correlation value of 0.122 (p<0.05). According to these results, resource allocation is essential in ensuring that project implementation is successful in the bank. Overall, these results imply that there were positive correlations between project implementation in KWFT, leadership, resource allocation, and communication. This implies that for every unit change in the variables, there is a

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positive change in project implementation in KWFT indicating that execution of leadership, resource allocation, and communication is essential for positive results in project implementation in the institution.

Organizational Culture and Policies

The study sought to establish the moderating result of organizational culture and policies on the relationship between management involvement and project implementation in KWFT. The respondents were required to rate the moderating result of organizational culture and policies in the link between management involvement and implementation of projects. Forty-point four percent indicated that organizational culture and policies affected the relationship between management involvement and implementation of projects to a moderate extent. Twenty six point five percent indicated to a little extent, 20.6% to a great extent, 6.6% to no extent, while 5.9% indicated to a very great extent. These results show that organizational culture and policies play a great role in influencing the link between management involvement and projects implementation in KWFT.

Summary of Key Findings

1. Proper leadership is exercised in KWFT as indicated by 38.2% of the respondents and leaders in KWFT are relatively effective and in control, as indicated by 35.3% of the respondents. The management at KWFT has initiated clear communication channels, as indicated by 41.2% of the respondents. The top management at KWFT is committed to ensuring that communication reaches the intended recipients, according to 41.9% of the respondents. The top management is committed to ensuring that sufficient resources are deployed to organizations' projects, as indicated by 44.9% of the

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respondents. Resource allocation is done based on the urgency and priority of the work to be done and allocation of resources enables the project team to implement the project to desired or scheduled scope, according to 42.6% of the respondents. Thus, the management involvement and commitment in the implementation of projects is key to the attainment of organizational goals.

2. Project implementation plays a relatively influential role in organizations. Projects in the organization are implemented on time as indicated by 56.6% of the respondents; timely implementation leads to timely completion of projects, according to 35.3% of the respondents; budgets in KWFT are drawn for every project as indicated by 36.0% of the respondents. The cost of every project in KWFT is easily ascertained because there is a budget indicated by 33.1% of the respondents; projects are implemented within the planned scope in the organization as per 31.6% of the respondents; the project scope helps to determine the duration of the project in the organization. According to 44.1% of the respondents, project implementation is of paramount importance to the organization, and they can be said to have been implemented in a timely manner and within budget, according to the planned scope.

3. Management involvement performs a major role in project implementation in KWFT, according to 100% of the respondents. Leadership contributes to timely completion of projects as indicated by 29.4% of the respondents, leadership ensures that project finances are budgeted according to 30.9% of the respondents, leadership ensures that project specifications are met as indicated by 53% of the respondents, and leadership ensures that project scope is achieved as indicated by 29.4% of the respondents. Resource allocation leads to timely project implementation according to 28.7% of the respondents,

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and enables the achievement of project scope as indicated by 29.4% of the respondents. Communication guides in timely execution of projects and helps in clarifying the budget allocation of project activities during execution and clarifies the project scope during implementation as indicated by 51.5% of the respondents. There were positive correlations between project implementation in KWFT and leadership ($r=0.321$; $p<0.05$), resource allocation ($r=0.526$; $p<0.05$), and communication (0.122; $p<0.05$).

4. Organizational culture and policies affect the relationship between management involvement and implementation of projects to a moderate extent, according to 40.4% of the respondents and play a great role in influencing the relationship between management involvement and implementation of projects in KWFT

Summary

This chapter has presented the analysis and interpretation of collected data throughout the study. Questionnaires and interviews were used for data collection, and the data which was analyzed using SPSS, version 23. The data was then presented in tables and figures. The chapter has also presented a summary of key findings from the research. The next chapter entails the discussions of key findings and the conclusion and recommendations drawn from the study.

CHAPTER FIVE

DISCUSSIONS, CONCLUSIONS, AND RECOMMENDATIONS

Introduction

The study aimed to determine the role of management involvement on project implementation in microfinance institutions with a focus on KWFT. This chapter presents the discussion of key findings, conclusions, recommendations, and recommendations for further studies.

Discussions of Key Findings

This section outlines the discussion of key findings derived from the study's research objectives. The core objective of this study was to establish the role of management involvement in the implementation of microfinance institution's projects: a case of Kenya Women Microfinance Bank. The study focused on Nairobi County, where the population of interest was the managers across all levels in the organization from 11 different branches in the County, which included Upper Hill, River Road, Kawangware, Embakasi, Gikomba, Kariobangi, Buruburu, Kayole, Kasarani, Nairobi West, and Dandora. This was a descriptive study conducted using a survey questionnaire. A sample of 182 KWFT managers was considered representative in this study. The study was based on the premise that the implementation of microfinance institutions' projects has been relatively low due to lack of management backing and participation.

Management Involvement in KWFT

The first specific objective of the study was to establish the extent to which management is involved in KWFT's projects. From the study, a majority (38.2%) of

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the respondents indicated that proper leadership is exercised in KWFT to a moderate extent, as shown by a mean score of 3.375. Majority (30.1%) of the respondents indicated to a large extent and (20.6%) very large extent that leaders in the organization are effective and in control. These results led to a general view that leaders in KWFT are effective and in control to a large extent, as shown by a mean score of 3.515. Iden and Eikebrokk (2014) argued that management involvement in leadership, project implementation, and decision making is of paramount importance since they help organizations and projects by establishing commitment, helping the team to conquer obstacles as well as encouraging them.

More than 41% of the respondents indicated that the management at KWFT has initiated clear communication channels to a moderate extent contributing to an overall view that the management has initiated clear communication channels to a moderate extent, as shown by a mean score of 3.382. The respondents (41.9%) indicated that the top management at KWFT is committed to ensuring that communication reaches the intended recipients to a moderate extent culminating to a general moderate extent, as shown by a mean score of 3.331. Through the creation of communication channels and commitment to ensuring their success, management forms an environment where the senior managers interact freely with employees hence, fostering better results in achieving project goals. In Zwikael's (as cited in Berssaneti & Carvalho, 2015) view, the involvement of an organization's top executive in the different aspects of the organization's projects plays a significant role the success of the projects.

Majority (44.9%) of the respondents showed that the top management is committed to ensuring that sufficient resources are deployed to organizations' projects to a moderate extent. This contributed to an overall view that top management is committed to ensuring that sufficient resources are deployed to projects in KWFT to a moderate

extent, as shown by a mean score of 3.257. Most of the respondents, (42.6%), showed to a moderate extent that resource allocation is done based on the urgency and priority of the work to be done leading to an overall moderate extent, as shown by a mean score of 3.419. From these insights, it is evident that management involvement in providing leadership cultivates and supports sufficient resources allocation and effective resource prioritization. According to Sila and Gichiga (2016), management has the task of developing common values and ideologies in the organization that supports the implementation of the organization's projects and goals through effective resource allocation.

From the study, 38.2% of the respondents showed to a moderate extent that allocation of resources enables the project team to implement the project to desired or scheduled scope, hence, an overall moderate extent with the statement, as shown by a mean score of 3.338. From the foregoing findings, management involvement and commitment in every organization is key to the attainment of organizational goals. According to Namada et al. (2014), management involvement in providing leadership and cultivating and supporting effective organizational culture is responsible for developing common values and ideologies within an organization. Execution of an organization's projects will be achieved based on this common belief and understanding. It is the duty of the top management of an organization to offer leadership and guidance to individuals towards the achievement of project objectives by leading the way. The results by CBK (as cited in Financial Sector Deepening Kenya, 2012) showed that there exist various delays and challenges due to a lack of participation of the top management in processes and offering guidance in terms of leadership, resource allocation, and communication in financial institutions.

Impact of Implementation of Projects in KWFT

The second objective was to determine the impact of the implementation of projects in microfinance institutions. The findings showed that management involvement has a significant role in project implementation in the institution. Tzempelikos (2015) reported that management involvement plays a pivotal role in ensuring that project finances are budgeted, providing leadership, ensuring that project specifications are met, communication and allocating resources to be used in strategies, ensuring that project scope is achieved, and projects implementation.

Majority of the respondents, (29.4%), indicated that leadership contributes greatly to timely completion of projects to a large extent, hence a general view that leadership contributes greatly to timely completion of projects to a large extent, as shown by a mean score of 3.566. The responses (30.9%) showed that leadership ensures that project finances are budgeted to a large extent accounting for a general view of the statement, as shown by a mean score of 3.559. Wamugunda and Waruguru (2019) established that there is a greater correlation between top management involvement and the successful implementation of any project. The managements' close monitoring and control are essential tools to aid the project team in ensuring that the project objectives are achieved.

From the findings of the study, 53% of the respondents indicated that leadership ensures that project specifications are met to a large extent, which culminated in a general view of the statement to a large extent, as shown by a mean score of 3.507. The respondents (9.4%) indicated that leadership ensures that project scope is achieved to a large extent. Overall, there was a general view of the statement to a large extent, as shown by a mean score of 3.500. Wachuka and Ndung'u (2015) argued that project specifications and scope are affected by communication, strategic

plans, management support and commitment, as well as overall employee participation in the implementation of the organizational projects. As such, proper communication, leadership, resource allocation, and overall management engagement and commitment influence project implementation in microfinance institutions in Kenya.

Most of the respondents (28.7%) indicated that resource allocation leads to timely project implementation to a large extent leading to an overall view that resource allocation leads to timely project implementation, as shown by a mean score of 3.390. Majority (29.4%) of the respondents indicated that resource allocation enables the achievement of project scope to a moderate extent, as shown by a mean score of 3.287. Ahmed (2016) indicated that the various dimensions of top management support that affect project performance include the management involvement in resource allocation and designing the project costs and budgets. All these magnitudes of top management support have a major positive influence on project performance. Therefore, management support in project performance improves project success, not only on public sector projects but also on private sector projects.

Majority (52.2%) of the respondents indicated that communication guides in timely execution of projects to a moderate extent. However, the results contributed to a general view that communication guides in timely execution of projects to a large extent, as shown by a mean score of 3.537. The respondents (53%) indicated that communication helps in clarifying the budget allocation of project activities during execution to a great extent. However, there was an overall view that communication helps in clarifying the budget allocation of project activities during execution to a moderate extent, as shown by a mean score of 3.463. The respondents (51.5%) indicated that communication clarifies the project scope during implementation to a

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great extent, 27.9% to a moderate extent, while 20.6% indicated to a less extent. However, the general result was that communication clarifies the project scope during implementation to a moderate extent, as shown by a mean score of 3.449. Westland (2018) opined that management is involved immensely in communication, leadership, and resource allocation for timely project implementation. The senior and middle-level management staff are involved in providing project leadership, sourcing of resources, resource allocation, optimization of resources, and providing essential information necessary for successful implementation of organizations' projects.

The correlation analysis indicated that execution of leadership, resource allocation, and communication is essential for positive results in project implementation in KWFT. Finally, organizational culture and policies play a great part in influencing the relationship between management involvement and the implementation of projects in the bank. Lear (2012) stated that good organizational culture and policies encourage learning and development, optimal resource allocation, good flow of information, and clear lines of authority leading to successful strategy or project implementation. The culture and policies also help organizational leaders to work both individually and as teams to implement strategies and projects successfully.

Management Involvement in Implementation of Projects

In its third objective, the study sought to assess management involvement in the implementation of projects in microfinance institutions. From the study, project implementation plays a relatively influential role in organizations. The role and influence of project implementation is attributable to projects that are completed on time and within the assigned budget guaranteeing that the project adds to the overall strategy of the organization and customer gratification. Westland (2018) noted that

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project implementation activity is essential in achieving organizational goals, vision, and mission thus, adding value to the overall advancement of an organization.

Majority (35.3%) of the respondents indicated that projects in the organization are implemented on time to a moderate extent, as shown by a mean score of 3.419. In addition, 37.5% of the respondents indicated that timely implementation leads to timely completion of projects to a moderate extent. As such, there was a general view that projects in KWFT are implemented on time to a moderate extent, as shown by a mean score of 3.147. Khan (2016) pointed out that timely completion of a project and within budget, project scope achievement, project quality requirements achievement, meeting milestone dates, project risks, safety, health, environmental, and security needs are some of the measures that can be applied to measure the implementation of projects.

From the study, 36.0% of the respondents indicated that budgets in KWFT are drawn for every project to a moderate extent. The resulting view was a general impartiality with the statement, as shown by a mean score of 3.265. Furthermore, 33.1% of the respondents indicated that the cost of every project in KWFT is easily ascertained because there is a budget to a moderate extent. The results led to a mean score of 3.081, which reveals a moderate extent. As per Novotny (2018), budgets are regularly drawn to ascertain the cost of projects by the project teams in project execution and implementation ensuring that they come up with a realistic budget, which is workable throughout the execution period although changes are bound to happen.

Majority (31.6%) of the respondents indicated that projects are implemented within the planned scope in KWFT to a moderate extent. This information resulted in a general view that projects are implemented within the planned scope in KWFT to a moderate extent, as shown by a mean score of 3.169. The respondents (44.1%)

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indicated that the project scope helps to determine the duration of the project in KWFT to a moderate extent. The overall mean score was 3.154 implying that there was a moderate extent. Haughey (2011) noted that successful projects are implemented within the planned scope and project scope helps to determine the duration of the project. However, many projects fail on scope because they are either not completely outlined or comprehended from the beginning. An increase in a project's scope, leads to an increase in project costs as well as time, which automatically impacts the project's resources.

According to the foregoing results, project implementation is of paramount importance to KWFT, and it can be said to have been implemented in a timely manner and within budget, according to the planned scope. The success of project implementation lies in the capability of project teams in interpreting broad policy goals or objectives into clear outcomes in the shape of particular action projects. As such management involvement is key in supervising the implementation of the project by being the leader in a team of personnel with varying capacities and training, each charged with the responsibility of overseeing certain aspects of the endeavor. It is at this stage of implementation where the input of the top managers or management team is required so that the implementation process can be timely and within the required specifications and scope.

Conclusion

The findings from this study have provided insight into the effects of management involvement on project implementation in microfinance institutions with a focus on Kenya Women Microfinance Bank. The insights are potentially useful to policymakers in designing the interventions and strategies to enhance management

involvement in project implementation in microfinance institutions in Kenya. The study made the following conclusions:

1. There is relatively effective leadership and control, communication channels, and top management commitment in KWFT in ensuring sufficient resources allocation to the institution's projects. There are relatively proper plans for resource allocation based on the urgency and priority of projects and allocation of resources enables the project team to implement the project to desired or scheduled scope. According to the findings from this study, a lot is required from KWFT's management team in ensuring that the management is fully involved in the implementation of the institution's projects. Accordingly, managers' involvement in making decisions influence an effective process and that the management's backing of the venture enhances its implementation in terms of financial realization, timely execution, and design quality.

2. Timely completion of projects, within the allocated budget and scope, ensures that the project contributes to the overall strategy of the organization and customer satisfaction. Timely completion of a project and within budget, project scope achievement, project quality requirements achievement, and meeting milestone dates are some of the measures used to measure the implementation of projects in microfinance institutions. Budgets are regularly drawn to ascertain the cost of projects by the project teams in project execution and implementation although a lot of change is also expected, as shown from the results of the study.

3. Management involvement has a major part in project implementation. According to the study findings, management involvement plays fundamental roles including ensuring that project finances are budgeted, providing

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leadership, ensuring that project specifications are met, communicating and allocating resources to be used in strategies, ensuring that project scope is achieved, and projects implementation. Overall, there is a significant and positive correlation between management involvement and the successful implementation of projects.

Recommendations

Based on the findings of this study, the researcher drew up the following recommendations:

1. There is a need to increase the level of management involvement in project implementation as it enhances the management execution of leadership, communication, and resource allocation duties significantly. Thus, through increased involvement in project implementation, there will be more execution of the relevant functions throughout the organization and reducing loss and risks involved in project implementation.

2. It is necessary to ensure that the project implementation function is well defined in the organization. This would include characterization of the specific dynamics of time, scope, budgets, and objectives of every project pursued by KWFT. These aspects will help to determine the duration of the projects, the required resources, and the other necessary requirements for their success.

3. There is a need for KWFT to ensure that management involvement in project implementation is beneficial to increase the organization's capability to offer financial services without losing its financial base. Therefore, there is a need for the relevant authorities in KWFT to look for ways of creating competitive

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advantage based on its resources, which include not only financial resources but also skills and capabilities for the effective implementation of projects.

4. Finally, for projects within KWFT to be implemented successfully, the organization needs to completely coordinate with its organizational culture. This is because organizational culture and policies help in unifying employees with the organization. Creation of policies and cultures in the implementation of projects as well as educating the management and project personnel will not only help improve projects but also lead to innovation of other better ways of handling project implementation in the organization.

<p style="text-align:center">Recommendations for Further Research</p>

In line with this study's results on the effects of management involvement on project implementation in KWFT, further research is recommended as follows:

1. This study investigated the effects of management involvement on project implementation in KWFT and established that leadership, resource allocation, and communication are the main aspects of management involvement affecting project implementation in KWFT. However, there are several other microfinance institutions in Kenya whose management and areas of operations are either alike or diverse from those of KWFT. This justifies the need for another study, which would guarantee generalization of the study findings for all the microfinance institutions in Kenya and hence, initiate new policies. The study, therefore, recommends another study be done with to examine the influence of management involvement on project implementation in financial institutions in Kenya.

<p style="text-align:center">83</p>

2. Another comprehensive study can be carried out to investigate the influence of project risk management on project completion in microfinance institutions in Kenya. This study would be relevant because financial institutions like KWFT are faced with many risks that threaten their sustainability in the financial sector. Such a study can be conducted on the role of project risk management of project managers in enhancing the adoption of project management in the financial sector in Kenya.

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APPENDICES

Appendix A: Questionnaire

Dear respondent

My name is Mary Mutinda, an MBA student at Daystar University, Nairobi Kenya. Am carrying out a research on management involvement in implementation of projects of Microfinance Institutions; a case study of Kenya Women Microfinance Bank (KWFT). I therefore, kindly request you to answer the questions by ticking and providing explanations where necessary. Kindly note that your genuine responses will be treated with utmost confidentiality and will only be used for academic purposes. Kindly do not write your name on the questionnaire. Thank you in advance for your kind help and cooperation.

PART A: PERSONAL INFORMATION

1. Gender

    Male [   ]   Female [   ]

2. Age

    21-30 [   ]   31-40 [   ]

    41-50 [   ]   51 and above [   ]

3. Highest education level

    Secondary [   ]   Certificate [   ]

    Diploma   [   ]   Bachelors [   ]

    Masters   [   ]   Doctorate [   ]

4. Kindly indicate your position in Kenya Women Microfinance Bank

    Managing Director   [   ]   Operations Director [   ]

    General Manager   [   ]   Regional Manager [   ]

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Branch Manager   [   ]

Any other (Specify)

………………………………………………………………………………

5. For how long have you been in the Microfinance institutions industry?

Less than 5 years [   ]   5- 10 years   [   ]

10-15 years   [   ]   15 years and above [   ]

PART B: PART B: MANAGEMENT INVOLVEMENT

6. In a scale of 1-5, please rate the extent to which the statements below are practiced in Organization where 1= no extent, 2=less extent, 3=moderate extent; 4=large extent; 5= very large extent

	1	2	3	4	5
Proper leadership is exercised in our organization					
In our organization, leaders are effective and in control					
In our organization, management has initiated clear communication channels					
In our organization, the top management is committed to ensuring that communication reaches the intended recipients					
In our organization, the top management is committed in ensuring that sufficient resources are deployed to organizations' projects					
Resource allocation is done based on the urgency and priority of the work to be done					
Allocation of resources enables the project team to implement the project to desired or scheduled scope					

SECTION C: PROJECT IMPLEMENTATION

7. To what extent does project implementation impact our organization?

Very great extent   [   ]   Great extent   [   ]

Moderate extent   [   ]   Less extent   [   ]

Not at all   [   ]

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8. In a scale of 1-5, please rate the extent to which the aspects below are applicable in this Organization where 1= no extent, 2=little extent, 3=moderate extent; 4=large extent; 5= very large extent

Statement	1	2	3	4	5
Projects in our organization are implemented on time					
Timely implementation leads to timely completion of projects					
In our organization, budgets are drawn for every project					
In our organization, the cost of every project is easily ascertained because there is a budget					
Projects are implemented within the planned scope in our organization					
In our organization, the project scope helps to determine the duration of the project					

SECTION D: EFFECTS OF MANAGEMENT INVOLVEMENT ON PROJECT IMPLEMENTATION

9. Does management involvement have any effect on project implementation in our organization?

Yes   [ ]

No   [ ]

10. Please rate the extent to which you the following aspects are applied in the Organization. Use a scale of 1-5 where 1= no extent, 2=less extent, 3=moderate extent; 4=large extent; 5= very large extent

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	1.	2.	3.	4.	5
Leadership contributes greatly to timely completion of projects					
Leadership ensures that project finances are budgeted					
Leadership ensures that project specifications are met					
Leadership ensures that project scope is achieved					
Resource allocation leads to timely project implementation					
Resource allocation enables achievement of project scope					
Communication guides in timely execution of projects					
Communication helps in clarifying the budget allocation of project activities during execution					
Communication clarifies the project scope during implementation					

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SECTION E: ORGANIZATIONAL CULTURE AND POLICIES

11. To what extent would you rate the moderating effect of Organization culture and policies in the relationship between management involvement and implementation of projects ?

    1. No extent

    2. Small extent   [ ]

    3. Large extent   [ ]

    4. Very large extent   [ ]

END

Thank you

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Appendix B: Ethical Clearance

VERDICT – APPROVAL WITH COMMENTS

Daystar University Ethics Review Board

Our Ref: DU-ERB/05/05/2020/000418

Date: 5ᵗʰ May 2020

To: Mary K. Mutinda

Dear Mary,

RE: MANAGEMENT INVOLVEMENT AND PROJECT IMPLEMENTATION IN MICROFINANCE INSTITUTIONS: A CASE OF KENYA WOMEN MICROFINANCE BANK (KWFT).

Reference is made to your ERB application reference no. 200420-02 dated 20ᵗʰ April 2020 in which you requested for ethical approval of your proposal by Daystar University Ethics Review Board.
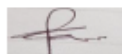
We are pleased to inform you that ethical review has been done and the verdict is to revise to the satisfaction of your Supervisors and Head of Department before proceeding to the next stage. As guidance, ensure that the attached comments are addressed. Please be advised that it is an offence to proceed to collect data without addressing the concerns of Ethics Review board. Your application approval number is DU-ERB-000418. The approval period for the research is between 5ᵗʰ May *2020 to 4ᵗʰ May 2021* after which the ethical approval lapses. Should you wish to continue with the research after the lapse you will be required to apply for an extension from DU-ERB at half the review charges.

This approval is subject to compliance with the following requirements;

  i.   Only approved documents including (informed consents, study instruments, MTA) will be used.

  ii.   All changes including (amendments, deviations, and violations) are submitted for review and approval by Daystar University Ethics Review Board.

  iii. Death and life threatening problems and serious adverse events or unexpected adverse events whether related or unrelated to the study must be reported to Daystar University Ethics Review Board within 72 hours of notification.

  iv. Any changes anticipated or otherwise that may increase the risks or affected safety or welfare of study participants and others or affect the integrity of the research must be reported to Daystar University Ethics Review Board within 72 hours.

  v.   Clearance for export of biological specimens must be obtained from relevant institutions.

  vi. Submission of a request for renewal of approval at least 60 days prior to expiry of the approval period. Attach a comprehensive progress report to support the renewal.

  vii. Submission of a signed one page executive summary report and a closure report within 90 days upon completion of the study to Daystar University Ethics Review Board via email [duerb@daystar.ac.ke].

Prior to commencing your study, you will be expected to obtain a research license from National Commission for Science, Technology and Innovation (NACOSTI) https://oris.nacosti.go.ke and other clearances needed.

Yours sincerely,

Mrs. Purity Kiambi,
Secretary, Daystar University Ethics Review Board

*"...until the day dawn and the **daystar** arise in your hearts"*
2 Peter 1.19 KJV

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Appendix C: Researcher's Letter of Introduction from Daystar University

18th May 2020

TO WHOM IT MAY CONCERN

Dear Sir/Madam,

RE: MARY MUTINDA: STUDENT NO: 10-0442

Mary is a fully registered student in the School of Business & Economics at Daystar University. She has completed her course work towards a Masters of Business Administration (MBA) in Strategic Management and Project Management . She is now working on the research for her thesis.

Mary's thesis topic is:

"Management involvement in Project Implementation in Microfinance institutions: A case of KWFT."

The purpose of my writing is to request that you give Mary the necessary assistance to enable her to complete this important academic exercise.

We assure you that any information collected will be used strictly for academic purposes and will remain absolutely confidential. Upon completion of the research, her thesis will be available at our library.

We appreciate your support for our student towards the successful completion of her thesis research.

Yours Sincerely,

Dr. Samuel Muriithi

HOD, COMMERCE

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Appendix D: Research Permit

Ref No: 578596

Date of Issue: 28/May/2020

RESEARCH LICENSE

REPUBLIC OF KENYA

NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION

This is to Certify that Ms. KATUNGE MUTINDA of Daystar University, has been licensed to conduct research in Nairobi on the topic: MANAGEMENT INVOLVEMENT IN PROJECT IMPLEMENTATION IN MICROFINANCE INSTITUTIONS: A CASE OF KWFT for the period ending : 28/May/2021.

License No: NACOSTI/P/20/5069

578596

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INNOVATION

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Scan the QR Code using QR scanner application.

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Appendix E: Plagiarism Report

Mary Mutinda Thesis - 02nd October 2021

ORIGINALITY REPORT

20%	17%	3%	12%
SIMILARITY INDEX	INTERNET SOURCES	PUBLICATIONS	STUDENT PAPERS

PRIMARY SOURCES

1	Submitted to KCA University Student Paper	1%
2	erepository.uonbi.ac.ke Internet Source	1%
3	www.ijarem.org Internet Source	1%
4	Submitted to Kenyatta University Student Paper	1%
5	strategicjournals.com Internet Source	1%
6	Submitted to Laureate Higher Education Group Student Paper	1%
7	Submitted to Mount Kenya University Student Paper	1%
8	Submitted to Daystar University Student Paper	1%
9	ir-library.ku.ac.ke Internet Source	1%