



**FACTORS INFLUENCING THE PERFORMANCE OF COMMUNITY BASED  
ORGANIZATIONS' POVERTY ALLEVIATION PROJECTS IN KISII COUNTY,  
KENYA**

<sup>1</sup> **Veronica Mongina Orina**

*Jomo Kenyatta University of Agriculture and Technology*  
[veromongina@yahoo.com](mailto:veromongina@yahoo.com)

<sup>2</sup> **Dr. Wallace Atambo Nyakundi**

*Jomo Kenyatta University of Agriculture and Technology*  
[atambowa@yahoo.com](mailto:atambowa@yahoo.com)

**3 Dr. Mogwambo Vitalis Abuga (Ph. D)**

*Jomo Kenyatta University of Agriculture and Technology*  
[mogwambov@yahoo.com](mailto:mogwambov@yahoo.com)

**Abstract**

Efforts have been put in place by the Kenyan government, other organizations and individuals to address the challenges that face the group of Kenyan population living in poverty. However community poverty problems have been worsening in spite of the increased number of CBOs groups dealing with matters that affect the community. The purpose of this study was to assess the factors influencing the performance of CBOs poverty alleviation projects in Kenya. The study established that there were financing in performance of poverty alleviation projects among community based organizations which among them were legal constraints in terms of finances, lack of sufficient funds, technological challenge in terms of required funds and lack of support from community members. The study also established that there was influence of technological change on performance of CBOs poverty alleviation projects. The study recommends that; To enhance sustainability of poverty alleviation projects done by CBOs enough resources should be set aside to enhance on evaluation of projects in order to forecaster economic competition of projects done by the CBOs in Kisii County. CBOs should involve people's participation in governance of poverty alleviation projects done by the CBOs in order to overcome the financing of corruption practices and lack of mechanisms to be used to evaluate CBOs projects. The personnel of community based organizations in Kisii County should be well trained on resource management in order for them to enhance effective resource allocation to be used in different poverty alleviation projects among residents of the county.

*Keywords: Community Based Organisations, Poverty Alleviation*

## **1. Introduction**

According to (GOK, 2000) in Kenya poverty has been pronounced since independence when the economy began to nose-dive. It is only in the 2000s that the government took drastic measures to assess the poverty levels in the country, partly due to a change in focus by the development partners such as the World Bank and the International Monetary Fund (IMF). There was increasing levels among rural and urban population, (GOK, 2000). According to Paul (2008) indicates that the government of Kenya has over the years put in place various approaches and resources to alleviate poverty.

Lundvall (2009), shows that this has been blamed on poor policy formulation, initiation, planning and implementation of poverty alleviation programmes. Despite these positive developments by the County government, poverty alleviation has remained elusive. In line with this, the researcher was out to establish the factors influencing the performance of CBOs poverty alleviation projects in Kisii county Kenya, Okumu (2012).

According to Okunmadewa (2009), poverty alleviation measures like economics classic progress and poverty are those that rise and are intended to rise, enabling the poor to create wealth for themselves as a means for ending poverty forever. He adds that in modern times, various economists in the world movement propose measures like the land value tax to enhance access by all to the natural world. This is a strategy to enhance on poverty alleviation.

## **2. Problem Statement**

In Kisii County, out of 75 registered CBOs, 42 are dormant, 23 deregistered and 10 are active (R.O.K., Ministry of social development, 2013). However, no much documentation has been done in relation to the factors influencing their performance. This study therefore endeavored to assess the factors influencing the performance of CBOs' poverty alleviation projects in Kisii county, Kenya so that recommendations was made by the researcher on what should be done to ensure that these groups are able to carry out sustainable projects.

## **3. Objectives of Study**

The general objective of this study was the factors influencing the performance of CBOs' poverty alleviation projects in Kisii County Kenya. The study was guided by the following specific objectives;

- i. To determine the effect of financing on the performance of CBOs' poverty alleviation projects in Kisii County.

- ii. To establish the influence of technology on the performance of CBOs' poverty alleviation projects in Kisii County.
- iii. To establish the effect of community support on the performance of CBOs' poverty alleviation projects in Kisii County.
- iv. To establish the effect of transparency on the performance of CBOs poverty alleviation projects.

## **5. Literature Review**

This study was founded by four theories;

**Systems Theory and Governance** - Bertalanffy (2002) defines systems theory as a working hypothesis, the main function of which is to provide a theoretical model for explaining, predicting and controlling phenomenon.

**Financial Distress Theory** - This theory is characterized by decline in the firm's performance, value and failure (Opler and Titman, 2004).

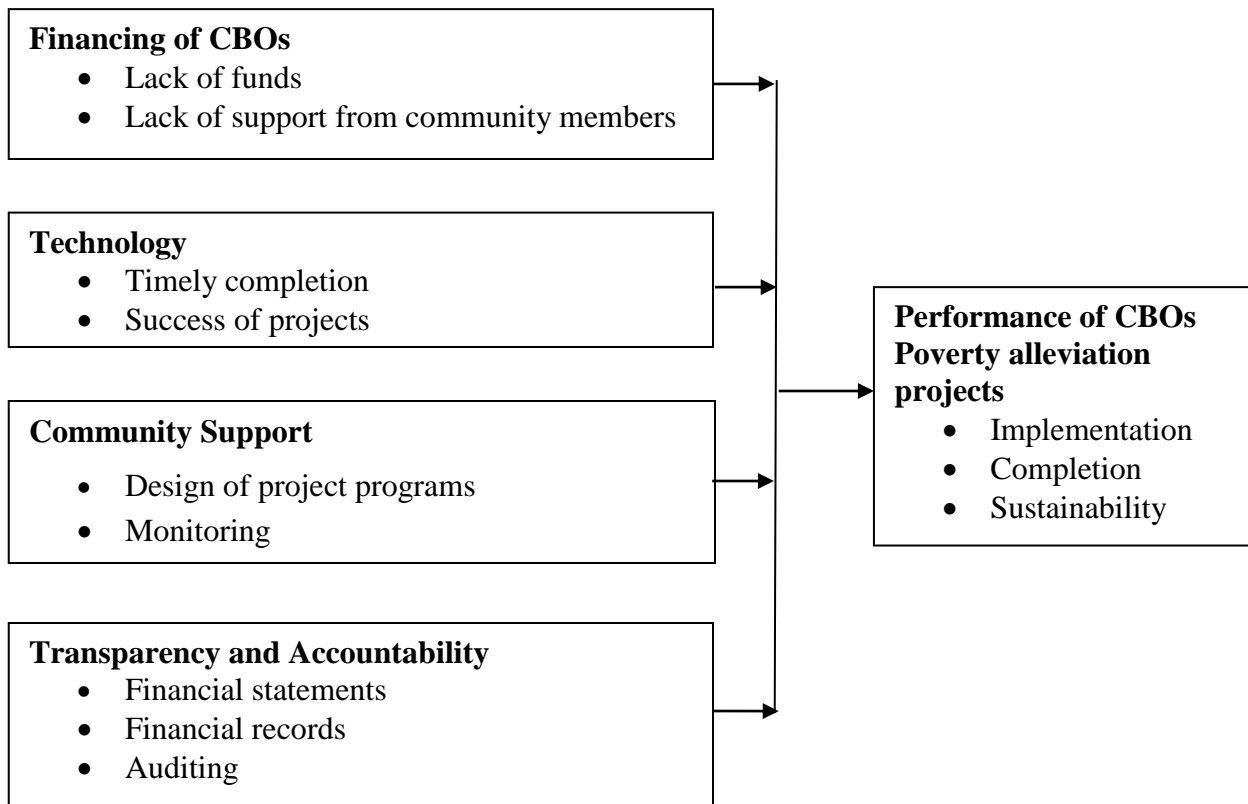
**Stakeholder Theory** - looks at the relationships between an organization and others in its internal and external environment. It also looks at how these connections influence how the business conducts its activities.

**Human Capital Theory** - is the most influential economic theory of Western education, setting the framework of government policies since the early 1960's. It is seen increasingly as a key determinant of economic performance.

## 6. Conceptual Framework

### Independent Variables

### Dependent Variables



*Figure 1 Conceptual Framework*

The conceptual framework entails independent variables which are financing in performance of poverty alleviation projects like lack of funds, technological financing and lack of support from community members; mechanisms to address the financing like budgetary allocation, transparency and accountability and equitable distribution of social economic resources and approaches for performance of poverty alleviation projects like In-built monitoring and evaluation, appropriate technologies, access to low interest rate credit and improved infrastructure which depend on performance of CBOs on poverty alleviation projects to enhance their implementation, completion and sustainability of the projects.

## 7. Research Gaps

Kisii County is one of the fastest growing counties in Kenya, Oyugi (2001). Since the inception of CBOs in Kisii County, many researchers have identified several factors that hinder the implementation, completion and sustainability of CBOs projects. The factors include poverty, financial constraints, fear of stigma, discrimination, overburdening of family members, lack of

transportation and lack of support for palliative care. At the National level, studies examining factors affecting the implementation of projects have been done but none has focused specifically on the assessment of the factors affecting the performance of CBOs' poverty alleviation projects. However, data available on the performance of CBOs in Kisii County shows that none had achieved its expected results fully, but there exists no clear information of reasons to this. Hence there exists a knowledge gap on this factors which the study was geared towards contributing to bridging the gap.

### 8. Research Methodology

This study used descriptive survey design. The study targeted ten community based organizations in Kisii County; that are under the umbrella of Upendo Neema group, where 670 members were targeted. From the population of the 700 members, chairpersons, secretaries and treasures, the researcher selected a sample size of 97 using a stratification sampling method. The study used questionnaires as the instrument to collect data. The data collected from the field were analyzed using weighted averages and percentages.

## DATA ANALYSIS, INTERPRETATION AND PRESENTATION

### 9. Financing and performance of poverty alleviation projects

The study sought to establish from the respondents on the financing and performance of poverty alleviation projects among community based organizations in Kisii County. The response rate from the field was recorded as table 5;

Key: 5.0-Most influential, 4.0-More influential, 3.0-Moderately Influential, 2.0-Less influential, 1.0-Not Influential.

**Table 1 financing and performance of poverty alleviation projects**

<b>Financing and performance of poverty alleviation projects</b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>	<b><math>\sum fi</math></b>	<b><math>\sum fiwi</math></b>	<b><math>\frac{\sum fiwi}{\sum fi}</math></b>
Legal constraints in terms of access to funds	47	23	11	5	4	<b>90</b>	<b>374</b>	<b>4.16</b>
Lack of sufficient funds	56	31	1	1	1	<b>90</b>	<b>410</b>	<b>4.56</b>
Technological challenges	39	27	10	6	8	<b>90</b>	<b>353</b>	<b>3.92</b>

in terms of required funds

Environmental approaches	20	41	08	12	9	<b>90</b>	<b>321</b>	<b>3.57</b>
Lack of support from community members	52	26	3	4	5	<b>90</b>	<b>386</b>	<b>4.29</b>

Table 1 Indicates that rating 4.16 weight of the respondents said that legal constraints in terms of access to funds was an effect of financing on the performance of poverty alleviation projects among community based organizations in Kisii County. Rating 4.56 weight of the respondents said that lack of sufficient funds was an effect of financing on the performance of poverty alleviation projects among community based organizations in Kisii County. Rating 3.92 weight of the respondents said that technological challenge in terms of required funds was an effect of financing on the performance of poverty alleviation projects among community based organizations in Kisii County. Rating 3.57 weight of the respondents said that environmental approaches was an effect of financing in the performance of poverty alleviation projects among community based organizations in Kisii County. Rating 4.29 weight of the respondents said that lack of support from community members was an effect of financing in the performance of poverty alleviation projects among community based organizations in Kisii County. William, (2003) indicated funding community organizations depending on size and on how they were established, share the financing of both other levels of organization and face additional inter-related problems around dependency, representation, remuneration and sustainability. This dependence among implementing CBOs on voluntary participation with little or no remuneration and the substantial level of responsibility attached to some voluntary posts is a particular concern. Financial crises contributes time on a voluntary basis to community projects constitutes yet another burden and may be unmanageable or lead to questionable alternative strategies for financial support.

### **10. Influence of Technological change on performance of CBOs poverty alleviation projects**

The study sought to establish form the respondents on the influence of technological change on performance of community based organizations poverty alleviation projects in Kisii County. The response rates from the field were recorded in table 2.

**Table 2 Influence of Technological change on performance of CBOs poverty alleviation projects**

<b>Influence of Technological change on performance of CBOs poverty alleviation projects</b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>	<b><math>\Sigma fi</math></b>	<b><math>\Sigma fiwi</math></b>	<b><math>\frac{\Sigma fiwi}{\Sigma fi}</math></b>
CBOs' Poverty alleviation projects activities are always implemented on time	37	30	03	15	5	<b>90</b>	<b>349</b>	<b>3.88</b>
CBOs' Poverty alleviation projects activities are always completed on time	49	30	1	07	3	<b>90</b>	<b>385</b>	<b>4.28</b>
CBOs' Poverty alleviation projects activities are always implemented according to plan	55	25	5	4	1	<b>90</b>	<b>399</b>	<b>4.43</b>
CBOs' Poverty alleviation projects implementation always succeeds to the satisfaction of all stakeholders	42	34	7	5	2	<b>90</b>	<b>379</b>	<b>4.21</b>

Table 2 Indicates that rating 3.88 weight of the respondents said that CBOs' poverty alleviation projects activities are always implemented on time was an influence of technological change on performance of community based organizations poverty alleviation projects in Kisii County. Rating 4.28 weight of the respondents said that Poverty alleviation projects activities are always completed on time was an influence of technological change on performance of community based organizations poverty alleviation projects in Kisii County. Rating 4.43 weight of the respondents said that poverty alleviation projects activities are always implemented according to plan was an influence of technological change on performance of community based

organizations poverty alleviation projects in Kisii County. Rating 4.21 weight of the respondents said that poverty alleviation projects implementation always succeeds to the satisfaction of all stakeholders was an influence of technological change on performance of community based organizations poverty alleviation projects in Kisii County. Chenery, et.al, (2004) in their study indicated that adoption of technology influence robust and effective monitoring and evaluation systems contribute to accurate, timely, and relevant information to inform decisions throughout organization management and programs implementation. They further indicated that technology ensures relevance, scalability, finance management, accuracies in strategy, resource utilization, stakeholder engagement in organizational management and project implementation.

### 11. Community support contribution to performance of poverty alleviation projects

The study sought to establish from the respondents on the effects of community support on enhancing the performance of poverty alleviation projects among community based organizations in Kisii County. The response rate from the field were recorded as in table 3.

**Table 3 Community support contribution to performance of poverty alleviation projects**

<b>Community support contribution to poverty alleviation projects</b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>	<b><math>\sum fi</math></b>	<b><math>\sum fiwi</math></b>	<b><math>\frac{\sum fiwi}{\sum fi}</math></b>
Design of project programs	63	20	01	04	02	<b>90</b>	<b>408</b>	<b>4.53</b>
Monitoring of projects	54	24	04	5	03	<b>90</b>	<b>393</b>	<b>4.37</b>
Provision of human resources	45	26	02	09	08	<b>90</b>	<b>361</b>	<b>4.01</b>
Financing	52	18	10	07	3	<b>90</b>	<b>379</b>	<b>4.21</b>
Security	30	41	15	3	01	<b>90</b>	<b>366</b>	<b>4.07</b>
Project Implementers	70	15	01	3	1	<b>90</b>	<b>420</b>	<b>4.67</b>

Table 3 Indicates that rating 4.53 of the respondents said that design of project programs was an effect of community support on enhancing performance of poverty alleviation projects among community based organizations in Kisii County. Rating 4.37 of the respondents said that monitoring of projects by community members was an effect of community support on



enhancing performance of poverty alleviation projects among community based organizations in Kisii County. Rating 4.01 of the respondents said that provision of human resource to perform projects was an effect of community support on enhancing performance of poverty alleviation projects among community based organizations in Kisii County. Rating 4.21 of the respondents said that part of financing of projects was an effect of community support on enhancing performance of poverty alleviation projects among community based organizations in Kisii County. Rating 4.07 of the respondents said that security of projects was an effect of community support on enhancing performance of poverty alleviation projects among community based organizations in Kisii County. Rating 4.67 of the respondents said that community members were project implementer which was an effect of community support on enhancing the performance of poverty alleviation projects among community based organizations in Kisii County. Elizabeth, (2006) studied on the local level enhanced sustainable community development requires that local economic development supports community life, using the local talents and resources of the local community. The study further looked into challenges to ensure that the distribution of the benefits of development is done in a more transparent manner and equitably. On the same Ismail and Richard (1995) also cited that there is a need to now move from improving living standards to improving the quality of life through support from communities. This would happen when development becomes fully, participatory and people centered, driven by spiritual values that embrace caring and nurturing at their core.

### 12. Influence of Transparency on performance of CBOs poverty alleviation projects

The study sought to establish from the respondents on the effects of transparency on the performance of community based organizations on poverty alleviation projects among community based organizations in Kisii County. The response rate from the field were recorded as in table 4.

**Table 4 Transparency on performance of CBOs poverty alleviation projects**

<b>Transparency on performance of CBOs poverty alleviation projects</b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>	$\Sigma fi$	$\Sigma fiwi$	$\frac{\Sigma fiwi}{\Sigma fi}$
Financial statements like budgets, cash books, profit and loss accounts, etc are always available in the community based organizations	51	22	08	3	6	<b>90</b>	<b>370</b>	<b>4.21</b>

Community based organizations members can freely access the financial records of the community based organizations	35	29	11	13	2	<b>90</b>	<b>352</b>	<b>3.91</b>
Community based organizations members can understand the financial records of the community based organizations	29	40	6	10	5	<b>90</b>	<b>348</b>	<b>3.87</b>
Auditing of the community based organizations financial records is regularly done	60	27	1	1	1	<b>90</b>	<b>414</b>	<b>4.6</b>
Financial dealings in the community based organizations are free from corruption	53	31	01	4	1	<b>90</b>	<b>401</b>	<b>4.46</b>
Community based organizations members are well involved in the budgetary process	48	36	3	2	1	<b>90</b>	<b>302</b>	<b>3.36</b>

Table 4 Indicates that rating 3.79 of the respondents said that financial statements like budgets, cash books, profit and loss accounts, etc. are always available in the community based organizations was an effect of transparency and accountability on the performance of community based organizations in poverty alleviation projects among community based organizations in Kisii County. Rating 3.91 of the respondents said that Community based organizations members can freely access the financial records of the community based organizations was an effect of transparency and accountability on the performance of community based organizations on poverty alleviation projects among community based organizations in Kisii County. Rating 3.87 of the respondents said that community based organizations members can understand the financial records of the community based organizations was an effects of transparency and accountability on the performance of community based organizations on poverty alleviation projects among community based organizations in Kisii County. Rating 4.6 of the respondents said that auditing of the community based organizations financial records is regularly done was an effects of transparency and accountability on the performance of community based organizations on poverty alleviation projects among community based organizations in Kisii County. Rating 4.46 of the respondents said that I believe the financial dealings in the community based organizations are free of corruption was an effect of transparency and accountability on the performance of community based organizations on poverty alleviation

projects among community based organizations in Kisii County. Rating 3.36 of the respondents said that community based organizations members are well involved in the budgetary process was an effect of transparency and accountability on the performance of community based organizations on poverty alleviation projects among community based organizations in Kisii County. Srinivasan (2005) claims that transparency covers issues such as organizational management, project implementation, financial management and information disclosure. It is related to issues such as answerability, responsibility, liability, dependability, conscientiousness, reliability, trustworthiness, legitimacy, and transparency. On the other hand, Srinivas (2005) concludes that cases of the managers of these community based organizations' misconduct in funds use, management, and governance, have come to light, threatening the sustainability of the community based organizations and poverty alleviation projects that they carry out. Further, participation of all community based organizations members in deciding on choice of poverty alleviation projects has to be enhanced.

### **13. Discussion**

It has been observed that Community based organizations are spending more time on beadwork to raise funds, lessening their time spent caring for enhancing poverty alleviation projects. Many programs are largely sustained by the work of volunteers because funds are lacking to hire paid workers. Further financing of CBOs projects is affected by legal constraints in terms of access to funds and lack of support from community members.

In the analysis above it is absorbed that adoption of technology influence robust and effective monitoring and evaluation systems contribute to accurate, timely, and relevant information to inform decisions throughout organization management and easy projects implementation. Technology adoption ensures relevance, scalability, finance management, accuracies in strategy, resource utilization, stakeholder engagement in organizational management and project implementation. All IT systems enable; Clarity of what impact the project is expected to have progress assessment, evaluation and accountability, gathering and analysis of necessary information for tracking progress and impact, and information gathered to improve future actions in project implementation.

Community support enhances sustainable development planning engages stakeholders such as, local residents, key institutional partners, and interest groups, in designing and implementing action plans. Planning is carried out collectively among the groups affected. It is organized so as to represent the desires, values and ideals of the stakeholders within the community. This can

achieved through design of project programs, monitoring of projects and provision of human resources.

The need for transparency in financial dealings in community based organizations and other NGOs in general is one of global concern because these organizations receive a lot of government and donor support and they need to show that this money is put into good use and that the sustainability of their poverty alleviation projects is achieved for these organizations to continue existing. Community based organizations indicate that managers have not created mechanisms through which the other members and other stakeholders can raise questions about their decisions and actions so that such actions can be reviewed and acted upon. This is achieved through financial statements like budgets, cash books, profit and loss accounts, etc. are always available in the community based organizations. Community based organizations members can understand the financial records of the community based organizations and were well involved in the budgetary process.

#### **14. Summary of Findings**

##### **Effect of Financing on Performance of CBOS' Poverty Alleviation Projects**

The study established that there were financing in performance of poverty alleviation projects among community based organizations in Kisii County which among them were legal constraints in terms of finances, lack of sufficient funds, technological challenge in terms of required funds and lack of support from community members.

##### **Influence of Technology on Performance of CBOS' Poverty Alleviation Projects**

The study established that there was influence of technological change on performance of CBOs poverty alleviation projects which among them were poverty alleviation projects in CBOs activities are always implemented on time, poverty alleviation projects activities are always completed on time and poverty alleviation projects activities are always implemented according to plan.

##### **Effect of Community Support on Performance of CBOS' Poverty Alleviation Projects**

The study established that there were effects of community support that contributed to poverty alleviation projects by CBOs which were designing of programs, monitoring of the projects, provision of human resources, financing and project implementers.

### **Role of Transparency on Performance of CBOs Poverty Alleviation Projects**

The study found that transparency enhanced performance of CBOs poverty alleviation projects through financial statements like budgets, cash books, profit and loss accounts, etc are always available in the community based organizations, community based organizations members can freely access the financial records of the community based organizations, auditing of the community based organizations financial records is regularly done, there is fairness in sharing the dividends of the community based organizations activities.

### **15. Conclusion**

Based on the findings the study concludes that;

#### **Effect of Financing on Performance of CBOS' Poverty Alleviation Projects**

Poverty alleviation projects financing among community based organizations in Kisii County is essential in that it enhances sustainability of communities. This would help overcome financing posed by lack of proper mechanisms to be used to evaluate the CBOs projects.

#### **Influence of Technology on Performance of CBOS' Poverty Alleviation Projects**

There is a big role played technology adoption in enhancing community based organizations in poverty alleviation programs. This should be dealt with through using effective information communication technology officers to access on system needed to implement projects according to the required standards.

#### **Effect of Community Support on Performance of CBOS' Poverty Alleviation Projects**

Community support on performance of community based organizations is necessary as it enhances performance and success of poverty alleviation projects in Kisii County. The community should contribute to the goal setting, realizing that the end results benefit the entire community. The role of CBOs is to facilitate rather than direct the action. This will enhance partnership or integration, which is used enhance community development.

#### **Role of Transparency on Performance of CBOs Poverty Alleviation Projects**

To enhance success of community based organizations poverty alleviation projects, there is need for CBOs to enhance openness in transactions and projects carried out by CBOs. These managers have a great role to play in the decision making on how community based organizations funds may be used and this may determine the success of the community based organizations poverty alleviation projects. Managers must be transparent in all financial dealings on behalf of the community based organizations and ensure that there is no misappropriation of funds. Greater

transparency is now demanded of them for these organizations to be sustainable in their operations.

## **16. Recommendations of the Study**

The study recommends that:

To enhance sustainability of poverty alleviation projects done by CBOs enough resources should be set aside to enhance on evaluation of projects in order to forecaster economic competition of projects done by the CBOs in Kisii County.

Kisii County CBOs should involve people's participation in governance of poverty alleviation projects done by the CBOs in order to overcome the financing of corruption practices and lack of mechanisms to be used to evaluate CBOs projects.

The personnel of community based organizations in Kisii County should be well trained on resource management in order for them to enhance effective resource allocation to be used in different poverty alleviation projects among residents of the county.

CBOs management team should maintain proper policies to enhance on resource allocation and know the exact amount required as a strategy to enhance on evaluation of projects done by the CBO in Kisii County.

## **17. Suggestions for Further Study**

Further research should be carried on;

Effects of implementation on CBOs poverty projects on economic development of a county

## **18. REFERENCES**

- Bigsten, A. , P. Kimuyu and K. Lundvall. (2009). *Are Formal and Informal Small Firms Really Different*. Evidence from Kenyan Manufacturing. Nairobi: IPAR
- Becker (2011). *Social Sciences Research Methodology, the Basics*. New York: Rutledge
- Bertalanffy (2002). *Approaches to Participation in Rural Development*. Geneva: ILO
- Goldsworthy, D. (2005). *The Man Kenya Wanted to Forget*. Nairobi and London: Heinemann.
- Heyer, J., J.K. Maitha and W.M. Senga (eds.). (2006). *Agricultural Development in Kenya: An Economic Assessment*. Nairobi: Oxford University Press.
- Ilori (2009) (ibid). *Critical Success Factors Across the Project Cycle*. Project Management Journal , 19(3), 67-75
- Mansuri and Rao (2004) *distinguish this from community-driven development in which*

*communities are fully in control of projects.*

- Ng.ethe, H. (2006). *Decentralization for Development: The Case of District Focus for Rural Development*, A Paper Presented at the congress of the Organization of Social Science Research in Eastern Africa, Eldoret, July.
- Ng.ethe, N and W. Owino. From Sessional Paper No. 10 to Structural Adjustment: Towards Indigenising the Policy Debate. Nairobi: IPAR
- Owino, W. and O. Abagi.(2000). *Cost-Sharing in Education and Health, Report of a Desk Study* Commissioned by the Department for International Development (DFID) Nairobi.
- Oyugi, W.O. (2001). *Rural Development Administration. New Delhi: Viking Publishing House.*
- Oyugi, W.O. (2005). *Centre .periphery Linkages n the Development Process: An Assessment of the Kenyan Experience.* in F.G. Kiros (ed.) *Challenging Rural Poverty: Experience in Institution Building and Popular Participation for Rural Development in Eastern Africa.*
- Oyugi, W.O. (2006). *Two Decades of Decentralizations Efforts in Kenya.* The African Administrative Studies, Vol. 26.
- Okumu,. C. (2012) *Determinants of sustainability of women self help groups in Mombasa Island, Mombasa County, Kenya:* University of Nairobi, Kenya
- Okunmadewa (2009). *The role of community based organizations in the development of rural a case study of community based organizations in Kiogoro division, Kisii county.* St. Paul's University, Kenya
- Preston , (2006). *Social Research Methods: Qualitative and Quantitative Approaches Boston: Allyn and Bacon Publishers*
- PMI (2008), *A Guide to the Project Management Body of Knowledge, Newtown Square, PA: Project Management Institute*
- Republic of Kenya.(2005). *Welfare Monitoring Survey, 1994.* Nairobi:  
  
Sessional Paper No. 1 (1965) on African Socialism and Its Application to Planning in Kenya .
- Torjman, Sherri. (2007). *National Framework on Disability Income and Supports.*Paper

prepared for the Federal-Provincial Working Group on Disability Incomes and Supports. Ottawa.

Torjman, Sherri. (2007). *"The Story Behind the Story."* In Brian Reid. *From Welfare to Work: A Community Success Story in Creating Employment Opportunities*. Cambridge: Community Opportunities Development Association.

Titman, (2004), *Preparing for the Project Management Professional (PM) Certification Exam*, New York: AMACOM.

Waldie, Paul. (2008). "Big banks rejecting more small-business loan requests." *The Globe and Mail*, January 28, B9.