



**FACTORS AFFECTING DEVELOPMENT OF STRATEGIC PLANS AMONGST  
GOVERNMENT FUNDED ENTERPRISES IN KENYA; A CASE OF UWEZO FUND IN  
NYAMIRA NORTH SUB- COUNTY**

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**Abstract**

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*Uwezo fund is a means of availing capital for business enterprise growth in Kenya. The financial objective of this fund include to expand access to finances in promotion of youth and women businesses and enterprises for economic growth towards the realization of the goals of vision 2030. It also aims to generate gainful self-employment for the youth and women. Most of the funded groups have started micro small enterprises. The extent to which these funded groups undertake strategic planning is not known. This could be the reason why most group enterprises in Kenya are not able to attract more funding and perform better. The purpose of this research study was to evaluate factors that affect development of strategic plans amongst Government funded enterprises, a case of Uwezo Fund in Nyamira North Sub County, Kenya. The study concluded that majority of the group officials who operates MSEs had only secondary education, most of the group owned enterprises always use profit retention as a source of funds, female leaders have inadequate education hence a problem in planning. The study recommends that group officials should have at least secondary education, groups be encouraged to get funds from banks instead of relying on retained earnings. Finally, female in a group should allocate more time for preparation of strategic plans.*

**Keywords: Government Funded Enterprises, Micro Small Enterprises, Uwezo Fund**

## **1. BACKGROUND OF THE STUDY**

MSEs are generally regarded as the backbone of the economy (Kirby, 2003). These businesses constitute a majority of economic growth and development that is derived. They employ a large number of people and greatly contribute to the national income as documented in various studies. Micro Small Enterprises play a significant role in the Kenyan economy (Economic survey, 2006) the sector contributed over 50% of new jobs created in the year 2005, Despite their significance, past statistical indicate three out of five businesses fail within the first few months of operation (KNBS, 2007) Despite its great contribution to the Kenyan economy and the numerous policy interventions, the MSEs sector encounters a series of challenges and constraint that inhibits its growth.

Strategic planning for Uwezo fund can help the group to chart its future direction to establish priorities, to diversify its products or services and deal effectively with rapidly changing circumstances (Koma, 2013). This is because strategic planning is known to be an essential activity that generates positive outcomes for the firms of all sizes. However, little is known of strategic planning practices among the MSEs in African and in particular Kenya (Gakure & Amurle, 2013). This study sought to determine factors affecting the development of strategic plans amongst Government funded enterprises, a case of Uwezo Fund in Nyamira North Sub County, Kenya.

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

There is no researcher who has researched on the factors affecting the development of strategic plans in youth and women funded enterprises in Kenya, a case of Uwezo Fund in Nyamira North Sub-county despite the many benefits associated with the strategic planning (Sub DYO`s report, 2013). The report indicates that in the whole Sub-county only 120 groups have received funds. However the extent to which these funded groups undertake strategic planning is not known. This could be the reason why most group enterprises in the Sub-county are not able to attract more funding and perform better. It further indicates that there is mismanagement of funds due to lack of well-structured plans. Based on this information, the researcher was therefore prompted to investigate on the factors affecting the development of strategic plans amongst Government funded enterprises,a case of Uwezo Fund in Nyamira North Sub County, Kenya.

## **3. STUDY OBJECTIVES**

The main objective was to determine factors affecting development of strategic plans amongst Government funded enterprises in Nyamira North Sub- County.

The specific objectives were to:

- i) Establish the effect of the level of education of the group officials.
- ii) Establish how availability of resources in a group influence development of strategic.
- iii) Find out the influence of gender diversity on the development of strategic plans

- iv) Establish the influence of group leadership on the development of strategic plans in Uwezo funded enterprises

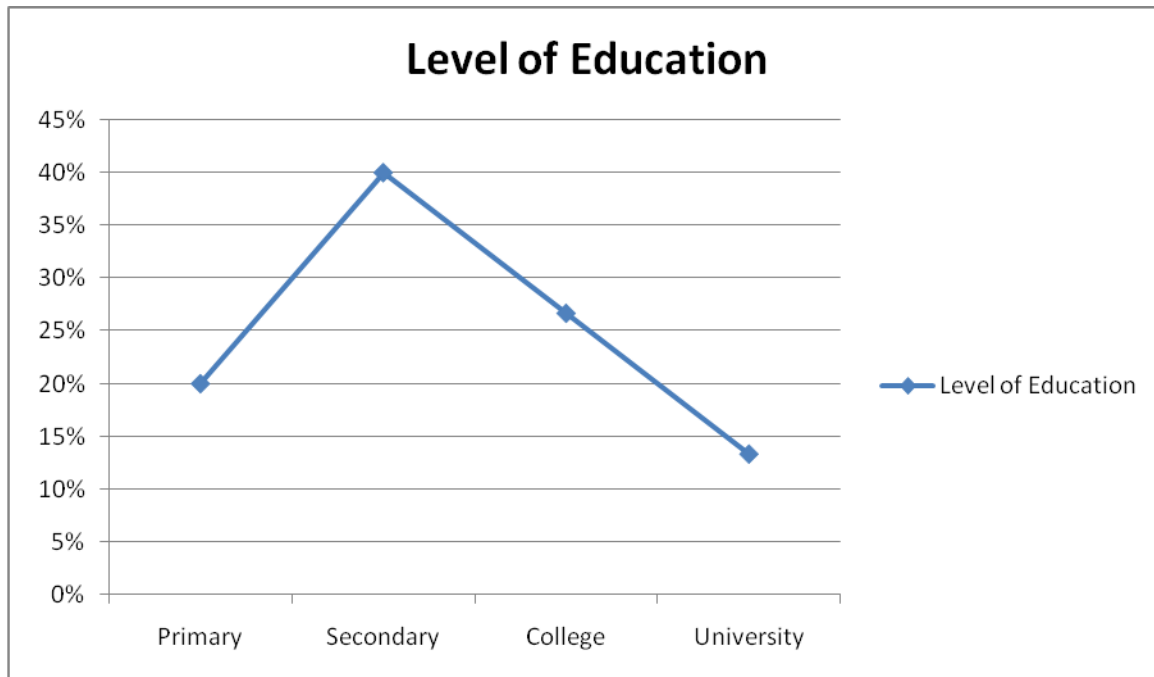
#### 4. METHODOLOGY

The Study`s target was the 120 groups that have been funded by the Uwezo fund. A sample of 35 groups was used which was 29% and derived by use of simple random sampling. A sample of 35 groups was used which was 29% and derived by use of simple random sampling. The chairpersons of the groups were used as the unit of analysis in each group.

#### 5. RESULTS AND FINDINGS

##### Highest level of education

The study further sought to establish the respondents` level of education in order to ascertain whether they were well equipped with the necessary knowledge and skills to perform their duties. From the study findings as shown in figure 4.5, majority 40 %( 12) indicated that they had reached secondary level as their highest academic qualification. 26.67 %( 8) indicated that they had reached college. 20 %( 6) of the respondents indicated that they had reached primary level as the highest level of education and lastly 13.33 %( 4) had reached a university level.



**Figure 1: Highest level of education**

From the study findings it was found that 83.33 %( 25) respondents never had any training in business and partly 16.67 %( 5) had training in the same.

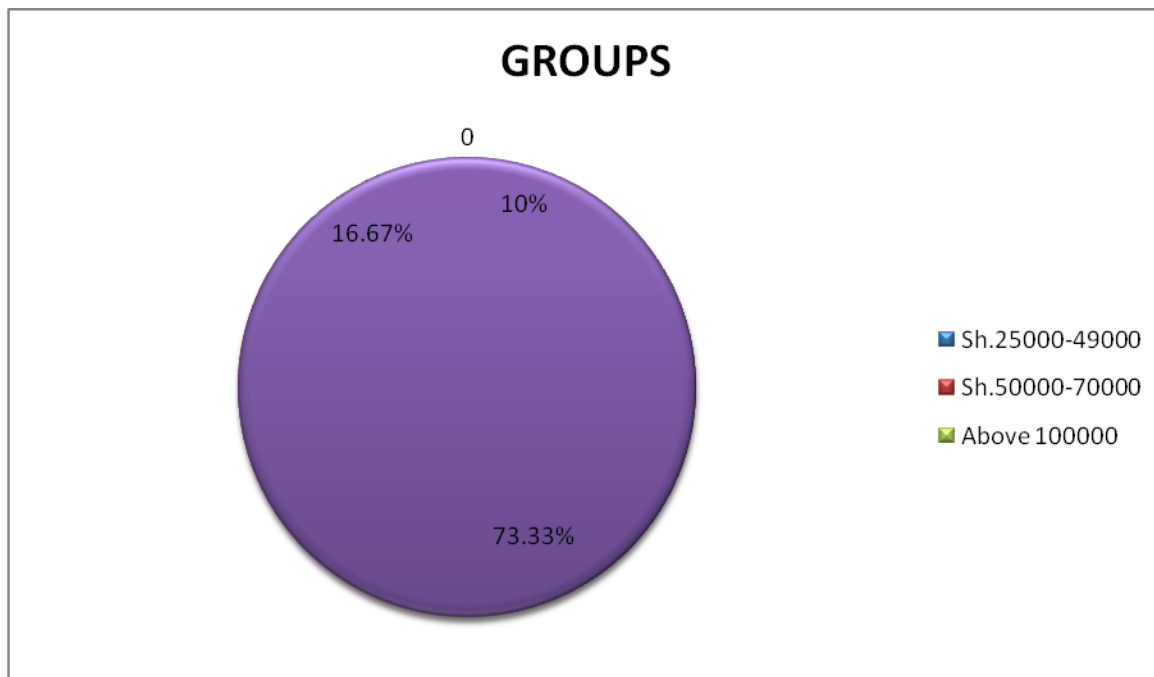
On the issue of having a strategic plan, only 13.33 %( 4) of the groups had a plan while 86.67 %( 26) didn`t have the plan. Of those that had a plan,50%(2) have a plan that is between 1-3 years, while 25%(1) have had a plan for less than 1 year and 25%(1) between 4-6 years old. These

findings concurred with the findings of Lussier & Pfeifer (2001) on education. The study also found that low level of education hampers growth of most enterprises. The findings agrees with the works of King and McGrath (2002), who argued that those entrepreneurs with large stock of human capital in terms of education and vocational training are better placed to adopt their enterprises to constantly changing business environment. The findings also agrees with the study of Kimando et al (2012) which concluded that those people who had succeeded in entrepreneurship are educated in the kind of business they venture into.

### Loan received from Uwezo Development Fund (UDF)

The study sought to establish how much the respondents had received from UDF to ascertain to what extent their responses could be relied upon to make conclusions for the study based on amount. From the study findings as indicated in figure 4.6, majority 73.33 % ( 22) groups indicated that they received sh. 50,000-70,000, 10 % (3) groups indicated that they had received sh. 25,000- 49,000 and 16.67% (5) groups indicated that they had received above sh. 100,000.

From this information, the researcher was also able to have confidence in the data collected since the respondents had received sufficient funds and this shows that they were well versed with information in which the study sought. From the amount received 75 % ( 3) groups used part of it in developing the strategic plans while 25 % ( 1) wasn't enough in developing the strategic plan.



**Figure 2: Loan received from UDF**

### Sources of Funding

The study sought to establish whether source of funding and influenced the strategic plans among Uwezo funded enterprises in Kenya. The study used several statements to solicit

information from the respondents. On inheritance 80% (24) of the respondents never use inheritance as a source of funds, 13.33 % (4) of the respondents occasionally use inheritance as a source of funds and 6.67 % (2) respondents always used it. On grants from non-state actors 73.33 % (22) of the respondents never use grants from non-state actors, 20 % (6) rarely used grants and 6.67 % (2) respondents always used them. 83.33 % (25) respondents never used grants from the government as a source of funds, 10 % (3) occasionally used grants from the government while 6.67 % (2) always used grants as a source of funds. 90 % (27) respondents never used loans from banks while 10 % (3) rarely used loans from banks as a source of funds. 50%(15) of the respondents never used loans from micro financial institutions as a source of funds 3.33%(1) rarely used micro finance loans, 10%(3) occasionally used micro finance loans, 16.67%(5) often used the microfinance loans, while 20%(6) always used micro finance loans as a source of funds for their business. On profit retention as a source of funds 100 % (30) respondents always use it as it is cheap. On donation, 13.34 % (4) respondents rarely use it, 3.33 % (1) respondent occasionally use it, 10 % (3) while 73.33 % (22) respondents always use it. The responses are shown in the table 1.

**Table 1: Sources of funding**

Statements	5	4	3	3	1	Mean	Stdv
Inheritance	24	0	4	0	2	6	10.3
Grants from non-state actors	22	6	0	0	2	6	9.27
Grants from the Government	25	0	3	0	2	6	10.7
Loans from banks	27	3	0	0	0	6	11.81
Loans from micro finance institutions	15	1	3	5	6	6	5.39
Profit retention	0	0	0	0	30	6	13.42
Donation	0	4	1	3	22	6	9.08

### Allocation of resources

The study sought to establish whether allocation of resources for the group strategic planning influenced strategic plans among Uwezo funded enterprises in Kenya. The study used several statements to solicit information from the respondents. On the issue strategic planning is too expensive for the group to afford. 33.33% (10) respondents strongly agreed with it, 10% (3) agree with the statement, 26.67% (8) were undecided, 13.33% (4) disagreed and 16.67% (5) strongly disagreed with the statement. On the statement availability of the funds is crucial for the purpose of developing the strategic plan. 40% (12) strongly agreed with the statement, 26.67%(8) of the respondents agreed with the statement , 26.67% (8) disagreed with the statement, 6.66%(2) strongly disagreed with the statement. This agrees with the works of Kotter (1982), who found out that resources can be used by the management to create value for an

organization or firm. This finding also agrees with the study of Bryson (1995), that portended that allocation of the scarce organization resources will have a profound effect on the strategic direction the organization will take. On the statement that knowing what needs to be done by the members of the groups makes it possible for the objectives to be achieved, 73.33 % ( 22) respondents strongly agreed, 26.67 % ( 8) agreed with the statement. On group having the required funds to invest in strategic planning development 10%(3) strongly agreed with the statement, 6.66%(2) agreed with the statement, 16.67%(5) disagreed while 66.67%(20) strongly disagreed with the statement. On the statement human resource is an important element in the development of strategic plan 30%( 9) strongly agreed with the statement,70 %( 21) agreed with it. On the statement group members who have skills of developing the plan, 3.33%(1) respondent strongly agreed with it, 13.33%(4) agreed, 16.67%(5) were undecided, 46.67%(14) disagreed while 20%(6) strongly disagreed with the statement. The responses are shown in the table 2

**Table 2: Allocation of resources**

<b>Statement</b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>	<b>MEAN</b>	<b>STDEV</b>
Strategic planning is too expensive for the group to afford	10	3	8	4	5	6	2.92
Availability of funds is crucial for the Purpose of developing the strategic plan	12	8	0	8	2	6	4.9
Knowing what needs to be done by members of the group makes it possible for the objectives to be achieved	22	8	0	0	0	6	9.95
Group has the required funds to invest in strategic planning development	3	2	0	5	20	6	8.03
Human resource is an important factor in the development of the strategic plans	9	21	0	0	0	6	9.25
Group members have skills of developing the strategic plan	1	4	5	14	6	6	4.85

### **Gender and strategic planning**

The study sought to establish whether gender influence the strategic planning among youth and women funded enterprises in Kenya. On the nature of the group 16.67 % ( 5) were male groups, 13.33 % ( 4) were female groups, while a majority were mixed groups that is 70%(21). On group officials the following was generated on chairpersons: 66.67%(20) were male, female were 33.33%( 10). For secretary males were 20 %( 6) while females were 80%( 24), for the office of treasurer male officials were 30%( 9) while female were 70 %( 21). The study used several statements to solicit information from the respondents. On the statement that the groups led by women are well coordinated during strategic planning, 60%(18) of the respondents strongly

agreed while 13.33%(4) agreed,3.34%(1) were undecided, 13.33%(4) disagreed while 10%(3) Strongly disagreed. In mixed groups male dominate the strategic plan development process, 33.33%(10) respondents strongly agreed, 23.33%(7) agreed with the statement ,13.33%(4) were undecided, 20%(6) respondents disagreed with the statement while 10%(3) strongly disagreed with the statement. This finding agreed with Cliff (1998) that found out that male plan more than women. Female have inadequate education hence hampering strategic planning,60%(18) strongly agreed with the statement, 10%(3) agreed, 3.34%(1) were undecided,13.33%(4) disagreed while 13.33%(4) strongly disagreed with the statement. This finding agreed with a study done by McMormic (2001), who posited that women are less educated and are twice likely to be illiterate than their male counterparts. This also agrees with the study done by Stevenson and St. Onge(2005) who agreed that women are seen to lack management skills and somehow relatively have low levels of education. On the statement of mixed groups men are more knowledgeable on matters of strategic planning than women,40 %(12) strongly agreed with the statement,26.67%(8) agreed, 13.33%(4) were undecided, 6.67%(2) disagreed while13.33 %(4) strongly disagreed. This findings concurred with the findings of Brush & Bird (1996) who said that male has sophisticated planning as compared to female. In mixed gender groups, the females will allocate less time on preparation of strategic plan because of other societal responsibilities , 13.33%(4) respondents strongly agreed,33.33 %(10) agreed, 10%(3) were undecided, 13.33%(4) disagreed while 30%(9) strongly disagreed with the statement. This agreed with the study done by Della and Philips (2006) which concluded that women in this age (18-35 years”) are also overwhelmed with multiple roles of being young home makers, mothers and wives. This is represented by the table 3 below:

**Table 3 Gender and strategic planning**

<b>Statement</b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>	<b>MEAN</b>	<b>STDEV</b>
Groups that are led by women are well coordinated during the preparation of strategic plans	18	4	1	4	3	6	6.82
In groups with mixed gender, the male dominate the strategic plan development process	10	7	4	6	3	6	2.74
Female have inadequate education hence a problem when planning	18	3	1	4	4	6	6.82
In mixed groups male are more knowledgeable on matters of strategic planning than women	12	8	4	2	4	6	4
In mixed gender groups the female will always allocate less time on the preparation of strategic plans because of other social responsibilities	4	10	3	4	9	6	3.24

## Leadership and Strategic Planning

The study sought to establish whether leadership influence strategic plans development among youth funded enterprises in Kenya. On the tenure of office bearers 70%(21) hold office for 2 years while 30 %( 10) hold office for 3 years. On how long they have been in office a majority of respondents 60 %( 18) have been in the office for 2 years, 30 %( 9) have been officials for 3 years, while 10 %( 3) have been in the office for less than a year. This study agreed with the findings of Finkelstain and Hambrick (1990) who found that the top management tenure has a relationship with strategic persistence. The study used several statements to solicit information from the respondents. On statement group leaders provide strategic direction for the organization 43.34 %( 13) respondents strongly agreed, 20 %( 6) respondents agreed, while 10 %( 3) were not decided, 13.33 % (4) Respondents disagreed while 13.33 %(4) strongly disagreed with the statement. These findings concurred with Kaplan and Norton (2004) who asserted that leaders are key drivers in effective strategic planning and its lack is a barrier in strategy development (Hrebiriak, 2008). On group leaders effectively communicate to other group members on strategy development, 40%(12) respondents strongly agreed ,10%(3) agreed with the statement , 26.67%(8) of the respondents were undecided, 3.33%(1) disagreed while 20%(6) strongly disagreed with the statement. On the statement that group leaders have necessary skills to develop strategic plans, 3.33%(1) strongly agreed with the statement, 10%(3)agreed with it, 16.67%(5) were not decided, 50%(15) disagreed while 20 %(6) strongly disagreed with the statement. On female leaders are more focused than male leaders in planning, 50%(15) respondents strongly agreed with the statement,13.33%(4) agreed,13.33%(1) was not sure,16.67%(5)disagreed while 16.67%(5) strongly disagreed. On the statement that groups with male leaders are prone to developing good strategic plans as compared to those with female leaders, 26.67%(8) respondents strongly agreed, 40%(12) agreed , 13.33%(4) of the respondents were undecided, 6.67%(2) disagreed while 13.33%(4) strongly disagreed with the statement. The statement that leaders who have long tenure in office develop strategic plans for the groups, 16.67 %( 5) strongly agreed, 50%( 15) agreed, 10 %( 3) were not sure, 20 %( 6) of the respondents disagreed with the statement while 3.33%(1) strongly disagreed with the statement. This study agreed with Finkelstain (1990) who found that the top management tenure has a relationship with strategic persistence. The responses are shown in table 4 below :

**Table 4 Leadership and strategic planning**

<b>Statement</b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>	<b>MEAN</b>	<b>STDEV</b>
Group leaders provide strategic direction for the group	13	6	3	4	4	6	4.06
Group leaders effectively communicate to other group members on strategy development	12	3	8	1	6	6	4.30
Group leaders have necessary skills	1	3	5	15	6	6	5.39



required to develop strategic plans							
Female leaders are more focused than the male leaders in planning	15	4	1	5	5	6	5.29
Groups with male leaders are prone to developing good strategic plans as compared to those with female leaders	8	12	4	2	4	6	4
Leaders who have long tenure in the office to develop strategic plans for the group	5	15	3	6	1	6	5.39

### Correlation Analysis

Pearson correlation was used to measure the degree of association between variables under consideration that is independent variables and the dependent variables. Pearson correlation coefficients range from -1 to +1. Negative values indicates negative correlation and positive values indicates positive correlation where Pearson coefficient <0.3 indicates weak correlation, Pearson coefficient >0.3<0.5 indicates moderate correlation and Pearson coefficient >0.5 indicates strong correlation.

**Table 5: Correlation Coefficients**

	Level of Education	Leadership	Gender diversity	Availability of Resources	Development of strategic plans
<b>Level of education</b>	1				
<b>leadership</b>	0.681	1			
<b>Gender diversity</b>	0.521	0.434	1		
<b>Resource allocation</b>	0.611	0.321	0.535	1	
<b>Development of strategic plans</b>	0.711	0.724	0.754	0.821	1

Correlation is significant at the 0.05 level (1-tailed). The analysis above shows that resource allocation has the strongest positive (Pearson correlation coefficient =.821; P value 0.000) influence on development of strategic plans. In addition, level of education, availability of resources, gender diversity and leadership are positively correlated to development of strategic plans. The correlation matrix implies that the independent variables are very crucial determinants of development of strategic plan.

## Model Summary

Regression model is used here to describe how the mean of the dependent variable changes with changing conditions. To test for the relationship that the independent variables have on dependent variable, the study did the multiple regression analysis.

**Table 6: Model Summary**

Model	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	Std. Error of the Estimate
1	<b>0.937</b>	0.878	0.789	0.5273

The four independent variables studied explain 87.8% of the development of strategic plans as represented by the R<sup>2</sup>. This therefore means that other factors not studied in this research contribute 12.2% of the development of strategic plans. This implies that these variables are very significant therefore need to be considered in any effort to boost development of any strategic plan. The study therefore identifies variables as critical determinants of development of strategic plans.

**Table 8: Coefficient Results**

Model	Unstandardized Coefficients	Standard Error	Standardized Coefficients	t	Sig
	<i>B</i>		Beta		
1 (Constant)	1.147	1.2235		1.615	0.367
<b>Level of education</b>	0.752	0.1032	0.152	4.223	.0192
<b>Availability of resources</b>	0.487	0.3425	0.054	3.724	.0269
<b>Gender diversity</b>	0.545	0.2178	0.116	3.936	.0251
<b>Leadership</b>	0.439	0.1937	0.263	3.247	.0454

Multiple regression analysis was conducted as to determine the relationship between procurement planning and the four variables. As per the SPSS generated table above, the equation ( $Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \epsilon$ ) becomes:  $Y = 1.147 + 0.752X_1 + 0.487X_2 + 0.545X_3 + 0.439X_4$  According to the regression equation established, taking all factors into account.

## **6. SUMMARY OF THE FINDINGS**

### **Education and strategic planning**

It was established that a majority of the respondents 40% had secondary education while a minority of 20% had primary education. In addition, a majority of the respondents that is 83.33% had no training in business planning while a minority of 16.67% has had a business planning training. Only 13.33% of the groups had strategic plans.

### **Availability of resources**

A majority of the respondents preferred using retained profit as a source of funds that is 100%. On inheritance a majority 80% never used it while a minority of 13.33% rarely used it. On grants from non-state actors a majority 73.33% never used it while a minority of 6.67% always used it. On loans from banks a majority 90% never used it while 10% rarely used loans from banks. A majority agreed that knowing what needs to be done helps to achieve its objectives.

### **Gender**

A majority of the youth groups were mixed groups that are 72% while women groups were a minority 28%. In addition, a majority agreed that female leaders have inadequate education while in mixed groups minorities were undecided if female spent more of their time in preparation of strategic plans.

### **Leadership and Strategic Planning**

In most of the groups, leaders hold office for two years 70% as compared to 30% who hold office for three years. A majority were of the opinion that female leaders are focused in planning as compared to male leaders. It was also found that leaders often communicate to the members. Majority of the officials, 60%, have been in office for two years as compared to a minority 10% who have been in office for one year.

## **7. CONCLUSION**

Based on this study, it was concluded that a majority of the group officials in group owned MSEs have only secondary education. Most of the group owned enterprises always use profit retention

as a source of funding as it is cheap and affordable. On allocation of resources it was concluded that knowing what needs to be done by the members of the group makes it possible for the objectives to be achieved.

On relationship between gender and strategic planning, the study concluded that women have inadequate education hence a problem when planning. Finally on leadership and strategic planning, the study concluded that female leaders are more focused than the male leaders in planning.

## **8. RECOMMENDATION**

The study recommends the following; the group officials should have at least secondary level of education. This is critical as it helps them to be able to understand and know what they are doing. There is also need for the UDF to develop a program that will enable group owned MSEs be trained on strategic plan development. Secondly, the study recommends that group owned MSEs should be encouraged to get funds from banks as banks are currently developing loan products that are tailored to meet youth and women needs and groups should source for funds and invest in strategic plan development as this is critical as a management tool. Thirdly, women should allocate more time for preparation of strategic plans and finally group leaders should effectively communicate to other group members on strategy development.

## **9. AREAS OF FURTHER RESEARCH**

The result of this study addresses the factors affecting the development of strategic plans in Government funded enterprises. Therefore other studies should be done to investigate the factors affecting the implementation of strategic plans in Government funded enterprises

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