

**FACTORS INFLUENCING WOMEN PARTICIPATION IN
ECONOMIC DEVELOPMENT PROJECTS: A CASE OF WOMEN
ENTERPRISE FUND IN KILOME CONSTITUENCY, MAKUENI
COUNTY, KENYA**

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**A Research Project Report Submitted in Partial Fulfillment of the Requirements for
the Award of Master of Arts Degree in Project Planning and Management of
The University of Nairobi**

2020

DECLARATION

I declare that this research project report is my original work and has not been submitted for any award in any other university.

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DEDICATION

I dedicate this research project report to my dear mother Pascaline Wanza, my beloved husband John Mackenzie, my lovely children Neriah K. Muoki and Davies M. Muoki.

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ABBREVIATIONS AND ACRONYMS

CWES	Constituency Women Enterprise Scheme
FBO	Faith Based Organisations
FGM	Female Genital Mutilation
GAD	Gender and Development
HIV	Human Immunodeficiency Virus
MDGs	Millennium Development Goals
MFI	Micro Finance Institutions
MSMs	Micro, Small and Medium enterprises (MSMs)
NGOs	Non-Governmental organisations
PFA	Platform for Action
SACCOs	Savings and Credit Cooperatives
SDG	Sustainable Development Goal
SPSS	Statistical Package for the Social Science
UN	United Nations
UNDP	United Nations Development Fund
UNESCO	United Nations Educational Scientific and Cultural Organization
WAD	Women and Development
WED	Women Economic Development
WEF	Women Enterprise Fund
WID	Women in Development
WLM	Women Liberation Movement
WWB	Women's World Banking
MGCS	Ministry of Gender, Children and Social Development

ABSTRACT

Women form an important part of the economic development matrix of nations and continue to lack access to and control over resources, the purpose of this research therefore was to identify and examine the factors influencing women participation in economic development projects in Kilome Constituency in Makueni County. This study was guided by the following objectives: To assess the influence of cultural practices on women participation on economic development projects in Kilome constituency, in Makueni county; to assess how gender suppression influence women participation on economic development projects in Kilome constituency, in Makueni county; To determine how technological skills influence women participation on economic development projects in Kilome constituency, in Makueni county and to establish how levels of education influence women participation on economic development projects in Kilome constituency, in Makueni county. This study adopted descriptive survey design, with sample population being beneficiaries of the women enterprise fund and management of the fund in Kilome constituency in Makueni County in Kenya. A target population of 1550 consisting of women beneficiaries and fund managers who had attained legal age to undertake economic project (18 years and above) were considered for the research study. A sample size of 310 respondents was selected based on Krejcie and Morgan formula. Cluster sampling was utilized by selecting households from Kilome constituency and individual respondents picked using simple random sampling. Fund managers were picked from the Women enterprise fund using purposive sampling. Questionnaire and interview schedules were used as data collection instruments which were distributed and collected after being filled. Data from the questionnaires was then summarized, coded, tabulated and then analyzed. Editing was done to improve the quality of data for coding. Coded data was then entered into statistical package for social sciences (SPSS) version 22. It was established that; cultural practices; property ownership, early marriages influenced women involvement in economic projects while FGM and widow inheritance had minimal influence. Respondents indicated that they were being sidelined .Their ideas not taken into consideration and only a small % hold senior position in economic projects; technological skills; women had gained marketing skills over time, a moderate opinion generated on women management of their finances while they also actively seek leadership skills. Individual level of education contributed the level of position held, their performance in economic development projects. In conclusion the study recommends development of mechanisms and legislation to regulate socio-cultural factors; advocacy and championing for more women to take leadership positions and establishment of umbrella body to empower women to participate in economic development projects.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

In all countries of the world, women's participation in economic development projects is a global phenomenon that is discussed and analyzed. There is a big consideration across the world about the gains achieved by women in development (Mullins, 2016). Nevertheless, in the world today, there is still a disparity existing in the workplace among women and their male counterparts. According to Wilson (2014), it is clearly evident that in all the countries across the globe, there have been organizational barriers to advance towards involvement of women in development. Men and women were designated different roles among traditional societies around the world (Start, 2015).

With the emergence of industrialization and urbanization in Western Europe in the 18th century, there was a change from the traditional to the new mode of production. Accordingly, men traveled to towns in search of jobs in factories and urban centers while women were left to look after the children, the elderly and the sick back at home. Later, some women migrated to cities and served in different professions and roles that were perceived to be of less importance, less authority and less earnings. This segregation led to the Women's Liberation Movement (WLM) in the 1960s. As a result of the movements, it was realized that if men and women were given equal opportunities, they could perform equally well (Nuwagaba, 2013). However, this realization was not practically implemented hence theoretical in nature.

Labosso (2014) points out that globally, women are an important part of the economic development matrix of nations. They generate ideas, show immense entrepreneurial skills, and form large part of the labour force. Mehtapet et al (2016) concurs, positing that women's participation in development activities helps to uplifting the society, boosts economic development, empowerment and gender equality. However the number of women who are active in the global economy is still low, especially in the Middle East countries and this has been brought about by several socio-economic reasons.

Women and development matters have been featuring in the world agenda since the first women's conference in Mexico which was held by the United Nations in 1975. On the basis of the study, women are usually unable to actively participate in the development projects. As a result, more women are illiterate, poor, do not receive adequate health care, are victims of violence such as rape, harassment and neglect, lack basic rights, discriminate against and experience other forms of inequity such that their status is below that of men and their condition is much worse than that of men. In real sense, there is a strong gap between men and women in the areas of education, health, jobs, legal affairs, leadership, empowerment and ownership of wealth. Women in Kenya are fortunate as their position and status has improved over time as a result of a national development policy that has brought benefits to all people regardless of gender (Boserup, Fei & Toulmin, 2016). However, there is still many more campaigns that need to be taken to make sure that women are in their rightful position and strategies that ought to be formulated to make sure that women are in a position to make a full contribution to economic development (World Bank report, 2009).

Since the past decade, women's role has been evolving in the labour market from backbenchers to mainstream workers which anchor entire factories. Women particularly, in developing nations, make up a significant proportion of the total workforce, especially in the agricultural sector. They are a substantial economic resource because of this important role.

Patriarchy issues, levels of education, political representation and cultural factors such as gender stereotypes are a cumbersome growth barrier facing women running business, moreso those working in male-dominated industry (Farah 2014). Also, women have trouble accessing the necessary financing to start a business, lack guidance and start-up knowledge to create a business plan. They often have fewer advisers and mentors to help them.

To increase family incomes levels, women have started participating in raising cattle, poultry and doing subsistence farming in order to meet their family's demand for proper health and wellbeing. Women in rural areas also make baskets for storing farm products and different types of quilts all for extra income to support their families in times of financial crises. Women who engage in these kind of activities have been termed as 'marginalized, informal, peripheral, black economy workers and unrecognized to imply

that they are insignificant and inferior while in real sense, they are making a great impact to the economy at large (Muller 2015).

Kilome constituency consists of high numbers of women who are in the rural areas and are not economically empowered. With the introduction of Women Enterprise fund these women need to be active participants of economic development projects. Many factors influence this kind of behavior hence the need of the study to understand factors influencing women participation in economic development projects.

The Women Enterprise Fund

Women Enterprise Fund was registered in 2006 by the Kenyan government and launched officially in 2007 with the primary goal of empowering women economically. WEF loans touch target borrowers through partner financial intermediaries and directly through the Constituency Women Enterprise Scheme (CWES) (MGCSD, 2016). The fund is structured to help the government to achieve the 3rd MDG on "Gender equality and empowerment of women." As a flagship project under the Social Pillar of Vision 2030, the WEF is expected to play a catalytic role in incorporating women into the financial services sector (Ibid).

The Government created Women Enterprise Fund in order to assist women entrepreneurs with micro credit to expand operations in their enterprises and also to create more opportunities for startup and employment in the informal sector. Women Enterprise Fund is mandated to provide money for on-lending to women enterprises through financial institutions and directly to women through CWES and to facilitate investment in commercial infrastructure beneficial to women enterprises such as business markets and business incubators. WEF supports women oriented micro, small and medium enterprises (MSMs) to strengthen linkages with large organizations and facilitates local and international marketing of products made by business women. Women Enterprise Fund also supports capacity building of the beneficiaries of the fund and their institutions (MGCSD, 2016).

Women Enterprise Fund has two types of loans namely Jiimarishe loan and Tuinuke loan. Jiimarishe loan is the digital-lending component of the Fund which works through financial intermediaries such as banks, Savings and Credit Cooperatives (SACCOs), Faith Based

Organizations, Non-Governmental Organizations (NGOs) and Micro Finance Institutions (MFIs). Women have direct access to funds either as individuals or as women-owned enterprises or other organized bodies, such as women's organizations and women-owned enterprises. Tuinuke Loan is a loan commodity at the level of the electoral district, otherwise known as Constituency Women Enterprise Scheme (CWES) given to registered women groups with a vision of expanding or starting new venture.

Women Enterprise Fund has reported achievements, such as the disbursement of Ksh 801 million via financial institutions to more than 25,000 business women across the country, and Ksh 289 million via CWES to all counties, benefiting 180,900 individual women organized in self-help groups (MGCSD, 2016). Other accomplishments also include training of the WEF Divisional Constituency Committees, the development and start-up of female entrepreneurship, creation of new jobs for themselves, families and other Kenyans, and the creation of an operational secretariat with its own staff (Ibid). Women Enterprise Fund faces constraints such as low financial literacy among women, slow creation of awareness, negative perceptions like that the fund is a grant or loan, myths about borrowing and the existing economic slowdown (MGCSD, 2016).

In addition, the efforts of the Women Enterprise Fund board are impeded by low public awareness despite WEF's existence since 2015 and politics through a misconception on the fund's rationale that it is a political fund. For this reason, the fund needs to be insulated from politics. Another drawback facing the board comes in the form of the costs of accessing the loans and repayments as exhibited by women travelling long distances to access information and the mediums of loan disbursement. Other constraints which face women entrepreneurs are complaints of stringent conditions by some financial intermediary partners, drought and insecurity for majority of rural women beneficiaries practicing subsistence agriculture. It is therefore important to find ways to improve use of farm inputs to increase yields in order to promote food security and improve livelihoods (MGCSD, 2016).

1.2 Statement of the Problem

Women in Makueni County do not actively participate in economic development projects; however few studies have examined factors that affect their participation. For them to

participate they require finance, capacity building, time, networking, training, technical knowhow education, if these are missing it may be difficult for them to take an active role in economic development projects.

Several studies have been done on women participation in various areas for instance: Obiero (2016) studied the gender factor, (Kisiang'ani, 2017) studied women participation in project planning and implementation through a case study of Tanzania Social Action Fund TASAF a program in the Rufiji district in Tanzania. Although these studies are important, they are limited in explaining factors influencing women involvement in economic development projects in Makueni county specifically Kilome constituency. Economic development projects are currently facing challenges of women having to participate in decision making (Kurebwa 2017).

The influence of women participation in economic development projects is a global challenge which is being studied, discussed and analyzed around the world. Globally, a review of women progress achieved in the community development is of great concern (Mullins, 2016). However, there is still a gap in the world today between women and their male counterparts in the place of work. According to Wilson (2015), it is apparent that women participation in economic development projects has encountered obstacles at the institutional level worldwide. Among traditional societies, men and women performed different roles. Women's status has deteriorated, and they have less power over their property, money, other resources, and even involvement in community economic activities (World Bank, 2010).

Steinem (2014) on his part noted that the barrier to women rightfully occupying their position in management or owning business are still limited and, some would argue of its slow growth. Many institutions, including community-based groups, face gender discrimination at the workplace. However, the degree to which various factors have an effect on women's involvement in various development activities has not been studied.

In Kilome constituency in Makueni County, women form the higher population. In spite of this fact, they face the huge barrier of participation in economic development projects as a result of cultural practices, gender suppression, technological skills and levels of

education. Many economic development projects at the constituency are run and managed mostly by male and the thought of involving women is not highly considered.

This study therefore seeks to fill the research gap through a study of factors influencing women participation in economic development projects in Kilome constituency in Makueni County.

1.3 Purpose of the study

The main purpose was to assess factors influencing women participation in economic development projects. A case of Women Enterprise Fund (WEF) in Kilome constituency, Makueni County, Kenya.

1.4 Objectives of the study

The study was guided by the following objectives:

- i. To assess the influence of cultural practices on women participation in economic development projects in Kilome constituency, in Makueni County.
- ii. To assess the influence of gender suppression on women participation in economic development projects in Kilome constituency, in Makueni County.
- iii. To examine the influence of technological skills on women participation in economic development projects in Kilome constituency, in Makueni County.
- iv. To establish the influence of levels of education on women participation in economic development projects in Kilome constituency, in Makueni County.

1.5 Research Questions

This research was guided by the following research questions:

- i. What is the extent to which cultural practices influence women participation in economic development projects in Kilome constituency, in Makueni County?
- ii. How does gender suppression influence women participation in economic development projects in Kilome constituency, in Makueni County?
- iii. What is the influence of technological skills on women participation in economic development projects in Kilome constituency, in Makueni County?
- iv. How does the levels of education influence women participation in the economic development projects in Kilome constituency, in Makueni County?

1.6 Significance of the Study

The findings from this study will be useful to the Women Enterprise Fund (WEF) in Kilome, the Kenya government, and scholars. The women enterprise fund managers in Kilome will get insight on what hinders women from participating in the economic development projects and ensure more women participate in such projects through alleviating impediments and promoting those factors that enable their participation.

In addition, the women in Kilome constituency will learn how to surmount the cultural practices, gender suppression, technological skills and levels of education as barriers that hinder their participation in economic development projects. The national government as the overall policy maker may gather information from the findings to help in formulating policies and legal frameworks to help support women participation in economic development activities and identify gaps in policy formulation as far as women participation in economic development projects is concerned and therefore design relevant policies and mechanisms that may even ensure practicability of the already existing policies.

The study findings would provide researchers and scholars with the ability to encourage literary references and establish more research themes. The analysis will also identify areas for further studies.

1.7 Basic Assumptions of the Study

This research project assumed that the respondents in Kilome constituency were available during data collection, knowledgeable on factors influencing women participation on economic development projects and that they would be willing to provide the relevant information required. Again, the researcher also assumed that the information provided by the respondents was truthful, correct and accurate.

1.8 Limitations of the Study

Firstly, some women in Kilome constituency are illiterate. This challenge was overcome by conducting translation into Kikamba language which most of them understand very well. The second limitation was on how get to collect data from all the respondents due to

the sparse population of the households. This was overcome by employing data collection assistants.

1.9 Delimitations of the Study

This research focused on the factors influencing women participation in economic development projects in Makueni County, using a case of Women Enterprise Fund in Kilome constituency.

Specifically the study concentrated on Women participation; cultural practices, gender suppression, technological skills and levels of education, as the independent study variables and women participation in economic development projects in Kilome constituency, Makueni county as the dependent study variable, focusing on Women Enterprise fund in Kilome constituency, Makueni County, Kenya.

While the Women Enterprise Fund is found in other constituencies, the current study delimited itself to the women enterprise fund in Kilome constituency because it was easily accessible. However, it was hoped that the findings from Kilome constituency could be generalized to women enterprise fund in other constituencies across the country.

1.10 Definition of Significant Terms

Cultural practices: This refers to the traditional practices of different ethnic communities, especially cultural aspects conducted since ancient times such as property ownership, widow inheritance, female genital mutilation and early marriages.

Economic development projects: in this study, these are programs or activities that are aimed at building capacity for self-sustaining long term economic growth. Examples of these projects include business, water projects, and construction projects

Levels of education: These are formal learning stages ranging from pre-primary level, primary, secondary, colleges up to university level.

Technological skills: These are specific tasks require skills and knowledge. This is realistic and mostly needs to do with information and technology. These skills include managerial skills, entrepreneurial skills, financial management skills and leadership skills.

Women Participation: the process where women actively and genuinely take part in defining issues of concern to them.

1.11 Organization of the Study

This study is structured into five chapters where the first one discusses the background of the research, problem statement, the purpose of the research, the objectives, research questions, significance of the study, basic assumptions, limitations and delimitations of the research and definitions of significant terms.

Chapter two presented the review of literature on factors influencing women participation on economic development project. This chapter similarly provided the study's theoretical and conceptual frameworks.

Chapter three summarized the research design, target population, sample and sampling techniques, data collection instruments which consisted of pilot testing of the instruments, validity of the research instruments and reliability of the research instruments, data collection procedure, data analysis, ethical considerations for the study and operational definition of the variables.

Chapter four entails data analysis, presentation and interpretation of the findings. Data in chapter four was analyzed using Statistical package for social scientist (SPSS) version 22 and presented in tables. Data was interpreted according to the findings of the research.

Chapter five has summary of the results, discussion of the findings, recommendation and the conclusion

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter contains reviewed literature on women participation in economic development projects, theoretical framework and conceptual framework. Specifically, the review focusses on factors influencing women participation in economic development projects. The variables under study relate to cultural practises, gender suppression, technological skills and levels of education. It also presents the theory on which the study is based as well as the conceptual framework.

2.2 Women participation in economic development projects

Women participating in economic development projects is a worldwide marvel that every nation in the world examines and investigates. There is considerable debate around the world over women's success in economic growth (Hart, 2013). In the event, the work that has been carried out over the world today is still weak among women and their male counterparts. Shah (2016) states that there have been structural barriers in all countries around the world to move in women's role in development. Men and women have been given separate roles in traditional communities worldwide (Green & Haines, 2015)

Participation and involvement in economic development programs is known in low income as well as high income countries as poverty reduction interventions (Ahmed et al. 2015). In most cases, economic development projects are targeted at the vulnerable, who are generally overlooked and cannot get income from elsewhere. There is limited research on the success of women participation in economic development projects apart from the rising economic development interventions and their ever growing prominence among the policy-makers. A number of researches indicate that involvement in economic development increases the socio-economic status of women, improves their self-esteem and ensures their well-being in the community. Other studies, by contrast, indicate that participation of women increases family conflict and their vulnerability to marital violence, threatening the traditional family patriarchy of men (Huss, 2015).

Women's participation in economic development projects continues to be the basis of intensified discussions at major international forums in the past decade. The 1995 Nairobi Forward-looking Policies for Women's Growth, the 1995 Beijing Declaration and the UN Women Development Fund are the forums that acknowledge the plight of the Third World Women's inclusion in economic reforms. Such programs facilitated women's economic sovereignty, including employment, exposure to services and credit, the eradication of chronic and growing deprivation pressures, malnutrition, bad health, and impoverishment (Allen & Thomas 2015).

Lately, the standard of employment of women in most countries has risen significantly and constitutes nearly 40% of worldwide staff (ILO, 2008). Additionally, with higher education, it is notable that female registration in many states has risen and have dominated some economic sectors like nursing. Nevertheless, this trend was not matched by equitable access to job opportunities at higher corporate levels and equal access to equitable and fair compensation. The global trend is persistent leading to plateaus in mid-level management roles for female managers (Warburton, 2016). While the number of women applying for management positions continues to grow, the number of men and women who play senior management roles globally continues to differ significantly (Gutierrez, Lewis & Minkler, 2015).

Women in Africa lack freedom and decision-making authority and have no power over their living conditions (Fabricius, Koch, Turner & Magome 2013). Given the hard work, policymakers view women mostly as a means of voluntary labor for growth and their indispensable socioeconomic contribution is not appreciated. Females are disadvantaged in community-based programs. In many professions women's prevalent phenomena only go so far and are not known as the glass ceiling in their work and occupation (Ghai & Vivian, 2014).

This concept presumes, but invisible obstacles prevent women from being top even in a community-based organisation, as motivated, ambitious and capable of positioning power and prestige. The glass ceiling applies to the perceived constraints that are focused on mindset or interpersonal preconditions that prohibit eligible people from rising to managerial level levels in their organizations (World Bank, 2000). This is why factors that

influence the involvement of women in economic growth programs need to be examined. In the worldwide arena, women are different from their participation in peace building in Kenya. A women's community-led organization, Pastoralist Women for Health and Education (PWHE) promotes women in by encouraging the selection of officers in peace structures at the district, location and divisional levels in the region. The organization carries out training on HIV / AIDS, prevention measures and also involved in outreach programs that encourage members of the community to visit VCTs. Pastoralist Women for Health and Education also works with Imams in mosques to preach against FGM and appreciate that the practice is a religious ritual. PWHE also has an Early Childhood Center for orphans and children who are vulnerable (Nelson, 2015).

The role entrusted to women in rural area is not only for social advancement, but also for economic progress. In many instances, women manage their families in rural areas, while their husbands are working in urban areas. Women have traditionally been the ones to be stay at home and are expected to serve their families' needs while men make decisions on matters of economic development.

In most cases community economic development projects has been targeting the poor who are usually neglected and cannot be able to get income from outside the community. There is still limited research on women's participation in economic development programs in addition to their prominence in policy making.

This concept of women participation in economic development projects has been the subject of much intellectual discussion and analysis (Kay, 2012). The United Nations (UN) (2001) defines women participation as the processes through which women take control of their lives by extending their choices. Therefore, in a context where this capacity was previously denied and not practiced and highly recommended, it is the process of becoming able to make strategic choices for life. According to Kabeer (2014), the core elements of participation in economic development projects have been identified as the ability to identify and function on one's objectives, knowledge of gendered power dynamics, self-esteem and self-confidence. Through women development agenda women have been empowered and this has been achieved by active participation in economic development projects across the world.

As women constitute approximately half the world's population and economic potential, the macroeconomic status is also likely. Casual observations significantly show that countries in which men and women are more equal are also more affluent economic opportunities in these countries and that they appear to be somewhat linked to social economic development projects between development levels and women.

Women in Africa have no independence, lack decision-making power and lack control over their living conditions (Nuwagaba, 2014). In spite of the heavy work, policy makers treat women primarily as a source of voluntary work for economic development projects. In particular for Community projects, women have been unrecognized for their invaluable socio-economic contribution. In many occupations the silent conduct of women has only gone so far and no more is called the "glass ceiling" for their occupations and economic projects (Gary, 2015).

This concept assumes that women are supposed to be motivated, ambitious and capable of leadership positions and prestige, though invisible barriers prevent them from getting to the top and thus cannot even take part in economic development projects actively. The glass ceiling refers to artificial barriers based on attitude or organizational orientation, preventing skilled persons from progressing to management levels in their organizations (World Bank, 2000).

According to Easterly (2016), the western organisations' continued failure to help build developing countries has arisen from a failure to take responsibility for the incentives people face. Women face incentives that are different from men. Those involved in grassroots development recognize and accept in overall the significance of women inclusion in economic development.

There is one-man weakness in feminist theoretical and policy models, all of which assume that women are a coherent group or category in their confrontation with economic development. They all assume that women have similar experiences, needs, problems, interests, and goals in developing countries, particularly in Africa. The needs of middle-class women, however, are not the same as urban or rural poor; yet development policy has an equal impact on both groups (Rathgeber, 2016).

As stated by Marxist theories, women in development (WID), women and development (WAD) frameworks advocate to liberate, empower and promote partnerships and equitable distribution of resources and benefits. Although most women are not fully involved in issues of development, they are some who have managed to take part in financial budgeting and management. For instance, in the creation of the Women's World Banking (WWB), financial non-profit institution set up in 1979 to give poor women entrepreneurs access to funding, training and market information. Women's World Banking (WWB) main aim is to help poor women create wealth and become independent (Chiriga; 2015).

2.3 Cultural practices and Women Participation in Economic development projects

According to Matiku (2014), cultural practices consists of behaviors and ways of acting, feeling and thinking, rather than biologically determined ways. It consists of knowledge, beliefs, art, morals, customs, law and any other capabilities and habits that members of a particular society have acquired. It is a mighty human instrument for survival, but it is a fragile phenomenon. Therefore, culture is highly dynamic. It changes with time and circumstances.

Cultural practices within different cultures have affected women participation in economic development projects for years. Kenyan women face the same constraints that Africa women face at large. The cultural expectation is that the husband should pay for his wife and her maintenance. In addition, culture has placed women on different roles according to gender. It is the role of women to stay home, and do domestic chores. This greatly deprives women of time needed to participate in economic development projects since they do have time to catch with up to date information Accordingly, cultural practices like gender stereotypes are seen as a huge challenge to growth that is facing female entrepreneurship. Lack of property ownership is another cultural hindrance to most women in Kenya. Up to a few years ago, land was only owned by the husband, and daughters couldn't inherit land from their fathers, unlike sons.

However, even those properties that women were allowed by culture to own such as domestic animals, very few could afford them because of the economic inadequacy that is high among most women, especially in the rural areas. In addition, outdated yet still practiced in some areas in Kenya, cultural practices such as female genital mutilation, wife

inheritance and early marriages greatly bar women participation in economic development projects. Generally, cultural practices of any kind being practiced by any society at a particular given time hinder women from participating in economic development projects.

2.4 Gender suppression and women participation in economic development projects

Mead (2017) indicated that the abolition of gender is apparent if 'gender resistance' is "resisted" and that gender abolition is not only naïve and ignored. Members of the organisations themselves may be aware of gender differences, but they may restrict or exclude the way they are addressed or discussed. In this way, the conversation on gender matters is effectively shut down, thus reducing debate and comprehension. This differentiates the denial of gender from the blindness of gender, which has a factor of ignorance or control, or "failed to consider women as significant,"(Riseborough, 2015). On the basis of these examples, it can be argued that the denial of gender in society is part of multiple power structures that shape gender.

In conjunction with Collinson's (2016) suggestion to expand theoretical limits, Linstead concentrated on gender inequality as a function of organizational theory, so managers are tempted to place their organizations homogeneous and free of gender. The stakeholders can do so while being aware that their culture has unequal gender ties. Managers are forced to do so in a similar way to Taylor by domestic and external organizational talks. In order to satisfy this criterion, administrators indicated that their organisations are free of gender issues because they have fair sport involvement from women and men (Shaw and Penney, 2015). These statements can be made and generous financing plans can follow. Although other parts of the organisations may have significant problems of gender, such as that very few women have been able to reach senior management levels in these same sports organizations (Shaw and Penney, 2015).

Gender abolition is described as a "definition of organizational expectations and philosophies that freeze contemporary social order" in the wake of Alvesson and Willmott (2015). As such, its introduction and its continuing practice restrict the appreciation of diversity and make it possible to view organizations as homogenous. To broaden the debate on gender inequality into the analysis of contemporary organizations from organizational theory (Metle 2014). This is significant as it gives a counterpoint to studies on how gender

is represented in organizations. This counterpoint facilitates a greater comprehension of gender discursive closure by exploring how the established silence of gender oppression leads to disempowerment of women and certain men based on gender. This counterpoint adds to the literature. Despite the potential impact of speeches on gender inequality to motivate women and other men in organisations, critical organizational work can be undermined by this strategy, which "continues to constantly recognize and challenge oppressively gendered social practices" (Ely and Meyerson, 2016).

Generally, patriarchy is a common norm in our society. Men remain at the forefront of the agenda and almost always take decisions, even though problems concern women. The few women who go aggressively into the world of men are inhibited to talk, especially when they are present in large dominated groups. Many who are able to speak get very little recognition and consideration or have even been overlooked (Duke 2010).

It becomes possible for women to be elected in parliament, but it is another thing to be considered in senior policy posts such as ministers, deputy ministers and secretaries of state. Female members of parliament can influence decision making and serve as effective social role models (Laboso 2014).

2.5 Technological skills and Women Participation in Economic development projects

A variety of skills and jobs programs have been implemented by the Ministry of Labor and Employment. For example, Advanced Training Institutes and Regional Technical Training Institute operated by the ministry conduct vocational training for girls. Training and vocational education is the basic mechanism of any agricultural and non-farm productivity development plan that increases rural income. Awareness is the crossroads between workforce and job. Women also have different training requirements than men because, in addition to their household chores and care, they are more likely to be employed as family members, subsistence farmers, domestic micro-enterprises or underpaid seasonal employees. Development of skills is a key to enhancing domestic production, jobs, women's income, and to enhancing sustainable rural development and living conditions.

According to Overholt (2016) the role of women in economic development projects is turning out to be a very crucial issue recently. The transition to equality and

acknowledgement of the role of women in competitive economic positions has contributed to economic growth and development. Research indicates that no sustainable development plan is substantially insufficient for women to play a central role. When women are given chance to participate in economic development, the inclusion yields healthy households, who are better educated, higher profits, good savings , and investment. This impacts positively the wellbeing of families, economies and nations in the long term (Kofi Annan 2013).

While it is clear that women's economic rights, particularly jobs and wages, advances economies and sustainable economic growth are achieved, the poverty, lack of land ownership and heritage rights and sexism continue to impact women greatly. Women continue to suffer. Galbraith (2015) notes that entrepreneurial growth will boost the economies of developing countries. He noted however that there is a multidimensional economic growth. Enterprise is regarded as an instrument for decision-making and the success of entrepreneurs depends on the situation and the strategy adopted (Cunha, 2017).

Entrepreneurial skills comprises business inspiration and creative skills, preparation and networking skills are also vital elements for the success of entrepreneurs. Before entering a small company, male and female businesses, the right motive should be the first determinant. Cash, performance and learning opportunity are among these motives (Mitchell, 2014).

Porter and Nagarajan (2015) added the need for corporate growth and social progress to be the main impetus for productive business development, in particular women running. The ability to have adequate skills is very necessary for business success. Reavley & Lituchy (2014) endorsed this argument and indicated that the primary factors for the small business performance of female entrepreneurs include management skills, networking to enhance market knowledge and consumer information, financing and strategic planning.

According to Majumdar (2014), the importance of training and expertise offered to the entrepreneur varies from one undertaking to another and business growth and success is determined by the entrepreneurs' individual character and capabilities. Network skill is another trait of a successful female entrepreneur.

In a similar study, Tata and Prasad (2016) conclude that the outcomes of female micro-businesses can be influenced by social capital, motives and the ability to engage in a collaborative exchange, a report of the Jill, Thomas, Lisa and Susan (2017) that concludes that both physical resources and connecting networks and training are needed for entrepreneurial development; This explains why microcredit programmes, which lack access to loans and other financial resources, are important to support poor entrepreneurs in developing countries. Social networks of labor unions, peer group groups and other cooperative societies are one of these programmes. Business owners, in particular women, really need strong marketing skills in order to sell their produced.

None of the developing countries can afford to disregard the economic contributions and key role that women play in enhancing the health and welfare of the children of a country. Majority of studies are of the view that economic development and quality of life gains for all in places where women are in higher order are more rapid (Motik 2014). In addition to facilitating the development of new female businesses, high rates of business startup have a positive effect on employment creation, growth in efficiency, increased tax revenue, surplus goods and services, and good role models. For local development and economic growth, entrepreneurship among women is more essential (OECD 2003).

In this study technological skills is broken down into marketing skills which is very vital for women to be able to sell their products and services as a result of the women enterprise fund. Financial management skills is very important for accountability of income generated. Management skills help to bring about the element of responsibility in the society. Then finally leadership skills needed by women so as to vie for elective seats at the constituency levels and represent other women well in the political arena.

2.6 Levels of education and Women Participation in Economic development projects

A popular African proverb tells us "when you educate a boy, you are educating an individual but if you educate a girl, you are educating the entire family (nation)" (Suen, 2013, p. 61) In Kenya in 1999 there were estimated at 4.2 million uneducated persons. In particular, women comprise 61 percent of the total uneducated population. Illiteracy

level is more drastic among the elderly, with women showing the lowest rates of literacy in the coastal and north-eastern provinces. (Population and Housing Census, 1999)

Education is undeniably the most significant prerequisite to empower women of all social backgrounds. Women cannot access, progress, engage in and be represented in government without education, of a standard and content that are comparable to that given for men and boys, appropriate to current expertise and actual needs; they cannot achieve well-paid, formal jobs in the sector. In addition, the danger increases that the next generation of children will be equally unprepared for society as a whole (WEF, 2005).

The benefits of education were reported by Ojobo(2008) including: improving the quality of food, households, health, clothing, transportation, communications, entertainment and productive leisure. If the vast majority of our women are prepared, they will significantly boost their personal growth. There are also huge benefits for children and husbands. Women are more likely to support themselves and be able to actively contribute to national growth.

Mowla(2009) pointed out the need for women to compete in the labor market for fair access to education and equal opportunities in skilful acquisitions. The more trained a woman can compete with men on the labor market, the more able and eager she is to. Increased efficiency of women's education outcomes. This decreases their prejudice. It also eliminates prejudice. This is evident on the labor markets of today, where jobs increasingly need skills and employees have to improve their skills or risk losing their employment in the competition. The reason many of the unemployed in a developed economy termed as unemployable is relatively due to their low education level.

Women in rural areas need to be trained not only to grow the country but to motivate them as citizens who can support the nation as well as women in the urban areas. The value of women's education is underlined for different factors. Studies have shown that schooling and improved life, healthy diets, good sanitation, low mortality rates and economic growth are in close ties and relationships (Hartmann-Mahmud, L. (2011).

Women education has noted a significant economic growth impact on the cardinal role of women in the fostering, raising, socializing, and educating of children in sub-Saharan Africa. For them both producers and buyers of products, women are considered to be

economically involved. You will improve your ability to function well in this sector if you have sufficient education rates (Browne & Barret 2011).

Women cannot be successful in rural areas with minimal or no education at all. This can be due to their ignorance of ways and means of growing farm economic development (Kelly 2011). Cultural values and the economic growth realities of the small families and women's prospects for jobs have discouraged girls from accessing primary and secondary schools (Biralma 2014).

For human capital, education levels are important. They are necessary tools for supporting, developing, achieving and increasing economic growth, and facilitating the active participation of women in economic development projects. Women are highly impacted by their education levels as a result of their participation in economic development initiatives. The better trained women are, the more likely they are to be working and the less likely that they will be unemployed or paid for in low jobs (Brownne & Barrett 2011).

Disparities existing in the labour market are brought by inequalities such as poverty in rural areas (Adams & Kruppenbach 2014). The question of the limited participation of rural women in economic development projects is not only about their higher levels of illiteracy and cultural traditions and values, but about the absence of gender inequality from the economic development scene. Lack of opportunities generally regarded as absent ingredients to increase knowledge and allow women to initiate and participate is also a challenge (Kriefer 2010).

Literacy will transform and improve women's engagement in projects for economic growth by stimulating and strengthening individual initiatives. Innovation is essentially an effective way of developing skills to engage in economic development initiatives to eradicate addiction (Mugisha et al, 2016). Dependence syndrome. A reluctance to take action as a result of analphabetism has distorted the perception of women that they are obstacles to their own economic growth (Tomb & futhi Zondo, 2014).

According to the World Bank (2015), lower education attainment, in turn, disadvantages women in the labor market, widening the cycle of low earnings and low investment in to the education system. Women's education is the solution to the problems of economic

development in Kenya and other developing countries. In reality, education for women is one of the projects which Kenya can drive towards the achievement of the MDGs. Moreover, women's education will help Kenya Vision 2030 to become a newly developed country with a middle income which provides all its people with a quality of life by 2030. By 2030. This is also in line with the four main agenda of the government (Syomwene & Kindiki (2015).

Levels of education significantly impact on women participation in economic development projects. A higher level of education is positively related to women participation in economic development projects Syomwene and Kindiki (2015). According to Ojobo (2008) various benefits of education include improving living standard, proper housing, healthy living, proper clothing and improved transportation and communication networks.

When majority of women are educated they could greatly improve their personal economic growth. Families can also make huge gains. Women are vulnerable to self-confidence and their ability to contribute efficiently to national development if informed.

2.7 Theoretical Framework

Studies show that various scholars have come up with theories that offer explanations and information as to why women are not actively participating in economic development projects.

2.7.1 Socialist Feminism Theory

The theory of social feminism is a major branch of sociology theory that detracts from the male point of view, perspectives and the female from its definitions and topical emphasis. In doing so, this theory sheds light on social problems, patterns and issues which the traditionally dominant human view within society highly overlooks or misidentifies.

Feminist philosophy focuses on exclusion and discrimination based on sex and gender, objectification, power and inequality, social and economic differences, gender roles and stereotypes. Socialist feminist philosophy claims that the status and subordination of women are comparable and must be questioned at the same time. The advocates are aiming at revising Neo-Marx buildings to counter both masculine and patriarchal domination. The

socialist feminist theory stresses the equal importance of children's reproduction and economic commodities production.

According to Mitchell (2015) there exist four interlocking schemes to be determined in women's subordination. These are reproduction, production, sexuality and child nurturing. She further contends that to understand and stop women subordination, it is very important to observe the process by which gender equality is constructed and gender characteristics are established. Further, Metle (2008) advocates for a holistic approach to the analysis of the woman's economic development. In making the recommendation, she thoroughly examines three areas of concern which are the psychosocial, socio-biological and socio-political. The psychosocial issues concentrate on male and female identity acquisition processes. The socio-biological issues concentrate not on the fact that the distinctions between women and men are biologically, mentally or physiologically different, but on why they give more importance to the work of men. The socio-political issues concentrate on the way subjectivity is organized or how people perceive themselves as members of a race or class and how gender contributes to the structure of the political and economic system. The concern here is the promotion of policies that are aimed at eliminating discrimination of women in economic development participation.

2.7.2 Empowerment Theory

Empowerment is a deliberate, ongoing mechanism focused on the local community, requiring mutual respect, vital reflection and involvement in economic growth by enhancing the access to and influence of citizens with no equal share of resources (Cornell Empowerment Group, 1989).

It is an orientation of interest for work in the community as well as a theoretical model for understanding the mechanism and effects of attempts to monitor and influence decisions that affect the quality of life, organization and community life (Zimmennan & Warschausky, 2016; Rappaport, 2014; Perkins & Zimmennan, 2013).

There is a discrepancy between the principles underlying the approach of economic growth to social change and the philosophy of empowerment. The value-oriented empowerment implies priorities, goals and methods for improving execution. This theory of

empowerment offers a structure and concepts for organizing our understanding. This philosophy of control also seeks to encourage the building beyond a superficial hegemony and political influence.

The theory of empowerment offers ways of measuring economic development in different environments, of examining empowerment processes and of differentiating empowerment from other buildings , for example self-esteem , self-efficacy, and a control locus. An empowerment interpretation is useful, but seems restricted to the analysis level.

2.8 Conceptual Framework

Below is a conceptual framework describing dependent, independent and moderating variables.

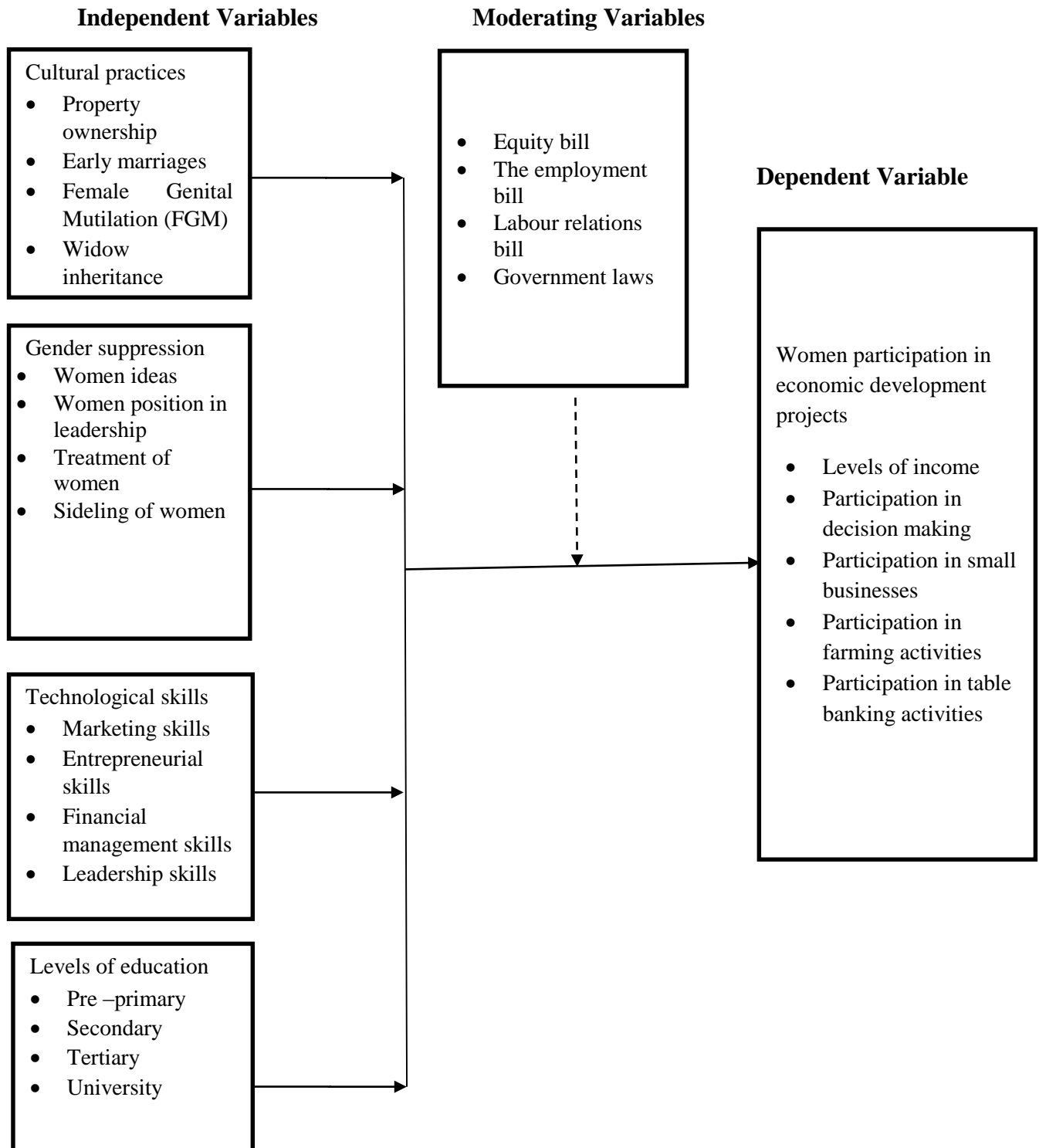


Figure 1: Conceptual Framework

2.9 Explanation of relationships of variables in the conceptual framework

The conceptual framework above explains the relationship between the independent variables and the dependent variable. In this study the independent variables are culture, political representation, technological skills and levels of education while dependent variable is women participation in economic development projects. Moderating variable is Government policy

2.10 Knowledge Gap

Table 2.1: Summary of the Knowledge Gap

Variable	Author(s)	Title of the study	Findings	Knowledge gap
Women participation in economic development projects	Huss (2015)	Reflections on women development	Through women participation in economic development projects they are able to access financial resources and take control over economic resources.	These economic development projects are not deeply discussed. This needs to be further researched on since different countries have different economic projects depending on the available resources
Cultural practices	Matiku (2014)	Influence of cultural practices on women economic development	Several Cultural practices have greatly affected women participation in economic development projects	Ways through which different cultural practices should be stopped have not been highlighted.
Gender suppression	Mead (2017)	Women leadership In community projects	The role of women in community projects has been majorly overtaken by the male gender and women have been looked down upon-	Ways of empowering women in the community have not been addressed

Technological skills	Oghenekevwe (2016)	Technological renovation on development	Poor people are less likely to participate in economic development projects, due to lack of technical know how	It generalizes on both men and women, Further research need to be conducted that specializes on women entrepreneurship only
Levels of education	Syomwene and Kindiki (2015)	Women education and economic development in Kenya	Women's education is the solution to the problems of development in Kenya and other developing countries	They did not point on measures to improve women education and challenges facing women education like female genital mutilation and early marriages hence this calls for further research.

2.11 Summary of Literature Review

Investing in women's economic development paves the way for equity, the reduction of poverty and sustainable economic growth. Women contribute tremendously to the economies, whether in firms, on the fields, as entrepreneurs or as workers or by doing care at home without compensation.

However, poverty, injustice and abuse still tend to strike them heavily. Discrimination also means that women end up in precarious low-wage work and are a small minority of the corporate position. Women empowerment paves the way for access to financial assets like land and loans. Their exclusion restricts participation in economic and social policy shaping. Since the majority of the household work is performed by women, they also have little time to grow their economy.

There are various reasons why women often lack access to control of capital. Women in community are still subjugated by cultural traditions. This is because women are perceived to be inferior to men, their property cannot be owned and opinions are seldom heard. Furthermore, the high degree of analphabetism among women in Africa especially contributes to low rates of projects for economic growth.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

The research methodology followed in conducting the study is defined in this chapter. This includes research design for study, target population, sampling procedure, research instrument and technique of data analysis. This chapter again focuses on the validity and reliability of testing instruments and the operational definition of variables.

3.2 Research Design

The research utilized descriptive survey research design. Mugenda (2008) suggest that descriptive survey can be used to gather data on the views, beliefs, behaviors or complex educational or social issues of people. The concept also offers the population as a whole with the minimal bias by essentially being cross-sectional. Descriptive surveys further improve standardized calculation by adding common criteria to the respondents. This standardization ensures the collection of similar data from groups and the comparative interpretation (Lusweti, 2009). This research design was suitable in that it explored the relationship between the variables in the study.

3.3 Target population

Population refers to entire member of a real set of individuals, objects and events to which the researcher intends to make the findings of research are generalized (Mugenda, 2008). Kilome constituency consists of three wards which are, Kasikeu, Mukaa and Kalanzoni. The target population for the study was 1237. This consist of Women Fund beneficiaries and the fund managers in Kilome constituency in Makueni County.

Table 3.1: Target population

Ward	Women Enterprise fund Beneficiaries	Women Enterprise fund managers	Total
Kasikeu	660	42	702
Mukaa	500	25	525
Kalanzoni	308	15	323
Target population			1550

Source: County social office

3.4 Sampling and Sample size

Sampling is the selection of units of a population under study, in order to generalize findings to the population of that they were selected by analyzing the sample.

According to Churchill and Brown (2004), the appropriate sample size of the study depends on such factors as the essence of the populace being studied, the purpose of the research, the number of variables, the method of research design, the data analysis technique and the size of the accessible population.

Cooper and Schindler (2003) describe sampling as a representation of a certain number of subjects in a given population. A sampling frame is the clearly defined population. In research, a sample size greater than 30 and less than 500 is considered appropriate. The researcher used the Krejcie and Morgan formula to randomly select 310 women from the target population in the Makueni County government using the formula. The formula is according to Krejcie and Morgan, the formula for determining a sample size is

$$s = \frac{X^2 NP (1-P)}{d^2 (N-1) + X^2 P (1-P)}$$

Where,

s = required Sample Size

X^2 = the table value of chi square for one degree of freedom at the desired confidence level

N = the Population Size

d = the degree of accuracy expressed as a proportion

P = the Population Proportion (assumed to be .50 as it provides the maximum sample size)

Using the Krejcie and Morgan (1970), the sample size was determined to be 310

Table 3.2: Sample size of the study

Ward	Number of Respondents	%age proportion
Kasikeu	130	43.77%
Mukaa	112	32.99%
Kalanzoni	68	23.23%
Total respondents	310	100%

Source: Author 2020

3.5 Data collection instruments

This study utilized both questionnaires and interview schedules as the primary source of data. The questionnaires consisted both open ended and closed ended questions. Closed ended questions were easy to analyze because they were in an immediate usable form, while open ended questions enabled participants to give feedback in their own words, therefore allowed a greater depth of response (Saunders, Lewis and Crewell, 2019). Open ended questions were employed to achieve depth answers from the subjects studied. The questionnaires were self-administered and therefore contained simple and straight forward language for easy to understanding by the respondents. These questionnaires captured both socio economic and demographic information like age, marital status, occupation and level of income. The interview schedule was organized to obtain relevant information from the women enterprise fund managers.

3.5.1 Pilot testing of the instruments

Pilot testing sometimes referred to as "pretesting" indicates a small scale test run of components. In this study we are referring to pilot testing of the questionnaires and interview schedules. Piloting was conducted in the neighboring constituency Kaiti constituency in Makueni County for both women enterprise fund beneficiaries and the fund managers. This acted as an excellent guide before carrying out the actual research and gave room for further additions, deductions or omissions of information on the data collection instruments.

3.5.2 Validity of research instruments

Validity refers to the extent to which the analysis reflect the observed phenomenon (Mugenda, 2003). According to Copper and Schindler (2003), it is the method of gauging accuracy and precision. The measurements are made in accordance with how reliably a test tool performs. The supervisor went through the research instrument before being deployed to the field.

3.5.3 Reliability of the research instruments

Reliability during the research was attained by ensuring all the respondents carefully understood the questions posed to them, however simple and straight forward language was used during data collection process. Errors that affected reliability included fatigue

respondents and inaccuracy of the research instrument, inaccurate scores by the researcher and finally, unexpected and unexplained errors whose source could not be determined. The internal reliability of the measuring instrument was tested by Cronbach alpha, a measure of internal consistency.

3.6 Data collection procedure

Questionnaires and interview schedules were utilized in this research. The questionnaires were self-administered to the women enterprise fund beneficiaries while the interview were scheduled for the fund managers. The questionnaires adopted both open ended and close ended questions.

3.7 Data analysis techniques

The Multiple Linear Regression was performed, assuming: variables are normally distributed in order to prevent the distortion of associations and the significance tests. Linear multiple regression has the basic assumption that the resulting value of dependent variable is a straight-line function of each independent variable, holding the other variables constant.

A linear relationship exist between the independent and dependent variables for accuracy of estimation was achieved as the standardized coefficients was applied in interpretation (Fisher, 2010). The regression analysis took the following model:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \epsilon$$

Where:

Y = Women participation in economic development activity

α = Constant

$\beta_1 - \beta_4$ = Beta coefficients

X_1 = Cultural practices

X_2 = gender suppression

X_3 = Technological skills

X_4 = Levels of education

ϵ = Error term

3.8 Ethical Considerations

Kombo and Tromp (2006) state that ethics is key and must be put into consideration when carrying out research. Therefore, the researcher first sort consent from the respondents before the study. In addition, respondents were informed on purpose of the study and further inform on their confidentiality, anonymity and trust was provided and respected. Finally, the researcher assured the respondents of their confidentiality that the data obtained were used exclusively for academic purposes.

3.9 Operational definition of the variables

The operational definition of a variable is the specific way in which it is measured in that study.

Table 3.3: Operational Definition of Variables

Objectives	Variables	Indicators	Measurement Scale	Research Instruments
Women participation in economic development projects	Dependent variable	<ul style="list-style-type: none"> • Levels of income • decision making • Businesses • Table banking activities 	nominal	Questionnaire/ Interview schedule
To assess how cultural practices influence women participation in economic development projects	Independent Variable	<ul style="list-style-type: none"> • Property ownership • Early marriages • Female genital mutilation • Widow inheritance 	nominal	questionnaire
To assess how gender suppression influence women participation in economic development projects	Independent variable	<ul style="list-style-type: none"> • Women representation on the advisory board • Women managers in the Women Enterprise Fund • Number of women leaders at the constituency level 	Nominal Ordinal	questionnaire
To understand how technological skills influence women participation in economic development projects	Independent Variable	<ul style="list-style-type: none"> • Marketing skills • Entrepreneurial skills • Financial management and leadership skills 	Nominal	questionnaire
To establish how levels of education influence women participation in economic development projects	Independent variable	<ul style="list-style-type: none"> • Pre-primary • Secondary • College • university 	nominal	Questionnaire

CHATER FOUR

DATA ANALYSIS, PRESENTATION AND INTERPRETATION

4.1 Introduction

The chapter reports the results of the data collected during the study. The chapter contains the return rate, demographic information and findings on the factors influencing women participation in economic development projects in Kilome constituency, Makueni County, Kenya.

4.2 Questionnaire Return Rate

This refers to the percentage of questionnaires dully filled and returned during data collection. A response rate of 95.81% of the questionnaires filled and returned of the 310 questionnaires administered. Based on Mugenda and Mugenda (2003), 70 % response rate is well for the study, with 60 % and 50 % being good and adequate for the study respectively. 4.19 % of the questionnaires were either not returned or had missing gaps. 310 questionnaires were administered and this gives a response return rate of 95.81% translating to 297 questionnaires for analysis.

Interview schedule with the enterprise women fund management registered 100 % response rate. As captured by (2003), there is no response error whenever the response rate is above 85 %. In this case, the study is above response rate threshold.

4.3 Demographic information

To understand the influence of women participation in the economic development projects, the researcher sought to analyze the age, level of education, marital status, and occupation of the respondents.

4.3.1 Distribution of Respondents by Age

In the study also sought to establish the age category of the women enterprise fund beneficiaries participating in economic development projects. This was done to identify the most active group in running of the economic development projects.

Their responses are shown in Table 4.1

Table 4.1: Age Bracket of Women enterprise fund beneficiaries

Age Bracket	Frequency (N)	%age (%)
18- 23 Years	39	13.1
24- 29 Years	61	20.5
30-35 Years	95	32.0
36-41 Years	77	25.9
Above 41 Years	25	8.4
Total	297	100

Source: Field survey, 2020

The findings indicate that, respondents aged between 30- 35 years formed the largest fraction with 32.0% followed by respondents aged between 36- 41 Years at 25.9 %. Young women at their twenties, 24-29 years and 18 to 23 years were 20.5 % and 13.1 % respectively. Older respondents aged above 41 years formed the smallest fraction at 8.4 %. The figure above implies that women in their thirties are member of women enterprise groups, with younger groups joining as they continue advancing in age. Women of older age tend to move out of groups as they then have reduced energy to work in economic development projects and depend on their young ones.

4.3.2 Marital status of women enterprise fund beneficiaries

The study sought to establish the marital status of the women beneficiaries.

The response was presented in table 4.2

Table 4.2: Marital Status of Women enterprise fund beneficiaries

Marital Status	Frequency (N)	%age (%)
Married	162	54.2
Divorced	40	13.5
Single	60	20.2
Widow	35	11.8
Total	297	100

Source: Field survey, 2020

Findings in table 4.2 show majority 54.2% of the respondents are married while 20.2% are single, 11.8% are widowed and 13.5% are divorced. These findings show that the majority of women are affected because they are operating under men who are considered heads of the household, single women determine what to do without the husband's permission. The same is true of the divorced women who are in a better position to decide to take part in economic development initiatives.

4.3.3 Education levels

The education level of the women enterprise fund beneficiaries may present a yardstick for measuring the participation in economic development projects. Therefore the study sought information on the levels of education. Distribution of women based on their level of education is presented in Table 4.3

Table 4.3: Level of Education of the respondents

Education level	Frequency (N)	%age (%)
Primary	30	10.1
Secondary	69	32.3
Collage	99	33.3
University	72	24.2
Total	297	100

Source: Field survey, 2020

Majority of the women in Kilome constituency have middle level education, with a very few 10.1% having primary education. It can be established that most of the women have attained tertiary education, with 33.33 % of them being college graduate and 24.24 % being university graduates. A 32.3% have secondary education certificate while 10.1 % have basic primary education. This implies that all the women in Kilome constituency have basic education level to enable them undertake economic projects to sustain them and their dependents.

4.3.4 Occupation of women enterprise fund beneficiaries

The study sought to find the different occupations of women as presented in Table 4.4.

Table 4.4: Occupation of Women fund beneficiaries

Occupation	Frequency (N)	%age (%)
Government employed	79	26.6
Private employed	70	23.6
Self-employed	93	31.3
Unemployed	15	5.1
Other	40	13.5
Total	297	100

Source: Field survey, 2020

It can be established from the figure that majority of the women in Kilome constituency are self-employed at 31.31 %. Government has employed at total of 26.6 % while private sector provides 23.57 %. Another 13.47 % have other forms of employment while 5.1 % don't have any employment. Self-employed individual owned business, such as shops,

salons, vegetables stalls among others. Other types of employment consisted mostly casual laborers, including day care house assistants.

4.4 Women participation in economic development projects

To understand women participation in economic activities, the study focused on the period of membership in women enterprise funds, participation in economic projects, women group activities, number of projects undertaken and women involvement in agricultural practices.

4.4.1 Women enterprise fund beneficiaries membership

The study sought to find the frequency of women membership in the fund. The findings are shown in table 4.5.

Table 4.5: Period of membership in Women enterprise fund

Period of membership	Frequency (N)	%age (%)
Less than 1 year	49	16.5
1 – 2 years	97	32.7
3 -4 years	91	30.6
Above 5 years	60	20.2
Total	297	100

Source: Field survey,2020

The findings indicate that majority of women group are formed between 1 to 4 years with a few being more than five years. From the field work, women groups formed between 1 to 2 years are 32.7 % while those older than two years and less 5 years at 30.6 %. Old groups with over five year’s existence at 20.2 % and new groups formed within the last one year being 16.5 %. As the year passes more and more groups are being formed. This is attributed to different efforts by the county government and different stakeholders to organize individual into different groups for their improved welfare. Information from the county department of gender and social service recorded 29.7 % being women groups, in

the county with. This accounts for about 7,686 groups throughout the whole county. Kilome Sub County has 966 groups (Makueni county group mapping report, 2017).

4.4.2 Women participants in economic development projects

The study to investigate the distribution of women participants in economic development projects. The distribution response is illustrated in table 4.6

Table 4.6: Women Participation in economic development activities

Participation	Frequency (N)	%age (%)
Yes	235	79.1
No	32	20.9
Total	297	100

Source: Field survey, 2020

Majority of women participate in economic groups. 79.1 % of the total were participants in economic activities while only 20.9 % were not members.

Major projects undertaken can be grouped into business and farming. Business activities involved supply of products and services from tenders, selling goods, providing hiring services such as chairs, tents, plates and outside catering services. Also there were established shops. Farming activities include planting vegetables, maize, fruits, and poultry among others. From analysis of economic activities, business activities were at 55.4 % of the total activity while farming was 44.6 %.

4.4.3 Women group activities

The study sought to investigate different activities carried out by women. This was important to know which group activity was worth joining for the profitability of these women. This was presented in table 4.7 below

Table 4.7: Distribution of group activities

Group activities	%age (%)
Table banking	83%
Livestock keeping	40%
Crop farming	27%
Entrepreneurship	13%
Social welfare	35%
Environmental	11%
Other activities	2%

Source: Makueni county group mapping report, 2017

Table banking was the major reason for formation of economic group. Women would contribute, buy shares, lend loans and earn interest and dividends from their contribution. Livestock keeping was to raise their income level which was 40 %. This involved bee keeping, poultry, fish farming. Social welfare for economic group involved provision of school fees for members, provision of funeral arrangements for believed members and also contribution in other events such as offsetting medical bills. 27 % of the activity involved crop farming where member would grow subsistence crops. In few cases members grow cash crops such as sisal, cotton and coffee. Major subsistence crops grown included sweet potatoes, beans, cassava, kales, maize and fruits. Entrepreneurship involved tent hire, catering services, water vending, selling agricultural crops and basket making. Environmental conservation was to improve environmental system, with activities such as establishment of tree nursery, rehabilitation of degraded lands, building gabions among others.

4.4.4 Number of projects undertaken

Majority of groups had undertaken up to 5 projects since their inception with older groups taking up to twice the number. Major projects were undertaken during the first and second year of formation. From member's explanation, the first two projects were the main reasons for formation of the group with their main objectives being to improve the income and living standards of the members.

Different individuals join economic groups for a number of reasons. Majority of individuals joined economic groups to provide a source of income, to get access to table

banking services such as merry go round loans and saving. Also other individual formed economic groups to provide avenue to sell their skills to different sectors and networking. Other reasons involved getting educational upgrade with skills, short course.

One respondent noted that,

“Before I used to wonder why personally I couldn’t get tenders to supply even tea, or even any project, but when I joined our women group, we easily got tenders. So far we have provided detergents to a number of businesses in town and we even got a tender to trees to the county when they had environmental day”

4.4.5 Income generation from economic development projects

The researcher sought to investigate the distribution of whether women income is generated from these economic development projects.

This was shown in Table 4.8.

Table 4.8: Women income is raised from economic development projects

Statement	Frequency	%age
Strongly agree	64	21.5
Agree	106	35.7
Moderately agree	91	30.6
Disagree	36	12.1
Total	297	100

Source: Field survey, 2020

From the analysis, we can deduce that women income has increased through participation in economic activities. 35.7 % of the respondents agree that women income has increased with their participation; 30.6 % moderately agree while 21.5 % and 12.1 % strongly agree and disagree with the income increase. Majority of the respondents agree that their increase has increased since with such activity, they are guaranteed a regular income from their entrepreneurial activities. These economic activities include farming, livestock keeping, basket making and rope making which brings them income. Respondents who strongly agree that their involvement has increased their income, explained that previously they

depended on casual work for income, which on other days they would end a week without any work. But since they joined their group, they have learnt to make baskets and sisal ropes which they sell and have provided them with a livelihood. Those moderately agreeing and disagreeing with the statement, mentioned they it such economic activity only substitute their income and didn't form their main source of income. They also explained that their intention of joining women group was to save and invest in long term projects so they didn't feel the immediate increase in their income levels.

4.4.6 Women in business

The research sought to investigate the distribution of women running businesses.

This distribution response is presented in table 4.9 below

Table 4.9: Women Running Business

Statement	Frequency (N)	%age (%)
Strongly agree	23	7.8
Agree	30	10.1
Moderately agree	71	23.9
Disagree	143	48.1
Strongly disagree	30	10.1
Total	297	100

Source: Field Survey, 2020

From the research, 48.1 % of the respondents disagreed that women run business, with 23.3 % moderately agreeing on women ownership of business. There was a similar opinion on those who agreed and those who strongly disagreed at 10.1 %. Only 7.8 % strongly agreed. Further analysis found out that majority of business was operated by men who made decisions. Women were service providers.

4.4.7 Women in agricultural projects

This research sought to investigate the distribution response of women doing agricultural projects as shown below in table 4.10

Table 4.10: Women in agriculture

Statement	Frequency (N)	%age (%)
Strongly agree	23	7.8
Agree	30	10.1
Moderately agree	71	23.9
Disagree	143	48.1
Strongly disagree	30	10.1
Total	297	100

Source: Field survey, 2020

The study found out that more women participate in agricultural farming. About 52.5 % of respondents moderately agree that women practice farming, while 24.6 % agree, and 10.0 strongly agree. Only a few (12.8 %) disagree. Further details revealed that the main agricultural farming practices were subsistence farming and small scale farming. Major agricultural crops grown were sweet potatoes, beans, cassava, kales, maize and fruits. They sold this at market and to neighbors as a source of income. Those who disagreed attributed that some women didn't own land; they lived in rentals and practiced business.

4.4.8 Table banking

Findings reveal that table banking was practiced across all women group. The main activities included contribution of money in terms of share, loan issues and recovery, savings. Further analysis found out that, women group practice table banking with the aim accessing bigger loans from formal financial institution and banks. Also financial institution review table banking statement for loan issuing. Also the study found out one major reason why table banking is being practiced is that when tenders and contracts award to women groups, the contractors reviews their table banking financial statement.

4.5 Cultural Practices and women participation in economic development projects

Cultural practices are manifestation of people's culture in relation to tradition and customary practices. The study sorts out to understand influence of property ownership, early marriages practice, widow inheritance and female genital mutilation to women participation in economic projects.

4.5.1 Property ownership

Property ownership included majorly on land and buildings. It was found out that a small group of women own properties. Major properties were owned by men, and the male head of the household. Sixty eight % of properties were solely owned male while twenty % registered to women. Majority of the women cited that the male head of the house were the major contributors in purchasing of land or even the full owners. The other women who owned property boosted of their hard work till they were able to purchase properties. Other women said they inherited from parents or even after death of their spouse.

“My husband and I owned one eight of land at the center and after we buried him, uncles and relatives claimed that the property was theirs and accused me of killing him with the so that I can inherit the land. They ended up taking the land and chased me...”

4.5.2 Impacts of FGM

Statistics from previous studies by Demographic Health Survey indicate that the prevalence of FGM in Kenya is at the 27.1%. The research found that 74 % of women disagree that FGM is still being practiced, while 10 % disagree with FGM being practiced. 16 % agree that FGM is being practiced in secrecy. From the low practice of FGM, its impact to women participation is minimal to economic development activity.

4.5.3 Impacts of early marriage to women

The researcher sought to investigate the distribution response on impacts of early marriage on women participation in economic development projects.

This was presented in table 4.11 below

Table 4.11: Impacts of early marriage to women participation in economic activities

Statement	Frequency (N)	%age (%)
Strongly agree	15	5.1
Agree	140	47.1
Moderately agree	87	29.3
Disagree	55	18.5
Total	297	100

Source: Field Survey, 2020

From the results, early marriages have an impact to economic development of women. 47.1 % of respondents agreed that early marry impacts women economic development, while 29.3 % moderately agreed; 18.5 % disagreed and 5.1 % strongly agreed. Respondents, who moderately agreed; agreed and strongly agreed stated that women who encountered early marriages, were likely to get infected with chronic diseases, such as cervical cancer, HIV, health complications related to pregnancy at a young age. Some girls were married when they were very young thus they did not complete their education and they ended up depending on their spouse. One of the other respondents who disagrees that early marriage had an impact on women economic development stated; poverty was one reason why they were married early. By being married, a woman would receive support from her husband thus ensuring financial security. A family of the girl would earn dowry paid by the man.

4.5.4 Widow inheritance

Data analysis showed that most respondents strongly disagreed that widow inheritance was practiced. 95 % strongly disagree that widows were inherited while only 5 % agreeing. The women noted that with the current society has no place for widow to be inherited and that practice died long ago among the Kamba traditions.

4.6 Gender Suppression and women participation in economic development projects

4.6.1 Women sidelined in economic development projects

From the study findings, 63 % of respondents agree that women are sidelined in economic development projects, while 25 % moderately agree that women were involved in economic projects; 5 % strongly agree their sidelined in economic projects while 7 % disagree saying they have been included in development projects. This means that women are not given priorities in economic projects. This is summarized in the table below.

Table 4.12: Women sidelined in economic development projects

Statement	Frequency (N)	%age (%)
Strongly agree	15	5
Agree	187	63
Moderately agree	74	25
Disagree	21	7
Strongly disagree	0	0
Total	297	100

Source: Field Survey, 2020.

4.6.2 Women ideas consideration in economic development projects

From the study, 63 % of women disagree that their ideas and opinion are taken into much consideration while 30 % moderately agree with 7 % agreeing their ideas are easily taken into consideration. It was further discovered that women of higher position, are whose ideas are taken into consideration. The other respondents claimed that their ideas are only limited to them.

Table 4.13: Women ideas taken into consideration

Statement	Frequency (N)	%age (%)
Agree	20	6.7
Moderately agree	89	30.0
Disagree	188	63.3
Total	297	100

Source: Field Survey, 2020

4.6.3 Women leadership positions in economic development projects

The research sought to investigate the distribution response of women leadership positions. The table below illustrates the summary of women position in economic development projects.

Table 4.14: Women holding senior positions

Statement	Frequency (N)	%age (%)
Strongly agree	19	6.4
Agree	90	30.3
Moderately agree	158	53.2
Disagree	30	10.1
Total	297	100

Source: Field Survey, 2020

From the findings, a small % of women strongly agree they hold senior position in economic groups. Only 5 % strongly agree they hold senior positions; 10 % disagree; 31 % of women agree while 53 % of respondents moderately agree. From further analysis, it was discovered that women on senior position, have advanced education knowledge with doctorates and masters degrees. Majority of women attributed that due to their low levels of education; they don't vie for top positions and have left it for the educated men.

4.6.4 Treatment of women

From the field results, we find out that there is a fair treatment of women in participating in economic projects. 44 % of respondents moderately agreed of the fair women treatment while 26 % agree; 19 % and 11 % of women disagree and strongly disagree on women treatment. Majority of the women indicated that their well-treated, their participation is highly appreciated; their welfare is taken care of, while being given workloads with considerable less weights as to their peers.

4.7 Technological Skills and Women Participation in Women Economic Development Projects

Technology skills aimed at understanding women marketing skills, management of finances and leadership in influencing women participation in economic activities.

4.7.1 Marketing skills

The study finding indicate that a strong response on the marketing skills gained by women. 88 % of respondents strongly agree that they have gained marketing skills while 12 % agree. Further interviews revealed that 92 % of respondents have gained entrepreneurial

skills alongside marketing skills while 8 % moderately agree they have gained entrepreneurial skills. Senior management of women groups indicates they organize frequent workshops and seminars to impacts skills and business tips to members to improve their niche in the business sector.

4.7.2 Management of finances

The study sought to find out if women can manage finances. From the results 57 % of women moderately agree they can manage their finance, while 30 % disagree they can manage their finances. Only 13 % of women agree to manage their finances. In-depth analysis indicates that women relay on their spouse and group members to help them manage their finances. Despite the shifting roles of different genders, women's attitude towards finance has not changed from the patriarchal past, where money was seen as a man's responsibility. One respondent indicate that,

“There has been a lot of awareness and financial education campaigns and women are slowly taking charge of their finances but a low pace.”

4.7.3 Leadership skills

The study established that women are actively seeking leadership for economic empowerment. 71 % of respondents agree that leadership skill is crucial to economic empowerment while 19 % strongly agree on the importance of leadership skills. 10 % of women moderately agree on importance of leadership. From the study, majority of women felt that leadership skill is important in that it helps one to manage his business well; it helps in planning and expansion of business as well.

4.8 Levels of Education and women participation in economic activities

4.8.1 Levels of education has promoted women participation in economic development projects

The study sought to investigate the distribution response rate whether level of education has promoted women participation in economic development projects.

Table 4.15 levels of education has promoted women participation in economic development projects

Statement	Frequency (N)	Percentage (%)
Strongly agree	264	89
Agree	33	11
Total	297	100

Source: Field Survey (2020)

This section of the study tried to find out impacts of level of education in women and participation to economic development. Respondents were requested to rank each statement on a scale of 1 to 5, Where: strongly disagree (1), disagree (2), moderately agree (3), agree (4) strongly agree (5). The results were as summarized in % of responses.

From the field study education is very crucial in economic development. It can be established that education levels and achievements are crucial to improved economic development participation. 89 % of respondents agree that educational achievement has promoted women participation in economic development while 11 % agree. They respondents pointed out that when an individual advances in his or her education, they are likely to encounter new knowledge and opportunities which they share with women, which revolutionizes their development projects thus placing them to higher levels on the participation in economic development projects.

4.8.2 Primary level of education

The study sought to investigate the distribution response rate on the impact of primary level of education on women participation in economic development projects.

Table 4.16 levels of education

Statement	Frequency (N)	Percentage (%)
Agree	9	3
Moderately agree	220	74
Disagree	68	23
Total	297	100

From the table it was found out that respondents moderately agree that primary level is a limitation to women holding senior position I economic projects; while 23 % agree with only 3 % disagreeing with the statement. Majority of the respondent view primary education as basic knowledge, that is less sufficient to run senior positions in economic projects. They attribute to top management requires exposure to advanced technology, advanced education and advanced skills, that are obtained in higher levels of educations.

4.8.3 Secondary level of education

The researcher sought to investigate the response rate on the influence of secondary level of education on women participation in economic development projects

Table 4.17 secondary level of education

Statement	Frequency (N)	Percentage (%)
Strongly agree	253	85
Agree	33	11
Moderately agree	11	4
Total	297	100

Source: Field Survey, 2020

From table 4.17, it was found out that 85 % strongly agree that women with secondary school education are more likely to perform better in managing projects than their counterparts from primary school. 11 % agree while 4 % moderately agree. Their main opinion was that women in secondary school have an open mind due to higher education than the primary level women.

4.8.4 University level of education

The research intended to establish the impact of higher level of education that is at university level its influence on women participation in economic development projects

Table 4.18 university level of education

Statement	Frequency (N)	Percentage (%)
Strongly agree	276	93
Agree	21	7
Total	297	100

Source: Field Survey, 2020

From the table it was found out that women with higher level of education have an upgrade in skills, knowledge and this has further enhanced their effective participation in economic development projects as indicated by 93 % of respondents who strongly agree on the statement. 7 % of respondents agree to the statement.

In an interview schedule with women enterprise fund management, the following information was collected. The major factors that affected women participation to economic projects include, financial constraints; women groups had limited funds to undertake bigger projects hence resulted to them participating in small scale economic projects. Cultural practices were another limitation, where issues such as early marriages, which had a direct impact on women participation. Lack of property ownership rights also affected women participation in economic development projects. Low capacity building to women groups on economic trends and skills contributed to low women participation in economic projects.

Women enterprise fund management boosts of two main strategies that have enabled women to have access and control of resources. The management has constantly educated them on different capacities and empowering them to. They have facilitated workshops and seminars where women are given entrepreneurial skills, business management skills, marketing tips and exposure to different market scenarios. They have also provided women with incentives to start business; they have facilitated women to get government tenders and many more.

The women enterprise fund management commends the government for support to increase women involvement in economic development. They indicated the government has

established legislation that promote women participation such as, reservation of 30 % tender for women and disadvantaged groups has helped given women access to economic development projects and the introduction of women related aid such as women enterprise fund, Uwezofund, CBOs .They also recommend the government and civil societies to sponsor women groups and chamas to ensure they are well educated and acquire new skills that will propel them to increased participation in economic development.

Concerning the lending and payment pattern of women on loans, the management pointed out that many women are unable to pay on time due to lack of ready markets, inadequate marketing skills, lack of proper financial management and accountability skills. Women enterprise fund has empowered women to achieve new economic niche and facilitated them to gain management skills.

CHAPTER FIVE

SUMMARY OF FINDINGS, DISCUSSION, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the summary of findings, discussion, conclusions drawn from the findings, and recommendations made, which are in line with the objectives of the study.

5.2 Summary of findings

This section presents the summary of findings in line with the objectives of the study. The objectives were; to examine the influence of cultural practices on women participation in economic development projects, to examine the influence of gender suppression on women participation in economic development projects, to determine the influence technological skills on women participation in economic development projects and to assess the influence of levels of education on women participation in economic development projects in Kilome constituency, Makueni county, Kenya focussing on the Women enterprise fund.

The study was set out to assess the influence of women participation on economic development projects, focusing on Women Enterprise Fund (WEF) in Kilome constituency, Makueni County, Kenya. The study was anchored to Marxist theories, women in development, which provides a framework for advocating, liberating, empowering and promoting partnerships and equitable distribution of resources and benefits to women. Descriptive research design with a cross sectional approached was adopted to understand women opinions, habits and attitudes. Cultural practises, gender suppression, technological skills and level of education greatly influenced the participation of women in various capacities in economic development projects.

Makueni County government has registered 7,868 groups with 29.7 % being women groups. Kilome sub-county has a total of 966 registered groups with a population projection of 20,000 members. Women Enterprise fund is a semi- autonomous government agency that provide women access to affordable credit that facilitate to start and expand business for their economic development.

5.2.1 Women participation in economic development projects

The study assesses women participation in various capacities including age, activities undertaken, period of operation, projects undertaken, women participation in business and

agriculture. It can be summarized that women in their thirties are active participants in economic development projects, which majority being self-employed, running their own business, agriculture and other causal employment.

The finding suggests that women groups are very young with 32 % being in their first two years while 30 % being in the second and third year. Major reasons for formation of these groups included, to provide saving and credit platform, participation in economic activities and provision of other social welfare services of its members. Major group activities included, table banking, agricultural farming; which includes livestock keeping, crop farming, business activities; which include tent hire, catering services, water vending, selling agricultural crops and basket making and environmental conservation.

From joining women groups and participation in economic development projects, women group had increased tremendously as informed by 35 % of respondents who agree and 30 % who moderately agree with increase in women income. Despite the fact that women do not run their own business, as voiced out by 143 respondents, women are majorly involved in agriculture as voiced out by 155 respondents. In all women groups' table banking was practiced.

5.2.2 Influence of Cultural practices and women participation in economic development projects

Cultural practices related to property ownership, female genital mitigation, early marriages, and widow inheritances were analyzed. Property ownership played a big role in women participation in some economic development projects. In Kilome constituency, majority of women do not own properties. 22 % of women own properties while 68 % of property is owned by men. Other properties (10%) are owned in groups of women. This meant that only few women easily participated in their own properties such as establishing business or undertaking farming of their choice. Further analysis established that women participating in agriculture were solely for subsistence farming as decided by owners of the properties. This lack of property ownership affected their participation in great magnitude. FGM and early marriages still practiced had their own downside as informed by women. Although FGM was practiced in secrecy, it least affected women participation while early marriage played a role. Early marriage was a source of wealth to the parents of the woman,

but affect women greatly. Early marriage lead to drop out of school, having to stay at home as house wife to take care of homes, and it also lead to other complication related to early age pregnancy that reduced the abilities of a woman in participating in economic activities in future.

A review of the native culture regarding widow inheritance, respondents agreed that due to modernization and dynamics of life, the culture has long died.

5.2.3 Influence of gender suppression on women participation in economic development projects

An analysis of gender suppression, women position, women treatment and women sidelining in projects reveled that there was still a patriarchal society in Kilome sub-county. Men still held dominant powers over women that greatly influence their participation. Women were still being sidelined in economic development projects as indicated by 63 % of women. 7 % of respondents felt there is inclusion in economic projects but only limited to those women of senior positions and higher position education levels. Further interview, reviled that 63.3 % of women felt their ideas we not taken to consideration while 6.7 % agree their ideas are taken into considerations. Women held senior position as noted by 53 % who moderately agree while 6 % strongly agree women hold senior positions. A further 10 % indicate that they strongly disagree that women help senior positions in economic development. 44 % of respondents agree there is a fair treatment of women participating in economic activities where they are given less workloads compared to their male counter parts.

5.2.4 Influence of technological skills on women participation in economic development projects

Marketing skills, management skills and leadership aspect are important in advancements and success of economic projects. Marketing skills of women have increased greatly. 88 % of women have gained marketing skills. In addition to marketing skills, 92 % of women have gained entrepreneurial skills. These skills have put them on higher advantage of economic project participation. This has been influenced by the frequent workshops, seminars and trainings on economic groups. The patriarchal past, money was seen as a

man's responsibility, but the mindset of women has not changed so much as 57 % of women moderately agree they can manage their finance, while 30 % disagree they can manage their finances. Only 13 % of women agree to manage their finances. Majority of women rely on their spouse and women group to manage their finances for them. There has been increased number of campaigns and awareness practices on the importance of women to take charge and learn to manage their finances, despite it taking a slow pace to change.

Leadership skills is also vital organ in economic empowerment. This leadership skills enables the women manage and run their own business ascertained by women. 71 % of respondents agree that leadership skill is crucial to economic empowerment while 19 % strongly agree on the importance of leadership skills. 10 % of women moderately agree on importance of leadership. This has been noted with the increased number of women seeking out to gain leadership skills.

5.2.5 Influence of levels of education on women participation in economic development projects.

Education level provides knowledge and skills to understand, manage and run successful business and participation in advanced economic activities. From the study we can establish that an educational achievement is crucial to promoting women participation in economic development projects. Advancement in education provides an individual with an opportunity to encounter new knowledge and opportunities which revolutionizes their development projects thus placing them to higher levels on the participation in economic development projects. Primary level education limits women from participating in top management of economic project are moderately agreed on. 74 % of respondents agree that primary education is a hindrance to seeking top management position, while 23 % moderately agree and 3 % disagree with level of education affects women seeking top management positions. Majority of the respondent feel primary level of education as being basic, which is insufficient to run top management position that requires exposure to new technology and advance and specialized skills. Primary education also disadvantages women in performing better than individuals with secondary educations. This is evident with 85 % response by women who strongly agree that secondary education provides an

individual with open mind-ness to ideas and how they undertake their work compared to the primary level education level. Women with high level of education have an upgrade in skills, knowledge and this has further enhanced their effective participation in economic development projects as indicated by 93 % of response who strongly agree on the statement.

5.3 Discussion on the Findings of the Study

In assessing factors influencing women participation in economic development projects, focusing on Women Enterprise Fund (WEF) in Kilome constituency, Makueni County, Kenya the study makes the following discussions; there are a number of factors that influence women participation in economic development which can be categorized into; cultural practices, gender suppression, technological skills and levels of education.

Cultural traditions undoubtedly have an impact on the willingness of women to engage economically and were often cited in our interviews, as per cultural and social expectations and assumptions for many of the women interviewed. Early marriages have been cited as harmful to female liberation, as it means that women are deprived to make decisions at home because they are married when they are very young and do not have enough expertise to run a home that leaves a man at the top of all family decision-making.

In a discussion the respondent cited that: “*Wanawake hatuna chochote: kila kitu ni cha baba watoto, ama watoto wake wa kiume. Huwezi panda mboga kama hujapewa ruhusa; na huwezi uza chochote kama mzee hajasema*” (We literary do not own anything: everything belongs to the children’s dad, or his sons. One cannot plant vegetables in the family’s orchard without the husband’s nod; neither can one sell any produce without his consent). From the response, it is discovered that women depend only on the mercy of men when it comes to the management and disposal of property and are therefore unable to step up the ladder economically.

Property ownership mostly owned by men and groups thus limiting the privileges of women in undertaking their own business or carrying out agriculture or participation of economic development. Privileges of how to utilize property is determined by property owners who in turn determine the economic activity to be carried out thus minimizing

women economic strength. FGM and early marriages are practised in secrecy. FGM affects women self-esteem and their health. These is in agreement with Ondieki (2012) who noted that people have been practicing FGM for years and as conservative as they are, they do not easily give into rising modern trends and developments in the world, given all the efforts made by various activist groups to stop the barbaric practice. As a result of this rigidness, Makueni county has dragged behind in terms of their children access to formal education especially the girl child.

This reduces the woman's ability to participate in economic development projects. Early marriages lead women victims to drop out of school to take care of their young families. This affects their education level. Widow inheritance culture has slowly passed out with modernization and dynamics of life. Cultural. Kishor (2000), posit that women are seen as a source of wealth but not possessors of wealth, which does not impact women's ability to engage in economic growth.

Gender suppression in terms of gender ideology, women position, women treatment and women side-lining also contribute to women participation in economic activity. From the analysis it can be summarized that there is a patriarchal system in Kilome constituency where men still hold dominant powers over women. 63 % of women still assert that they are being side-lined in economic development projects except for women with senior positions. Respondents also noted that their ideas are not taken into consideration in the projects in terms of planning, budgeting, evaluations and implementing. It is evident that women participation in economic development projects depends on their treatment by their male counterparts. This study confirms that there is gender discrimination in the community. The study establishes also that women are given time/ opportunity to express their views in the community. According to this study as much as women are given chance to express their views, the women still feel suppressed in the community and also they don't get the same support in community as that of men. This concurs with social feminist theory by Kate (1980) which advocates for a holistic approach to the analysis of the woman's situation

Marketing skills, management skills and leadership aspect are important in advancements and success of economic projects. Women are gaining marketing skills and entrepreneurial

skills with help of women groups, such as Women trust funds that provide them with workshops, training conferences, seminars and business training and tips circulation. A number of women in Kilome constituency are still depending on their spouse and women groups to help them manage their finances. With time and campaigns being carried out by women groups suggest that women will learn to manage their own finances. With more than three quarters agreeing that leadership is crucial in economic development, more women are seeking leadership skills to increase their participation in economic development groups.

Levels of education provide knowledge and skills to understand, manage and run successful business and participation in economic development projects. From the study we can establish that an educational achievement is crucial to promoting women participation in economic development projects. Advancement in education provides an individual with an opportunity to encounter new knowledge and opportunities which revolutionizes their development projects thus placing them to higher levels on the participation in economic development projects. The findings have been supported by Kamuli and Katahore (2003) who asserted that the level of training and education of a person influence their skill power and ability to adjust to new methods and ideas in economic development. Oloo, Wanjiru and Newell-Jones (2010) also reveal that a cultural practice such as FGM affects the girl child of school going age.

This literally spirals to later into the lives of women in the community, where the number of them who can stand to be counted, as having been well educated and empowered enough to participate in economic development projects and pursue economic aspirations are very few (Adinma, 2011).

5.4 Conclusion

From the findings of the study it is established cultural practices, gender suppression, technological skills and levels of education influence women participation in economic development projects.

Secondly the findings of the study established that women face challenges and obstacles that can lead to failure to participate in the economic development projects. Cultural practices such as ownership of property and early marriages were found out to have high influence on women. Actions and measures need to be taken to enlighten the constituency on such practices.

The study also established that women are discriminated against when it comes different roles, leadership and their ideas are not taken in seriously. Technological skills are highly recommended since women are equipped with various skills such as marketing skills, accountability, financial management and record keeping.

The study also found out that levels of education had great influence on women participation in economic development projects as women who have attained high levels of education stand great chances of leadership, decision making as compared to a school drop-out. Traditions such as early marriages and discrimination against girl child and women at large should be abolished through government agency.

5.5 Recommendations

From the conclusion, the following recommendations can be made:

1. There is need to develop mechanism and legislation that can put cultural practise in check, where FGM and early marriages can be minimized or eradicated completely to improve women's ability to participate in economic activities.
2. More efforts should be put into place to empower women to gain advanced education, improved business skills, entrepreneurial skills and gain more technological skills.
3. More women should be encouraged to participate in leadership position in economic development groups.

4. More organizations can come together to set up an umbrella body to empower women to participate in economic development projects.

5.6 Areas of further research

The study suggests further research on performance of economic development projects in regard to their sustainability and improvement of women living standards. This research should be replicated in other countries in order to establish whether there is consistency among them on the factors influencing women participation in economic development projects. The study will supplement the findings of this study by providing information on the strengths and weaknesses of this study. In addition, further studies should be carried out to determine the performance and the role of women during the implementation of the economic development projects. This is in relation to identifying other external and internal factors influencing women participation in economic development projects hence the need to for a similar research to be conducted in other counties.

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APPENDICES

APPENDIX I: INRODUCTION LETTER

Stella Mueni Muli
University of Nairobi,
Nairobi

Dear Sir/ Madam

**RE: REQUEST FOR PERMISSION TO CONDUCT RESEARCH STUDY
KILOME CONSTITUENCY, MAKUENI COUNTY, KENYA**

My names are Stella Mueni Muli, a student, pursuing a degree in Masters of Arts degree in Project Planning at University of Nairobi (UoN). I would like to undertake a research for my master's project on factors influencing women participation in economic development projects in Kilome constituency, Makueni County. Therefore am hereby seeking your consent to approach a few women Enterprise fund beneficiaries and fund managers to provide respondents for this project. Thanks a lot for sparing time to participate in this study.

Yours Sincerely,
Stella MueniMuli,

Signature

APPENDIX II: QUESTIONNAIRE FOR WOMEN ENTERPRISE FUND BENEFICIARIES

Dear respondent,

The researcher is a student from The University of Nairobi pursuing Masters Degree in Project Planning and Management. This study is geared towards meeting the requirements for the degree program. Therefore it's my humble request for your assistance and cooperation in data collection on factors influencing women participation in economic development projects in Kilome constituency, Makueni county.

Instructions to the respondent

1. Kindly answer all questions.
2. Kindly note that all answers will be treated as equal. No answer will be regarded as either right or wrong.
3. The information obtained is purposely for academic purposes and will be treated with absolute confidentiality.
4. Please answer all the questions by filling in the space provided and by ticking the appropriate answer for each question as it best suits your opinion.

SECTION ONE: DEMOGRAPHIC INFORMATION OF WOMEN BENEFICIARIES

1. What is your name? **(Optional)** _____
2. Age bracket **(please tick as applicable)**
 - 18-23 years
 - 24-29 years
 - 30-35 years
 - 36-41 years

Above 41 years

3. Marital status (please tick as applicable)

Married

Single

Divorced

Widow

4. Level of education (tick appropriately)

	None	primary	secondary	college	university
What is your highest level of education					

5. Occupation (Please tick one)

Government employed

Self-employment

None

Other (please give details)

SECTION TWO: WOMEN PARTICIPATION IN ECONOMIC DEVELOPMENT PROJECTS

1. For how long have you been a member in the women Enterprise fund?

2. Are you a participant in any economic development activity in your area?

Yes

No

3. If your answer above is YES, please answer the following questions

I. What type of economic development activity is it?

business

farming

II. How many economic development projects have you started since you joined the Women Enterprise Fund?

I. Do you operate the economic development activity as a group or individually?

II. What made you enter economic development activity/activities?

On a scale of **1 to 5**, Where: **Strongly disagree (1), Disagree (2), Moderately agree (3), agree (4), Strongly agree(5)**.Please rate the following statements as they apply on women participation in women enterprise fund in Kilome constituency.

Statement	5	4	3	2	1
Women level of income is being raised through economic development projects					
Many businesses are run by women					
Women are doing agricultural farming					
Table banking activities are practiced					

SECTION THREE: CULTURAL PRACTISES ON WOMEN PARTICIPATION IN THE WOMEN ECONOMIC DEVELOPMENT PROJECTS

On a scale of 1 to 5, Where: **Strongly disagree (1), Disagree (2), Moderately agree (3), Agree (4) and Strongly agree (5)**, please rate the following statements as they apply to influence of influence of political representation on women participation in the women economic development projects

Statement	5	4	3	2	1
There is lack of property ownership by women in my community.					
Female genital Mutilation is still practised in my community, and this hinders women participation in economic development projects					

Early marriages in my community is an hindrance to women participating in economic development projects					
Widow inheritance is highly practiced in my community					

SECTION FOUR: GENDER SUPPRESSION AND WOMEN PARTICIPATION IN ECONOMIC DEVELOPMENT PROJECTS

On a scale of 1 to 5, Where: **Strongly disagree (1), Disagree (2), Moderately agree (3) Agree (4) and Strongly agree (5)**, please rate the following statements as they apply to women participation in the economic development projects

Statement	5	4	3	2	1
Women are represented on the Women Enterprise fund advisory board					
Women form part of the Women Enterprise Fund management					
Women from the fund vie for elective position in your area					
There are women leaders at the constituency level					

SECTION FIVE: TECHNOLOGICAL SKILLS AND WOMEN PARTICIPATION IN WOMEN ECONOMIC DEVELOPMENT PROJECTS

On a scale of 1 to 5, Where: **Strongly disagree (1), Disagree (2), Moderately agree (3), Agree (4) and Strongly agree (5)**, please rate the following statements as they apply to influence women participation in the economic development projects

Statement	5	4	3	2	1
Through women enterprise fund women have gained marketing skills					
Women are gaining entrepreneurial skills					
Women can manage their finances					
Leadership skills in women has enabled them to become economically empowered					

SECTION SIX: LEVELS OF EDUCATION

On a scale of 1 to 5, Where: **Strongly disagree (1), Disagree (2), Moderately agree (3), Agree (4) Strongly agree (5)**, please rate the following statements as they apply to women participation in the economic development projects

Statement	5	4	3	2	1
Women with no education is less likely to participate in economic development projects					
Primary level of education limits women from some economic activities					
Women with secondary level of Education have improved my living standards					
Women are educated up to the university level stand a high chance of participating in economic developments activities					

APPENDIX III: INTERVIEW SCHEDULES FOR WOMEN ENTERPRISE FUND MANAGEMENT

- 1) In your opinion what are the factors affecting women participation in economic development projects in Kilome constituency?
- 2) What action have you taken to ensure women have access and control of resources?
- 3) Do you think the government has enacted enough laws to ensure women participate in economic development projects?
- 4) What do you think the government and civil society can do to ensure women participate in economic development projects?
- 5) What cultural practices hinder the development of women?
- 6) What is the borrowing and lending pattern in the women enterprise fund
- 7) Do you think Women enterprise fund is beneficial to the empowerment of women?

Thank you for your participation.

APPENDIX IV: MORGAN AND KREJCIE TABLE

Table 3.6 Morgan and Krejcie Table

<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	100000	384

APPENDIX V: RESEARCH PERMIT

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RESEARCH LICENSE



This is to Certify that Miss.. **STELLA MULI** of University of Nairobi, has been licensed to conduct research in **Makueni** on the topic: **Factors influencing women participation in economic development projects:A case of women enterprise fund in Kilome constituency ,Makueni county,Kenya for the period ending : 18/December/2020.**

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APPENDIX VI: TURNITIN REPORT

FACTORS INFLUENCING WOMEN PARTICIPATION IN ECONOMIC DEVELOPMENT PROJECTS: A CASE OF WOMEN ENTERPRISE FUND IN KILOME CONSTITUENCY, MAKUENI COUNTY, KENYA

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