

DETERMINANTS OF WOMEN PARTICIPATION IN COMMUNITY DEVELOPMENT PROJECTS: A CASE OF KIMIRA-OLUCH SMALL HOLDERS FARM IMPROVEMENT PROJECT, HOMA-BAY COUNTY, KENYA

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Abstract: Women participation in development issues has formed the global agenda ever since the first women conference held in 1975. Myriad reports however indicate low participation of women in various development projects. This has resulted into vulnerability of female gender. Thus many women are poor, cannot access adequate health, basic education, suffer from gender disparity and discrimination. Many researchers have identified a raft of factors that precipitate this kind of scenario including patriarchy, gendered ideology, gender suppression, political attitude, socio- cultural factors, economic, and infrastructure. However, not much has been done on irrigation scheme. Therefore, this research focused on determinants influencing women participation in development projects in the scheme. The purpose of the study was to investigate determinants that influence women participation in community based development projects in Kimira-Oluch Smallholder Farm Improvement Project Homa-Bay County, Kenya. The objectives of this study were: to identify how access to finance influence women participation; to find out the extent to which the level of education and training influence women participation; to assess how the culture and traditions influence women participation; and to establish how politics influence women participation Kimira-Oluch Smallholder Farm Improvement Project. The study would be beneficial in that it was bent to unfold the determinant influencing women participation in community based projects and that the findings therein would contribute to the existing pool of knowledge about gender, further, the findings of this study would provide important information and knowledge that would influence policy and reforms for enhancing gender mainstreaming in various community projects and finally, that Lessons drawn from this study was vital to the communities, implementing partners, Donor and international NGOs to address the need for gender and development. Besides, the county government can find this information essential in order to rekindle its efforts towards empowering women economically so that they have a hand in the production factors. This study targets 1300 farmers who own farms and plots within Oluch-Kimira irrigation scheme project area, which is about 300ha. The project area covers parts of Rachuonyo North Sub-County and Rangwe Sub-County in Homa-Bay County. The research would employ descriptive survey. A sample of 297 of farmers drawn from the project coverage that stretches in three sub-counties of Homa-bay County would form the respondents for this study. This would be through simple random sampling. A questionnaire was the research instrument to be used for data collection. The study collected primary and secondary data which was analysed by use of descriptive statistics, frequencies, cross tabulation and Chi-square. The study concludes that access to

finances, level of education and training, culture and traditions, politics influence women participation in community based development projects. The national government is the major contributor of community development projects followed donors, non- government and community members respectively who meet the implementation costs. There is need for adequate finances for implementing of community development projects according to the designs and plans. The study recommends that the women should be empowered through education and training so that they fully participated in community development projects.

Keywords: Determinants of Women Participation in Community Development Projects.

LIST OF ABBREVIATION AND ACRONYMS

ANOVA:	Analysis of variables
DIWP:	Determinants influencing women participation
FAO:	Food and Agriculture Organization
GOK:	Government of Kenya
HIV/AIDS:	Human Immune Virus/ Acquired Immunodeficiency Syndromes
IFAD:	International Fund for Agriculture
KDS:	Kenya Demographic Survey
KOSFIP:	Kimira-Oluch Smallholder Farm Improvement Project
MOG:	Ministry of Gender
NGO :	Non-governmental Organization
SPSS:	Statistical Packages for Social Sciences
UNESCO:	United Nation Educational, Scientific and Cultural Organization
USAID:	United States of America

1. INTRODUCTION

Women participation in development issues is a global phenomenon which has elicited a lot of discussions and analysis in various countries of the world. There is a great concern on the review of progress so far achieved by women in the community development worldwide, (Mullins, 2009). Evidently, there still exist a wider range of disparities between women and their counterpart men in various spheres of life including work place in the world today.

The Beijing Declaration and subsequent World Women Conferences provided member countries with a platform for action which spurred a significant change on status and role of women, although not at an equal pace in all regions around the globe. The implementation Review Report (2005), noted that remarkable achievements had been realized including “increased awareness, policy reforms, improved legislative frameworks and institutional developments at national level in many countries. Positive development comprised of establishment of national policies and strategies for gender equality; adherence to international and regional instruments for protection of human rights of women; increased diversity in the mechanisms promoting and monitoring attention to gender equality; attention to resource allocations through gender-sensitive budgeting; the recognition of the critical role played by NGO in awareness raising, advocacy monitoring and program delivery and effort to engage men and boys in advancing the idea of gender equality.”

However, a gap between policy and practice still exists. Public attitude on women advancement and gender equality has not changed at the same pace as policy, legal and institutional frameworks. No wonder in his assertion, Wilson (2009) indicates that there are myriad of obstacles that possess great challenge to the progress towards women participation in development at institutional level in all countries of the world. This is widely exhibited by the traditional societies of the world in which men and women are assigned different roles, (Start,2008).This lends credence to the reports indicating that women are generally unable to participate fully in the development issues. As a result, more women are poor, illiterate, cannot afford proper healthcare and in most cases they have become victims of violence such as rape, abuse and suffer neglects. Women have also being denied basic rights, suffered discrimination in all its forms as though they are lesser beings or their status is below that of their counterpart men.

In light of heightened global gender awareness, there is no country in the world that has yet managed to eliminate the gender gap that has so long been embedded in the circles of human socialization. This is a disturbing reality against the backdrop of an increased number of women representations (WEF, 2005). Even in supposedly sophisticated countries where gender equality seems to have been attained ravel with the intangible discrimination against working women (APF, 2007). In Bangladesh, women have low social status to sustain the economic since they have little role to play in economic development issues. In a survey conducted by the World Bank indicated women in Bangladesh have limited access to household and financial assets. Since they have in-adequate skills they tend to be insubordinate to their male counterparts who command dominance in the social sphere (Sun Start & Kehan, 2004)

In Africa, the situation of is even worse. Gender gap is wider as compared to developed countries as culture and tradition are based on beliefs, norms and practices that precipitate discrimination and thus feminize poverty (APF, 2007) Social norms and beliefs assign African women the primary responsibility for care and domestic work. Studies show that in sub-Saharan Africa, 71 per cent of the burden of collecting water for household falls on women and girls. It is estimated that they spend 40 billion hours each year collecting water, an amount equivalent to a year's worth of labour by the entire workforce in France (UNDP, 2009). According to Nuwagaba, (2001) (Bank, 2000) women in Africa play second fiddle to their male counterparts, which have rendered them dependent on men and a sheer lack of authority in decision making with no control over their own conditions of life. Despite the burden they bear, women form part of the primary source of voluntary labour for development activities and ironically no one takes cognizance of their invaluable socio-economic contributions. They remain marginalized in most community development projects.

Even among the East Africa pastoralists community women often have suffered greatest loses, (Hodgson, 2000). They have been subjected to harmful cultural practices while continue to have poor access to public services. Culture confines them to household duties at the expense of the economic and development activities. At times few option presents to them chances to control productive assets, livestock, land yet they are not able to inherit property. They are excluded from the decision making processes in the community which are enjoyed by their male counterparts (Connell. 2001). The promulgation of the Kenyan 2010 constitution gave a new dimension to the quest of gender equality and their participation in the country's development agenda. However, this is an ideal that is yet to be fully realized (Kariuki, 2015). Although the constitution gave women same legal rights as men, nonetheless the implementation of the laws is still a hard nut to crack. As a result the Kenyan women continue to suffer economically, socially and politically given the prevailing gender inequalities. World Bank Report, 2003, indicated that men control access to most productive assets in Kenya. This situation has not gotten any better even after the enactment of the new constitution; due to patriarchal culture that is prevalent in most ethnic communities in which men own- formally or informally the key productive assets such as land, livestock and medium to large business. It gives women no chance to control the productive resources such as land (Gender Analysis, 2013).

Although women are entitled to legal land inheritance under the new dispensation, however, it is far from reality in practice. Majority of Kenyans are not comfortable with this citing unfairness since a woman would be entitled to land in her place of marriage, which if allowed she would be getting a double portion, (Gender Analysis, 2013). This confirms some of the reasons why women own 3% of land (CEDAW2011). Since women are locked out of control of vital factors of production such as land they tend to have little access to credit than their counterpart men,

(CEDAW 2011). This makes them lack collateral for formal loans, thus limiting their participation in development process in the country. Apart from lack of ownership of factors of production, there exist a 'double workday' and women's time poverty (World Bank 2006). Time-use surveys shows that wives work twice as many hours on average as husbands. Women forbear the competitive demands for reproductive and productive labour time. So any activity that would add time burden to them would negatively impact other areas of their lives (CEDAW2011). Time poverty to a greater degree influences the level of women participation in development projects.

The indisputable fact is that there exist an obvious disparity between men and women. This has manifested itself in various aspects such as in education, health, employment, legal matters, leadership, acquiring power and ownership of resources. However, women in this country are better placed as compared to others in different places, in terms of position and status that has registered considerable improvements over time precipitated by the national development policy which open floodgates of blessings to all citizens regardless of their sex (Boserup, Fei and Toulmin, 2013).

Nevertheless, a lot more initiative such as affirmative action is still needed to be undertaken in order have women possess their rightful position so that they may be able to fully contribute to the development processes, (World Bank report, 2009).

Even though there exist myriad of setbacks facing women in development across the globe, quite a number have braved the prevailing conditions and made a remarkable progress. Through the USAID funded project (Smallholders Horticultural Out-growers Projects) brought a number of women together under the umbrella of Rural Organizations in Northern Tanzania which exploited their potentials to the benefit of the community and themselves. Indeed, through this organization, the women were enabled to come together and lease land from farmers. This project also helped them move collectively into the production of high value vegetables (baby- corn and green beans). Furthermore, the project was successful in sustainability increasing the incomes of the participating women and highly impacted positively on their membership, (Ihucha, 2009). Participation in this project open various opportunities to women to become part of the agricultural value chains that are inaccessible to them due to numerous reasons including: lack of mobility, lack of access to assets and markets, and lack of linkage to other value chain actors, (Tanwir and Safdarr, 2013). Similarly in many occupations, 'the pervasive phenomenon of women going only so far and no further in their occupations and professions has come to be known as the "glass ceiling" (Gary,1999). This concept assumes that women have the motivation, ambition, and capacity for positions of power and prestige, but invisible barriers prevent them from reaching the top even in community based organization. That is why it is necessary to explore determinants influencing women participation in community based development projects.

Women participation in project management is growing globally and has led to creation of employment. However there are setbacks which bar women from fully involvement in project management ranging from finances, education and training, culture and traditions, to political factors. Studies in Gender and development have indicated that there is gender inequality in both the organizations and the community, among the 70% population estimated to be living below the poverty line, 65% are estimated to be women, (Ali, 2014). Several factors account to this empirical studies. These include: women do not process the property rights whereby legal and traditional customs impedes women from access to and control over assets which in turn can be accepted as collateral such as land and livestock. Women to a greater degree do not have land registered on their names even if they are at vantage positions to control it. Moreover, biased inheritance rights often side-line women by bestowing land to male relative fuelling desperate situations to both widows and daughters, (Agarwal, 2003). Whitehead (2009) observed that girls are socialized for powerlessness. This means that girls are made to internalize their subordinate positions and this is transferred to the workplace and the community (Anselmi and Law, 2008).

Over the last decade, the status of women has actually declined and they have less control than ever before over their land, cash, other resources and even participating in the community (World Bank, 2010). Steinem (2004) affirms that the obstacles to women taking their rightful places in the management or running of business and even participating in management are still limited and, some would argue, growing more intractable. Many organization including community based organization experience gender inequality at the place of work. Although studies have been carried out on this subject in some parts of the country; factors influencing women participation in community based development, (Laboso, 2014, Arthur, 2014) and factors influencing women participation in community based microfinance programs, (Welikhe, 2014), however, not much has ever done on irrigation schemes. Thus, eliciting a research gap by Ouma,

2014, a study carried out on Oluch-Kimira irrigation scheme, the extent to which different factors influencing women participation in different development activities has not been investigated, and this is the reason the study will investigate determinants of women participation in community based development projects in Kimira-Oluch Smallholder Farm Improvement Project Homa-Bay County.

Objectives of the Study

This study was guided by the following objectives:

To identify how access to finance influence women participation in Kimira-Oluch Smallholder Farm Improvement Project.

To find out the extent to which the level of education and training influence women participation Kimira-Oluch Smallholder Farm Improvement Project

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To assess how the culture and traditions influence women participation in Kimira-Oluch Smallholder Farm Improvement Project

To establish how politics influence women participation Kimira-Oluch Smallholder Farm Improvement Project.

Hypotheses of the study

The study sought to satisfy the following hypotheses:

Ho: There is no significant relationship between access to finance and women participation in Kimira-Oluch Smallholder Farm Improvement Project.

Ho: There is no significant relationship between level of education and training and women participation Kimira-Oluch Smallholder Farm Improvement Project.

Ho: There is no significant relationship between culture and traditions and women participation in Kimira-Oluch Smallholder Farm Improvement Project.

Ho: There is no significant relationship between politics and women participation Kimira-Oluch Smallholder Farm Improvement Project.

Definition of Significant Terms:

Access to finance: -This is the ability of individuals to obtain financial services, including credit, deposit, payment and other risk management services.

Cultural and traditions: - These are belief systems that dictate how an individual thinks and behaves

Community Based Development Projects: - These are activities that the members of the community come together to undertake with aim of improving the quality and standards of living.

Education and training: - The process of facilitating, learning or the acquisition of knowledge, skills and values.

Government Policies: - These are laws and enactments of the government that are meant to guide and set standards of operations of various activities and social processes.

Gender: - In the study the term means either male or female.

Politics: - These are the set of activities associated with the governance of a country, or an area.

2. LITERATURE PREVIEW

Access to finance and women participation

Women face gender disparity in the society which has put them at unstable economic grounds contributing to feminization of poverty. Several factors account to this empirical studies which include: women do not process the property rights, legal and traditional customs impedes women from access to and control over assets which in turn can be accepted as collateral such as land and livestock (Ali, 2014). Further women to a greater degree do not have land registered on their names even if they are at vantage positions to control it. Moreover, biased inheritance rights often side-line women by bestowing land to male relative fuelling desperate situations to both widows and daughters, (Agarwal, 2003). Binswanger & Sillers, (1983) further indicate that lack of physical collaterals restrict their access to formal sources of finance. This is because collateral depends on the type of and nature of capital. One may possess a significant amount of capital but the liquidity value of the capital makes it unsuitable as a collateral asset. Women also face limited access to financial resources due to the lending bias practiced by the financial institutions; they tend to lack knowledge of offers products tailored to women preference and constrain, (World Bank, 2008). Furthermore, institutional factors fuelling failure to provide services in rural areas constitute poor technological and infrastructural development. This is because of “lack of drought protection and policy of coordinating on rural credit schemes and absence of clear land institutions from investing in rural Kenya,” (Kiiru and Pederson, 1997).

According to the study by Fletschner (2010) attests that even though there is a lot going around that the rural credit program have been designed and implemented with the male head household as the client yet has failed to recognize his female counterparts as active and reproductive and economic agents with their financial needs and constraints. Despite the

fact most women around the globe effectively contribute to agricultural input nationally and family food security, but the empirical studies done in Latin America, South Asia, and Sub-Saharan Africa, concurs that rural women are more likely to face credit restraint than men of equivalent socio economic conditions. Further women may not be in the fore front in offering family assets as collateral with intent to invest their incentives in productive activities since they rely on the man's investments, (Ospin,1998). The study further affirms that even if women have access to information on financial services and market opportunities available, women often are not in positions to process loans, due to the prevailing low level of literacy and lack of exposure to other languages as compared to their male counterparts.

According to studies done, it asserts that it is a nightmare for rural women to obtain credit as a source of finance. Various studies done in Africa indicate that there exists unnumbered obstacles women face in order to access financial services and if they receive any, then it is less 1 % of the credit to smallholders and 10 % of the total agriculture credit (Kongole and Bamgose, 2002). In instances where women secure access to credit especially through microfinance institutions, the loans they receive are much smaller compared to men of the same economic activities. Empirical studies further confirm that many rural lending programs, women remain vastly underrepresented both as borrowers or members. The main focus of these organizations is on providing larger agricultural loans (World Bank, 2009).

Influence of Level of Education and training on women participation

Peltenburg et al (2000), suggest that education and capacity building interventions can focus on three levels: training or human resource development, organizational development, and adjusting the institutional context. Similarly Educe (2001), sees capacity building as "development work that strengthens the ability of people to build their organizations and skills so that they are better able to achieve goals, manage their projects and take part in partnerships. It is a process that equips individuals with relevant skills and knowledge in order to enable them exploits their potentials to the benefits of the society and themselves.

According to Ocho, (2005) education is the process through which individuals are made functional members of their societies. The acquisition of knowledge through education is highly esteemed around the world because it is it is an avenue of transmitting, improving preserving of culture, (Ministry of Education Report, 2010). Thus obtaining education with no respect to gender is very vital especially to women, because according to Angba, (2009), educational levels are highly significant in the extent, intensity and pattern of participation. The effective participation obviously requires communicative and human relational skills which must be learned; hence those who are better educated would be better empowered to participate since their attitude would likely to be favourable.

Education is therefore, a major determinant of effective participation in community development projects. The educated woman would most likely appreciate community development projects better than the less educated. If they appreciate community development their attitude towards participating in community development projects is likely to be favourable. However, due to gender disparity, women are still lagging behind in terms of attaining education. A staggering report by UNESCO, 2006, indicates that two thirds of the total illiterate in the world are women. Kenyan case may not be far from Asia where the empirical studies indicate that illiteracy and low level of educational attainment presents a most disempowering factor for women's development, (Khan, 2010). This is due to the fact that education has far reaching impacts and changes in cognitive ability, which elevates a woman's capacity to gain control over their wellbeing including that of their family and also to deal with the outside world. An educated woman participate more in decision making issues than those who are not educated, (Kabeer,2005).

Influence of Cultural and traditions on Women Participation

While some studies have alluded to a favorable attitude towards the work of women in Kenya, cultural variables continue to play a major salient role in shaping women work experiences and environments (Mead 2010). Kenya indeed seems to offer no exception to value systems that emphasize the role of women as mothers and homemakers. Patriarchal attitudes are still entrenched, although increasing economic need is forcing men to acquiesce to women's employment. Kenyan women have to challenge authority in a patriarchal environment that imposes restrictions on their daily behaviors (Al-Lamki 1999).

Culture has become a determining factor of behavior of a given society since it capture the mind-set of people. Culture is a powerful tool that does not only influence but control people, this is because it comprises of set of

norms and values that define roles and relationships (Mutongu, 2005). Through social constructions and social constructivism culture and tradition have a greater degree contributed to gender disparity, resulting to women shut off from participation in numerous community projects. Empirical studies in Burundi like in most of other parts of Africa; women are a massively disadvantaged group. 'Women's social status and role are to a large extent shaped by a patriarchal set of norms, which subordinates them to their fathers or husbands, and relegates their role to the domestic sphere despite a reformation of laws, practices and institutions to guarantee gender equality in recent years; women continue to be a socially, economically and politically marginalized group', (Kiambi, 2008).

Traditionally, women play solely the reproductive roles and responsibilities. Women and development issue has formed key global agenda for discourses ever since there was an organized within the households and community which tend to restrict them to such environs. This often limit their freedom to get exercise their powers and privileges as do their counterpart males, (Elias, 2010). Consequently, most women are poor, illiterate, suffers a myriad of forms of violence such rape, physical abuse and neglect, deprivation of basic rights which include, a right to property, and better healthcare, education. Women dominate victims of numerous forms of discrimination and inequality. Thus this informs the disparity existing between women and men with respect to education, health, employment, legal matters, leadership, power and ownership of resources, (Frances, 1999). According to Salt, 2010, women's participation and involvement in the economic development projects in the community is one the key intervention in the quest to poverty reduction in low-income counties. This is because these community projects tend to target the poor who are neglected and are unable to get income from outside the community. Participation in common development projects tend to improve women socio-economic status raises their self-esteem and ensure their wellbeing within the household.

Women are further sunk into unfortunate situations due to denied rights to ownership and control of assets, (Farnworth, 2010). Since women cannot own economically valuable assets, they are put at desperate conditions in which they hardly able to access credit, other financial services, water and grazing rights since they hold no land titles, (Grown and Gupta, 2005; FAO, 2010). Since most of the land tenure laws and socio-cultural norms are usually gendered in their application to land ownership, FAO (2011), indicate that only 5 % of women are landowners in the agricultural landholders in countries of North Africa and West Asia. The trend is replicated in other parts of the world for example, in Latin American countries; around 70% to 90% of the formal landowners are men. World Bank (2009) points out that discrimination on land ownership levied on women pushes them to take suboptimal decisions due to which crop yields are lower. Empirical studies done by Deere & Leon, (2001), shows that in the developing countries land acquisition transpires through inheritance, purchase or state transfers. They note that these modes of transfers in most instances do not favour women. This is why the World Bank report (2009), indicate that rural women in most occasions have few formal property rights in the developing countries. Since women lack formal control over land they have remained largely excluded from participating in commercial ventures such as contract-farming as often they do not have the required formal property rights and consequently they become unable to deliver a steady stream of produce due to sheer lack of means and resources, (World Bank, 2009; FAO, 2011).

Influence of Politics on Women Participation

The growing interest in the study of women in management has been triggered by the increasing role that women have taken in public activities. In line with the increasing role that women play in the economy, more women globally are pursuing careers in management (Omar and Davidson, 2001). Moreover, cross-cultural studies on women as managers have found that this rising trend is common in many countries, along with evidence indicating that women managers worldwide share a number of similarities (Adler and Izraeli, 2004). Prevailing political environment to a greater extent determine the level of WDIP or spur a fundamental obstacle to it (Aminuzzaman, 2006). For example, in countries or states where the sense of openness lacks as a result of the prevailing ideologies coupled with the practice of having direction of affairs or decision making processes conferred to specific controlled hands, then women become spectators on matters of active in WDIP. According to Blair (2000), in countries with a centralized political systems which put a lot of emphasis on local mechanism for administration and decision making can greatly reduce the potential for authentic participation. Blair further affirms that, in a situations where the state promotes a locally mechanism purposely to achieve the centrally planned objectives tend to precipitate a conflict with the spontaneous informal development efforts at grassroots level within development projects especially if there is a sheer lack of involvement of WDIP.

In Kuwait in the study of public sector employees, Metle (2002) found that although the position of women has improved, they are still far from achieving equality, especially equality in advancement. Women are recruited to civil service and private positions on an equal pay basis, but none hold decision-making positions such as men hold. Women are prevented from taking key power positions in the Kuwaiti Government sector. Moreover, according to Metle's study, another interpretation relating to women's feelings might be that there is a tacit official understanding that men should be given priority and that women should be discouraged from working wherever men can replace them. Seikaly (2004) found that women are convinced that the general employment policy of the government sector in Bahrain is to block the promotion of women, even when they are better qualified; more thoroughly trained and have more experience than men.

A study undertaken by Chadha, (2005) noted the government policies that pertains development to a greater degree shape the extent and direction of participation by any grassroots efforts. He further noted that in cases where the state policy of development projects are not in tandem with development projects, naturally the political power would tend to direct the direction of development projects or in certain instances tries to co-opt such projects for party political reasons. Thus it is reasonable enough to conclude that the nature of political environment in a particularly state or country especially Homa -Bay county, Kenya will determine WDIP. The existing legal systems within a given state can seriously impede efforts to promote participation in development functions (Hague, 2009). For instance, in some countries or states citizens do not have the knowledge of their rights and services available to them. Blair (2000) concurs and notes that legal systems usually acts as direct constraint on involvement in development activities. This is particularly the case in terms of legislation which governs the rights of legal association of different categories of workers. According to the study by Khwaja (2004), attests that states with centralized systems of governance that encourage administrative structures which by their nature are major obstacles to people's participation. These administrative structures often retain control over decision making, resource allocation and information and knowledge which many people will require if they are to play effective part in WDIP.

3. RESEARCH METHODOLOGY

Research design

The study adopted a descriptive research design. A descriptive research designs seeks to explore the information on the current state of a phenomena. The descriptive survey deals with qualitative and quantitative approaches. Kerlinger (1996) points out that descriptive studies are not only restricted to fact-finding, but also may often result in the formulation of important principles of knowledge and solution to significant problems. They are more than just a collection of data.

According to Mugenda and Mugenda (2003), indicate that the descriptive research determines and reports the way things are. It is thus important to the researcher as it paints clearly the exact state of the phenomena under study. Descriptive design involves measurement, classification, analysis, comparison and interpretation of data (Calmorin & Calmorin, 2008). This research used descriptive survey research as it sought to gather views on the factor influencing women participation on community projects, based in Homa-Bay County, the Case of KOSFIP. Information was collected ranging from the background information of the targeted population and factors that influence women's participation in community based projects.

Target Population

This study targets 1300 farmers who own farms and plots within OluchKimira irrigation scheme project area, which is about 300ha. The project area covers parts of Rachuonyo North Sub- County and Rangwe Sub-County in Homa-Bay County.

Sample size and sampling techniques

The sample size of the population for study will be determined using Krejcie and Morgan, (1970) table shown below. Thus 297 farmers drawn from the 1300 registered farmers in the project shall form valid respondents. Random sampling procedure used by the researcher in order to obtain the 341 respondent drawn from 97 farming unites (blocks) of the project area. The 297 farmers shall be picked from the random list containing all of them to participate in the study.

Data Collection Instruments

The researcher applied structured questionnaire that was self-administered to the smallholder farmers. This was informed by the type of data that the study intends to collect. Semi-structured interviews were used to collect information from the management and administrators using an interview guide.

Data Collection Procedures

The researcher sought permission from relevant authorities including the National Council for Science and technology. The researcher then visited the division to introduce herself and to notify them of the research intentions. The researcher was only employed a structured questionnaire a data collection tool in this survey. The questionnaire was self-administered. The respondents were also assured of confidentiality that the information obtained and was used for the proposed study only. The information was then collected from the individuals with the purpose of the proposed.

Data Analysis Methods

Descriptive statistics employed in the analysis of the data, having collected the questionnaires issued out from the respondents. Then data was coded, tabulated and presented in frequencies and percentage with the aid of specialized Statistical Package for Social Sciences (SPSS).

4. DATA ANALYSIS AND PRESENTATIONS

Access to financial resources and women participation in community based development projects

The researcher sought to establish the occupation of most women within the community of the project area. The results are as shown in table 4.1

Table 4.1: Occupation of most women within the community

Occupation	Frequency	Percentage
Agriculture	140	59.57
Labour	60	25.53
Business	35	14.89
Others	10	4.25
Total	235	100.0

The results in table 4.1 indicates that the main occupation is accounted for by 140(59.57%) while 60(25.53%) indicated that it was labour, while 35 of the respondents representing 35 (14.89%) indicated that it was business. Other occupation of occupation of smallholder farmers was 10(4.25%). This shows that most of smallholder farmers depend on agriculture as their main occupation. The key informants also indicated the community members depend on small scale farming for subsistence and generate extra income to pay fees for their children. Other occupations include: fishing, transport industry and salary for a few community members in formal employment.

Access to finance resources and women participation in community projects

The respondents were asked to agree whether access to finance affects women participation in development projects. The results are as indicated in table 4.2

Table 4.2: Access to finance resources and participation in community projects

Response	Frequency	Percentage
Yes	28	10.0
No	192	81.7
Not sure	15	6.4
Total	235	100.0

According to the findings, 28(10.0%) of the respondents indicated that access to finance affects women participation in community based development projects, 192(81.7%) indicated that it affects women participation in community based development projects while 15(6.4%) of the respondents were not sure.

Major Source of Income for women in community projects

The study sought to establish the sources of finance form women in community development projects. The results are as indicated in table 4.3

Table 4.3: Major Source of Income for community projects

Major source of income	Frequency	Percentage
National/county Government	98	42.0
Donors	62	26.4
Community Contributions	35	14.9
Other sources	34	14.5
Total	235	100.0

The national and county government is the major contributor as accounted for by 98(42.0%) while 62(26.4%) indicated that it was the donors and non-government while 35 of the respondents representing (14.9%) indicated that it was community members’ contribution who meet the implementation costs. Other sources of additional funding are 34(14.5%) shown in table 4.3. This shows that most development projects initiated by women had strategies in place to obtain additional funding. The key informants also indicated the community members make their contributions in cash or in kind during implementation and maintenance of community projects. In kind contributions involve contributing locally available materials, unskilled labor and land among others. The researcher sought to establish the influence of access to finances on women participation in community development projects. On a scale of rating, respondents were asked to indicate the extent to which they agreed or disagreed with the following statements. (Scale of 1-5 where 1= strongly agree; 2 = Agree; 3 =Neutral agree; 4 =Disagree; 5 = strongly disagree).

Table 4.4: Access to finance resources and women participation in community development projects

Access to finances and women participation	SA	A	N	D	SD
Most women in the community do not access loans from formal banks	103 (43.8%)	18 (7.7%)	54 (23.0%)	46 (19.6%)	14 (6.0%)
Loans from banks require assets for collateral which most women may not have.	78 (33.2%)	50 (21.3%)	42 (17.9%)	43 (18.3%)	22 (9.4%)
Most women fear the risk involved in case they fail to pay it back the loans.	110 (47.0%)	46 (19.6%)	34 (14.6%)	12 (5.1%)	33 (13.8%)
The procedure involved in acquiring loans from banks discourages.	125 (53.2%)	6 (2.6%)	8 (3.4%)	25 (10.6%)	71 (30.2%)
Lack of awareness among women on the importance of accessing loans for development purposes.	171 (72.8%)	20 (8.5%)	2 (0.9%)	38 (16.2%)	4 (1.7%)
Lack of the urge to actively participate in community development processes.	125 (53.2%)	6 (2.6%)	8 (3.4%)	25 (10.6%)	71 (30.2%)

Key: **SA** –Strongly agree; **A**-Agree; **N**- Neutral; **D**- Disagree; and **SD**- Strongly disagree

According to the results in table 44, majority of the respondents 103 (43.8%) strongly agreed that most women in the community do not access loans from formal banks. On the hand 78 (33.2%) of the respondents strongly agreed that loans from banks require assets for collateral which most women may not have while 110 (47.0%) of the respondents strongly agreed that most women fear the risk involved in case they fail to pay it back the loans. 125 (53.2%) of the respondents indicated that the procedure involved in acquiring loans from banks discourages women. Lack of awareness among women on the importance of accessing loans for development purposes attracted 171 (72.8%) of the respondents and lastly125 (53.2%) of the respondents indicated that women lack the urge to actively participate in community development processes.

This study concurs with other studies done in Africa indicating that there exists unnumbered obstacles women face in order to access financial services and if they receive any, then it is less 1 % of the credit to smallholders and 10 % of the

total agriculture credit (Kongole and Bamgose, 2002). In instances where women secure access to credit especially through microfinance institutions, the loans they receive are much smaller compared to men of the same economic activities. Empirical studies further confirm that many rural lending programs, women remain vastly underrepresented both as borrowers or members. The main focus of these organizations is on providing larger agricultural loans (World Bank, 2009)

Extent to which access to finances on women participation in community development projects

The study sought to explain the extent to which access to finances on women participation in community development projects

Table 4.5: Access to finances and women participation in community development projects

Response	Frequency	Percentage
Very great extent	122	52.0
Great extent	38	16.1
Moderate extent	42	17.9
Less extent	33	14.0
Total	235	100.0

The study found out that access to finance was of great importance for the women participation in community development projects. The majority indicated that 122(52.0%) were of the opinion that funding had a role women participation in community development projects to a very great extent, 38(16.1%) indicated that project funding influenced sustainability of flood management project through women participation in community development projects to a great extent, 42(17.1%) of the respondents indicated that project funding influenced women participation in community development projects to a moderate extent, while 33(14.0%) of the respondents indicated that funding influenced women participation in community development projects to a less extent. The findings reveal that project funding has a major role in women participation in community development projects to a very great extent.

Hypothesis (1) Access to finances influences women participation in community development projects

Ho: There is no significant relationship between access to finance and women participation in Kimira-Oluch Smallholder Farm Improvement Project Chi-square test conducted to examine whether there was a significant relationship between access to finance and women participation in Kimira-Oluch Smallholder Farm Improvement Project . The results are as shown in table 4.6.

Table 4.6: Hypothesis Testing Using the Chi-Square

O	E	(O-E)	(O-E) ²	(O-E) ² /E
122	58.75	63.25	4,000.6	68.7
38	58.75	-20.75	430.6	7.3
42	58.75	-16.75	280.6	4.8
33	58.75	-25.75	663.1	11.3

$\Sigma (O-E)^2/E = 92.1$

Calculated $\chi^2 = 92.1$

$V = 4 - 1 = 3$ V = degrees of freedom = 4 fraction

$\chi^2_{\alpha=0.05} = 7.82$ at 3 degrees of freedom and 5% level of confidence.

Since the calculated Chi-square of $\chi^2 = 92.1$ is greater than the critical value $\chi^2 = 7.82$, then the

H0 is rejected. Thus, there was significant relationship between access to finance and women participation in Kimira-Oluch Smallholder Farm Improvement.

Influence of Education and training on women participation in community projects

The researcher sought to establish the influence of level of education on women participation in community based development projects in Kimira-Oluch Smallholder Farm Improvement Project Homa-Bay County. On a scale of rating, respondents were asked to indicate the extent to which they agreed or disagreed with the following statements. (Scale of 1-5 where 1= strongly agree; 2 = agree; 3 =Neutral agree; 4 =Disagree; 5 = strongly disagree).

Table 4.7: Responses on Influence of Education on Women Participation in community projects

Education and Training and Women Participation	SA	A	N	D	SD
All women farmers in various plots in KOSFIP project know how to read and write.	14 (6.0%)	16 (6.8%)	44 (19.0%)	56 (24.0%)	105 (44.7%)
They are not often involved in critical decision making processes in development projects in the community	103 (43.8%)	18 (7.7%)	54 (23.0%)	46 (19.6%)	14 (6.0%)
They are rarely elected in leadership positions within community development projects	111 (47.2%)	46 (19.6%)	34 (14.6%)	12 (5.1%)	32 (13.7%)
They rarely get access to the formal credit services.	133 (56.6%)	23 (9.8%)	20 (8.5%)	25 (10.6%)	34 (14.6%)
Often they are not considered in the monitoring and evaluation processes of the community development projects	125 (53.2%)	23 (9.8%)	09 (3.8%)	56 (2.4%)	22 (9.3%)
Most of them rarely attend workshops and capacity building sessions.	110 (47.1%)	46 (19.6%)	35 (14.2%)	12 (5.1%)	31 (13.8%)

Key: **SA** –Strongly agree; **A**-Agree; **N**- Neutral; **D**- Disagree; and **SD**- Strongly disagree

According to the findings in table 4.11, 105 (44.7%) of the respondents strongly disagreed that all women farmers in various plots in KOSFIP project know how to read and write. 103 (43.8%) strongly agreed that they are not often involved in critical decision making processes in development projects in the community while 111 (47.2%) strongly agreed they are rarely elected in leadership positions within community development projects and 133 (56.6%) strongly agreed that they rarely get access to the formal credit services. The results further indicates that 125 (53.2%) women often they are not considered in the monitoring and evaluation processes of the community development projects and lastly the findings show that

110(47.1%) most of them rarely attend workshops and capacity building sessions. The findings indicate that level of education has the highest influence on women participation. The results concur with Mwenda (2010) who links education to the publics’ ability to express their interest in self-determining governance of the people by the people and further argue that lack of sufficient education hampers access to information hence lower the quality of community participation in community projects. Mboga (2009) argues that education expands the ability of citizens to appropriate their desires and interests and have their voices heard in a logical manner.

Thus obtaining education with no respect to gender is very vital especially to women, because according to Angba, (2009), educational levels are highly significant in the extent, intensity and pattern of participation. The effective participation obviously requires communicative and human relational skills which must be learned; hence those who are better educated would be better empowered to participate since their attitude would likely to be favorable.

Education is therefore, a major determinant of effective participation in community development projects. The educated woman would most likely appreciate community development projects better than the less educated. If they appreciate community development their attitude towards participating in community development projects is likely to be

favourable. The researcher further sought to establish the extent to which training influences women participation in community based development projects in Kimira-Oluch Smallholder Farm Improvement Project Homa-Bay County. The results are as shown in table 4.8.

Table 4.8: Training and women participation in community development projects

Response	Frequency	Percentage
Very great extent	108	46.0
Great extent	16	22.1
Moderate extent	14	19.1
Less extent	52	6.8
Not sure	45	6.0
Total	235	100.0

The study found out that women participation was of importance in management community based projects and this was evident in how the respondents rated this factor. 108(46%) were of the opinion that women participation influenced in community based development projects in Kimira-Oluch Smallholder Farm Improvement Project to a very great extent, 22.1% indicated that women participation influenced community based development projects in Kimira-Oluch Smallholder Farm Improvement Project to a great extent, 19.1% of the respondents indicated that women participation influenced projects to a moderate extent, while 6.8% of the respondents indicated that participation influenced to a less extent and lastly 6.0% were not sure . These findings reveal that women participation influence community based development projects in Kimira-Oluch Smallholder Farm Improvement Project to a very great extent.

Hypothesis (2): Level of education and women participation in community based development projects

Ho: There is no significant relationship between level of education and women participation in community based development projects in Kimira-Oluch Smallholder Farm Improvement Project Homa-Bay County. A chi-square test was conducted to examine whether there was a significant relationship between the two variables. The results are as indicated in table 4.9

Table 4.9: Hypothesis Testing Using the Chi-Square

O	E	(O-E)	(O-E) ²	(O-E) ² /E
108	47	61	3,721	79.17
16	47	-31	961	20.45
14	47	-33	1,089	23.17
52	47	05	25	0.53
45	47	-02	04	0.09
235			$\Sigma (O-E)^2/E = 123.41$	

Calculated $\chi^2_C = 123.41$

$V = 5 - 1 = 4$ V = degrees of freedom = 5 fraction $\chi^2_{\alpha=0.05} = 9.49$ at 4 degrees of freedom and 5% level of confidence. Since the calculated Chi-square $\chi^2_C = 123.41$ is greater than the critical value $\chi^2 = 9.49$, then the H0 is rejected. Thus, there was a significant relationship between level of education and women participation in community based development projects in Kimira-Oluch Smallholder Farm Improvement Project Homa-Bay County.

Culture and traditions factors that affects women participation in community projects

The third objective sought to establish the culture and traditions influence women participation in Kimira-Oluch Smallholder Farm Improvement Project. On a scale of rating, respondents were asked to indicate the extent to which they agreed or disagreed with the following statements.

(Scale of 1-5 where 1= strongly agree; 2 = agree; 3 =Neutral agree; 4 =Disagree; 5 = strongly disagree).

Table 4.10: Influence of Culture and traditions on women participation

Culture and traditions	SA	A	N	D	SD
Women are recognized by men in the community	23 (9.8%)	21 (9.0%)	19 (8.0%)	56 (23.85)	116 (49.3%)
Women prefer taking up leadership roles in the community development projects	132 (56.2%)	18 (7.7%)	8 (3.4%)	34 (14.5%)	43 (18.3%)
Leadership is perceived to be men's Role since women are always to be submissive to them.	171 (72.8%)	20 (8.5%)	2 (0.9%)	38 (16.2%)	4 (1.7%)
Women's priority is to care for the family members thus has no time for other roles outside the homestead.	125 (53.2%)	6 (2.6%)	8 (3.4%)	25 (10.6%)	71 (30.2%)
Leadership requires rational thinking which is lacking in women as they are mostly emotive, hence cannot take part in decision making processes.	59 (25.1%)	13 (5.5%)	32 (13.6%)	42 (17.9%)	89 (37.8%)
The community perceives leadership role are so involving, thus men are mostly preferred over men whom are perceived as a weaker sex.	34 (14.6%)	23 (9.8%)	20 (8.5%)	25 (10.6%)	133 (56.6%)
Women who prefer leadership role in the community are not respected especially by men thus many women keep off.	171 (72.8%)	20 (8.5%)	2 (0.9%)	38 (16.2%)	4 (1.7%)
Many women do not participate in development projects in this community due to cultural beliefs	111 (47.2%)	46 (19.6%)	34 (14.6%)	12 (5.1%)	32 (13.7%)

Key: **SA** –Strongly agree; **A**-Agree; **N**- Neutral; **D**- Disagree; and **SD**- Strongly disagree

According to the findings in table 4.10, 116 (49.3%) of the respondents strongly disagreed that women are recognized by men in the community. 132 (56.2%) of the respondents strongly agreed that women prefer taking up leadership roles in the community development projects while 171 (72.8%) of the respondents strongly agreed that leadership is perceived to be men's role since women are always to be submissive to them. 125 (53.2%) of the respondents strongly agreed that women's priority is to care for the family members thus has no time for other roles outside the homestead while 89 (37.8%) strongly disagreed that Leadership requires rational thinking which is lacking in women as they are mostly emotive, hence cannot take part in decision making processes. 133 (56.6%) strongly disagreed that The community perceives leadership role are so involving, thus men are mostly preferred over men whom are perceived as a weaker sex. Majority of the respondents 111(47.2%) strongly agreed that Many women do not participate in development projects in this community due to cultural beliefs. This is in contrary to what Anselmi and Law (1998) noted that girls are made to internalize their subordinate positions and this is transferred to the workplace. This can be as a result of the fact that women are now more empowered and they have taken their time to study so as to climb up in the job ladder.

The findings concur with studies by Carr and Hart (2010) women across the regions work for approximately 16 hours a day. But it is unfortunate that, a greater proportion of women's work hours are spent on unpaid activities, (United Nations Statistical Division, 1995/2000/2005). In light of the bewildering burdens that women bear such as: the multiplicity of roles played as farmers, caretakers, and cash earners as well as household workloads reduce the time and energy they have in taking part in economic initiatives. By relegating women from the economic activities plunges them into more miseries by lowering their bargaining power in the family, community and work place. Under the glaring burdens women bear, the amount of time they spent on various assignments varies from one place to another as well as from one woman to another in different types of households. Further findings indicate that women are

overwhelmingly hard pressed for time since they tend to work more than 16 hours a day, (IFAD). Women are further sunk into unfortunate situations due to denied rights to ownership and control of assets, (Farnworth, 2010). Since women cannot own economically valuable assets, they are put at desperate conditions in which they hardly able to access credit, other financial services, water and grazing rights since they hold no land titles, (Grown and Gupta,2005; FAO,2010).

The study further sought to explain the extent to which culture and traditions factors that affects women participation in community projects

Table 4.11: Culture and traditional factors that affects women participation

Response	Frequency	Percentage
Very great extent	122	52.0
Great extent	38	16.1
Moderate extent	42	17.9
Less extent	33	14.0
Total	235	100

The study found that culture and traditions affects women participation in community project. Majority of the respondents 122(52.0%) were of the opinion that culture and traditions affects women participation in community projects to a very great extent, 38(16.1%) indicated that culture and traditions affects women participation in community projects to a great extent,

42(17.1%) of the respondents indicated that culture and traditions affects women participation in community projects a moderate extent, while 33(14.0%) of the respondents indicated that culture and traditions affects women participation in community projects to a less extent. The findings reveal that culture and traditions affects women participation in community projects to a very great extent.

Hypothesis testing (3): Culture and traditions and women participation in community based development projects.

Ho: There is no significant relationship between culture and traditions and women participation in community based development projects in Kimira-Oluch Smallholder Farm Improvement Project Homa-Bay County. Chi-square test conducted to examine whether there was a significant relationship between culture and traditions and women participation in community based development projects in Kimira-Oluch Smallholder Farm Improvement Project Homa-Bay County. The results are as indicated in table 4.12

Table 4.12: Hypothesis Testing Using the Chi-Square

O	E	(O-E)	(O-E) ²	(O-E) ² /E
122	58.75	63.25	4,000.6	68.7
38	58.75	-20.75	430.6	7.3
42	58.75	-16.75	280.6	4.8
33	58.75	-25.75	663.1	11.3

$\Sigma (O-E)^2/E = 92.1$

Calculated $\chi^2_C = 92.1$

$V = 4 - 1 = 3$ V = degrees of freedom = 4 fraction

$\chi^2_a = 0.05 = 7.82$ at 3 degrees of freedom and 5% level of confidence.

Since the calculated Chi-square of $\chi^2_C = 92.1$ is greater than the critical value $\chi^2 = 7.82$, then the H0 is rejected. Thus, there was a significant relationship between funding and sustainability of community based flood management projects in Nyatike, Migori County.

Politics and women participation in development projects

The fourth objective was to establish how politics influence women participation Kimira-Oluch Smallholder Farm Improvement Project On a scale of rating, respondents were asked to indicate the extent to which they agreed or disagreed with the following statements. (Scale of 1-5 where

1= strongly agree; 2 = agree; 3 =Neutral agree; 4 =Disagree; 5 = strongly disagree).

Table 4.13: Influence of politics on women participation

6 Politics and women participation	SA	A	N	D	SD
Few women in Political leadership	125 (53.2%)	23 (9.8%)	09 (3.8%)	56 (2.4%)	22 (9.3%)
Do women participate in identifying development project leaders?	32 (13.7%)	46 (19.6%)	34 (14.6%)	12 (5.1%)	111 (47.2%)
Are women allowed to take part in the community project leadership?	16 (6.8%)	65 (27.7%)	29 (12.3%)	22 (9.4%)	103 (43.9%)
Few women within and without KOSFIP project tend to show interest in political	89 (37.8%)	13 (5.5%)	32 (13.6%)	42 (17.9%)	59 (25.1%)
Women often shy away from politics due to the finance resources involved.	110 (47.1%)	46 (19.6%)	35 (14.2%)	12 (5.1%)	31 (13.8%)
The patriarchal culture keeps women within homesteads with the sole responsibility of caring for the family members.	132 (56.2%)	18 (7.7%)	8 (3.4%)	34 (14.5%)	43 (18.3%)
Negative opinion on women politicians.	14 (6.0%)	16 (6.8%)	44 (19.0%)	56 (24.0%)	105 (44.7%)
Gender based electoral violence keeps many women off political fields.	103 (43.8%)	18 (7.7%)	54 (23.0%)	46 (19.6%)	14 (6.0%)

Key: **SA** –Strongly agree; **A**-Agree; **N**- Neutral; **D**- Disagree; and **SD**- Strongly disagree

According to the findings, 125 (53.2%) of the respondents strongly agreed that few women participate in Political leadership. 111 (47.2%) of the respondents strongly disagreed that women participate in identifying development project leaders while 171 (72.8%) of the respondents strongly disagreed that women are allowed to take part in the community project leadership. Women often shy away from politics due to the finance resources involved. 110 (47.1%) of the respondents strongly agreed that women often shy away from politics due to the finance resources involved. The results further indicate that patriarchal culture keeps women within homesteads with the sole responsibility of caring for the family members as shown by 132 (56.2%) of the respondents who strongly agreed. Lastly the findings indicates that majority of the respondents 103 (43.8%) were of the opinion that gender based electoral violence keeps many women off political fields. This is in line with the study of Bograd (2008) which argues that, it is not uncommon for managers to promote their organizations as places in which all employees are treated equally, regardless of gender (Such statements or organizational beliefs avoid having to address the “messiness” of acknowledging gender relations and broader issues of diversity.

Hypothesis testing (2): Politics and women participation Kimira-Oluch Smallholder Farm Improvement Project

Ho: There is no significant relationship between politics and women participation Kimira-Oluch Smallholder Farm Improvement Project. A chi-square test was conducted to examine whether there was a significant relationship between politics and women participation Kimira-Oluch Smallholder Farm Improvement Project. . The results are as shown in table 4.14

Table 4.14: Hypothesis Testing Using the Chi-Square

O	E	(O-E)	(O-E) ²	(O-E) ² /E
23	47	-24	576	12.26
21	47	-26	676	14.38
19	47	-28	784	16.68
56	47	09	81	1.72
116	47	69	4,761	101.30
235			Σ (O-E) ² /E =146.34	

Calculated $\chi^2_C = 146.34$

$V = 5 - 1 = 4$ V = degrees of freedom = 5 fraction

$\chi^2_{a=0.05} = 9.49$ at 4 degrees of freedom and 5% level of confidence.

Since the calculated Chi-square of $\chi^2_C = 146.34$ is equal to the critical value $\chi^2 = 9.49$, then the H_0 is rejected. Thus, there was a significant relationship between politics and women participation Kimira-Oluch Smallholder Farm Improvement Project.

5. SUMMARY OF FINDINGS, DISCUSSIONS, CONCLUSIONS AND RECOMMENDATIONS

Summary and discussion of Findings

A total of 297 questionnaires were administered to smallholder farmers. However, out of a total of 241 questionnaires sent, 235 were returned for data analysis yielding a response rate of

79.12%. This response rate was representative and conforms to Mugenda and Mugenda (1999) stipulation that a response rate of 50% is adequate for analysis and reporting; a rate of 60% is good and a response rate of 70% and over is excellent. This high response rate was achieved as a result of proper co-ordination with the local leaders; chiefs and assistant chiefs and sensitizing the community on the importance and purpose of the study. This response rate is adequate for analysis and reporting. The first objective was to identify how access to finance influence women participation in Kimira-Oluch Smallholder Farm Improvement Project. The results indicates that the main occupation is accounted for by 140(59.57%) while 60(25.53%) indicated that it was labour, while 35 of the respondents representing 35 (14.89%) indicated that it was business. Other occupation of occupation of smallholder farmers was 10(4.25%). This shows that most of smallholder farmers depend on agriculture as their main occupation.

Majority of the respondents 103 (43.8%) strongly agreed that most women in the community do not access loans from formal banks. On the hand 78 (33.2%) of the respondents strongly agreed that loans from banks require assets for collateral which most women may not have while 110 (47.0%) of the respondents strongly agreed that most women fear the risk involved in case they fail to pay it back the loans. 125 (53.2%) of the respondents indicated that the procedure involved in acquiring loans from banks discourages women. Lack of awareness among women on the importance of accessing loans for development purposes attracted 171 (72.8%) of the respondents and lastly 125 (53.2%) of the respondents indicated that women lack the urge to actively participate in community development processes.

This study concurs with other studies done in Africa indicating that there exists unnumbered obstacles women face in order to access financial services and if they receive any, then it is less 1 % of the credit to smallholders and 10 % of the total agriculture credit (Kongole and Bamgoose, 2002). In instances where women secure access to credit especially through microfinance institutions, the loans they receive are much smaller compared to men of the same economic activities. Empirical studies further confirm that many rural lending programs, women remain vastly underrepresented both as borrowers or members. The main focus of these organizations is on providing larger agricultural loans (World Bank, 2009)

The second objective was to find out the extent to which the level of education and training influence women participation Kimira-Oluch Smallholder Farm Improvement Project. According to the findings, 105 (44.7%) of the respondents strongly disagreed that all women farmers in various plots in KOSFIP project know how to read and write.

103 (43.8%) strongly agreed that they are not often involved in critical decision making processes in development projects in the community while 111 (47.2%) strongly agreed they are rarely elected in leadership positions within community development projects and 133 (56.6%) strongly agreed that they rarely get access to the formal credit services. The results further indicates that 125 (53.2%) women often they are not considered in the monitoring and evaluation processes of the community development projects and lastly the findings show that 110(47.1%) most of them rarely attend workshops and capacity building sessions. The findings indicate that level of education has the highest influence on women participation. The results concur with Mwenda (2010) who links education to the publics' ability to express their interest in self-determining governance of the people by the people and further argue that lack of sufficient education hampers access to information hence lower the quality of community participation in community projects.

The study found that training of women was of importance in management community based projects and this

The fourth objective was to establish how politics influence women participation Kimira-Oluch Smallholder Farm Improvement Project. According to the findings, 125 (53.2%) of the respondents strongly agreed that few women participate in Political leadership. 111 (47.2%) of the respondents strongly disagreed that women participate in identifying development project leaders while 171 (72.8%) of the respondents strongly disagreed that women are allowed to take part in the community project leadership. Women often shy away from politics due to the finance resources involved. 110 (47.1%) of the respondents strongly agreed that women often shy away from politics due to the finance resources involved. The results further indicate that patriarchal culture keeps women within homesteads with the sole responsibility of caring for the family members as shown by 132 (56.2%) of the respondents who strongly agreed. Lastly the findings indicates that majority of the respondents 103 (43.8%) were of the opinion that gender based electoral violence keeps many women off political fields. This is in line with the study of Bograd (2008) which argues that, it is not uncommon for managers to promote their organisations as places in which all employees are treated equally, regardless of gender (Such statements or organisational beliefs avoid having to address the "messiness" of acknowledging gender relations and broader issues of diversity.

Conclusion of the study

The study was aimed at examining factors affecting women participation in community based development projects. This was useful in understanding the extent into which different factors affects women participation in community based development projects. The concerned agencies including the government, donors, Non-Governmental Organizations and Gender equality practitioners could use such information to enhance gender participation in community development projects. The Government can also come up policy which can curb gender inequality and discrimination related issues. Based on the summary of the major findings, the study makes the following conclusions.

The study sought to identify how access to finance influence women participation in Kimira- Oluch Smallholder Farm Improvement Project. The study concludes that access to finances women participation in community based development projects. The national government is the major contributor of community development projects followed donors, non-government and community members respectively who meet the implementation costs. There is need for adequate finances for implementing of community development projects according to the designs and plans.

On whether the level of education and training influence women participation Kimira-Oluch Smallholder Farm Improvement Project, the study concludes that the level of education attainment is the social factor that has the highest influence on the effectiveness of women participation in community based development projects. Majority of the respondents were of the view that education level influence the degree to which women participate in community based development project and that women with higher educated level participate more effectively.

The women expressed the feeling that they are not capacitated to participate in development processes due to the inadequate knowledge which should prepare them for their responsibilities. Majority of the respondents argued that the capacity building workshops experience poor attendance of the key stakeholders and community beneficiaries; it is attended by few county government officers because they are given allowances to attend. These findings imply that the training workshops have not provided opportunities for women to acquire enough technical skills. With regard to how culture and traditions influence women participation in Kimira-Oluch Smallholder Farm Improvement Project, the findings of this study generally reveal that the culture and traditions has influenced negatively women participation in the

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community. The findings of this study further suggested that social orientation of the community has not affected women participation in community project. Further the study indicate that environment does not favour women participation in community based development projects. Finally, it is evident from this study that gender disparity is affecting women participation in community based development projects. On whether politics influence women participation Kimira-Oluch Smallholder Farm Improvement Project, the study reveals that the political class does not consider women participation in development. Women are not considered equally with men politically and disparity in politics is discouraging women to be involved in community development.

Recommendations for the study

The study has revealed that women were not involved in decision making process. The main contention behind women participation in community development projects is that real development must be people-centered. There is need for the women to work towards finding ways of mobilizing their own resources, by identifying possible revenue sources including through external funding to ensure sustainability of the project. Adequate resources (money, materials/equipment) should be allocated for capacity building of women and committees involved in community development projects. The study recommends that the women should be empowered through education and training so that they fully participated in community development projects. There is need for the need to sensitize the women through civic education to participate in the project cycle process. Training (capacity building) of women on project planning, implementation and monitoring be undertaken.

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