# Influence of Social Cultural Factors on Implementation of Women Community Projects in Kitui County: A Case of Table Banking Groups in Kitui West, Kenya

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**Abstract:** *The research sought to understand the influence of social cultural factors on the implementation of women community projects in Kitui West. The specific objectives of the study were to establish the influence of education level, community beliefs, work-family balance and poverty level on implementation of women table banking projects in Kitui West. The study adopted a descriptive survey research design with a target population comprising of 35 women community table-banking projects in Kitui West from where a sample size of 75 participants was derived. The primary data was collected and analyzed with the help of SPSS while qualitative analysis was conducted using thematic analysis. From the findings of the study, level of education and work-family balance were found to have a positive and significant linear influence on implementation of women community projects. Where else, community beliefs and poverty levels negatively and significantly influenced the implementation of women community projects. The study indicated that jointly, level of education, community beliefs, work-family balance and poverty levels influence the implementation of women community projects in Kitui west. Government policy was found to have a moderating effect on the relationship between social cultural factors and implementation of women community projects.*

**Keywords:** Social-Cultural Factors, Women Table Banking Projects, Project Management

## 1. Introduction

In many countries around the globe, problems being encountered and hindrances pertaining genuine progress on social-economic empowerments are many and continuous. Women have not had access to either sources of production of actual power sharing as compared to the men. Disparities in wealth continues to increase, in the same way as employment and productive resources between men and women. Failure to respect women rights in both social and economic scopes is not uncommon. In addition, the ground attained by the first UN decade's women conference in Mexico City in 1975 on the challenges faced by women particularly in the developing countries has not aided in reversing the power imbalances and plight of women (Urmee & Md, 2016).

At the close of the 20th century, it became apparently clear that poverty was ravaging some parts of the world at an alarming rate (Gilpin, 2018). In developing countries, the number of people living on less than one US dollar a day was increasing rapidly and their access to quality basic social services was declining (World Health Organization, 2016). This problem has been compounded by the HIV/AIDS pandemic, gender inequalities and social and political upheavals in this century. The current argument is that poverty reduction in poor countries will require a combination of approaches that specifically promote efficient and transparent use of local resources, public funds and foreign aid; promote and strengthen international trade; increase internal and global security and achieve gender equity and integration of women in the process (Warner &

Sullivan, 2017). Women groups have consequently been formed as forums created by women to address socio-economic as well as political concerns affecting their well-being. By use of such groups, affiliates gain from the chance of economic empowerment, skills, formation of awareness, social collaboration and moral support. The major milestones in these groups have been in development and implementation of community empowerment projects (Sen & Mukherjee, 2014).

However, the implementation of women community projects have been impacted upon by many factors, key among them, social cultural factors. In spite of researches in developed countries including USA, China, Europe as well as part of Russia (Bayerh, 2016) that shows women empowerment becoming a norm and involvement of women in implementing projects, other countries particularly parts of Asia, Africa and South America continues to leave women behind due as a result of varied social cultural factors. For instance, women participation in development projects remains low and is estimated at 32% for at least 15 years (INDP, 2015). The trend has been attributed to factors such as poor gender roles and classification, poor wages for women, negative cultural and traditional beliefs, lack of proper education for girls, negative religious inclinations in addition to classification that disadvantages women in the community (Basu, 2018).

In Kenya, women are very much disadvantaged due to prevailing cultural factors that discriminate them. For example, despite the new constitution guaranteeing the rights of women to own property, some cultures still do not

allow them to claim ownership of property such as land and acquire properties from their parents in the same way as males. In the same way, women are not guaranteed chances of sitting in major community development committees and hence lack chance to make chief decisions (Laboso, 2014). According to Accelerated Data Program (2017) even in circumstances that women have a chance to sit in development committees, their ideas are ignored and sometime they are reprimanded by being reminded their responsibility is to cook and serve men in such meetings. Hence, women in these communities have been denied an opportunity to contribute in the same way as men pertaining to community resource mobilization, community labor mobilization, community labor providence among others (UN women, 2016). That is why it is necessary to explore the social factors affecting implementation of women community projects.

## 2. Problem Statement

In Kenya, women are composed of just over 50 percent of the entire populace and thus form critical segment of the human capital (Census, 2019). Despite their significant numbers, women have not been adequately represented in major aspects of life including political, economic, and social aspects. According to Nelson (2013), the involvement of women in development continues to be minimal in both the 1st world and 3rd world countries and Kenya is no exception. The situation is improving in developed countries but in developing countries like Kenya, very negligible progress can be noted with women continually being perceived as inferior or second-class citizens. The Kenyan Vision 2030 seeks to reverse this trend through strategies aimed at promoting women, youths and other vulnerable groups such as equitable distribution of resources. The country aims at increasing the responsibility of women in majority of economic, social as well as political decisions. This is by increasing women representation in the legislative authority; fostering access of all underprivileged groupings in business chances, health as well learning services, housing as well as justice in addition to minimizing vulnerabilities by outlawing regressive practices that encompass FGM and child labor (Kariuki, 2010). As a result, incentives have been implemented to ensure women are empowered through participation of community development projects that cater for their welfare and those of others within the community.

Despite the government initiatives to empower women though community projects countrywide, the implementation of such projects has been a challenge due to various reasons chief among them, the social cultural factors. These factors have been found to be especially prevalent in rural counties such as Kitui County where women are not given same social status like men. As explained by Bett (2014), women participation in community projects is dependent on factors such as community's cultural values, educational attainments, resources as well as family responsibilities. Majority of people in the rural settings continue to follow cultural values, which impedes the role of women in community development. A bigger percentage of such cultural values

favors male chauvinism leading to women feeling incapable of participating.

Bunches of studies have been conducted to evaluate the influence of social cultural factors on implementation of community projects. However, there are literature gaps that have been left that this study sought to fill. For instance, Majali (2012) researched about the socio-cultural factors impacting on the participation of women in agricultural development. Despite giving insights on the influence of socio-cultural practices, the study was not conducted in Kenya and thus a need for a study in a county in Kenya. Similarly, Teferi (2014) examined socio-cultural factors affecting woman status in Gidicho Island. The study failed to examine specific women community projects. In Kenya, Iddy (2017) examined social cultural factors with a bearing on the role of women in the implementing of community projects in Kilifi County. The study was however, based on community projects in general. Mbogori (2014) found that women in general lack the capability of partaking in community projects as result of majority of them being poor, illiterate, unable to enjoy adequate healthcare, being victims of violence and sexual abuse, neglected and numerous other forms of inequality. Therefore, there is a gap for specific study that focuses exclusively on women table banking projects. The present study sought to fill these gaps in literature by carrying out research on the influence of social cultural factors on implementation of women community projects in Kitui County using a case of table banking projects in Kitui West.

## 3. Objectives of the Study

The purpose of this study was to examine the influence of social cultural factors on implementation of women table banking projects in Kitui West. Arising from this, the specific objectives included:
a) To examine the influence of level of education on implementation of women table banking projects in Kitui West.
b) To determine the influence of community beliefs on implementation of women table banking projects in Kitui West.
c) To explore the influence of Work-family balance on implementation of women table banking projects in Kitui West.
d) To determine the influence of poverty levels on implementation of women table banking projects in Kitui West.

## 4. Theoretical Framework

The section discusses the theories that are applicable to this study. This include Gender and Development Theory as well as Community Development Theory.

**Gender and Development Theory**
The gender and development theory (GAD) framework, via gender examination, was introduced by Oakley (1972) and Rubin (1975), and tries to recognize the jobs, obligations, resources as well as needs of both gender inside a particular setting, looking at the social, financial and environmental elements, which impact their jobs and dynamic limit.

"Traditional ways to deal with women in development perceived that development had overlooked the significant pretended by women in their networks and, thus, to a great extent rejected them from the plan and implementation of development ventures. The women in development (WID) approach see that dynamically beneficial and groundbreaking development requires the dynamic speculation of women similarly as men. Attempting to fix women's dismissal from the development methodology, the WID approach focuses generally upon women (Oshewolo, 2011). Since mid-1980's there has been a creating accord that sensible development requires an understanding of women's employments and obligations inside the system and their relationship to each other. Lindsey, Homes, and McCall (2013) saw that improving the status of women is not, at this point saw as just a women's issue anyway as a target that requires the dynamic enthusiasm of people. This has come to be known as the gender and development (GAD) approach. The GAD approach, through gender assessment, attempts to understand the occupations, obligations, resources and necessities of women and men inside a specific setting, taking a gander at the social, budgetary and ecological components which sway their interest in safeguarding adventures" (Ramaswamy, 2016).

Gender and Development is, along these lines, an informative system "which considers the two women's and men's employments and commitments inside the system and their relationship to each other in order to ensure that women's advantages and needs are would in general in plan and execution of activities. Spivak (2014) fought that it is thusly a technique that accepts a gander at women as a principal bit of the family, arrange and the greater society. Through gender assessment systems, the employments and benefits of the two women and men are concentrated to help coordinators and adventure boss structure how development mediations may be made even more effectively. Male domineering and gender speculation factors sway enthusiasm of women in development adventures, henceforth this hypothesis as it addresses on gender and development it's relevant in understanding how women can beneficially and effectively participate in development." Through this hypothesis, the jobs and privileges of the two women and men are concentrated to support organizers and task chiefs plan how development mediations might be made increasingly compelling

**Community Development Theory**
Robert K. Merton created community Development Theory in 1960s. "The theory centers around the centrality of mistreated individuals during the time spent defeating remotely forced socio-social issues. Social work, at its establishment, shares much in the same way as the fundamentals of community development. Castillejo (2009) offers meanings of both which briefly point to the similitudes just as the special differentiation. Social work is characterized as expert intercession to address circumstances of individual pain and emergency by forming and changing the social environment in which individuals live. Community development is characterized as the employment of community structures to address social needs and engage gatherings of individuals" (Dasgupta & Sudarshan, 2011).

COS focused thought exclusively on individuals and hoped to give honorable aim and organizations to destitute individuals; "the COS model considered the to be of the authority as the expert during the time spent guide and change (Brady, 2015). On the other hand, the settlement house development focused on nature and systems in which the poor lived by moving into the transient and abused zones and working up an understanding of the issues inciting an individual's desperation; settlement house workers by then hoped to function as a group with the poor to achieve network change, considering the to be of the pro as a facilitator during the time spent change (Muhammad & Yasin, 2011). This hypothesis is huge to this examination as it watches out for centrality of mistreated individuals during the time spent conquering remotely forced social issues that are to be assessed right now socio-social factors on usage of ladies' network ventures."

## 5. Conceptual Framework

A conceptual framework takes into consideration the theoretical as well as abstract issues relating to research project and form an intelligible and unswerving foundation that reinforce the development and documentation of prevailing variables. This study was on the influence of social cultural factors on implementation of women table banking projects. The independent variables in this study included access to education, community beliefs, work-family balance and poverty levels. The variables are represented with the use of conceptual framework in Figure 1 below.
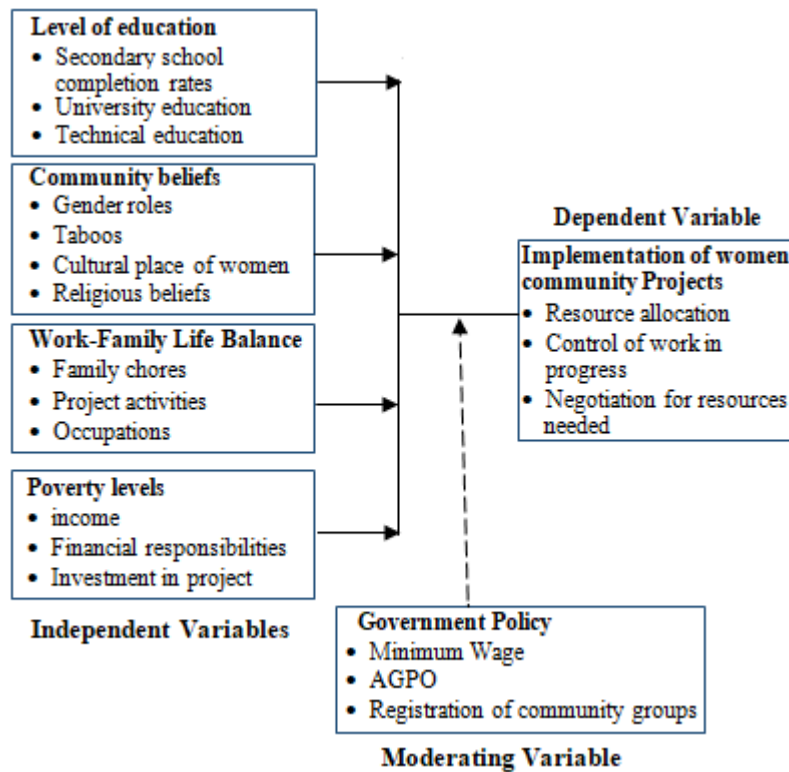
**Figure 1:** Conceptual Framework

**Research Methodology**

This study was based on descriptive survey design. Kothari, (2015) defines descriptive design as encompassing survey and facts finding enquiries adding that its major purpose is describing affairs, as they currently exist. A descriptive research makes a determination and provides a report of things in their present state in addition to describing possible behavior, attitudes, values as well as characteristics. The unit of analysis in the present study was women table banking projects while the unit of observation was women in leadership position of these projects. The target population thus was all women table-banking projects in Kitui West, which are estimated at 35 projects. For every table-banking project, three women in leadership position participated making a total population of 105 participants. This study adopted Nassiuma (2000) formula in the calculation of the sample size. The formula is represented below:

$$n = \frac{NC^2}{C^2 + (N-1)e^2}$$

Where;
N = Total population
C = coefficient of variation
n = sample size
e = margin of error

Given the population (N) of 105 women in project leadership positions, coefficient of variation (C) of 0.5 and the margin of error or the level of precision (e) of 0.05, the sample size (n) of the study was 75 participants. Stratified simple random sampling procedure was utilized. In this form of sampling each member of population has equal chances of participating in the study." All the projects and leaders were listed on an excel worksheet and a computer program was used to sample the participants involved in the study. The random sampling technique is the most probable since it reduces chances of selection bias and thus enabling the selection of a representative sample. The strata used was in terms of wards in Kitui west. The strata was proportional to the number of projects in each of the four wards as shown in table 3.1 below.

**Table 1:** Population and Sample Distribution

| Wards | Total Number of Participants | Sample Size |
|---|---|---|
| Kauwi Ward | 27 | 19 |
| Mutonguni Ward | 30 | 21 |
| Matinyani Ward | 33 | 24 |
| Kwa-Mutonga Ward | 15 | 11 |
| **Total** | **105** | **75** |

The primary data was collected through the utilization of self-administered questionnaires. The research instrument encompassed open ended and close-ended questions to ensure a summary of respondents' perspectives and explanation of the responses. Pilot testing of the research instrument was carried out with the use of five projects, these projects not considered in the final project in Kitui West. In total, 15 questionnaires were administered among the pilot survey participants selected randomly. The piloting aided the documentation and rectification of ambiguous questions as well as unclear instructions. In this study, experts on the area were requested to provide their comments as pertains to the "representativeness and suitability of questions and provide opinions for correcting the structure of research tools. This aimed at helping improving the content validity of the data collected. It was derived through asking for the opinions of the supervisor, lecturers as well as other professionals regarding adequacy of the questionnaire." test-retest method was utilized to assess the reliability of the research instrument. The technique involved administering the same instrument twice to the same group of subjects. The questionnaire was

administered to five women groups which did not participate in the final study and coefficient determined. A coefficient of 0.70 or more implies that there is a higher degree of reliability (Mugenda and Mugenda, 2003).The process of research commenced with obtaining introduction letter from the university, which was presented to community projects heads to allow the researcher, collect data. The questionnaires was then dropped to the appropriate respondents and collected after a few days enabling participants enough time to fill them. The researcher provided her phone number and email for any clarifications needed in filling the questionnaires. For the respondents who are unable to fill the questionnaire themselves, the researcher sat down with them and help them fill. Verbatim responses were used for open-ended questions in such cases.

In this study, the data will be analyzed using both qualitative and quantitative analysis. The qualitative analysis was conducted using thematic analysis. This is a widely utilized qualitative data analysis methodology. It is among the cluster of means whose focus is identification of patterned meaning across a dataset. Quantitative Data was analyzed by "making the use of Statistical Package for Social Sciences (SPSS Version 24.0). All the questionnaires collected were referenced with the items in the questionnaire being coded for facilitating data entry." Following the data cleaning which encompassed checking for errors in entry, descriptive statistics including frequencies, percentages and mean scores were estimated for all the quantitative variables and information presented inform of tables. Inferential data analysis was done by making the use of varied "regression analysis. Multiple regression analysis was used for establishing the relationship between the independent and dependent variables. Since there are four independent variables in this study and one moderating variable, the multiple regression models generally assumed the following equations;"

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon \ \ldots \ldots. (1)$$

Where:
$Y =$ Implementation of women community projects
$\beta 0 =$ constant
$\beta 1, \beta 2, \beta 3$ and $\beta 4 =$ regression coefficients
$X_1 =$ Level of education
$X_2 =$ Community beliefs
$X_3 =$ Work-Family Life Balance
$X_4 =$ Poverty levels
$\varepsilon =$ Error Term
MMR to determine the moderating variable (Government Policy)

$$Y = \beta_0 + \beta_1 X + \beta_2 Z + \varepsilon \ldots \ldots \ldots \ldots.. (2)$$

Where
$\beta_0 =$ Y intercept
$\beta_1 =$ the estimate of the population regression coefficient for X
$\beta_2 =$ the estimate of the population regression coefficient for Z
X= Social Cultural Factors
Z= Government Policy
Y= implementation of women community projects
$\varepsilon =$ a residual term.

## 6. Research Findings and Discussions

Data collected was mainly ordinal in nature which captured the perception of the respondents in a five level likert questionnaire with Strongly Agree (SA)=5, Agree (A) =4, Neutral(N)=3, Disagree (D)=2, Strongly Disagree (SD)= 1. Data was analyzed, results interpreted based on the overall objectives of the study.

**Response Rate**
The researcher sampled 75 respondents from the leadership of women-table banking projects in Kitui west. However, 70 questionnaires were filled correctly and returned. This translated to 93.33% response rate. The unsuccessful response rate was five questionnaires (6.67%). This response rate was good and representative and conforms to Mugenda and Mugenda (2003) 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.

**Table 1:** Response Rate

| Category | Frequency | Percent |
|---|---|---|
| Response | 70 | 93.33 |
| Non response | 5 | 6.67 |
| Total | 75 | 100 |

**Reliability and Validity Test**
During the pilot study, the technique used involved administering the same instrument twice to the same group of subjects. Cronbach's Alpha for each value was established by the SPSS application and gauged against each other at a cut off value of 0.7, which is acceptable according to Cooper and Schindler (2008). Cronbach's alpha values of 0.7 and above are considered adequate, the average Cronbach's Alpha value was 0.744 as shown in Table 2 below meaning the items under each variable were consistent thus reliable.

**Table 2:** Reliability test

| Variables | No of Items | Cronbach Alpha |
|---|---|---|
| Level of education | 5 | 0.782 |
| Community Beliefs | 6 | 0.820 |
| Work-life balance | 5 | 0.712 |
| Poverty levels | 5 | 0.700 |
| Government Policy | 5 | 0.708 |
| Implementation of women community projects | 7 | 0.743 |
| **Average Cronbach's Alpha** | **33** | **0.744** |

**Demographic Characteristics of the respondents**
This analyses the background information of the respondents from their age, education level, type of project and the number of years in the project.

**Education level of respondents**
The results of Table 3 indicate that majority of the respondents are holders of KCPE/Primary school and KCSE/O-Level qualifications represented by 50.00% and 35.71% respectively. 5.71% of the respondents were diploma/certificate holders, 7.14% hold undergraduate degrees as 1.43% of the respondents have postgraduate qualifications. This shows that there is a lot of illiteracy by the women participating in the table banking projects as indicated by the low levels of education. The table banking

projects are perceived to be a source of livelihood in many households. Participating in these community projects does not require education qualifications and thus open for all interested to join. The high levels of illiteracy curtails the implementation of community projects, as the participants have no basic knowledge on project management. Illiteracy also slows the growth and sustainability of women projects in the area. The findings associate the high illiteracy levels in women in the area to the prevailing and past cultural factors that disadvantaged and discriminated against them. The community believed that women should not go to schools, as their place is the kitchen, a culture that is slowly eroding.

**Table 3:** Education level

| Education level | Frequency | Percent |
|---|---|---|
| KCPE/Primary Education | 35 | 50.00 |
| KCSE/O level | 25 | 35.71 |
| Diploma/certificate | 4 | 5.71 |
| Bachelor's Degree | 5 | 7.14 |
| Post graduate Degree | 1 | 1.43 |
| **Total** | **70** | **100.0** |

**Number of Years in the Project**
The study sought to determine the number of years each respondent had participated in the table banking projects in Kitui west. Majority (35.72%) of the respondents had participated for a period of less than 1 year, 21.42% participated between 2-4 years, 20% between 5-8 years, 17.14% between 9-15 years and minority of 5.72% had a participation experience of more than 15 years as shown in the results of table 4. This shows that the respondents had adequate experience with table banking projects and thus possessed the necessary project skills and knowledge considered useful for this study. It is worth noting that some of the respondents were participants in more than one table banking groups, giving them more exposure and information prolific for this study.

**Table 4:** Number of Years in the project

| Number of Years in the Project | Frequency | Percentage |
|---|---|---|
| Less than 1 Year | 25 | 35.72 |
| 2-4 Years | 15 | 21.42 |
| 5-8 Years | 14 | 20 |
| 9-15 Years | 12 | 17.14 |
| Above 15 Years | 4 | 5.72 |
| **Total** | **70** | **100.0** |

**Descriptive analysis**
Descriptive statistics is the term give to the analysis of data that helps describe, show or summarize data in a meaningful way. Descriptive analysis was used to describe the basic features of the data in the study giving a summary about the sample and the measure. It also helped in the simplification of large amounts of data in a sensible and manageable form. It expressed the variables, frequencies, percentages, means and standard deviation.

**Education Level**
The study sought to examine the influence of level of education on implementation of women table banking projects in Kitui West. This objective was measured using the following indicators; secondary school completion rates, university education and technical education in the opinion

statements given. Respondents were asked to indicate the extent to which level of education influenced implementation of women table banking projects in Kitui West. This was on a likert scale of 1 - Strongly disagree, 2 – Disagree, 3 – Neutral, 4 - Agree and 5- Strongly agree. The results were expressed as percentages, as shown in Table 4.5 below.

**Table 4:** Responses on influence of Education level on implementation of women table banking projects in Kitui West

| Statements | 1% | 2% | 3% | 4 % | 5 % |
|---|---|---|---|---|---|
| Majority of women participating in the table banking project have secondary school certificate | 42.9 | 28.6 | 2.9 | 14.3 | 11.4 |
| Women in my locality complete university education and join table banking projects | 50.0 | 25.7 | 5.7 | 8.6 | 10 |
| Women in my locality complete technical education and join table banking projects | 40.0 | 35.7 | 5.7 | 10 | 8.6 |
| Education contributes to achievement of women project objectives | 5.7 | 11.4 | 2.9 | 54.3 | 25.7 |
| Women having education lead to timely completion of projects | 14.3 | 20 | 8.6 | 28.6 | 28.6 |

The findings of the study indicate that majority of women participating in the table banking projects do not have secondary school certificates as 42.9% and 28.9% ascertains. This insinuates that the participants in women community projects albeit table banking are the residents of the rural areas who lack basic education and thus taking table banking as a source of livelihood. Majority of women in Kitui west do not join table-banking projects upon completion of university education as indicated by 50% and 25.7% of the respondents, though some women still join women community projects as stipulated by 8.6% and 10% of the respondents. The findings also indicate that most women do not participate in women community projects upon completion of technical education as shown by 40% and 35.7% of the respondents. This means that majority of the participants in the table banking projects are holders of basic education. This clearly shows that there is a lot of illiteracy in the participation and management of these women groupings in Kitui west.

Education contributes to achievement of women project objectives as alluded by 54.3% and 25.7 % of the respondents who agreed and strongly agreed respectively. 5.7% and 11.4% of the respondents strongly disagreed and disagreed to the same. Education to women lead to timely completion of projects as indicated by 28.6% and 28.6% of the respondents agreeing and strongly agreeing. This means that education is imperative to women participants in women projects as it equips women with knowledge and skills needed in project management. The findings of this study corroborate with Aselm (2010) that education plays a significant role in positively influencing the status of women in firm decision-making and participation in projects. Hanson (2015) recommended that the long-term remedy to elevate poverty is to invest in poor people, especially women particularly in their education and training and to bring them into mainstream of development.Nyile and Kirwah 2020, in their study entitled cultural aspects constraining mine water supply chain management in ASAL

areas of KituiCounty found that, women in Kitui County are very much disadvantaged due to the prevailing and past cultural factors that discriminated them. The community believed that women should not go to schools, as their place is the kitchen, a culture that is slowly eroding.

## Community Beliefs

The study sought to determine the influence of community beliefs on implementation of women table banking projects in Kitui West. This objective was measured using the following indicators; gender roles, taboos, cultural place of women and religious beliefs in the opinion statements given. Respondents were asked to indicate the extent to which community beliefs influenced implementation of women table banking projects in Kitui West. This was on a likert scale of 1 - Strongly disagree, 2 – Disagree, 3 – Neutral, 4 - Agree and 5- Strongly agree. The results were expressed as percentages, as shown in Table 6 below.

**Table 5:** Responses on influence of Community beliefs on implementation of women table banking projects in Kitui West

| Statements | 1% | 2% | 3% | 4% | 5% |
|---|---|---|---|---|---|
| Women perceived role in my society is house chores | 4.3 | 5.7 | 7.1 | 41.4 | 41.4 |
| Women are perceived as less courageous | 5.7 | 7.1 | 4.3 | 28.6 | 54.3 |
| Women are perceived as less focused | 14.3 | 11.4 | 7.1 | 38.6 | 28.6 |
| Women are perceived as weak leaders | 7.1 | 11.4 | 14.3 | 28.6 | 38.6 |
| Women are perceived as domestic helpers | 2.9 | 11.4 | 7.1 | 42.9 | 35.7 |
| Women should not air their ideas in presence of men | 21.4 | 14.3 | 12.9 | 28.6 | 22.9 |

From the findings in Table 6, the community has formed many cultural and dogmatic beliefs towards women, which derail implementation of women community projects. Majority of the respondents (82.8%) agreed that the role of women is in the house chores. A few (10%) of the respondents disagreed with the assertion terming the role of women to be wider in scope and not limited to house chores. Other beliefs in the community perceive women to be less courageous and less focused as alluded by majority of the respondents. The respondents came to such conclusions upon comparison with their male counter parts. The findings indicate that women are perceived to be weak leaders as proved by 28.6% and 38.6 % of the respondents who agreed and strongly agreed to the same. This brings worries about participating in community projects stemming from panic of discrimination or carried by negative attitudes.

Women are perceived to be domestic helpers to their male counterparts and thus influencing their participation in community projects. The community beliefs that women should not air their ideas in presence of men. Men are the opinion leaders in the society and should be consulted in most of the community happenings. The findings of this study concur with Nyile and Kirwah (2020) that the culture of the Kamba community defines the rights, responsibilities and relations between men and women. In Kitui County, the culture is largely patriarchal, giving men dominance over women thus calling men involvement in developmental projects. The county has high levels of poverty, illiteracy and the local community has formed several cultural

imaginations including beliefs, norms, customs and livelihood, constraining the project management.

Safia and Kisimbii (2017) found out that socio-cultural factors that hold back Women participation in community projects included discouragement by partner, family chores, not having interest, gender prejudice, no motivation, inferiority complex, religion and political interference. Socio-cultural factors such as individual factors do hinder women's participation to community projects, mostly negative attitude by the women to engage in community projects and fear of criticisms, lack of self-esteem and self-confidence. Women have special beliefs, attitudes, and perceptions that may directly affect their level of participation in decision making in community projects.

## Work-Family Balance

The study sought to explore the influence of work-family balance on implementation of women table banking projects in Kitui West. This objective was measured using the following indicators; family chores, project activities and occupations in the opinion statements given. Respondents were asked to indicate the extent to which work family balance influenced implementation of women table banking projects in Kitui West. This was on a likert scale of 1 - Strongly disagree, 2 – Disagree, 3 – Neutral, 4 - Agree and 5- Strongly agree. The results were expressed as percentages, as shown in Table 7 below.

**Table 6:** Responses on the influence of work-family balance on implementation of women table-banking projects

| Statements | 1% | 2% | 3% | 4% | 5% |
|---|---|---|---|---|---|
| Family chores are bestowed in women | 5.7 | 7.1 | 4.3 | 28.6 | 54.3 |
| Family chores affect women participation in project activities | 7.1 | 11.4 | 14.3 | 28.6 | 38.6 |
| Work family balance issues affect women potential of leadership opportunities in project | 5.7 | 11.4 | 2.9 | 54.3 | 25.7 |
| Work family balance among women identity affect project completion | 7.1 | 5.7 | 4.3 | 28.6 | 54.3 |
| Women work family balance affect achievement of project objectives | 14.3 | 20 | 8.6 | 28.6 | 28.6 |

The findings of this study indicate that family chores are bestowed in women as 54.3% and 28.6% of the respondents agreed. Family chores affect women participation in project activities (67.2%) as women dedicate much of their time in family chores such as cooking, washing, cleaning and children upbringing. Majority of the respondents 54.3% agreed and 25.7% strongly agreed that work family balance issues affect women potential of leadership opportunities in projects. Work-family balance among women affect both project completion and project objectives as shown in the findings in Table 7. The findings concur with Bett (2014), that woman participation in projects is influenced by family responsibilities. Most of the rural people still keep some cultural values that hinder women from participating in community development. Most of these cultural values upheld male chauvinism thus making women to feel that they are unable to participate in community projects.

Betty (2014) further adds that family responsibilities have a direct bearing on women participation in community projects. Having in mind that we live in patriarchal society, most married women may not be able to make decisions concerning participation in projects without seeking for approval from the husband. This leads to lack of power to make decisions and may result in a negative effect on implementation of women community projects. Most women in rural areas have the responsibilities of giving birth, taking care of the children and more so the sick and old people that lead them to lack enough time to participate in community projects.

**Poverty Levels**
The study sought to determine the influence of poverty levels on implementation of women table banking projects in Kitui West. This objective was measured using the following indicators; lack of income, financial responsibilities and investment in project in the opinion statements given. Respondents were asked to indicate the extent to which poverty levels influenced implementation of women table banking projects in Kitui West. This was on a likert scale of 1 - Strongly disagree, 2 – Disagree, 3 – Neutral, 4 - Agree and 5- Strongly agree. The results were expressed as percentages, as shown in Table 8 below.

**Table 7:** Responses on the influence of poverty levels on implementation of women table banking projects

| Statements | 1% | 2% | 3% | 4% | 5% |
|---|---|---|---|---|---|
| Poverty is disproportionately spread in women than men | 21.4 | 28.6 | 2.9 | 18.6 | 28.6 |
| Women in the village lacks income opportunities | 14.3 | 20 | 8.6 | 28.6 | 28.6 |
| Women's incomes are tied to responsibilities such as feeding children | 5.7 | 11.4 | 1.4 | 52.9 | 28.6 |
| Lack of income imply women cannot invest in projects | 11.4 | 8.6 | 5.7 | 31.4 | 42.9 |
| Poverty among women affect achievement of project objectives | 7.14 | 7.14 | 2.9 | 40 | 42.9 |

From the results in Table 4.8, poverty is spread across both genders proportionately. 21.4% and 28.6% disagreed and strongly disagreed respectively that poverty is disproportionately spread in women than men. Majority of the respondents (57.2%) agreed that women in the villages lack income opportunities. 34.3% of the women in rural areas have income generating opportunities as indicated in the findings of this study. Majority of the respondents also alluded to the fact that women income is tied to responsibilities such as feeding children. This can be attested by 52.9% and 28.6% of the respondents who agreed to the statement.

The findings also indicate that lack of income by women influence implementation of women community projects. Poverty among women affect achievement of project objectives as shown in the findings of this study. The findings of this study agree with Kalita (2012) that women continue to be disadvantaged relative to men within labour market, the female being over represented in low income, less secured employment.

**Implementation of Women Table Banking Projects in Kitui West**
Respondents were asked to indicate the extent to which their projects had achieved various aspects of project management. Among the listed included: desired resource application, control of work in the project, negotiation of needed resources, timely implementation, implementation within budget and scope of the projects met and meeting stakeholders' needs. This was on a likert scale of 1 - Strongly disagree, 2 – Disagree, 3 – Neutral, 4 - Agree and 5- Strongly agree. The results were expressed as percentages, as shown in Table 9 below.

**Table 8:** Responses on Implementation of Women Table Banking Projects

| Statement | Mean |
|---|---|
| Desired resource application | 3.65 |
| Control of work in project | 3.50 |
| Improved negotiation of needed resource | 3.65 |
| Timely implementation | 3.87 |
| Implementation within budget | 4.00 |
| Scope of the projects met | 3.43 |
| Meeting stakeholders needs | 3.20 |

The findings of the study indicate that women community projects in Kitui west had achieved important aspects of project management such as desired resource application (Mean=3.65), project work control (Mean=3.50), improved negotiation of needed resources (Mean=3.65), timely implementation of projects (Mean=3.87), implementation with budget (Mean=4.00), project scope (Mean=3.43) and meeting stakeholder needs (Mean=3.20).

**Multicollinearity**
Multicollinearity is the undesirable situation where the correlations among the independent variables are strong. For Multiple Regression to be applicable there should not be strong relationships among variables. Statistics used to measure multicollinearity include tolerance and Variance Inflation Factor. Tolerance of a respective independent variable is calculated from $1 - R^2$. A tolerance with a value close to 1 means there is little multicollinearity, whereas a value close to 0 suggests that multicollinearity may be present. The reciprocal of the tolerance is known as Variance Inflation Factor (VIF). A VIF of around or greater than 5, indicates there is multicollinearity associated with that variable. Table 10 shows the values of the statistics, obtained from the data. The table indicates the test results for multicollinearity, using both the VIF and tolerance. With VIF values being less than 5, it was concluded that there was no presence of multicollinearity in this study.

**Table 9:** Multicollinearity Statistics

| Variable | Tolerance | VIF |
|---|---|---|
| Level of education | .466 | 2.146 |
| Community Beliefs | .632 | 1.582 |
| Work-family balance | .479 | 2.088 |
| Poverty Levels | .607 | 1.648 |
| Government Policy | 0.567 | 1.764 |

**Correlations of the Study Variables**
Table 11 illustrates the correlation matrix among the independent variables. Correlation is often used to explore the relationship among a group of variables (Pallant, 2010),

in turn helping in testing for Multicollinearity. If the correlation values are not close to 1 or -1, this is an indication that the factors are sufficiently different measures of separate variables (Farndale, Hope-Hailey &Kelliher,

2010). It is also an indication that the variables are not multicollinear. Absence of Multicollinearity allows the study to utilize all the independent variables.

**Table 10:** Correlations of the Study Variables

| Correlations | | Education Level | Community beliefs | Work-family balance | Poverty levels | Government Policy |
|---|---|---|---|---|---|---|
| Education Level | Pearson Correlation | 1 | | | | |
| | Sig. (2-tailed) | | | | | |
| | N | 70 | | | | |
| Community beliefs | Pearson Correlation | .686[*] | 1 | | | |
| | Sig. (2-tailed) | .001 | | | | |
| | N | 70 | 70 | | | |
| Work-family balance | Pearson Correlation | .516 | .397[*] | 1 | | |
| | Sig. (2-tailed) | .005 | .003 | | | |
| | N | 70 | 70 | 70 | | |
| Poverty levels | Pearson Correlation | -.598[**] | .572[**] | .332[**] | 1 | |
| | Sig. (2-tailed) | .001 | .000 | .000 | | |
| | N | 70 | 70 | 70 | 70 | |
| Government Policy | Pearson Correlation | .402 | .241 | .303[**] | .504[**] | 1 |
| | Sig. (2-tailed) | .011 | .055 | .005 | .058 | |
| | | 70 | 70 | 70 | 70 | 70 |

[**]. Correlation is significant at the 0.01 level (2-tailed).
[*]. Correlation is significant at the 0.05 level (2-tailed).

Table 11 indicated that the level of education and community beliefs have a strong significant positive relationship as attributed by the correlation coefficient of 0.686 and p-value of 0.001. This is because education liberates communities from retrogressive beliefs. Education exposes communities to beliefs that are progressive and beneficial for societal development. A community with strong beliefs towards education is future thinking. The results shows presence of a positive and significant moderate relationship between education level and work-family balance as proved by the p-value and the correlation coefficient (r=0.516, p=0.005). Education enlightens women on how to balance their jobs and family. There is a strong, significant negative relationship between education level and poverty levels since the p value of 0.001 is less than 0.05 level of significance, and the correlation coefficient is -0.598. This is because education eradicates poverty in societies as it gives women knowledge to get employment opportunities or skills for self-employment. Poverty on the other side curtails education as families lack enough resources to acquire skills from educational institutions. The correlation matrix table shows presence of strong and significant positive relationship between community beliefs and poverty levels (r=0.572, p=0.000). This is because retrogressive community beliefs are avenues to increased poverty in the society. There is an evidence of significant weak relationship between community beliefs and work-life balance as attributed by the p value and correlation coefficient (r=0.397, p=0.003). Beliefs towards women influence the work-life balance. The results indicate a positive relationship between work-family balance and poverty levels as proved by correlation coefficient of 0.332 and p-value of 0.00.From the table, all the independent variables are positively related to government policy as attested by the respective correlation coefficients: Education level (r=0.402), community beliefs (r=0.241), work family balance (r=0.303) and poverty levels (r=0.504). All the relationships apart from community beliefs and poverty

levels are rendered significant since their p values are less than 0.05.

### Regression Analysis results
Multiple regression analysis was used for establishing the relations between the independent and dependent variables. Since there are four independent variables in this study, the multiple regression models generally assumed the followingequations;"

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon \ \dots\dots\dots (1)$$

Where:
$Y =$ Implementation of women community projects
$\beta 0$=constant
$\beta 1, \beta 2, \beta 3$ and $\beta 4$ = regression coefficients
$X_1 =$Level of education
$X_2 =$Community beliefs
$X_3 =$Work-Family Life Balance
$X_4 =$Poverty levels
$\varepsilon$=Error Term

This study utilized multiple linear regression analysis to examine the relationship of the predictor variables with the dependent variable. Adjusted $R^2$, which is known as the coefficient of determination, was used to explain how implementation of women projects varied with education level, community beliefs, work-family balance and poverty levels. The model summary table shows that 65.0% of change in women project implementation can be explained by four predictors namely education level, community beliefs, work-family balance and poverty levels an implication that the remaining 35.0% of the variation in project implementation could be accounted for by other factors not considered in this study.

**Table 11:** Model Summary

| Model Summary | | | | |
| --- | --- | --- | --- | --- |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| | .806[a] | .650 | .605 | .465 |

Predictors: (Constant), Education Level, Community Beliefs, Work-Family Balance and Poverty Levels

Analysis of variance (ANOVA) was done to establish the fitness of the model used. The ANOVA table shows that the F-ratio (F=36.29, $p=.000$) was statistically significant. This means that the model used was appropriate and the relationship of the variables shown could not have occurred by chance.

**Table 12:** ANOVA

| ANOVA[a] | | | | | |
| --- | --- | --- | --- | --- | --- |
| Model | Sum of Squares | Df | Mean Square | F | Sig. |
| Regression | 23.367 | 4 | 5.842 | 36.29 | .000[b] |
| Residual | 10.460 | 65 | .161 | | |
| Total | 33.827 | 69 | | | |

a. Dependent Variable: Implementation of Women Community Projects
b. Predictors: (Constant), Education Level, Community Beliefs, Work-Family Balance and Poverty Levels

**Table 13:** Coefficients

| Coefficients[a] | | | | | |
| --- | --- | --- | --- | --- | --- |
| Model | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. |
| | B | Std. Error | Beta | | |
| (Constant) | .164 | .453 | | .361 | .721 |
| Education Level | .563 | .136 | .305 | 4.140 | .004 |
| Community Beliefs | -.262 | .123 | .297 | -2.133 | .001 |
| Work-family balance | .428 | .182 | .369 | 2.360 | .001 |
| Poverty Level | -.522 | .121 | .549 | -4.308 | .000 |

a. Dependent Variable: Implementation of Women Community Projects

The above table gives the results for the regression coefficient for the multiple linear equation ( $Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon$ ) which by supplying the coefficients becomes:

$Y = 0.164 + 0.563\,X_1 - 0.262 X_2 + 0.428 X_3 - 0.522 X_4$

Where
$Y$ = Implementation of Women Community Projects
$X_1$ = Level of education
$X_2$ = Community beliefs
$X_3$ = Work-Family Life Balance
$X_4$ = Poverty levels

According to the regression equation established, holding all independent factors a constant then implementation of women community projects will be 0.164 units. From the regression equation holding all other independent variables a constant, a unit increase in education level will lead to a 0.563 improvement in implementation of women community projects; a unit change in community beliefs will lead to a 0.262 decrease in implementation of women community projects; a unit increase in work-family balance will lead to a 0.428 increase in implementation of women community projects and a unit increase in poverty level will lead to a 0.522 decrease in implementation of women

community projects. However, at 5% level of significance and 95% level of confidence education level, community beliefs, work-family balance and poverty levels have a significance influence on the implementation of women community projects with p-values of 0.004, 0.001, 0.001 and 0.000 respectively and therefore their coefficients should be retained in the final model. The results further infers that of all the predictors considered in this study education level contributes the most to the implementation of women community projects followed by poverty level and work-family balance as implicated by their larger coefficients.

**Moderating Effect of Government Policy**
Moderated Multiple Regression (MMR) analysis was followed to determine the moderating effect of government policy on the relationship between social-cultural factors and implementation of women community projects in Kitui west. To assess the moderating effect of government policy, the following model was used.

$$Y = \beta_0 + \beta_1 X + \beta_2 Z + \varepsilon \ldots\ldots\ldots\ldots\ldots.. (2)$$

Where
$\beta_0$ = Y intercept
$\beta_1$ = the estimate of the population regression coefficient for X
$\beta_2$ = the estimate of the population regression coefficient for Z
X= Social Cultural Factors
Z= Government Policy
Y= implementation of women community projects
$\varepsilon$ = a residual term.

The moderated multiple linear regression involved two models. Model 1: estimating the main influence of social cultural factors on implementation of women community projects; Model 2: estimating the main influence of the social cultural factors and the government policy.

The model summary result in Table 4.15 indicates that the unadjusted coefficient of determination for model 1 is 0.650. This implies that the social cultural factors considered in this study accounts for only 65.0 percent of the total variation in implementation of women community projects, the remaining 35 percent change in implementation of women community projects can be attributed to other factors not considered in this study.

For model 2, the $R^2$ =0.770, an implication that social cultural factors and government policies accounts for about 77 percent of the total change in implementation of women community projects, and thus the remaining 23 percent of the variation in implementation of women community projects can be accounted for by other factors not of interest in this study. The $R^2$ increased by 12 percent when the government policies were considered in addition to the social cultural factors.

**Table 14:** Summary Models Used to Test for the Moderating Effect

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | R square change |
| --- | --- | --- | --- | --- | --- |
| 1 | .806[a] | .650 | .605 | .4652 | .650 |
| 2 | .878[b] | .770 | .732 | .5941 | .120 |

a. Predictors: (Constant), Social-cultural factors

b. Predictors: (Constant), Social cultural factors, government policies

c. Dependent Variable: implementation of women community projects

Table 16 shows the ANOVA results for the models considered in testing for the moderating effect of government policies. The results, Model 1 (F-statistics=36.29, p<0.001) and Model 2 (F-statistics=9.053, p<0.001) indicates that all the two models remained significant despite use of the different predictors.

**Table 15:** ANOVA for the Models Used to Test for the Moderating Effect

| Model | | Sum of Squares | Df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 23.367 | 4 | 5.842 | 36.29 | .000[a] |
| | Residual | 10.460 | 65 | .161 | | |
| | Total | 33.827 | 69 | | | |
| 2 | Regression | 32.953 | 5 | 6.591 | 9.053 | .000[b] |
| | Residual | 46.567 | 64 | .728 | | |
| | Total | 79.520 | 69 | | | |
| a. Dependent Variable: implementation of women community projects | | | | | | |

Table17 presents the regression coefficients, the t- statistics and the significance of the coefficients obtained from the two models, used to investigate whether government policies have moderating effects on the relationship between social cultural factors and implementation of women community projects. The result indicates that when social cultural factors considered in this study are used together in a multiple linear regression, then education level (β=0.563, p=0.004) and work-family balance (β=0.428, p=0.001) have significant positive influence on implementation of women community projects. Poverty levels (β= -.522, $p$=.000) and community beliefs (β= -0.262, p=0.001) though having a negative influence on implementation of women community projects were significant because p value <0.05.

When the moderator is included, the results of model 2 shows that education level (β=0.529, p<0.001), work-family balance (β=0.408, p=0.001), and the moderator government policies (β=0.364, p=0.002) have a significant positive influence on implementation of women community projects. Poverty levels (β= -.480, $p$=.000) and community beliefs (β= -0.244, p<0.000) though having a negative influence on implementation of women community projects were still significant.

**Table 16:** Coefficients for the Models Used to Test for the Moderating Effect

| Model | | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1. | (Constant) | .164 | .453 | | .361 | .721 |
| | Education Level | .563 | .136 | .305 | 4.140 | .004 |
| | Community Beliefs | -.262 | .123 | .297 | -2.133 | .001 |
| | Work-family balance | .428 | .182 | .369 | 2.360 | .001 |
| | Poverty Level | -.522 | .121 | .549 | -4.308 | .000 |
| 2 | (Constant) | .155 | .061 | | 2.541 | .000 |
| | Education Level | .529 | .114 | .115 | 4.640 | .001 |
| | Community Beliefs | -.244 | .138 | .112 | -1.770 | .000 |
| | Work-family balance | .408 | .103 | .167 | 3.961 | .001 |
| | Poverty Level | -.480 | .156 | .179 | -3.077 | .000 |
| | Government policy | .364 | .108 | .173 | 3.370 | .002 |
| a. Implementation Of Women Community Projects | | | | | | |

Thus, the regression model after moderation becomes:
**Implementation of Women Community Projects = 0.155 + 0.529 Education level - 0.244 Community Beliefs + 0.408 Work-family balance -0.480 Poverty levels + 0.364 Government Policies**

The study thus concludes that government policy moderates the relationship between social cultural factors and implementation of women community projects in Kitui west.

# 7. Conclusion

From the findings of this study, it could be concluded that level of education had a positive significant linear influence on implementation of women table banking projects. The findings indicated that there is a lot of illiteracy in the participation and management of women projects. Majority of the participants in the table banking projects were found to be holders of basic education. Education was found to be imperative in the implementation of women projects as it contributes to achievement of women project objectives and lead to timely completion of projects.

Regarding community beliefs, it can be concluded that community beliefs negatively and significantly influence the implementation of women table banking projects. Findings indicate that, the community had formed many cultural and dogmatic beliefs towards women, which derail implementation of women community projects. Majority of the respondents believed that the role of women is in the house chores. Other beliefs in the community perceive women to be less courageous, less focused and weak leaders. The respondents came to such conclusions upon comparison with their male counter parts. Women are perceived to be domestic helpers to their male counterparts and thus influencing their participation in community projects. Men are the opinion leaders in the society and should be consulted in most of the community happenings.

Work-family balance was found to have a significant positive influence on implementation of women table banking projects. The findings of this study indicate that family chores are bestowed in women. Family chores affect women participation in project activities as women dedicate much of their time in family chores such as cooking, washing, cleaning and children upbringing. Majority of the respondents agreed that work family balance issues affect women potential of leadership opportunities in projects. Work-family balance among women affect both project completion and project objectives.

From the findings of this study, poverty levels negatively influenced implementation of women table banking projects. Though poverty is spread across both genders proportionately, women in the villages lack income opportunities. Majority of the respondents also alluded to the fact that women income is tied to responsibilities such as

feeding children. The findings also indicate that lack of income by women influence implementation of women community projects. Poverty among women affect achievement of project objectives. Lastly, government policy was found to have a moderating effect on the relationship between social cultural factors and implementation of women community projects.

## 8. Recommendations

The study recommends that trainings, civic education and awareness creation should be done to increase the level of knowledge among communities. Communities should value education and more investment be done to institutions of knowledge like schools to improve the literacy levels of the community. The study also recommends that cultural traditions should be taught and well interpreted, should also encourage women participation. Dogmatic cultures and traditions should be left out and upholding the constitution by meaningfully involving women in community projects. Further, the study recommends that awareness campaigns on gender should be done to abolish the stereotyping, sex segregation and down rating of women in the society.

The society or community should be encouraged to change their negative attitudes on women and engage women on societal roles. This will go a long way in boosting women confidence and getting the public to have confidence in women participations in the community projects. The community should be taught the importance of having the culture and at the same time giving everyone equal opportunity to participate in community projects without affecting the men supremacy as the head of the family. The government and the community should come up with projects that empower women to raise income. Women in the villages lack income opportunities and most of their little income is tied to responsibilities such as feeding children. Men should take up family responsibilities and help empower women. The men perception towards women that they are inferior should be changed since the world has allowed for equal opportunities and they should not be left behind.

## 9. Areas for Further Study

The study recommends that a similar research be undertaken in another region/area overtime to see if they validate, support or contradict the findings of this particular study. The study focused on four social cultural factors, which included education level, community beliefs, work-family balance and poverty levels. The findings that these factors could not account for up to 35% of the variations in implementation of women community projects calls for future research to interrogate other possible social cultural factors. Future studies may consider other moderating variables other than government policy. Future studies may also undertake a comparative study using a different research methodology and model to see whether the results would be any different.

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