

**AN ASSESSMENT OF IMPACT OF POVERTY ON FEMALE HEADED HOUSEHOLDS
IN KANGEMI, KENYA**

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NAIROBI**

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DECLARATION

This research project is my own original work and has not been submitted for examination in any other University.

Signature

Date

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CAROLINE MWANGI

N69/79656/2015

This project has been submitted for examination with my approval as a university supervisor

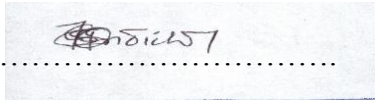
Signature

Date

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Dr. Ondicho

A rectangular box containing a handwritten signature in black ink, which appears to be "Ondicho".

DEDICATION

This work is dedicated to all female household heads.

ACKNOWLEDGEMENT

I wish to thank God for His provision and the opportunity to go through the course in good health and without any hitches.

My gratitude goes to my supervisor, Dr Tom Ondicho for his time, support and patience in this study. I am very grateful for his advice, guidance, and concern that he accorded me in the various stages of this project.

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May God bless you all.

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LIST OF ACRONYMS AND ABBREVIATIONS

FHH	Female Headed Households
GBV	Gender based violence
HH	Household
UN	United Nations
UNDP	United Nations Development Programme
UNICEF	United Nations Children Fund
UNIFEM	United Nations Development Fund for Women
USAID	United States Agency for International Development
WHO	World Health Organization

ABSTRACT

The prevalence and incidence of poverty among women and female headed households is a subject of feminization of poverty debate. The overall objective of the study was to assess the impact of poverty in female headed households in Kangemi, Nairobi. Guided by structural theory the study used cross-sectional descriptive design to assess the social impacts of poverty in female headed households and mitigation pathways adopted to reduce the impact. Using purposive sampling, the study relied on data from females heading households for in-depth interviews and Focus Group Discussion, and community workers for Key Informant Interviews. The findings indicated that female headed households experience stigma and exclusion arising from poverty and marital status. The impact of poverty is felt in pervasiveness of social problems such as child labor, prostitution, and unwanted teenage pregnancy. Female headed households however engage in savings and welfare groups and an amalgam of income generating activities to mitigate the social impact of poverty. The study concludes that female headed households experience impact of poverty because of the traditional gender inequalities that serve to justify and maintain socioeconomic inequalities. It therefore recommends that urban socioeconomic and empowerment programs need to focus on addressing social and structural barriers exposing female headed households to poverty.

CHAPTER ONE: BACKGROUND TO THE STUDY

1.1 Introduction

Poverty remains a major problem that affects thousands of men and women in different parts of the world. Poverty reduction has been a top priority for many international organisations and governments around the globe including Kenya. Despite numerous efforts by governments, international community and other stakeholders to reduce poverty, the problem still persists (WB 2016). UNDP (2014) reports that about 3 billion people in the world live on less than \$2.50 per day while another 1.3 billion people live on less than \$1.25 a day. This basically means that nearly half of the world population is composed of poor people. In many countries especially those in the third world, poverty is characterized by lack of enough money to purchase basic necessities of daily living such as food, clothing, shelter, safe drinking water and services necessary for a decent living (WHO, 2014). Most of the people affected by poverty in the world today are women and a large majority of them live in the developing countries in Sub-Saharan Africa, of which Kenya is one of them. The increasing number of female headed households was identified by Diana Pearce (1978) as one of the causes of increased poverty among women when she coined the term feminization of poverty, describing it as a global phenomenon and associated it to three notions: 1. that women are poorer than men. 2 That the incidence of poverty is increasing relative to men. 3 That the growing poverty among women is linked with the increasing feminization of household headship. Moghadam (2005) identifies three reasons that put women at a more disadvantaged position than men as: a) their disadvantage with respect to poverty-inducing entitlements and capabilities; b) their heavier work burdens and lower earnings; and c) constraints on the socio-economic mobility due to cultural, legal and labour market barriers.

The plight of women and poverty was brought on to the international development limelight and agenda during the 1995 United Nations Beijing Platform of Action and Declaration when it was acknowledged that a large proportion of the one billion people living in abject poverty were women. Resulting from this, one of the 12 critical areas of concern adopted was eradication of the persistent and increasing burden of poverty among women (BDFPA 1995).

UN Women (2000) reports that women living in poverty are denied access to critical resources such as land, credit, inheritance, education making it very difficult for them to come out of poverty. In Kenya, women are the majority of the poor with single mothers or female headed households both in the rural areas and urban slums being the most vulnerable (IEA 2008). The manifestations of poverty amongst this group of women include high maternal and infant mortality rates, inadequate access to basic necessities such as education, safe water and sanitation, employment, health facilities, decent housing and high number of them facing hunger and starvation. The living conditions of female headed households is more precarious in urban slums where they do not have access to support from the extended family that sometimes poor women in rural areas enjoy. The study sought to investigate and document the impact of poverty among female headed households, and the mitigation pathways adopted to reduce the impact.

1.2 Statement of the Problem

Poverty has been a persistent problem facing Kenya since its independence when poverty, ignorance and disease were identified as the greatest impediments to national development. The poverty issue in Kenya is increasing more in rural areas and urban slums where almost 70% of the country's population live (KIPPRA 2007). According to World Policy Institute report (2013), Kenya's rapid population growth, declining land productivity and low income have caused many people to migrate from the rural areas to urban areas in such of jobs and other opportunities with women making a significant proportion of this urban migration (Mokomane 2014). Urban areas have in turn not been accompanied by adequate economic growth to provide enough employment opportunities leading to high unemployment and resulting with proliferation of urban slums (Obonyo 2013). Obonyo further states that 60% of Nairobi's population lives in slums where provision of public services are inadequate.

According to Countrymeters (2017), women in Kenya constitute slightly more than half of the country's national population at 50.10 % and states that poverty incidence is higher among women than men. World economic forum (2015) reports that the income gap between men and women in the country is still rife where a woman is paid shs 62 for every shs 100 paid to men. Female headed households exhibit higher poverty levels (IEA 2008) and are over-represented among the poor of the poorest. Female headed households are on the increase in Kenya and

Trading Economics (2017) reports that they stood at 36.1% in 2015. A great portion of the negative effects of poverty is felt by female headed households particularly in the urban slums where their lives are characterised by acute lack of basic necessities such as primary health care, education, safe drinking water and deteriorating social services. This study focused on Kangemi which is one of the urban slums that is characterized by high rate of poverty and is considered a representation of other urban slums in Kenya. The study sought to assess the impact of poverty in female headed households in Kangemi and answer the following research questions.

1. What is the social impact of poverty in female headed households in Kangemi?
2. What are the mitigation pathways adopted to reduce the impact of poverty in female headed households in Kangemi?

1.3 Research Objectives

1.3.1 Overall Objective

The main objective of this study was to assess the impact of poverty on female headed households in Kangemi, Kenya.

1.3.2 Specific Objectives

1. To determine the social impact of poverty on female headed households in Kangemi?
2. To examine how female headed households mitigate impact of poverty in Kangemi?

1.4 Assumptions of the Study

1. Poverty impacts negatively on the social lives of female headed households in Kangemi
2. Female headed households in Kangemi have community networks that help them mitigate the impact of poverty.

1.5 Justification of the Study

There are a number of reasons for doing this research. The main objective of the study was to assess the impact of poverty on female headed households in Kangemi, Kenya. The study took the perspective of the female-headed household in describing the effects of poverty and shifts from the conventional measure of feminization of poverty that looks at inequality, income index, and women as individuals. The findings obtained in this study therefore, will not only

help in policy formulation to mitigate female headed households vulnerability to poverty, but will also be of use for formulation of adequate and effective developmental programmes for women if poverty is to be eradicated in Kenya. At this time when poverty levels in the country appear to be increasing and the national economy cannot create adequate opportunities to meet the needs of the growing population, it is critically important to highlight through research issues regarding the effects of poverty on female-headed households not only to raise national awareness about the plight of female headed households but also to present an opportunity to poor female household heads to offer suggestions and ideas, which may bring about benefits and possible changes, least of which is poverty reduction among female-headed households.

The study findings will also be used to interrogate the coping strategies that are in place to alleviate household poverty amongst female headed households with a view to streamlining and strengthening them with a possibility of incorporating them in poverty eradication programmes.

1.6 Scope and Limitations

The study was limited to Kangemi ward. It focused on women who are aged 18 years and above. Only females who were household heads and had children or dependants were interviewed. The study was limited to the ward level due to financial implications and time factor.

1.7 Concept of Poverty

From a social science perspective, the definition of poverty seems problematic because the concept is relative and subject to a given viewpoint. Poverty is a complex phenomenon from a social researcher's perspective and is influenced by multiple factors. The conceptualization of poverty may vary from one setting to another depending on what is deemed to constitute it UN (2010). Therefore, poverty can be studied from different angles and there are many ways of measuring it. However, the state of lack or destitution is often the baseline in the definition of poverty since persons who are considered poor under this measure are classified the same throughout the world. This may vary however as different dimensions of defining poverty are incorporated in the discourse. Conventionally, the concept has been defined along the income (absolute) or non-income (relative) dimensions, UN (2010).

1.8 Definition of Terms

De jure FHHs -- households which are headed by a woman who is widowed, separated, divorced or single.

De facto FHHs-- households where a woman has assumed the responsibility of providing for their households either because the male head is away or present but not contributing to the welfare of the family.

Female-headed households--- households in which the woman is the head. They are more likely to be in poverty than other households due to women's disadvantaged position in society.

Feminization of poverty--- Refers to the overrepresentation of women in poverty.

Household--- a residential unit in which the occupants are bound by kinship and depend on the head of the household.

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

This section presents a review and synthesizes the relevant literature available on the study topic. The literature review documents other research done on poverty, feminization of poverty and the connection of this phenomenon with female headed households. It captures the understanding of poverty from discrete dimensions and covers an overview of poverty in Kenya. The section also reviews general literature on women and poverty. Finally, it links the aspect of female headed households and poverty based on the existing evidence from literature.

2.2 Women and Poverty

Globally, women are disproportionately overrepresented in poverty. That is, among all the world's poor people, women are the majority. This has partly yielded or contributed to the concept of "feminization of poverty". According to Chant (2006), women represent a disproportionate percentage of the world's poor. In the 4th United Nations Conference on Women, it was found that 70% of the world's poor were female and this fuelled the adoption of "persistent and increasing burden of poverty on women" as one of the 12 critical areas of the Beijing Platform for Action (BDFPA 1995).

Medeiros and Costa (2008) note that feminization of poverty is a result of poverty and gender inequalities. Lombe et al. (2014) state that women are vulnerable to poverty due to many factors that include inequalities which are engrained in cultural practices and favour male control of resources and other gender-based injustices. Women have no access or ownership to productive assets such as land while their access to economic opportunities are also limited. Women's attachment to the labor market is also weak with a resultant lower average earnings (Neumark, 2004). Additionally, women also lack access to economic empowerment avenues such as access to credit facilities for business or agriculture expansion and lack access to knowledge and technologies in these industries. Gender-based inequalities also put women at the verge of poverty as demonstrated by unequal pay among men and women who do the same job (Neumark, 2004; Muiruri, 2010). Further, women suffer social and economic disempowerment under the patronage of a patriarchal society that puts the custody of financial and material wealth at the helm of men. Women are also disadvantaged by the macro-economic trends including globalization and trade that fail to take into account women's role in economies.

Gender discrimination is one of the deepest root of impoverishment resulting in a disproportionate burden on women. Both men and women face poverty but discrimination means that women may be involved in time-consuming unpaid domestic work and therefore less opportunity for paid work, less education and resources to cope (UN Women, n.d). These inequalities are caused by traditional norms and gender roles, lack of information, education and cultural practices (CIMMYT, 2014).

UNIFEM identifies four dimensions of poverty and gender inequality that indicate a heightened rate of poverty for women, Dziedzic, (2006).

The temporal dimension. Women are responsible for domestic chores that include household duties like child care, cooking, looking after ailing family members among other duties, Dziedzic, (2006); (IPC, 2006)). In developing nations, these duties may be combined with agricultural work, fetching water and firewood in order to provide for the family, all these duties are time consuming, unpaid and leave no time for the women to engage in paid employment.

The spatial dimension. Women may opt to take paid jobs in areas away from their homes (IPC, 2006). However if they have children, arrangements have to be in place for somebody to look after the children and if unable then they lose those opportunities.

The employment segmentation dimension. Women have traditionally been regarded as caregivers and this combined with their lack of training and education mean they have a narrow choice of work outside their homes (IPC, 2006; Dziedzic, 2006). They are engaged in relatively unstable and low paying jobs like domestic work, clothing and textile workers, looking after children and the elderly.

The valuation dimension. The work that is considered to be women's work mainly in care giving is not valued as highly as work that requires more training and education and is therefore less regulated and receives less pay (Dziedzic, 2006).

Sylvia Chant 2003 quoting from Moghadam's (1997) singles out three reasons that, prima facie are likely to make women poorer than men--- These are women's disadvantage in respect of poverty-inducing entitlements and capabilities; second, their heavier work burdens and lower earnings, and third, constraints on socio-economic mobility due to cultural, legal and labour market barriers (Kabeer, 2003).

2.3 Poverty in Kenya

The sub-Saharan Africa accounts for half of the global poor (Lebada, 2016). Kenya is part of the rising evidence of poverty in the sub-Saharan Africa, notwithstanding that the country is on considerable economic growth. Soon after independence in 1965, The Government detailed its commitment to alleviate poverty together with ignorance and disease in the Sessional Paper No 1. Kenya experienced high economic growths in the 1960s and early 1970s at 7% but this was not sustained in the subsequent years of 1980s and 1990s which experienced erratic growths combined with stagnation and growth dropped to 3% P.A (Mwega, 2004).

This worsened the poverty situation and poverty incidence increased considerably from 45% in 1992 to 57% in 2000. (Mwabuet al., 2003; Republic of Kenya, 2000b). Following these two decades of erratic growth and stagnation, the economy picked up again to a growth of 7% in 2007 from below 1% in 2002 and poverty incidence dropped to 49% in 2005/2006 (KNBS, 2007), a level that was still unacceptably high. The economy has since been hit by several shocks including the 2008 post-election violence (WB 2016) and the economic growth has not picked to a level where it can improve the lives of many Kenyans.

While poverty is widespread in Kenya, it is more concentrated in the rural areas than in urban areas where the main economic activity is agriculturally based. There are regional disparities in poverty and wealth distribution that are mainly based on differences in geographic and agro climatic conditions, infrastructural access to markets and public facilities, the presence or absence of natural resources such as forests or water bodies, and political and historical factors (Okwi et.al 2007). Poverty is highest in the arid and semi-arid areas that cover about 80% of the land area and inhabited by 20% of the population. Poverty also affects the coastal area which receives less resources.

The Government has continued to effect various programmes to eradicate poverty over time. In 1999, the government developed the National Poverty Eradication Plan (NPEP) whose aim was to half poverty incidence by year 2015 and to strengthen the capabilities of the poor. This was followed by the Poverty Reduction Strategy Paper (PRSP) whose aim is to facilitate sustainable, rapid economic growth; improve governance and security; increase the ability of the poor to raise their incomes; and improve the quality of life of all citizens especially the poor. The paper was credited with being the most comprehensive and focused document in

the fight against poverty since independence (Omiti et.al. 2002). Several other initiatives to combat poverty have been adopted and they include among others Land Reforms, Devolution, Reforms, and Women Enterprise Fund etc. Poverty however remains a major problem indicating that these initiatives have not been successful.

About half of the population of Kenya is not able to meet their basic needs and therefore live in poverty (UNICEF, 2015). According to UNICEF (2015) 46% of Kenya's population live below poverty lines. Large segments of the population including the urban poor are vulnerable to climatic, social and economic shocks (Muiruri, 2010). The sprawling informal urban settlements indicate the state of poverty in Kenya, and the droughts and other natural disasters in agriculture-based rural Kenya continues to exacerbate deprivation. UNICEF (2015) continues to say that Kenya is one of the most unequal countries in the sub-region and this is exemplified by the number of people living below the poverty lines and are deprived. Social exclusion and marginalization of individuals and groups further power the vicious poverty cycle (IMF, 2010). This leaves the affected population with limited access to opportunities including employment and education. Consequently, they have low income and are deprived socially living in deplorable conditions and experiencing food insecurity. Limited economic diversity (since the economy is largely agriculture dependent) and corruption continue to amplify poverty levels in Kenya (Muiruri, 2010). The scourge of HIV/AIDS, Tuberculosis, Malaria and other diseases continue to impact negatively on the country's poverty index. UNICEF (2015) estimates that the National HIV/AIDS prevalence (age 15-49) is 7.8% and has detrimental effect of cyclic poverty among individuals and population in general. Low agricultural production and marketing, insecurity, poor governance cost sharing policies, landlessness, and inadequate roads are other factors that have contributed to the increasing poverty.

Disparities in poverty are also felt across the gender divide. Although Kenya has been doing well in bridging the gender gap and inequalities between men and women, women continue to suffer substantial economic disadvantages and social exclusion as part of gender imbalance. Individual and cultural stereotypes and discrimination against women and girls continue to prevail in Kenya and disempower the women.

2.4 Impact of Poverty on Women

Women are more vulnerable to poverty than men because of gender inequalities and biases within households and political systems (Moghadam, 2005), and likely to suffer social exclusion, limited healthcare, time poverty, gender based violence and child abuse.

2.4.1 Social Exclusion

Women in poverty are not able to participate in community, social and political activities because they are occupied in meeting their daily needs. In addition poverty tends to erode one's self confidence and this enforces their exclusion. Exclusion affects the well-being of women, pressures them in poverty and makes it harder for them to get out of poverty, Legislative Council Secretariat (2006).

2.4.2 Health Care

Women in poverty have limited access to healthcare services and are disproportionately predisposed to poor health outcomes because of the toll of childbearing. Poor health has the effect of reducing women's ability to engage in income generating activities and contributes to the increase and perpetuates household poverty (Boundless).

2.4.3 Time Poverty

Globally, women spend twice as much time compared to men doing unpaid domestic work while those who are employed bear the double burden of paid work and domestic chores, UN (2010) This may include many hours spent on collecting water and firewood due to lack of transportation. The gender disparity in hours spent on unpaid work is more pronounced in the low-income groups resulting in the phenomena of the poorer the household the more time is spent on work by women compared to men. Girls' education may sometimes be sacrificed at the expense of household tasks. Women have therefore less time to invest in economic activities because of the pressure on time created by these disproportionate household chores making them slide further into poverty, UN women (2015)

2.4.4 Gender Based Violence

Poor women are predisposed to many forms of violence because of insecurity in the dangerous environments that they live in. Women and girls are involved in daily chores like fetching water and fire wood over long distances that may expose them to sexual violence. Cases of daily violence and rape are perpetuated because they often go unreported and unpunished in

impoverished areas, due to discriminatory cultural norms or limited local capacity to enforce laws and protect citizens, USAID (2015). This form of violence impacts women's physical and mental health, increasing the risk of chronic illness, depression, HIV/AIDS, and substance abuse. These effects and others contribute to health costs, absenteeism, and decreased productivity, leading to lost income and limited access to opportunities for human capital development.

2.4.5 Child abuse

Girls living in poor households have twice a chance of marrying young than girls living in higher-income households (ICRW, 2006). This has many adverse consequences that include the end of education for the girl, vulnerability to GBV, and increased fertility rate. This also compromises the girls' choice to shape their lives and move out of poverty thereby perpetuating the cycle of poverty by negatively impacting the health and future development of both the women who are married young and their children.

2.5 Impact of poverty on Female Headed Households

UN 2015 reports that in the last few decades, there has been a marked increase in single parent households in both developed and developing nations and that single mothers constitute more than three quarters of these single parent households. The report further says that the rise in divorce rates and the fact that having children is increasingly being delinked from formal marriage are some of the reasons for increased female headship. In all sub-regions of Africa, female headship by women aged 15 years and above has been on the increase in the last few decades (Millazo 2016). Millazo further notes that since the later part of the 1990s, the economy has been experiencing a sustained economic growth with a robust poverty reduction, a situation that should have resulted in less work related male migration and therefore less incidence of female headed households. This however has not been the case suggesting that other factors are responsible for increased female headship. These include changes in social norms, education levels, demographic and population characteristics seen across Africa and which have influenced household structure resulting in increased female headship.

Female headed households are not a homogeneous group and poverty is experienced differently in different households. The route to female headship (whether by choice or involuntary), rural or urban residence, stage at which the woman is in her lifecycle (e.g. age and relative dependency of offspring), access to resources from beyond the household unit all

have an important bearing on the choices available to female heads and preclude their general categorisation as the poorest of the poor (IPC 2004). Moghadam (2005) and Chant (2003) identify two types of FHH: De jure FHHs and de facto FHHs. De facto households include households where men have migrated, unable or unwilling to work, the households are likely to have more resources and a better standard of living than de jure households. De jure households include households where women have chosen not to marry or remarry upon the death of their husbands because their economic independence enables them to take that decision. They also include households where women have not chosen to be female heads but have no option due to circumstances they find themselves in, these household heads are likely to be heading disadvantaged households (Millazo 2016). The focus of this study is de jure households.

According to Kabeer (2015), FHHs continue to be used as an indicator of poverty worldwide. She further states that according to a UN report of 2002, in all but three 25 countries in Sub-Saharan Africa with the ratio of women to men in the working age group, the poorest households varied from 110 to 130 to every 100 men.

FHHs are often referred to as the poorest of the poor households due to their limited access to resources, credit, property and land that negatively affects their livelihoods and social capital (WB 2005). The majority of female household heads are concentrated in low paying jobs that involve long hours of work posing several social economic challenges in these households (Chant 2007). Female heads carry a double burden of domestic chores and as income providers for their households (Moghadam 1997) and therefore suffer from time and mobility constraints which may impact negatively in their households (Buvinic and Gupta, 1997). Female heads also face gender discrimination with respect to education, earnings, rights and economic opportunities. In Kenya, 26.8 % of female headed population have no education compared to 23.5% in male headed households and the size and proportion of the population with no education is higher in female headed households in both urban and rural areas (SID 2013). Female heads parenting in poverty may also cause emotional instability for children in those households resulting in negative relationships with the female head (La Placa 2016). (Chant 2009) notes that according to research in developing nations, while some aspects of female headship can give rise to economic hardship, members in this households are not necessarily worse-off than those in male-headed households.

Millazo (2016) states that while poverty levels have fallen in both FHHs and Male headed households in countries with comparable survey pairs in Africa, poverty has fallen faster in FHHs in most countries. WB 2015 notes that while the general view in development circles is that FHHs are disadvantaged and poor, poverty has fallen in Africa over the past two decades but is falling faster in female headed households and these households have therefore contributed to the overall decline in poverty.

2.6 Theoretical Framework

This study is guided by the structural theory of poverty. This theory originated in the 19th century from scholars who looked at the failures of structural system as sources of poverty rather than individual failures. For example Marx who is the earliest proponent of this theory in the mid-1800, stated that society was structured via a set of objectively defined interests which serve to create relations of exploitation, particularly in respect of production. In his view workers were more often than not paid subsistence wages to allow greater profits for the owners of the means of production and concluded that poverty is an inherent feature of capitalism (JRF, 2015).

The basic tenets of the theory posit that poverty is as a result of structural failure at the social, economic and political levels. The theory therefore emphasises that actions of people are greatly influenced by external factors as a result of occupying a social structure, that they behave differently because of lack of opportunity to realize their values/goals through socially sanctioned avenues. The theory recognises that failures of government policies and programmes can result to poverty particularly when there are cuts in government spending and welfare. The theory sees poverty as a result of capitalism where the market produces poverty in order to operate efficiently through exploitation with profit being the main motivation for production. Poverty is also seen as a political failure where the interests and participation of the poor are either absent or deceptive leading to political decisions in which the poor are excluded. Poverty is viewed as biases that exist in the structure of society in the form of social exclusion and disadvantage that are responsible for social stigma against marginalised groups on account of race, disability, religion or discrimination against certain groups like women. This leads to limited opportunities for these groups irrespective of their personal capabilities. Structural approach to poverty therefore helps to address factors in the society that perpetuate poverty by not changing the poor themselves but rather changing the situation of the poor by way of correcting the restrictive social structures that perpetuates poverty.

The theory demonstrates that structural failures are responsible for lack of equal opportunities to all due to discrimination. This has resulted in increased poverty among women and more so among female headed households who have to contend with their dual roles, domestic and providing for their families. These opportunities include education, assets, credit all of which would help them to get out of poverty.

2.6.1 Relevance of the Theory the Study

The structural theory of poverty helps understand the milieu within which poverty occurs and therefore can be used to explain the phenomenon of feminization of poverty. Apparently, it underscores the fact that poverty is a product of structural arrangement or certain specific factors. These include marginalization and discrimination of some groups. Thus, certain groups such as women may face poverty because the social structure does not facilitate their economic empowerment. In addition, the theory singles out female labor force participation, gender discrimination, and children in single-mother families as some of the key structural factors influencing poverty. This is relevant to the study whose focus is on women and their representation in poverty rates. Female headed households do not have access to critical resources in life, which worsens their state of poverty. They lack opportunities necessary to attain a decent standard of living including basic needs such as health and education. Female headed households relate to gender inequality issues as women are more susceptible to poverty and lack essential life needs in comparison to men.

The theory has also outlined other key structural factors producing poverty including manufacturing, agricultural and employment and addresses the first research question on social impacts of poverty in female headed households. The theory also helps answer the second research question, hence its relevance in the study. The theory asserts that poverty can be addressed by addressing the structural factors and dismantling the ones that are intricately associated with poverty. The mitigating strategies in the second research question can thus be explored in the theory as part of the structural factors.

2.6.2 Conceptual Framework

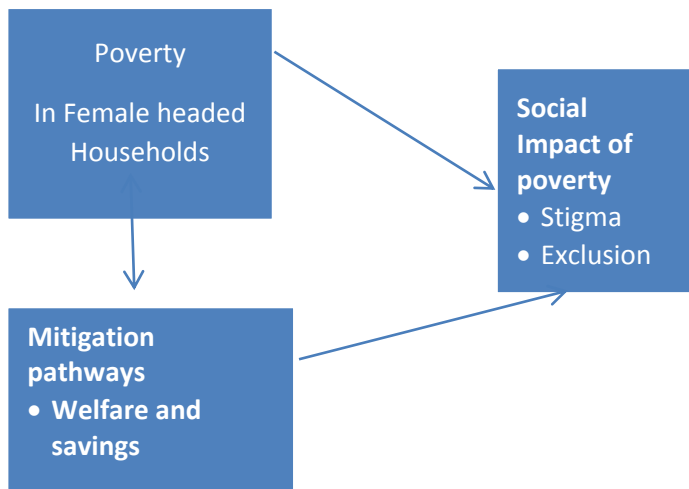


Figure 2.1: Conceptual Framework

The conceptual framework shows the independent (social impact) and dependent (female headed households) variables. It also shows the mitigation pathways that female headed household employ to respond to nature of poverty and its social impact. Poverty in female headed households subjects them to certain social ramifications including for instance stigma. The households invariably respond by engaging in activities or approaches that are geared to reducing poverty on one hand and emancipation from its social corollaries.

The mitigation pathways have effect on the way the social impact of poverty is felt in the female headed households.

CHAPTER THREE: METHODOLOGY

3.1 Introduction

This section presents a description of the research site, study design, study population, sampling procedure and sample size, methods of data collection processing and analysis. The section also includes a description of the ethical considerations for this study.

3.2 Research Site

The study was conducted in Kangemi, an informal settlement in the outskirts of Nairobi City within Westlands constituency. Kangemi is located in a small valley situated some 20 kms north of Nairobi covering an area of 0.87km². It is bordered on the north by the middle class neighbourhoods of Loresho and Kibagare and Westlands on its west. Its southern border connects with Kawangware, another large slum and its eastern border connects to Mountain View, a middle class enclave. It is a densely populated low-income urban setting with a population of 64018 people and 21,665 households (KNBS, 2009).

3.2.1 Population Structure of Kangemi Ward

The population of Kangemi was 33306 males and 30712 females in 2009 (KNSB, 2009). The ward has therefore a larger male population than female.

3.2.2 Poverty Levels in Kangemi Ward

Most people in this area earn their livelihoods through engaging in small scale business like selling charcoal and running food stalls, employment as maids, and house helps and running petty errands. The area has no running water, unemployment is high and alcohol and drug abuse are common and poverty rate is therefore high.

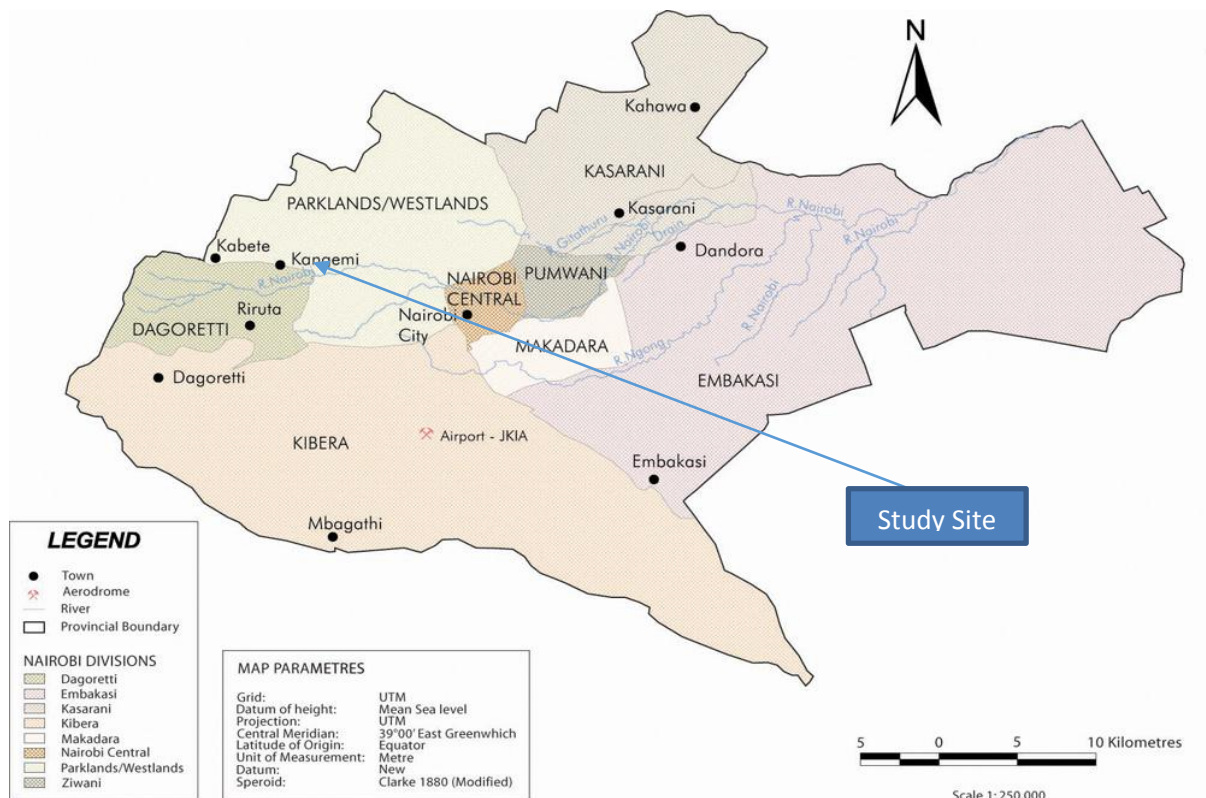


Figure 3.1: Map Showing Location of Kangemi

3.3 Study Design

The study used cross-sectional descriptive design. The design allows description of the phenomenon at one point in time. Blanche *et al* (2006) notes that descriptive studies describe phenomena and this study was seeking to describe the impacts of poverty on female headed households in Kangemi. Qualitative methods of data collection were used in order to describe the impact of poverty from the informants' viewpoint.

3.4 Study Population and Unit of Analysis

The study population was drawn from female household heads that live in Kangemi. The unit of analysis was the individual female household head aged 18 years old and above.

3.5 Sampling Procedure

Sampling was purposive, targeting women who head households in Kangemi. Recruitment was subject to meeting the criteria of inclusion: be at least 18 years old, reside in Kangemi, female household head. The researcher identified women who head households in Kangemi through the help of social and community workers who might have worked with the women.

3.6 Data Collection Methods

3.6.1 In depth interviews

In depth interviews was the main method for primary data collection. In-depth individual interviews were conducted to gather information on the socio impact of poverty on female headed households. The in-depth interviews were held at the respondents' homes or convenient places of their choice that encouraged disclosure. The open-ended questions helped reveal how poverty impacts on the households and how the household heads mitigate the impacts. An in-depth interview guide was used to focus on key themes (Appendix II).

3.6.2 Focus Group Discussions

Two Focus group discussions (FGDs) were held with women who head households and who had not participated in the in-depth interviews. Each group comprised of between 6 to 12 participants. The FGDs focused on the social impact of poverty among female headed households and how the heads mitigate the impact. An FGD guide was used to focus on key themes (Appendix III).

3.6.3 Key Informant Interviews

The study conducted key informant interviews with people who are knowledgeable on the study and had experiences with female headed households in Kangemi. These individuals included social and community workers and officers of local organizations working with women. A key informant interview guide (Appendix IV) was used.

3.6.4 Secondary Sources

The development of this proposal relied on secondary sources of information such as reports, journal articles and books.

3.7 Data Processing and Analysis

The in-depth interviews, FGDs and key informant interviews were recorded. The voice records were transcribed verbatim into text. This facilitated coding the transcripts and extraction of key themes through content and thematic analysis. Direct quotes have been used in this final report to support the key themes identified.

3.8 Ethical Considerations

Prior to the study, the researcher sought approval to conduct research from the National Commission of Science, Technology and Innovation (NACOSTI) and the University of Nairobi. The researcher explained the objectives/purpose of the study and the procedure involved and how long the interviews would take (Appendix 1). The participants were informed that the information they gave would be held with utmost confidentiality and that it would not be used for other purposes. In addition, their identity was not be revealed and any identifier was removed. The researcher informed the participants that participation in the study was voluntary and that they were free to withdraw at any stage of the interview.

CHAPTER FOUR: DATA ANALYSIS AND PRESENTATION

4.0 Introduction

The main objective of the study was to assess the impact of poverty among female headed households and the study's findings are presented in this chapter. The study first collected data on the demographic characteristics of the respondents namely Age, Level of education, Religion, Occupation, and Marital Status. These form the first section of the chapter. The second section focuses on impact of poverty among female headed households in line with specific objectives namely: social impact of poverty among female headed households and how female headed households mitigate impact of poverty in Kangemi.

The study's sample size for in-depth interviews was 20 women who head households, 2 Key informants and 2 FGDs. All informants participated in the study and there was a 100% response rate, this enabled analysis and reporting of the findings.

4.1 Socio-Demographic Characteristics of Respondents

The study collected social demographic information from the twenty respondents that participated in the in-depth interview. Gender variable was not measured since all the informants were females heading households.

4.1.1 Age

Majority of the respondents were aged between 26 and 35 years and this category accounted for 50% of the total respondents. Those aged between 36-35 years accounted for 30% while age brackets 18-25 and 46-55 accounted for 10% each. No respondent was aged above 56 years. This is shown in Table 4.1. The age distribution show that most females heading households interviewed are youths, with young families and 90% of the respondents are within the reproductive age.

Age Group	Frequency	Percentage
18-25	2	10
26-35	10	50
36-45	6	30
46-55	2	10
56 and Above	0	0
	20	100

Table 4.1: Age of Respondents

4.1.2 Marital Status

The study sought to know the marital status of the respondents who in this case were female heads. This was to determine whether the female heads were married and if they were receiving any support from their husbands. Out of 20 respondents, 35% were single, 30% were separated, 15% were widowed and 15% were married. Figure 4.2 illustrates this well.

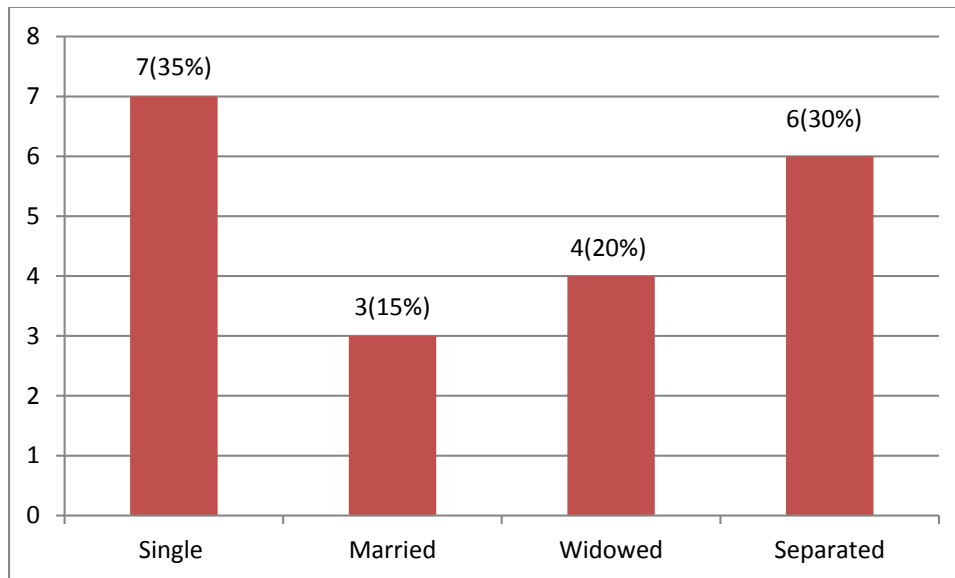


Figure 4.1: Respondents' Marital Status

This showed that most respondents are household heads by default, being the sole household head present. However, there were respondents with male spouses in the household but the females were household heads. These were included in the sample because they reported heading households by the virtue of performing duties of a household head. These duties include providing basic needs and security for the household. Consider the quote from a married female household head below.

My husband does nothing for us [family]. He goes out to drink [alcohol] early in the morning and comes home drunk, without food or money. So I decided to be going out myself to look for money since children need to eat and clothe. Sometimes I pay for his medical fees since he takes all the money to the drinking den (FHH, 37 years).

4.1.3 Level of Education

The study sought to know the level of education of the respondents. This was to establish the link between their level of education and their occupation and income level. Respondents were asked the highest level of education attained and 45% had primary level of education, 30% had secondary level while 15% had tertiary education and only 10% had attained University level. This is shown in Figure 4.2.

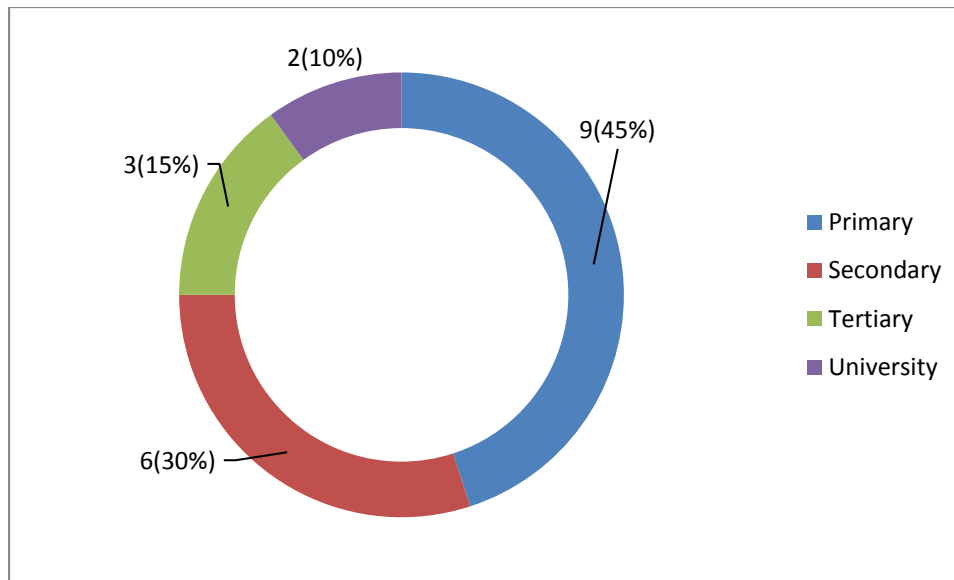


Figure 4.2: Level of Education

The majority had primary and secondary level of education and were therefore not qualified to apply for formal or better paying jobs that would enhance their living standards. The majority reported that they came from poor families and had been forced to drop out of school due to lack of school fees.

4.1.4 Occupation

The study sought to know the occupation of the respondents and Table 4.3 shows the findings. 10% reported that they were in formal employment that included working as teachers or employed by the County Government as sweepers. The majority, 55% were in informal employment and were mainly engaged in performing odd jobs like washing clothes, fetching water, cleaning compounds, working in construction sites etc. Most of them reported to have taken more than one job at a time when the opportunity arose and made an average of shs 300 a day. Some reported that there were days when the job opportunities were not available and forced to forego some meals. 35% reported to be owning their own small scale business

enterprises that include running kiosks, selling second hand clothes, selling vegetables and fruits, where their average daily income ranges between shs 250 and shs.300.

No respondent reported to be perpetually jobless and therefore belonged to one of the three broad categories.

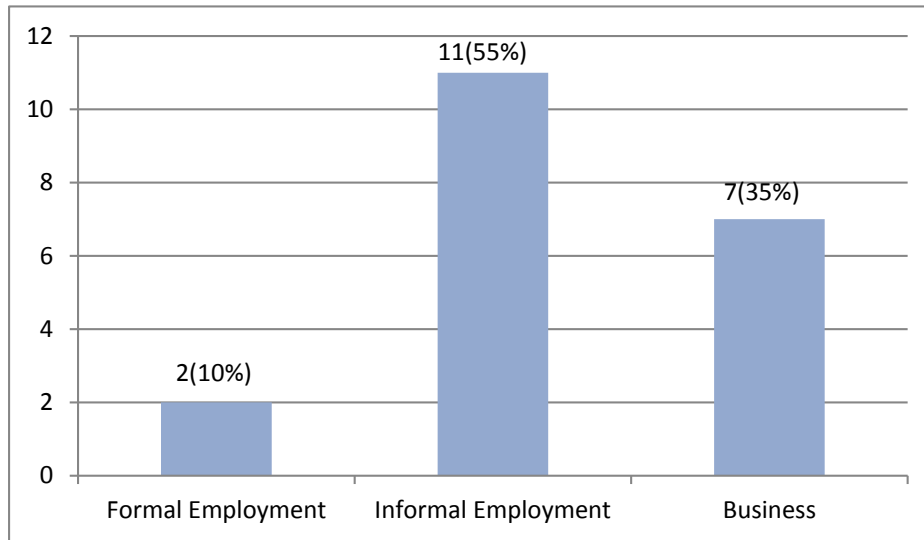


Figure 4.3: Occupation

4.1.5 Religion

In the respondents' religious affiliation, there were four categories: Catholic, Protestant, Muslim, Other (traditional religions). Most respondents were Protestants (8 or 40%). Catholics accounted for 6 while there was no Muslim respondent. Six (30%) reported to belong to other (African traditional) religions. This was included with a view to establishing whether any of the respondents received support from their churches that would form part of the mitigation avenue. Several mentioned the fellowships they shared with their fellow church members as a way of sharing their experiences and encouragement.

Religion	Frequency	Percentage
Catholic	6	30
Protestant	8	40
Muslim	0	0
Other	6	30
	20	100

Table 4.2: Religious Affiliation

The study also assessed the average monthly income of the respondents by asking the estimated income level. The monthly average income level reported was KES 6,000, translating to \$ 2 per day. Although this is above the poverty line of less than \$1 per day, the respondents felt burdened and unable to sufficiently meet the urban daily demands. The respondents cited competing financial needs such as school fees, rent, medical fees, food, and other household expenditure. Consider the quotes below.

Although I earn like 150 shillings per day as I said earlier, the money is not enough for food and pay rent at the end of the month. So I strain a lot to meet all demands. I scrimp a lot. (FHH, 32 years)

Personally, I find myself between hard place and rock. The 7,000 shillings I earn is not enough for household needs. Remember there is rent and my child is about to go to school so next year I will be talking of school fees. At least when there is someone one else like a husband you can help each other. (FGD 2 Discussant, 28 years)

No, it is not able to meet our daily needs. For example for me as a vegetable vendor, at times I am able to get Kshs. 150 a day and this is so little to meet my daily needs like food for the children, and save up some for their schools fees and also for rent. (FGD 2 Discussant, 40 Years)

It is not good to say someone is poor but to speak the truth these women you are talking to really struggle with their homes [households]. Some are helped by well-wishers because the income is as low as their social status, thereby doubly subjecting them to yoke of poverty (Key Informant 1, Female, Community Social Worker)

This inability to meet household demands sufficiently or with extreme struggle informed the study's specific objective regarding the social impact of poverty among female headed households. Female household heads find it difficult to meet household demands such as rent, food, healthcare and education. In addition, the respondents cited other aspects of poverty such as social-based exclusion and stigma. Thus, poverty among female headed households in Kangemi is not just a question of economic challenges, although this bears much weight.

4.2 Social Impact of Poverty among Female Headed Households

The findings and analysis illustrates that female headed households experience poverty-related issues and this has dramatic consequences on the social interactions/relations in their communities. Many respondents reported that they suffer social exclusion, they are stigmatized and discriminated against on account of their marital status, poverty and the

perception that they are poor. Respondents also reported that their inability to provide basic needs for their children has had negative impact on the children some of who have been forced to work either to fend for themselves or help support the family. Some reported that it becomes very difficult to instil any discipline in the children with many of them getting involved in alcohol and drug abuse, prostitution, petty crimes.

4.2.1 Stigma and Exclusion

One of the impacts of poverty on female headed households identified in this study is stigma and social exclusion.

Poverty coupled with marital status, exposes female heads to general social stigma attached to poverty and the status household headship. The findings showed that households headed by females are viewed as poor first, and then the status of poverty is combined with marital status to stigmatize and label these households. The quotes below illustrate this finding well.

There is a common belief here in the community that if you see a household headed by a female, it must be struggling. Although this could be true, being poor is not our choice. So people may tell you that you are poor because you are single and this makes you feel bad. Our households are not seen as complete (FHH 12, 34 years)

We are seen as different and our households are labelled. The community considers our households as very vulnerable because we cannot afford most things. Because of this, we are also treated differently and even our children are not much respected. I know of other women who are rich but still head households like us but are held with high esteem because they have money (FGD 1 Discussant 38 years)

Respondents reported that their households are considered **inferior** because of being headed by a poor female as opposed to those headed by rich female. This stems from the traditional belief and practice embedded in paternal family structures that males head households. In this case, these households headed by females are stigmatized on the basis of deviating the social or cultural norm. Consequently the female household heads are subjected to profiling and stereotyping. Consider the quotes below.

When you look at the society, being married is considered as norm and therefore if you do not have a husband, some people look at you with bad eyes and can even start suspecting you for no apparent reason (Key Informant 1, Female, Community Social Worker, 36 years).

Most people think that since we are poor, we move around borrowing and people often describe us as disturbing people. Also, people think that we are socially bad since we cannot have husbands for ourselves. When we visit some women in their houses, they think we want to take away their husbands because we are in need (FHH 12, 27 years).

When people see me, they see my household. So they hate even my household. At one time, I heard someone say that my daughter will become like me: poor and single. It is not a nice feeling (FGD 1 Discussant 26 years)

The stigma on female household heads is stigma on their children and household. This is because if the mother is considered poor, then it follows that children are poor also. The female is representative of the household after all (Key Informant 2, Female, Community Resource Mobilizer, 31 years).

Exclusion and stigma of female headed households also results from the tendency of some of the household heads and their members to borrow from neighbours due to the status of lack.

Because we seek for assistance a lot and borrow too much from people, we become subjects of gossip as people who are too poor. The people we think are our friends end up talking out our problems to other people so much. This tends to affect our self-confidence and the trust we have in other people and even lowers our self-esteem so much. We are thus reduced to remaining on our own and excluded by the society (FGD 1 Discussant 29 years)

Discrimination against female heads may also occur on account of their status and not because they are poor and thereby denying them opportunities that are enjoyed by other women in their community as supported by the quote below.

At most times due to us being independent in terms of solely caring for our families without the assistance of any man, some women don't want to engage us in their groups and *chamas* [women groups] that may be helpful to us through accessing loans and fellowshiping together. (FHH 9 38 years)

The perception of poverty also makes FHHs discriminated against and excluded from women's groups because of the perceived inability to make meaningful contributions and savings. Consider this quote.

Sometimes we encounter the challenge of discrimination by the society we live in because many of them who have husbands feel like you want to take away their husbands from them. There are also some women groups that you may not be allowed to join because the members feel you are incapable of raising the occasional amount of saving as you don't have a man to help you out and you are poor. They will ask themselves that if they allow you to join their *chamas* [women groups] you don't have anything that you will use to make savings! When you hear such things as a single woman, you feel so discouraged (FHH 14, 33 years).

Households headed by females also suffer social exclusion on account of their status and also due to poverty. Their children may be looked at with suspicion and perceived as capable of stealing from their neighbours. This creates a barrier between these households and their neighbours who may be relatively rich resulting in the female households being separated and their members especially children not allowed to mingle or play with children of other households. This is amplified by the quotes below.

The problems we face [lack and poverty] have caused our exclusion from so many things. There is nobody who will want you to become a part of their companions (FHH 18 42 years)

You will even be discriminated together with your children just because of status of lack or poverty. Those other women [who are not HHs] will not want your children to play with their children or even come to their houses because they feel that they will steal from them if their children are so used to each other. For example for me I am a widow living with five children of my own and three who are my relatives. If these children play with other women's children, they always come and tell me that they have been sent away from those homes. So the discrimination is so open (FGD 2 Discussant 45 years)

Since we cannot afford to pay school fees in expensive schools, our households are considered to belong to people of low class and other rich people don't like having their children to come to our homes (FHH 6, 35 years)

Respondents reported that they are not able to access quality health care causing a negative impact in their relationships with their neighbours. The majority reported that they are not able to pay the monthly fees to NHIF although they are aware that this can go a long way in helping out on medical care. In cases where there are chronic illnesses like HIV and AIDs, diabetes etc., these households experience untold suffering because of poverty. Due to their lack of healthcare, the other women avoid mingling with them or their children for fear of the illnesses they may be carrying and which have not received treatment.

For some of us because we have illnesses in our bodies and cannot afford good health care because of poverty, we are being discriminated by others and looked down upon by the community. Other women who have husbands refuse to befriend us because they feel that we may take away their husbands or do something bad to them. Our children are subjected to the same hence our households face this fate of stigma (FGD 1 Discussant 28 years)

The study findings have thus showed that there is an intricate relationship between poverty and female household headship. Most of the respondents reported low income and inability to meet household demands or with a lot of struggle. Further, social poverty was highlighted where female house heads are regarded as socially poor due to the inability to have a male to head households.

Female headed households are subjected to social stigma and exclusion based on poverty and marital status. Although the stigma is mostly on the female heads themselves, their household members such as children are stigmatized and secluded by others. Their entire households are labelled as poor and stereotypes as capable of stealing, hence secluded

Apart from stigma and exclusion due to poverty, the social impact of poverty among female headed households is demonstrated by the emergence of or vulnerability to other social problems.

4.2.2 Multiple Social Problems

Other social impacts of poverty in female headed households include child labor, prostitution and HIV/AIDS, teenage pregnancy and abortion, crime and drug use among others. A Key Informant put the issue of poverty causing other social problems into perspective.

I agree that most female headed households tend to be poor. Poverty invites series of other problems as these households try to disentangle themselves from poverty. These households may engage in illegal activities such as child labor and prostitution (Key Informant 2, Female, Community Resource Mobilizer, 31 years)

The section below focuses on each of the multiple social problems in detail as per the study findings.

4.2.2.1 Prostitution and HIV/AIDS

The findings showed that due to poverty, female heads including children are likely to engage in prostitution as an income generating activity. Due to financial challenges, some females heading households and their children may engage in prostitution for livelihood. When the parents are unable to provide, some girls are easily lured into having relationships with older men who are willing provide them with their survival needs that may include clothing, food and money in exchange for sex. This illicit sexual behaviour exposes the young girls to STDs and HIV and other health risks but their poverty level makes it worth taking the risk. See the quote below:

Some of the girls in these female headed households may lack basic needs and in a bid to find money to meet needs, they resort to commercial sex. This has the danger of exposing them to sexually transmitted infections including HIV/AIDS. There few girls I know they are already infected and addicted to prostitution. This is because of poverty at home (Key Informant 2, Female, Community Resource Mobilizer, 31 years)

A Key Informant put this view into perspective.

Child labor has also been characteristic in such households [female headed] as the children are subjected to hard labor with the intent of supplementing or even fully meeting the house needs. Such engagements may lead to the children engaging in commercial sex work at very early ages just to be able to fend for such female headed households (Key Informant 1, Female, Community Social Worker, 36 years)

Being a human being and having financial problems sometimes you gave in to a financially able man. If you are not lucky, you get pregnant and may not keep the pregnancy. So you consider abortion (FGD 2 Discussant, 42 years)

In the prostitution, some female household heads have been infected with HIV/AIDS as shown by a confession of one respondent

As have said, I have HIV. They discriminate me on this basis but I regret how I was infected because were it not for poverty, I would be okay (HIV negative). I was pushed to do prostitution to feed my children, clothe them and take them to school. Unfortunately, now am sick (FHH 9, 38 years).

Thus, engaging in commercial sex is a consequence and social impact of poverty in female headed household as illustrated by the quotes above.

4.2.2.2 Child Labor

Due to poverty, children from households headed by females engage in activities that are considered child labor and this is a major social impact. The findings showed that some household heads send their children to run different errands as a way of generating income due to their inability to send them to school. This may include working in construction sites, pushing handcarts to deliver water to people thereby risking the children's health. Their lack of education pushes them into vulnerable positions that may make it difficult for them to get out of poverty but to continue the vicious cycle of poverty in their families.

The social impact of poverty in female headed household of child labor is reinforced by an FGD discussant below.

Our children sometimes engage in casual jobs like *mjengo* (working in building construction sites) at very young age. Some work as waitresses and caterers in rural hotels. Some of our young boys supply water to different households using carts just to generate some income for the family. Others are called upon to slash people's compounds and do general cleanliness in people's homes (FGD 1 Discussant 33 years)

4.2.2.3 Teenage, Unwanted Pregnancy and Abortion

Another negative impact stemming from poverty among female headed households is teenage sex, unwanted pregnancy and abortion. The poverty level in these households may force the girls to engage in sex for survival where the men provide basic needs in exchange for sex. The consequence is teenage pregnancy and unsafe abortions that endanger the lives of these young girls. The girls may also be forced to early marriages that may end their chances of ever going to school, expose them to violence from their partners that may lead to high divorce/separation rates among other negative effects of early marriage.

Since we are unable to meet some of their needs and wants, we also have very deviant children who are very tough headed and are not willing to listen to your advices. This has caused some of our girls to get into relationships at early ages, engage in sexual relations and get unwanted pregnancies thus we are the ones who end up raising these grandchildren (FHH 6, 35 years).

The problem of unwanted, teenage pregnancy and abortion among girls in female headed households is reinforced by a Key Informant.

We have handled cases of abortion among young girls. When we trace the root cause, we find that these girls were lured to sex by wealthy men, engaged in unprotected sex and conceived. For the fear and inability to care for the pregnancy, they abort. There is risk of HIV infection also (Key Informant 2, Female, Community Resource Mobilizer, 31 years).

Evidently, poverty among female headed households is manifested in unwanted and teenage pregnancy as well as abortion as a social impact.

4.2.2.4 Crime and Drug Use

Another social problem on social impact of poverty in female headed households is the trend of crime and drug use or trafficking patterns among these households. Due to poverty and the emerging economic pressures, children in female headed households engage in criminal activities including mugging and other petty crimes for financial gain. This was well illustrated in an FGD.

For our boys, they engage in crimes like stealing just to be able to get what to eat and to also be able to support us. They join gangs that are very rogue and open to violent theft (FGD 1 Discussant 34 years).

Some of the children in female headed households resort to alcohol and drug abuse due to the hopeless situation they find themselves in after dropping out of school.

Some of them also start abusing drugs and drinking a lot of alcohol and this becomes a challenge to you as a parent because at all times when they are in a drunken stupor, you are called upon to pick them and go with them to your house as they are your children. For some once they become drug addicts, rehabilitating them is a big problem to you as a parent (FGD 1 Discussant 34 years).

4.3 Mitigating Impact of Poverty among Female Headed Household

The second study objective was to examine how female headed households mitigate on the impact of poverty. Having identified the social impact of poverty among the female headed households, this part investigates how these households mitigate the social impact of poverty. Female headed households in Kangemi mitigate impact of poverty mainly through engaging in economic activities that supposedly cushion them against poverty stigma and reduce likelihood of other social problems.

According to the study findings, female household heads engage in different activities that work to reduce the impact of poverty in their households.

A Key Informant summarized the broad spectrum of mitigation pathways that female headed households use to reduce impact of poverty.

Some of them have side hustles like engaging in prostitution at night. Some of them also work within construction sites under the so called “*mjengo*” capacity. Other alternative strategies depends majorly on their strength and efforts because some of them live with terminal illnesses like HIV/AIDS in their bodies and are weak thus may not be able to engage in very strenuous engagements (Key Informant 1, Female, Community Social Worker, 36 years)

However, it was evident that some of them use maladaptive pathways such as part time commercial sex work. Nevertheless, the females have embraced integrated ways of mitigating poverty in the households they head. Some of the women belong to women’s groups where they contribute money on a monthly basis (merry- go- rounds) that enables them to sort out some of their financial obligations. Others either borrow money from their relatives or get

financial support from relatives. Those who belong to women groups that lend money to their members are able to borrow from them. Others are able to combine more than one income generating activity like washing clothes and hawking second hand clothes.

4.3.1 Welfare and Savings Groups

Findings indicated that almost all respondents were affiliated to one or more welfare and women's groups. These provide savings and loans and act as safety nets in times of need. Those who do not belong to women's groups reported that they have arrangements with some shops where they take their requirements on credit and pay on the agreed time. The verbatim quotes below illustrates how women in savings groups offset the impact of poverty among female headed households.

For me, I am in two merry-go-round *chama* [group] where I am able to make little savings and also borrow small loans when my time comes which have been key in helping me out (FHH 16, 29 years)

For me I am also in a group of single women where we have a small merry-go-round group that engages in a table-banking and also we fellowship together too (FGD 1 Discussant, 34 years).

Others rely on welfare system and may be dependent on non-governmental organizations.

We at different points also rely on aid from NGOs and groups that normally visit our neighborhoods. They may come to distribute free foodstuffs to women who are in hard conditions (FGD 2 Discussant 30 years).

Thus, savings and loans groups as well as welfare system have enabled female headed household mitigate the impact of poverty.

4.3.2 Diversified Income Generating Activities

Findings also showed that female household heads engage in multiple income generating activities that may include washing clothes, domestic work and other odd jobs in the surrounding upmarket areas of Mountain View and Loresho, selling fruits and vegetables in the market among other activities. Some are also engaged in selling promotional items from time to time. The aim is to reduce impact of poverty in their households. Consider the quotes below.

We are dependent much on daily side-hustles and casual jobs that we may be called upon to do. I may be called by somebody to wash clothes for them and they would pay me something little to go back home with. It could be Kshs. 200 or even 150/= (FHH 3, 27 years).

The women who sell cereals in the market may also call upon some of us to assist them with sieving foodstuffs that they sell like rice or beans. This enables you to get some little pay though very little like 200/= only (FGD 1 Discussant, 41 years)

Some of us are also involved in planting flowers and grass. We may plant these and sell them to people to be able to raise some little income (FHH 18 35 years).

We also work in construction sites under the capacity of *mjengo* (FGD 2 Discussant 30 years).

The respondents shift from one income generating activity to another depending on availability and other on part-time basis. They can use the gains for savings.

You see for us that rely on vegetable vending, right now there's no business. It then forces us to just close down and sit without anything to do. For at times we are not even able to make enough profit. Alternatively, you prefer to just look for casual jobs in people's houses like washing clothes for them just to be able to get something (FGD 1 Discussant, 41 years)

Some of us engage in hawking '*mitumba*' (second hand clothes) on a part-time basis. At times we do casual jobs like washing clothes as a side hustle. For me as someone who hawk clothes like me, at times when the business is booming I am able to make small savings that are helpful in times of eventualities arising (FFH 10, 37 years).

However, these mitigation efforts do not come without challenges. The widowed or separated household heads find it hard to claim support from the husband's relatives as they are denied access and support. This is revealed by a Key Informant.

Most of those who remain as widows due to death of their husbands may receive massive neglect and rejection by in-laws from the paternal home where she married and delivered her children. Some lack a stable life as they don't have places of permanent residence and are only reduced to fending for their children in the city. At times paying rent also becomes a challenge hence eviction or being locked out of a house (Key Informant 2, Female, Community Resource Mobilizer, 31 years)

This challenge was reinforced by an FGD discussant.

Let me tell you something. When you don't have a husband and especially for us who have lived in this area for as many years as twenty, going back to seek inheritance of land from your husband's home is not possible as the in-laws would never allow it (FGD 1 Discussant 34 years).

The households also face challenges in the savings as exemplified by quote below

Some of us have tried saving on the phone through services like *airtel money* and *M-pesa* but we have not hit the minimum requirement for requesting a soft loan due to these challenges. For others, they may be able to secure loans via avenues

like *M-shwari* but repayment becomes a challenge hence defaulting (FHH 13, 25 years).

Further, savings are restricted to the women/savings groups and the female heads may not save in banks hence placing barrier to loan acquisition.

A lot of us don't save in the banks. We have not opened bank accounts to make little savings because of the insufficiency of our daily earnings to enable a saving (FHH 13, 25 years).

Those who work in construction sites risk sexual exploitation and harassment and may engage in sex for work as revealed by an FGD discussant.

In these places [construction sites], we are at times exposed to sexual harassment as we meet foremen who tell us to engage in relationships with them or they will lay us off. So because you want to get something by the end of the day, it just forces you to engage in sexual relations with them (FGD 2 Discussant 30 years)

Relying on welfare like school bursaries is also frustrated by structural barriers as disclosed by the quote below.

Also to add, we sometimes apply for bursaries to cater for the school fees of our children but this is normally given on corrupt basis and not on merit or the perverse conditions we are in. It is either you know somebody who is working at the CDF office or you corrupt people to at least have your applications accepted. Sometimes we don't even have the money to bribe them (FHH 9 38 years)

In mitigating the impact of poverty, female headed households employ discrete pathways. These include welfare system and loans and savings schemes. Others have different combinations of other income generating activities including casual jobs and small businesses. These activities are meant to reduce poverty stigma and cushion the households against the poverty-related problems such as child labor.

CHAPTER FIVE: DISCUSSION, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

This chapter presents the discussion of the findings, conclusion and the study's recommendations. It also presents areas of further researcher. In the discussion, the broad study objective is discussed under the subthemes or specific objectives in relation to the study findings.

5.1 Impact of Poverty among Female Headed Households

5.1.1 Social Impact of Poverty among Female Headed Households

The study findings showed that poverty has a social impact on female headed households that not only affect them but also those who live in their households. The average income of the female heads is very low and not enough to provide their members with the basic needs like food, clothing and education. Many reported that they have had to forego meals when job opportunities are not available.

Although primary education is free, they find it a challenge to send their children to school because of other requirements like school uniforms. In some cases the children may be required to engage in income generating activities to help out the families at the expense of going to school.

Access to health care is another challenge that they have to contend with because of their limited income. This exacerbates an already dire situation because when the female head has no access to health care, it means she is not able to fend for family. When the children are sick, it is an extra burden on her meagre resources.

Although it is acknowledged that poverty is associated with stigma and exclusion regardless of the household structure or headship, these challenges however expose female household heads to stigma and exclusion in their communities. The inability to afford quality healthcare and good education, poor are considered as inferior and labelled under different tags of incapability. In the poor-rich classic example, exclusion is evident where the two live in different physical conditions. Stigma attached to poverty is evident in daily language used to discuss poverty, including the public attitudes on the causes of poverty and stereotyped characteristics of poor people. Stigma associated to poverty creates division between the "rich" and the "poor" and justifies socioeconomic inequalities, it makes people living in poverty feel ashamed and excluded socially.

However, it is important to delineate whether female headed households experience stigma exclusively because of poverty as discussed above or because of marital status. This is because apart from the well-established link between poverty (irrespective of the family structure) on one hand and stigma and exclusion on the other, the marital status (being single, widowed, separated) is highly stigmatized on its own. This is especially in a society with deep-rooted paternal patterns and structures. According to Robert (2015), this stigma emanating from marital status, affects even female households heads who are wealthy or rich. Societies frown upon households with single parents who are also the household heads as this is seen against the norm. The stigma is even felt more when such parents or household heads are women (Parekh and Childs, 2016). The households are subject to stereotype and labelled, culminating to the feeling of stigma and shame. In fact, the study has shown that one form of poverty that female headed households in Kangemi experience is social poverty. This is where they feel inadequate because of lack of male figures as provider.

The findings also showed other social impacts of poverty on female headed households that have a negative effect on the children. These social problems are more amplified in members of female headed households mainly because their needs are not met and children engage in all manner of other activities to fend for themselves or supplement the family income. These activities may involve petty crimes particularly for boys while girls may be involved in prostitution. The hopelessness of the situation also pushes children and young people to be involved in alcohol or drug and substance.

According to Royce (2015), poverty is itself a social problem. It is intricately associated with other social problems through a cause-effect mechanism. Thus, due to poverty in female headed households, the households also tend to experience problems such as child labor, drug use, commercial sex work and unwanted, teenage pregnancies. This is because the status of lack compels the household members to compensate through these social vices (Ayuma, 2009). These studies support well the study findings where female headed households in Kangemi were found to experience social impact of poverty in form of the above ramifications.

5.1.2 Poverty Mitigation Pathways among Female Headed Households

After investigating the social impact of poverty among female headed household, the study also assessed how these households mitigate the impact. The research findings indicated that female heads employ various strategies to mitigate poverty in their households. Female heads frequently engage in more than one income generating activity like washing clothes and selling second hand clothes or vegetables in the market to ensure that they are able to put food on the table. They are also involved in women's groups where they are able to borrow money from time to time while those who do not belong to a women's group carry their requirements on credit from shops where they have made such arrangements and pay on agreed time. Some depend on NGOs who may from time to time distribute food to the needy. The study also noted that some of the pathways such as part time commercial sex work are maladaptive and can lead to other social problems such as HIV/AIDS. The findings also showed that the females heading household may address the question of social poverty (lacking a male figure head) through informal relationships although this has its own risks like of unwanted pregnancies and exposure to STDs.

Kabeer (2015) notes that low income populations engage in small and medium income generating activities which include a blend of small businesses and low paid casual jobs. According to Ayuma (2009), community empowerment programs have focused on enhancing socioeconomic lives of poor people especially in the informal settlements. This is by providing the people with opportunities to participate in business and other income generating activities. Women empowerment programs have targeted increasing the capacity of women to meaningfully participate in socioeconomic life, with the underlying agenda of reducing poverty among them and increasing autonomy (Mulinge, 2001). Ayuma, (2009) notes that women-owned small and medium enterprises have come up especially in urban settlements. Majority of women running these enterprises are household heads (Ayuma, 2009).

These studies (Kabeer 2015, Ayuma 2009, Mulinge 2001) tally well with the findings of this study in Kangemi. The study findings show that female headed households engage in small businesses such as vending vegetables and running small businesses such as kiosks. Others engage in casual jobs whose payment is wage (weekly or daily). However, their earnings are not sufficient to address the household needs adequately and that these households still languish in poverty.

In a bid to mitigate the impact of poverty, female headed households face challenges woven in the social set up. For instance, due to the existing gender inequalities and power balances, the study found that widowed household heads may not inherit their late husbands' property. Without owning property as shown in the findings, the female household heads may not have the collateral to secure loans in financial institutions or own means of production such as land. Similar findings are reported by Chant (2007) who noted that these inequalities and disadvantages suffered by women continue to impoverish them and reduce their capacity to adequately head households. Further, in the paternal structures characterized by male chauvinism, females are generally viewed as home-makers. They lack education and skills and therefore find limited employment opportunities. This may lead them to accepting low paid, informal sector employment which are considered socially inferior (Mulinge, 2001). This study found that most females heading households are in low paid occupations or running businesses with meagre earnings. They also face harassment including sexual exploitation in their income generating activities.

5.2 Conclusion

There is a clear link between poverty, female household headship and negative impact of poverty in these households that further increase susceptibility to poverty. This is where most households headed by females tend to insufficiently meet household demands or struggle extremely to do so. On average women experience more poverty than men, hence the concept of feminization of poverty. The study findings showed that the households headed by females experience material insufficiency and social impact of poverty. They also face social poverty characterized by lack of a male figure heading the household as would be expected.

Households headed by females tend to suffer poverty-related impacts and experience stigma and exclusion two-fold. On one hand, there is poverty stigma directed to low income and other people considered poor. A female heading a household is wrongfully categorized with people who have no enthusiasm or inspiration improve their present social and economic status. On the other hand, females heading households are stigmatized and excluded because of heading a household or being having a marital status (single, widowed, separated) that occasions the headship. This further increases their material and economic poverty.

In addition, the trend of other social problems in female headed households stems from the poverty itself. Social problems such as prostitution, unwanted and teenage pregnancy and abortion, crime and drug use in female headed households stems from poverty or at least closely related to poverty. These problems in these households can therefore be partly addressed through addressing the issue of poverty.

Although female headed household engage in activities to mitigate impact of poverty, the focus is only on mitigating material and economic poverty than social poverty underscored by lack of a male figure heading the household. Still on mitigation pathways, some of the income generating activities adopted (such as part time prostitution) are maladaptive.

Further, the gender inequalities and power imbalances pose great barrier to female headed households as they (inequalities) serve to justify and maintain socioeconomic inequalities that disproportionately affect females who head households, contributing to their poverty. Females heading households face problems such a lack of property ownership and other structural barriers, contributing to socioeconomic disempowerment.

5.3 Recommendations

The study recommendations come from the findings and conclusion.

1. Urban socioeconomic and empowerment programs need to focus on addressing social and structural barriers exposing female headed households to poverty
2. Social services and programs need to focus on building capacity of women through emphasis on formal education, life skills and business training to alleviate economic poverty in case females head households.

5.4 Areas for Further Research

The study's findings were based on data from urban informal settlement, Kangemi. The same can be replicated in future research on poverty and female headed households in rural settings for comparative purposes.

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APPENDICES

Appendix I: Informed Consent Form

Introduction

I am **Caroline Mwangi** from the University of Nairobi, Institute of Anthropology, Gender and African studies. I am conducting a study on the role of female household headship in feminization of poverty. You have been selected to participate in this study as a head of a household.

Purpose to study

The study seeks to investigate on the role of female household headship in feminization of poverty in Kangemi, Nairobi. This is through establishing the drivers of Female Household Headship in Kangemi and how does female Household Headship influences feminization of poverty.

Procedure

If you agree to participate in the study you will be asked questions concerning the on the role of female household headship in feminization of poverty.

Confidentiality

Your confidentiality will be maintained at all times and there will be no use of names or any possible identifiers that may connect you with the reports or publications that will be availed as a result of the study.

Voluntarism

Participation in the study is of voluntary nature and if you choose not to participate you will not be penalized in any way. You will also be free to withdraw from the study at any time and refuse to answer any question that you deem is too personal. However, I humbly request your full participation and cooperation in the study.

Contact Persons

In case of any questions you may have regarding the study, you may contact Caroline Mwangi through telephone number: 0722842591 or email address: carolchege@yahoo.com. Your participation in the study will be highly appreciated.

I _____ hereby voluntarily consent to participate in the study. I acknowledge that I have understood the explanation given to me with regard to the nature of the study by _____. I clearly understand that my role with regard to my participation which is completely voluntary.

Signature _____ Date _____

Signature of Reseacher/Assistant _____ Date _____

Appendix II: In-depth interview guide

Introduction

My name is..... from the University of Nairobi and am conducting a study on the impact of poverty on female headed household. You have been selected to participate in this interview by being a Kangemi resident and being a household head. You are hereby guaranteed that the information you give will be treated with utter confidentiality. The discussion will take about 15 minutes. I will highly appreciate your participation in this study.

Section A: Demographic Information

18-25

26-35

36-45

46-55

Above 55

Highest level of education attained

Primary school

Secondary School

Tertiary

University

Marital Status

Single

Married

Widowed

Divorced

Religion

Catholic

Protestant

Muslim

Other (traditional religions)

No of dependants _____

What is your main economic activity _____?

What is your level of income _____?

Section B:

Questions

1. Describe your household needs. To what extent are you able to meet them? (Probe for manifestation or dimension of poverty)
2. As a household head, describe the social and economic status of your household (Probe for social and economic class, needs)
3. What social challenges do you face in your household (probe lack of basic needs, income generating activities, education, healthcare, parenting)
4. What economic challenges do you face in your households (affordability of basic needs, income level?)
5. How do you address these challenges? (Probe for social networks, savings groups, external support)

Appendix III: FGD Guide

Introduction

My name is..... From the University of Nairobi and am conducting a study on the impact of poverty in female headed households. You have been selected to participate in this FGD by being a Kangemi resident and being a household head. You are hereby guaranteed that the information you give will be treated with utter confidentiality. The discussion will take about 15 minutes. I will highly appreciate your participation in this study.

Questions

1. Let's talk about heading a household as a female. What are the general roles, what are the challenges (Probe for dimensions of poverty)
2. How do the challenges affect your social life
3. How do the challenges affect economic life
4. What do we do to overcome these challenges (Probe for income-generating activities,

Appendix IV: Key informant interview guide

My name is..... From the University of Nairobi and conducting a study on the impact of poverty in female headed households in Kangemi. As one who works within this community, I believe you have valuable information regarding poverty issues and the impacts they have on the female headed household. All the information given in this study will be kept in the strict confidence. Thank you in advance for your cooperation.

1. What is the link between poverty and female-headed households (Probe for poverty levels and dimensions)
2. In what ways does poverty impact on social lives of female headed households
3. What is the economic impact of poverty in female headed households
4. In your view, how do female headed household mitigate the impact of poverty?