

**INFLUENCE OF ECONOMIC EMPOWERMENT PROJECTS ON  
RURAL WOMEN IN MWINGI NORTH, KITUI COUNTY, KENYA**

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## **DECLARATION**

This research project is my original work and has not been presented for a degree in any other university

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This research project has been submitted with my approval as university supervisor.

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## **DEDICATION**

I dedicate this work to my loving mother Domitila and my sister Veronica Mwikali for their support and encouragement they have given me during my study period.

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## ABBREVIATIONS AND ACRONYMS

<b>CESO:</b>	Canadian Executive Service Organization
<b>FGM:</b>	Female Genital Mutilation
<b>ICRW:</b>	International Centre for Research on Women
<b>ILO:</b>	International Labour Organization
<b>IMF:</b>	International Monetary Fund
<b>KIM:</b>	Kenya Institute of Management
<b>KNBS:</b>	Kenya National Bureau of Statistics
<b>MSE:</b>	Micro and Small Enterprise
<b>NGO:</b>	Non-Governmental Organization
<b>OECD:</b>	Organization for Economic Cooperation and Development
<b>SIDA:</b>	Swedish International Development Agency
<b>SPSS:</b>	Statistical packages for social sciences
<b>UNDP:</b>	United Nations Development Program
<b>UNESCO:</b>	United Nations Educational, Scientific and Cultural Organization
<b>UNFPA:</b>	United Nations Fund for Population Activities
<b>UN:</b>	United Nations

## **ABSTRACT**

Increasingly, there is evidence that integrated approach to women's economic empowerment in development projects contributes largely to poverty eradication in the society. Therefore it's necessary to identify and address barriers to women economic empowerment. This research project sought to identify key factors that hinder rural women economic empowerment in Mwingi North, Kitui County. In this regard, the project was guided by four objectives; To examine the influence of cultural practices on economic empowerment projects of rural women, to establish the influence of financial access on economic empowerment, to assess the influence of self-help group formation on economic empowerment projects and to establish the influence of education levels on economic empowerment projects of rural women in Mwingi North. The study used descriptive survey design and a sample of 96 women involved in economic activities was selected and interviewed. Data was collected using structured and unstructured questionnaires and analyzed using SPSS. The study established that cultural practices had hand in slow economic empowerment of women as they limited women access to education which is key for their economic empowerment and development. Additionally, the study found out that community groups contributes largely to the economic empowerment of rural women. The study also established that poor financial seeking behavior and negatively affected rural women economic empowerment.

## **CHAPTER ONE: INTRODUCTION**

### **1.1 Introduction**

Estimates by the International Labour Organization indicate that rural women make a quarter of the world's total population and play a key role in developing economies where they live and work. About forty one percent of them are involved in agricultural activities as means of livelihoods. However, despite their great contribution and important role to developing rural economy, women have experienced and continue to experience challenges such as lack of education, lack of or unreliable sources of information, inability to access financial services, limited skills among other constraints that negatively affect their involvement in economic activities.

According to (OECD 2011) economic empowerment of women accelerates their access to different opportunities, among them skills development, economic resources, credit and financial services as well as other productive assets such as land that enables them to fully participate in economic development. However, a report by Institute of economic affairs, 2008 observed that this access is constraint by gender inequalities and discrimination perpetuated against women which limit their access to financial services, productive assets, and educational opportunities which constrain their ability to take part and reap the benefits of economic development.

Women empowerment has been greatly linked to international development and as a result, governments and states need to develop policies that acknowledge the role of women economic empowerment in achieving individual country and international development goals. In support of policy development on women empowerment, (Duflo, 2011), argued that there is existing inequality between men and women and developing such policies will help in reducing such inequalities. He also pointed out that given the contribution and the role women play in development, specific policy formulation will give them better opportunities and platforms to advance their efforts in economic development.

Women economic empowerment has also been viewed one of the most effective methods of controlling poverty, disease and hunger for sustainable development. This is evidenced by the Millennium development goals declaration that commits all the member states to actively promote women empowerment and gender equality. Continued gender inequality limits access and control of resources, unbalanced distribution of the same which makes women powerless, socially insecure as well as lowering the quality of life for both men and women in the society.

Gender equality, women empowerment and their participation in economic development is a right that must be protected and promoted at all levels. The former Secretary General of United Nations, Kofi Annan, giving a UN report Millennium Development Goals in 2005, pointed out that “The full participation of women at all levels of decision-making is a basic human right.” If both of these are protected and promoted, this will bring assurance that women’s rights are upheld and they are free to take an active role in rural development. Economic progression is sustained and increased where women have equal access to diverse opportunities and economic assets which are among key pillars of economic empowerment. A report released by world economic forum in 2010, indicated a strong relationship between gender equality and national gross product.

Across the globe, women are known to contribute greatly in development and in the economies of their countries through diverse economic activities which they engage in. However, as highlighted above, several factors have hindered their economic growth and prosperity. Once such hindrances are removed women empowerment will be realized as well as economic development of their countries. Msafiri (2000) noted that women are talented but lack of inadequate resources limits their development. Empowering women, will not only add to betterment of their own lives, but it will be critical in alleviating poverty, discrimination, exploitation as well as ensuring their rights are respected.

In Kenya, the situation has not been different. Women experience a lot of obstacles to economic empowerment. Limited ownership of land and property has negatively impacted Kenyan women in participating on economic activities. (SIDA 2009) observes

that Kenyan women are limited to owning, acquiring and controlling property across the country. This cuts across different social classes, ethnicity or religion.

(CESO, 2012) notes that empowering women economically, should not only involve ensuring that they have access to productive resources, but they should also be given opportunities in which they can use the acquired resources for economic gain.

Despite the government support on women empowerment through different initiatives such as the women enterprise fund, which empowers women economically, a large proportion of women in Mwingi North aren't involved in economic projects, which are attributed to low or lack of education and limited access to economic resources.

## **1.2 Statement of the problem**

Women in the rural areas have over time remained dependent on their husbands and families as they have lacked and continue to lack means to economic and financial independent. Their economic participation and empowerment has been largely viewed as key to affirming their rights and enabling them to take charge of their lives. However, interventions and efforts by development agencies and governments have not yielded much to declare women as economically empowered.

According to International Monetary Fund, 2012, various obstacles such as education levels, access to finances, cultural believes among other related obstacles have blocked women from economic prosperity and the cumulative effect of this has been confining women to social and economic insecurity. Gender roles in the society have also influenced negatively on women economic empowerment. Some of them have favored, promoted and created opportunities for one gender at the expense of the other.

According to Tamale (2004), lack of access to and control over resources by women are the single most important cause of gender inequality. The most important resource that women possess is their labor which is exploited by the patriarchal state and patriarchs. Women are unable to achieve their full economic potential and ensure their own well-being, due to barriers



to entering the workforce and engaging productively in the economy. This is largely contributed by the failure of women to secure credit facilities and other sources of finance to enable them start businesses. (IMF, 2012) This study, therefore, sought to establish the factors that influence economic empowerment projects of rural women in Mwingi North Sub County, Kitui County.

### **1.3 General research objective**

The objective of the study was to examine factors influencing economic empowerment projects of rural women in Mwingi North Sub County, Kitui County.

#### **1.3.1 Specific research objectives**

The study was guided by the following research objectives;

- 1 To examine the influence of cultural practices on economic empowerment projects of rural women Mwingi North Sub County
- 2 To establish the influence of financial access on economic empowerment projects of rural Mwingi North sub county
- 3 To assess the influence of self-help group formation on economic empowerment projects of rural women in Mwingi North Sub County
- 4 To establish the influence of education levels on economic empowerment projects of rural women in Mwingi North Sub County

### **1.4 Research Questions**

The study sought to answer the following research questions;

- 1 How do cultural practices influence economic empowerment projects of rural women in Mwingi North Sub County?
- 2 How does group formation influence economic empowerment projects of rural women in Mwingi North Sub County?
- 3 In what ways does access to financial services influence economic empowerment projects of rural women in Mwingi North Sub County?
- 4 How do education levels affect economic empowerment projects of rural women in Mwingi North Sub County?

### **1.5 Significance of the study**

The findings of this study will be useful to various stakeholders actively working or those with interest in rural women economic empowerment initiatives. Governments, civil society and other policy makers, will make use of this study finding to inform their decisions or to add to their existing knowledge on rural women economic empowerment. The findings will also give insights to policy makers in formulating policies on women economic empowerment.

This study will be of significance to the researchers, since it will fill knowledge gap and provide researchers with information which can be useful in developing further research questions in the field of rural economic women empowerment. To the community and more especially to the women, the findings may be of help in providing them with information on the role and the influence of women groups in economic empowerment of the rural women.

There have been varied explanations as to the factors that constrain economic empowerment of rural women; however they are not enough to conclusively explain the current problem. This study will add to the existing body of knowledge on economic empowerment of rural women as well as provide basis for further research.

### **1.6 Assumptions of the study**

This study was based on the assumption that the women in the study had stayed in the area for considerable period of time and the researcher can use them to assess and establish the factors that influence the economic status of women in the study area. Secondly, the study assumed that the respondents would give reliable and accurate information about economic status of women in Mwingi North.

### **1.7 Scope of the study**

The study was carried among women aged eighteen (18) years and above. The study was limited to investigating factors that influence economic empowerment of rural women and include access to financial services, cultural practices, levels of education and formation of self-help groups among women.

### **1.8 Limitations of the study**

The study was limited to Kyuso Ward, Mwingi North Sub County. Illiteracy levels are high in the study location and thus the questionnaires were translated to Swahili and local language which the locals understand. The study anticipated limited cooperation from the respondents due to inexperience in participation in research. Given the stigma women have experienced over time, it was expected that some of them were likely to view this study as an opportunity for the researcher to deride them further. However, the researcher clearly informed them the purpose of the study.

### **1.9 Definitions of terms**

The following terms assumed the stated meanings in the context of the study.

**Women economic empowerment:** provision of women with resources and opportunities to use those resources for economic gain

**Economic empowerment:** means having ownership, access and control of productive resources and being able to participate in economic activities

**Women empowerment:** refers to the process of ensuring women have ownership, access and control of productive of resources or assets

**Gender:** In the study the term refers to both male and female.

**Gender roles:** This refers to social and behavioral norms that assigned to women and men **Gender equality:** this refers to fairness in the distribution of resources and opportunities as well between men and women.

**Participation** – This refers involvement in different activities as well as decision making

**Culture** - This refers to people's way of life.

**Cultural practices-** These refer to a behavior that is generally associated with a particular group of people

### **1.10 Organization of the study**

The study is organized in five chapters. Chapter one has introduction to the study, statement of the problem, objectives, research questions, significance of the study, scope of the study, limitations of the study, definition of terms and organization of the study. Chapter two highlights the literature related to the factors influencing women economic empowerment projects. Chapter three presents the research methodology which was used in the study. It describes the research design, study population, sample size and sampling procedures, research instruments validity and reliability, data collection and data analysis and presentation. Chapter four describes data analysis, presentation, interpretation and discussions while chapter five discusses summary of findings, conclusions and recommendations.

## **CHAPTER TWO: LITERATURE REVIEW**

### **2.1 Introduction**

This chapter reviews scholarly articles and writings on economic empowerment of rural women. Key issues that this chapter reviews include cultural practices, access to financial services, and formation of self help groups and the influence of education levels on economic empowerment of women. This chapter also contains the conceptual framework which shows the relationship between dependent and independent variables as well as the moderating variables. The theoretical framework will explore theories that explain women economic empowerment in rural set up.

### **2.2 The concept of empowerment**

Empowerment has been widely used and different meaning attached to it. This depends on the context or the field in which it is being used. This may either be in development, education, health or even in sociology. Oxaal and Baden (1997) observed that, empowerment has different aspects some interrelated, others not.

In his study, Rowlands (1995) was of the view that for empowerment to be, people who are not part of the decision making process, must be brought on board. He observed that empowerment must also be a process through which people become aware of how their personal interests relate with those of others in order to be able to participate and influence decision making at different levels. This decision making process must cut across political, social and economic spheres

According to, (Keller and Mbwewe, 1991), empowerment in development sector is a process through which women discover themselves for purposes of ensuring that they are independent and able to make decisions and take control of resources that are important for their economic growth and overcome the challenges that they experience. Wallenstein (2001) defines empowerment as a process of social action that promotes community, people and organization participation in ways of improving the quality of life and social justice.

According to Batliwalla (1997), empowerment taking place at different levels. He highlighted the first level as having access and control of resources. At this level, in his argument there must be cultural and ideological change. The second has to do with the person to be empowered, whereby this person has to change from within. This is what he called intrinsic empowerment, where there is change in one's confidence and motivation.

### **2.3 Economic empowerment of women**

To achieve women economic empowerment women need to have ownership, access and control of resources necessary for them to engage in beneficial economic activities. This kind of empowerment is important to ensure that development goals such as poverty reduction, economic growth, education among others are achieved. This will also go a long way in achieving women's rights. (Golla, 2011) argues that, a woman who has the ability to succeed and progress economically and has the power to make an act on own decisions, is an empowered woman.

Evidently from various definitions and explanations on women empowerment, it is clear that women empowerment is mainly about ensuring that women take control and are able to manage their own lives. The end result of women empowerment is a state in which their lives are improved and this is achieved through accelerated access to resources necessary for development. (Duflo, 2005)

According to (SIDA, 2009), economic empowerment elevates women in the society and empowers them to influence development, shape the society and actively take part in decision making on issues that promote their own and family wellbeing. Women can achieve economic empowerment if resources are availed to them, have needed skills to make use of the resources and control over the benefits realized from the resources.

Additionally, (SIDA, 2009) notes that to succeed in economic empowerment, it is important for women to work hand in hand with men and challenge gender stereotypes that have lasted for long. The report suggests that to increase women economic participation, first women should work with men to address the burden where women are always seen as caregivers and

engaged in unpaid domestic work. Combined efforts for both men and women in overcoming gender stereotypes will lead to accelerated achievement of economic empowerment of women. Lakshman (1996) observes that, women economic empowerment has led to significant changes both at the household and community level on long standing perception of women's productive role. The same changes have also been achieved at the individual level for the women. In some countries like Bangladesh and Sudan, where women had limited opportunities outside their immediate families, as a result women empowerment, significant changes have been realized where now women have more opportunities.

The benefits of economically empowering women are not limited to the women alone but they are extended to the wider society. An empowered woman has the ability to reduce poverty at the household, ensure children acquire education, increase household economic growth and productivity which eventually will benefit the larger community. Women economic empowerment is a key incentive for women to achieve their maximum potential and advance their rights.

According to (UNESCO, 2000) economic empowerment of women demands that they engage in productive activities that give them some degree of autonomy regardless of how small it is or difficult to have at the start. (World Economic forum, 2005) adds that women economic empowerment as well concerns the quality and quantity of their involvement in economic activities. Their presence in the workforce should not be characterized by activities of low value but those of great influence at the workforce as well. Having a large number of women in the workforce will be important not only in balancing the gender aspect but also in raising household incomes and promoting economic development of the country as a whole.

(Solomon, 1999), observes that women economic empowerment has two different aspects; external and internal. The internal refers to women themselves where they have access and control on productive assets, organizing themselves, establishing relevant networks and changing gradually relations at the household and community level. On the external aspect, he argues that women economic empowerment is affected by formulation of economic policies, laws that guide access and control of resources as well as access and ability to interpret

information on economic environment.

Absence of economic empowerment of women, contributes to increased poverty which is manifested by inadequate income and lack of productive resources that enables women to have sustainable livelihoods. This again fuels their inability to participate in decision making in social and economic life and risk social discrimination, exclusion and suppression of their rights.

### **2.3.1 Education and women empowerment**

Undoubtedly, education is a key factor in realizing women empowerment in the society. It is a powerful tool that can be used to bring development in any country. In view of this, it's therefore critical for women to receive education that they can use to engage in economic activities. (Oresile 1998) argues that when you educate a man, you educate one person but when you educate a woman, you have educated an entire nation. This put emphasis on the value of educating women in the society.

According to (Tavershima, 2012), women in most countries have begun taking responsibilities different from domestic work, which for a long time have been considered largely to be for men. Further he notes that education liberates women from harmful and backward cultural practices that hinder their progression. Educated women stand a better chance in challenging violation of their rights and any other undesirable action against them. He adds that women education is crucial to enable them take part in labour market. According to a study by Cameron, Dowling and Worsik (2001), women with high education levels engage more in paid and formal employment.

Education helps in improvement of people's lives as well as empowerment of vulnerable groups in the society and has great impact on women economic empowerment. Investing in women education, is considered one of key factors complimentary to income generating activities that are crucial for women economic empowerment. According to (UNFPA 2006), post primary education pays greatest in women empowerment as it elevates their income earning opportunities and decision making autonomy. (UNESCO,1997) reports that an adult



education programme implemented in India to empower women in groups, resulted to women being aware of the forms of disadvantages they experience thus enabling them to recognize their rights and decide on the way forward to better their lives. Additionally, due to this education, women were able manage their groups more effectively, noting that some of activities that enable a group to function well require some basic education and knowledge. Therefore education plays an important role in enabling women to realize their rights, defend them and make decisions that contribute to their welfare in society.

Mowla (2009) noted that ‘Equal access to education and equal opportunity in gaining the skills is necessary for women to compete in the labor market. An educated woman is more willing and likely to compete in the labor market for available opportunities unlike uneducated woman. With increased women education, their productivity in labor market also increases and this counteract any form of discrimination and demeaning against them.

According to Waingi (2008), regardless of the kind of challenges that people experience, the best sustainable solution in the society is acquiring education. He believes that to address most of the problems that the society faces, education is fundamental and that explains why focus on education should be key in achieving economic welfare of any society. World Bank has referred women and girls education as “one of the best investments a country can make in its future growth and welfare”.

Economic growth comes with many opportunities for individual growth; however, women are unlikely to benefit from this growth because most of them are concentrated in agricultural and informal sectors where growth opportunities are either inexistence, low or limited. In contrast, in industrial and service sectors where there are numerous opportunities for growth, majority are men with women being in unskilled and semi-skilled categories thus having limited access to growth opportunities. Heyzer (1993) notes that for women to get benefits of this economic growth there should be deliberate efforts to women’s skills development. However he adds that women entry into skilled work is limited by existing social and institutional structures.

According to (Kalala, 1999), poverty contributes to gender differences in education for both girls and boys. Increasing demand for child labour as domestic workers has negatively impacted boys and girls education. This has affected largely girls who are forced to take up domestic work and household chores more than boys. He however notes that the gender – differentiated rate of boys and girls education is not purely on increased demand for children labour at home but determined by social economic factors.

Education is however not an end in itself unless major changes are made to the existing curricula Kabeer 2005, criticizes the educational system by pointing out the role it plays in advancing gender inequalities. He notes that gender stereotyping in the curriculum portrays girls as modest and shy while boys are presented as being assertive, ambitious and brave. In his observations, this cements harmful and traditional gender roles.

### **2.3.2 Group formation and women empowerment**

A group is a voluntary association of people with similar social –economic background who come together to gain economically through mutual help and joint responsibility of the members. Groups engage in mobilizing savings through member contributions to address their individual or collective group needs. According to Swain R.B, 2007 people who form groups are related by specific purpose to provide support to each other. Although groups mainly engage in savings and credit activities, Mathali S., and Vijayarani K., 2012 observes that groups play a critical role in creating awareness on education, health, financial services among others social issues.

Joining a women group comes with various benefits to the members. According to Shylendra 2004; Stiglitz (2000), groups helps the poor people to accumulate capital through small savings made to the group. Pooling of savings together enables women to access credit which can be used for economic activities and overcome the challenge of collateral required when accessing credit through the banks thus making it easy for them to acquire loans.

Biggart (2001) notes that groups popularity is brought about by the collective action and commitment of individual members to save and providing them with safe saving and storage of their funds where they cannot spend their money unplanned. He also observes that some group members make pre commitment to the group on how they will spend their funds. This ensures little or no diversion of funds thus getting into proper use. According to (Fernandez 1998), group homogeneity, and their small size brings cohesiveness and active participation of all the members which enables the groups to function effectively in their activities. He further adds that women participation and involvement in groups changes their conditions in the household and increases their role in the household decision making.

In a study on women groups in Zanzibar, Hartley and Rijali (2003) found that group loans significantly increased household's capacity to generate income. As result of groups involvement household assets increased and financial knowledge acquired. In a study conducted in Uganda, Mutesasira and Nthenya (2003) concluded that group's membership was dominated by low income women which helped them to overcome financial hurdles. Additionally, they also found that flexibility of women groups in their operations enabled them to have savings for emergency and social welfare.

Allen and Hobane (2004), conducted a study in Zimbabwe, where they found that loans given through women groups had led to increased ownership of business and consumer assets among the group member households. In Malawi, Anyango (2005) found that women groups helped in increased household income and diversified their economic activities. According to World Bank 2003, women group's activities enable them to take part in household decision making by providing resources they control.

Although women groups are widely used as a tool for women economic empowerment, evidence on their success is mixed. Husain, Mukerjee and Dutta (2010) hypothesized that woman groups tend to attract active women in the society and excluding those women who are in need of assistance. (Kabeer, 1998), noted that the success of women groups is affected by the complexity of the relationship between the man and woman. According to (Goetz et al, 1996), voluntary membership to women groups creates a scenario where women who are more

empowered than others are likely to join a group and this could lead to a wrong conclusion that women in the groups are empowered whereas those who are members in a certain group are already empowered women.

In the recent past women have learned and are embracing formation of groups for purposes of mobilizing savings. The earlier status quo that women cannot save and have no access to credit and related financial services has been broken by the self-help groups approach which is teaching women to save, borrow and engage in economic activities. Formation of groups has been very instrumental in women economic empowerment by giving women a platform to save in a collective manner. When women come together in groups, they benefit economically by trading their contributions and in the process they become valuable agents to drive change in the economic sector.

### **2.3.3 Culture and women empowerment**

Ukeje (1992) defines culture as the totality of people's way of life. Every community or group has own cultural practices that have survived generations for a very long period of time. Partly, some of these cultural beliefs and practices contribute to well-being of the communities while others are harmful to some members of the community. Early and forced marriages, female genital mutilation are among key harmful cultural practices against girls and women that prevent them from having control of their own reproductive decisions, as well as abuse and disrespect of their rights. (Jutting & Morrison, 2005). Cultural practices have for a long time been fueling women discrimination in most of developing countries. This has been coupled with gender roles that are guided by the existing cultural practices.

According to Duke, 2010, disregard of the women concerns has led to a scenario where women have remained oppressed and struggling for everything. The society has encouraged continuation of cultural practices that marginalize and oppress women in different aspects of their lives. Traditional laws have always given control of resources and power to men leaving women at the mercy of men, thus denying them an opportunity to be involved in decision making process. This explains why there is slow economic progression of women as they have no ownership to productive resources.

Some cultures, perpetuate violence against women and according to UN 1993, violence against women should be understood in the context of women subordinate status to men in the society. While violence is not a preserve for women as men experience it, evidently, risk factors and consequences of violence against women are too high and more destructive from those of men. (Heise et al., 1999) observes that, many cultures have norms and believes that legitimizes violence against women and perpetuate it. Guedes (2004) argues that violence against women is linked to cultural norms and gender roles that influence women vulnerability to violence. In some cultural practices preferences to educational opportunities are given to boys compared to girls due perception that girls will be married and have no much benefit to the family as boys have. Annan Yao 2004 says that, “even when girls enroll at school, other factors hinder them from continuing the school or attaining the highest possible educational qualification. Among these factors are early marriages, initiation rites and early marriages. He also adds that due to poverty in households, girls leave school for economic activities to provide and contribute for the family income.

Duke 2010 says that due to patriarchal nature of our communities, men remain sole decision makers even on affairs that concern the welfare of the women. Women who take up roles viewed to be of men, are often prevented to speak, and mostly in forums dominated by men. And those who are able to talk, they receive little attention and respect.

### **2.3.4 Financial access and women empowerment**

Access to financial services is considered a key component in promoting women economic empowerment. It provides capital for investment in economic activities, helps women educate their children as well as stabilizing livelihoods in the households. To boost women income generating activities and grow their businesses, access to credit and other financial services is important. (OECD, 2011)

According to ILO (2008), throughout the world women workers contribute to growth of the economy and sustainable livelihoods of their families. This is achieved through financial access of the low income households as they utilize this credit to help their families engage in income generating activities. Access to financial services leads to women empowerment by

influencing their decision making powers and enhancing their overall social economic status in the society.

Additionally ILO (2008) reports that microfinance has the capability to promote sustainable livelihoods, better working conditions for women and significantly contribute to gender equality. While seventy percent of the world's poor are women, traditionally they have been disadvantaged and denied opportunities to access credit and other financial services. Despite women making a large segment of the informal economy, commercial banks have neglected them because they lack collateral to secure credit facilities.

In efforts to access credit, women face discrimination which is reinforced by their lack of access and control of other economic and security assets like land and property. As result, this disempowerment curtails their autonomy in various aspects of their lives from education, employment to decision making and their ability to stay away from situations of violence. (I-PEOPLE, 2011)

Empirical evidence obtained by Doepke and Tertilt (2011), indicates that funds in the control of woman as opposed to a man achieve much in the household. Therefore, it is crucial to ensure that women are given opportunities to take part in economic activities through provision and creation of enabling environment for them to access financial services. Both rural and urban women need access to financial services such as financial literacy, business development and other related support services. (Eyben, Kabeer and Cornwall 2008), notes that availability of financial services is the foundation to establishment of enterprises both small and medium which enable women exploit their economic potential. This doesn't only improve women's dignity, but also increases their bargaining power.

White et al.(1992), identified that micro credit impacts positively on women economic empowerment. Zaman (2001), reported that microcredit plays an important role in reducing vulnerability of the poor and less disadvantaged. This is achieved through asset creation, income diversification, and empowering women by giving them control of resources and assets. Women access to credit, has led to change in women's own perceptions of themselves and their role in household decision making. It has also led to reduced cases of domestic

violence and increase in women asset ownership. (Hashemi et al. 1996; Schuler et al. 1996; Kabeer 2001).

Although women access to credit as highlighted by various researchers is critical to women economic empowerment, its control and use remains a key factor in determining women empowerment. Burra (2005), notes that access to credit is not a ticket to its control and use. This means that women must find ways in which to stamp control on credit accessed.

OECD (2012), notes that although access to credit is important in women economic empowerment, sometimes it can have undesirable outcomes when its use is not well planned. To mitigate this, UNDP 2010, emphasizes on the value of mobilizing women into groups and providing them with services such as financial training and how to run their activities to ensure they don't fall into negative consequences of debt. Swain and Wallenstein (2007) based on a research conducted in India on groups; argue that maximum empowerment of women through micro finance happens when women are in a group where they are exposed to capacity building activities.

In conclusion, OECD 2012 observes that economic empowerment of women enables them to access resources and opportunities which in turn promote protection of their rights. Yunus (1998) argues that to achieve goals of economic development which include, alleviation of poverty, reduction of inequality, improved standards of living among other indicators, it is natural to start with women empowerment.

## **2.4 Theoretical Framework**

Mayoux (1998) argues that to achieve empowerment, a comprehensive approach has to be applied. She adopts a feminist empowerment paradigm as discussed in her matrix of four forms of power that lead to empowerment. Her four forms of power include: Power from Within, Power to, Power over and Power with.

She argues that power from within leads to the increased will for change and aspiring to challenge patriarchal cultures through self-confidence and enhancement of decision making

abilities. In her second form of power, 'power to' explains a situation where there is increased access to income, markets, enhanced mobility, increased access to literacy, education, better health and nutrition, as well as, access to reproductive health.

On her third form of power, 'power over' relates to overcoming and minimization of the obstacles that are faced at the household and community as well as access to different forms of control such as control over reproductive assets and decision making on matters that mainly affect women. Fourthly, the power with explains a situation of increased solidarity with other women for change and economic empowerment at household and community levels. This involves creating networks for support in times of need and contributing to actions where women are protected from abuse and gender inequalities. Economically, this involves a joint action to challenge discrimination against women's access to resources and markets.

According to (Mayoux, 1998), the ultimate result of empowerment is the increased "solidarity" Amongst women to change and challenge underlying oppressive structures at all levels and to cooperate in times of need.



## 2.5 Conceptual framework for the study

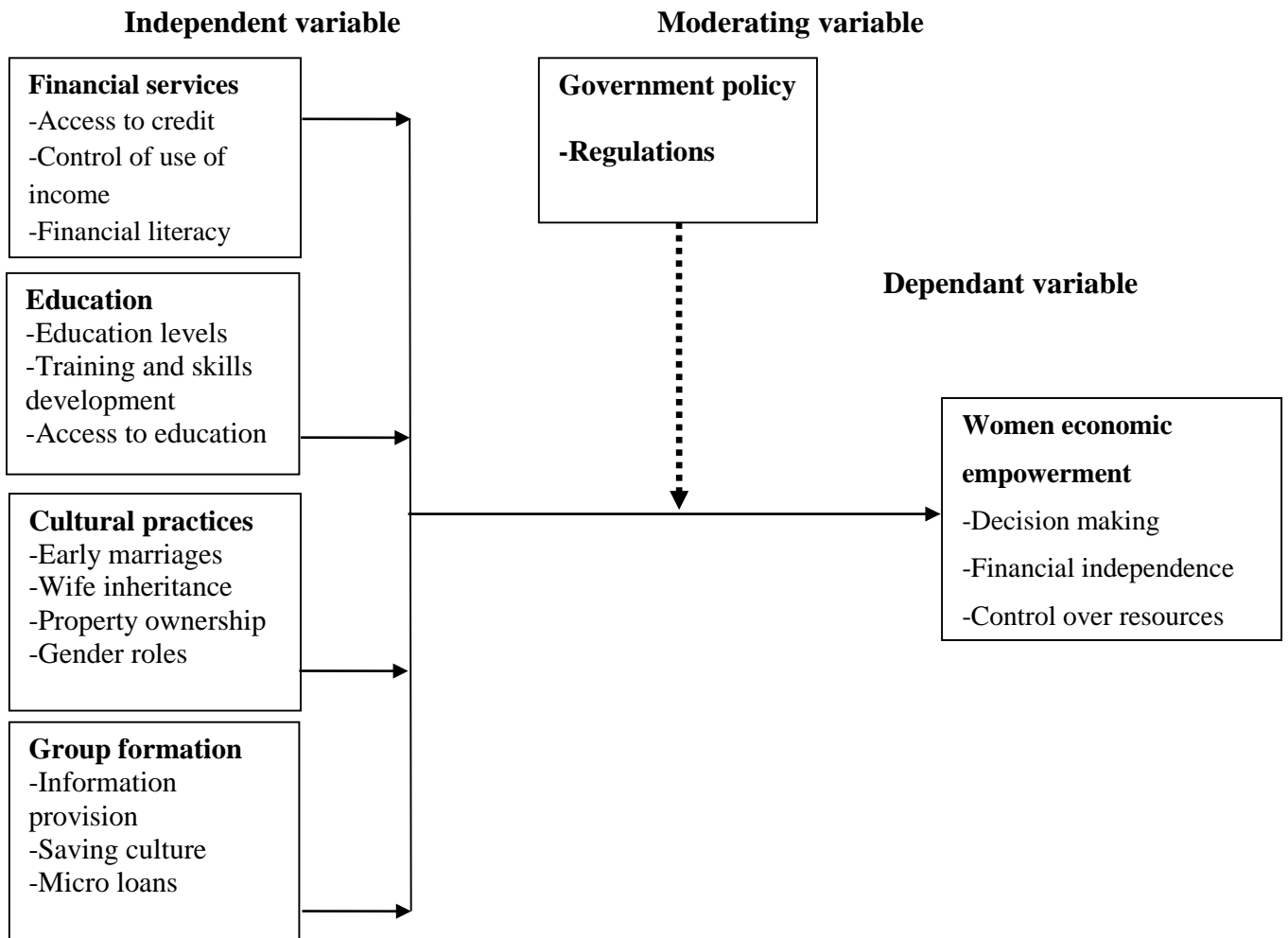


Figure 1: Conceptual framework

## **CHAPTER THREE: RESEARCH METHODOLOGY**

### **3.1 Introduction**

This chapter covers research methodology, which includes the research design, study population, sampling procedures and methods of data collection. This chapter also discusses validity and reliability of research instruments as well as the operational definitions of variables; it also discussed the methods of data analysis.

### **3.2 Research Design**

This study used descriptive survey design, employing both qualitative and quantitative research methods. According to Mugenda (2003) survey design is appropriate to collect data from a population to explain a current situation by seeking people's attitudes, perceptions and behavior. Lokesh (1984) argues that descriptive research obtains pertinent and precise information concerning the status of a social phenomenon, and where possible enables a researcher to draw valid general conclusions from. This design helped in explaining the existing relationship between cultural practices, education levels, group formations and women economic empowerment.

### **3.3 Study Population**

According to (Mugenda & Mugenda, 2003), a study population or universe is the population to which research seeks to generalize its findings. The study population for this study was women involved in economic activities from Kyuso Ward in Mwingi North Sub County as per the KNBS 2009 census. A sample was selected from these women. The study sampled women above 18 years for the study and those involved in economic activities.

### **3.4 Sample Population and Size**

In this study, individuals were taken as sampling unit. According to Nachmias (1996) a sampling unit is a single member of a sampling population which can be a group, individual, organization, institution or household among other form of units.

In determining the sample size, Cochran (1997) formula for proportion and determination of sample size when the population is infinite was used. This was informed by the fact that there was not data available on women aged 18 years and above in the study area. A sample size of 96 participants was selected with a proportion of 50% (0.5), a confidence level of 95% (1.96) and margin of error  $\pm 5\%$  (0.05). The sample size determination used Cochran's formula as illustrated below;

$$n = \frac{z^2 pq}{e^2}$$

Where,  $n$  is the sample size,  $z$  is the selected critical value of desired confidence level,  $p$  is the estimated proportion of an attribute that is present in the population,  $q$  is  $1-p$  and  $e$  is the desired level of precision (margin error)

Thus,

$$n = \frac{(1.96^2)(0.5)(1 - 0.5)}{(0.05)^2} = 96.04$$

### 3.5 Sampling Procedure

According to (Mugenda & Mugenda, 2003), sampling refers to the process of selecting a number of individuals for a study in such a way that the individuals selected represent the large group from which they were selected. The study used geographical cluster sampling, where the study area was divided into nine different clusters. Cluster sampling was the best method for selection of the sample because the target population doesn't have a sampling frame. Ten participants were selected from each cluster through simple random sampling.

### 3.6 Data Collection Methods

The study used both questionnaires and interview schedules as the primary sources of data. According to Mugenda and Mugenda (2003) a questionnaire is used to obtain important information about the population. The questionnaire consisted of both open ended and closed ended questions. Closed ended questions were used in order to enable precise answers. Open ended questions were used so as to get a greater depth of response from the participants

regarding issues under investigation. The questionnaires were administered through field interviewers who were trained prior to data collection. The questionnaire used was divided into two different sections, where the first section collected demographic information of the women participants and the second section collected information relating to specific research questions for the study.

### **3.6.1 Pilot Testing**

To standardize the instruments before they are used for data collection, a pilot study was conducted. A sample of 9 participants was used to pilot test the questionnaire in Kyuso ward. The main intention of the pilot study was to identify inconsistencies and test the clarity of the questionnaire, after which the instruments were revised accordingly before the final version was approved for the actual field data collection.

### **3.6.2 Validity of the research instruments**

According to (Mugenda, 2003), validity refers to the degree to which results obtained from the analysis of data actually represent the phenomenon under study. It is the degree to which a research study measures what it is intended to measure. It is concerned with the question “am I measuring what I intend to measure?” (Nachmias & Nachmias, 1996). In this study, content validity was applied to ensure that the instruments adequately addressed research questions. To ensure content validity, expert opinion was sought from the supervisor.

### **3.6.3 Reliability**

Joppe (2000) defines reliability as ‘the extent to which results are consistent over time. He observes that if the results of a study can be reproduced under a similar methodology, then the research instrument is considered to be reliable. According to (Mugenda & Mugenda, 2003), reliability is a measure of the degree to which a research instrument yields consistent results after repeated trials. KIM (2009) explains reliability as whether a research instrument can be relied upon to produce the same results when used by someone else or when used again on the same respondents. In this study, reliability was realized through administering of the same instrument to the same respondents during piloting. This assumed that there was no change or the change was minimal, in the construct of women economic empowerment being measured. After retesting the

questionnaire, the correlation of the information was calculated with the aid of Cronbach Alpha test to know the extent of the change. George and Malley (2003) recommends that an alpha value of below 0.5 is unacceptable, a value of 0.5 is poor, 0.6 is questionable, 0.7 is accepted, 0.8 is good while 0.9 is excellent. The closer the coefficient is towards 1.0 the greater is the internal consistency of the items on scale.

#### **3.6.4 Data collection procedures**

The researcher obtained an introduction letter from the Graduate school. After the introduction letter was issued, the researcher proceeded to the study site for data collection. The instrument was administered to women aged 18 years and above in the research site. The researcher used field assistants to administer the tool to the sampled women. The Field assistants were trained on the research topic and how to handle the research instrument and were supervised during data collection to ensure that the data was collected as per the procedure. In cases where the respondent was not available or had limited time to fill the questionnaire, the field assistant booked for another appointment with the respondent for completion the tool.

#### **3.7 Data Analysis**

The collected data was carefully checked for completeness and consistency before being entered for analysis. The responses from each question were coded using Statistical Package for Social Sciences (SPSS) version 21 which was used to conduct descriptive analysis for quantitative data and the results presented in tables, percentages and description given in each case. SPSS was used to generate tables, charts and graphs for data presentation.

#### **3.8 Ethical considerations**

The research was conducted with maximum integrity. First necessary approvals and permits were sought from all the relevant authorities to conduct the study. The study also acknowledged other peoples and researchers work that have been used in the study. Adequate explanation on the purpose of the study was provided to the respondents and their voluntary participation and consent sought. Respondents were also assured of confidentiality of the information that they provided since they were not be required to indicate their names on questionnaires thus concealing their identities. Only unique numbers were assigned for the purpose of reference.

### 3.9 Operationalization of variables

Variable	Type of variables	Indicator	Measure	Data collection method	Type of analysis
Women economic empowerment	Dependent	-Access to productive assets - Involvement in decision making -Financial independence -Control on the use of productive assets	-% of women economically independent -% of women making independent decisions. -% of women accessing production inputs.	Structured and unstructured questionnaire	Descriptive
Cultural practices	Independent	-Early marriages -Male supremacy -Female genital mutilation -Property ownership	-% of women allowed to own property -Number of cases of early marriages -Number of cases of FGM	Questionnaire (structured and unstructured)	Descriptive
Educational level	Independent	-Highest education level attained	-% of women completed different levels of education	Structured questionnaire	Descriptive
Financial access	Independent	-Financial literacy -Access to loans -Control over credit	-Financial institutions visited -% accessing loans -Requirements for credit to be awarded -Challenges in access to credit -Rate of financial literacy.	Questionnaire (Structured and unstructured)	Descriptive
Group formation	Independent	-Women groups formed -Group economic activities -Information access through groups	- % of women in groups -% of active women groups -% of those have benefited from the groups	Questionnaire	Descriptive

## CHAPTER FOUR

### DATA ANALYSIS, PRESENTATION AND INTREPRETATION

#### 4.1 Introduction

This chapter presents results on analysis of data collected in regard to factors influencing women economic empowerment in Kyuso, Mwingi North. The data presented in this chapter was analyzed using Statistical Package for Social Sciences (SPSS) and presented in frequency tables. The analysis of the results and findings are presented in accordance with the specific objectives of the study.

#### 4.2 Questionnaire response rate

A total of 96 women engaged in economic activities in Kyuso were sampled for this study. Out of the sample, a total of 96 women took part in the study which represents a 100% response rate. This response rate was adequate for data analysis. According to Bailey (2008) a response rate of 50% and above is considered adequate for generalization of the findings of the study.

#### 4.3 Age distribution of the respondents

The study sought to find out the age distribution of the respondents and determine whether their ages had any influence on the economic empowerment of rural women. Table 4.1 presents the age distribution of the respondents.

**Table 4.1 Age distribution of the respondents**

<b>Age (years)</b>	<b>Frequency</b>	<b>Percent</b>
18-25	9	9.3
26-30	19	19.6
31-35	22	22.7
36-40	28	28.9
41+	18	18.6
<b>Total</b>	<b>96</b>	<b>100.0</b>

The results show that majority of the respondents (28.9%) are aged between 36 - 40 years with the minority being those aged between 18 -25 years which is 9.3% of the total respondents.

From the age distribution of the respondents, its evident that women aged between 36-40 years are the ones mainly involved in economic activities.

#### 4.4 Marital status of the respondents

In household set up, marital status of women influences how decisions are made and how in turn those decisions affect women economic empowerment. This study sought to find out the marital status of women involved in the study and the findings are presented in Table 4.2.

**Table 4.2 Marital status of the respondents**

<b>Status</b>	<b>Frequency</b>	<b>Percent</b>
Married	42	43.3
Widowed	6	6.2
Single	30	30.9
Divorced	5	5.2
Separated	12	12.4
Cohabiting	1	1.0
<b>Total</b>	<b>96</b>	<b>100.0</b>

From the findings the largest number of women who were interviewed were married with a score of 43.3%, followed by single women at 30.9%. Those who had separated from their spouses were 12.4% while those had divorced were 5.2% with those widowed at 6.2%. Cohabiting was the least form of relationship among the respondents with only a representation of 1%. The high rate of married women in the area could be attributed to either value attached to the institution of family or as a result of early marriage practice reported in the area. From the data presented, married women are more engaged in economic activities which lead to women economic empowerment in the area.



#### 4.5 Education levels of the respondents

Education is very key in determining the economic empowerment of women in any society. Therefore this study sought to find out the education levels of women and whether education had influenced their participation in economic activities. For this study, women who had post – secondary education were taken to have acquired education necessary for their economic empowerment. Table 4.3 shows education levels of the respondents interviewed.

**Table 4.3 Education Level of the respondents**

<b>Level</b>	<b>Frequency</b>	<b>Percent</b>
No school	15	15.5
Primary	21	21.6
Secondary	29	29.9
College/Polytechnic	22	22.7
University	9	9.3
<b>Total</b>	<b>96</b>	<b>100.0</b>

The data collected on education levels as presented in the Table 4.3 revealed that 15.5% had no formal education. Only 21.6% had primary education, with the majority at 29.9% having secondary education. 22.7% of the respondents had tertiary education while 9.3% had university education. Table4.3 shows that cumulatively over 80% had primary education. Therefore it is concluded that women in this area have not acquired education necessary for their economic empowerment.

#### 4.6 Occupation of the respondents

The study sought to find out the different occupations of the women in Mwingi North, the findings are presented in Table 4.4. For this study, entrepreneurship was taken as an indicator of women economic empowerment in this area.

**Table 4.4 Occupation of the respondents**

<b>Occupation</b>	<b>Frequency</b>	<b>Percent</b>
Farming	14	14.4
Employed	22	22.7
Casual laborer	21	21.6
Retail business	34	35.1
Other	5	5.2
<b>Total</b>	<b>96</b>	<b>100.0</b>

The findings from Table 4.4, reveal that majority (35.2%) were engaged in retail business as their means of livelihood thus being in the right track of economic empowerment. The lowest number of respondents 5.2% did not disclose their occupation. 14.4% were involved in farming activities with 22.7% being in formal employment and 21.6% were casual laborers.

#### **4.7 Knowledge of women economic empowerment**

The study sought to find out if women in the area had knowledge of women economic empowerment prior to this study. The findings are presented on Table 4.5.

**Table 4.5 Knowledge of women economic empowerment**

<b>Response</b>	<b>Frequency</b>	<b>Percent</b>
Yes	92	94.8
No	4	4.1
<b>Total</b>	<b>96</b>	<b>100.0</b>

When asked the question, as in Table 4.5, 94.4 % of the respondent said that they were aware or had heard about it before. Only 4.1% who admitted not to have heard about women economic empowerment. This increased knowledge on women economic empowerment in the area could be an indicator that there is or ongoing community conversation on women empowerment.

#### 4.8 Source of knowledge on women economic empowerment

The study sought to find out where the women got knowledge and awareness about issues concerning women economic empowerment. The findings are presented in Table 4.6

**Table 4.6 Source of knowledge on women empowerment**

Source	Frequency	Percent
NGO	5	5.2
Government	32	33.0
Other women	11	11.3
Other	46	47.4
<b>Total</b>	<b>94</b>	<b>96.9</b>

When asked whether they had got information or knowledge on women economic empowerment from, 33% reported that they had heard about it from the government, 5.2% from the Nongovernmental organizations while 11.3% had received information on the same from fellow women. 47.4 % reported to have got the information from other varied sources. 2.1% of the respondents didn't respond to this question.

#### 4.9 Cultural practices

The study sought to find out the cultural practices which were being practiced in Mwingi North and could have an influence on women economic empowerment. Table 4.7 presents the findings.

**Table 4.7 Cultural practices in the area**

Practice	Frequency	Percent
Wife inheritance	12	12.6
Early marriages	24	24.7
FGM	43	44.3
Other	17	17.5
<b>Total</b>	<b>97</b>	<b>100.0</b>

The findings established that there were various cultural practices that were being practiced in the study area. When asked of the cultural practices in the area, 44.3% reported that FGM was common. 24.7% reported that early marriage was practiced in the area with 12.4% reporting wife inheritance as being practiced. 17.5% reported other diverse cultural practices in the area.

#### **4.10 Groups affected by cultural practices**

The study sought to find out who were the main victims of the cultural practices between men and women in the area. Table 4.8 presents data regarding the gender that is more affected by cultural practices in the area.

**Table 4.8 Common group affected by cultural practices**

<b>Group</b>	<b>Frequency</b>	<b>Percent</b>
Men	1	1.1
Women	95	98.9
<b>Total</b>	<b>96</b>	<b>100.0</b>

It was established that a big percentage (98.9%) of those affected were women and only about 1% of men were victims of cultural practices. This could be because the cultural practices that are common in the area are more aligned to women than in men such as female genital mutilation.

#### **4.11. Effects of cultural practices**

The study endeavored to find out the whether cultural practices had any effect on women economic empowerment in Mwingi North. The results are presented in Table 4.9

**Table 4.9 Effect of cultural practices on women**

<b>Response</b>	<b>Frequency</b>	<b>Percent</b>
Yes	80	83.3
No	16	16.5
<b>Total</b>	<b>96</b>	<b>100.0</b>

From the findings, majority of the respondents, 83.3% said that cultural practices affected the economic status of women while only 16.5% were of the view that cultural practices had not affected the economic status of women. It was concluded that indeed cultural practices had effect on women economic empowerment.

#### **4.12 Extend of cultural practices on women economic empowerment**

The study sought to find out the extent to which cultural practices affected the economic empowerment of women Mwingi North. Their responses are presented in Table 4.10

Table 4.10 Extend to which cultural practices affected women economic empowerment

<b>Extent</b>	<b>Frequency</b>	<b>Percent</b>
Great extent	36	37.5
High extent	15	15.6
Average extent	32	33.3
Small extent	10	10.4
No extent	3	3.1
<b>Total</b>	<b>96</b>	<b>100.0</b>

The study utilized the Likert scale to gauge the extent to which cultural practices affected women economic empowerment. Table 4.10 indicates that majority of the respondents (67.5%) were of the view that cultural practices affected economic empowerment of women to a great extend; 15.4% among them held the view that its effect was to a high extend while 33.3% agreeing that its effect was average and 10.4% believed only to a small extend did

cultural practices affect women economic empowerment. Conclusively, from the responses given by the respondents, to a large extent cultural practices had affected women economic empowerment in the area.

#### **4.13 Financial seeking behavior**

The study sought to establish whether the respondents were seeking financial services for utilization in their economic activities. The findings of are presentended in Table 4.11

**Table 4.11 Financial seeking behavior**

<b>Response</b>	<b>Frequency</b>	<b>Percent</b>
Yes	26	27.1
No	70	72.9
<b>Total</b>	<b>96</b>	<b>100.0</b>

When asked if they had sought any financial services within the last 12 months. It was found that majority (72.9%) of the respondents had not sought financial related services within the last year. Only 27.1% had made efforts to seek financial services. It was deduced that majority of the people in the area were not seeking any financial aid for their economic activities.

#### **4.14 Financial services sought**

Further, the study sought to find out the kind of financial services that were being sought and the responses were as provided in Table 4.12

**Table 4.12 Type of financial services sought**

<b>Service</b>	<b>Frequency</b>	<b>Percent</b>
Loan	16	16.7
Financial training	6	6.3
Financial savings	3	3.1
Other	1	1.0
<b>Total</b>	<b>26</b>	<b>27.1</b>

Table 4.12 shows that from the few who sought financial services, majority (16.7%) were interested in loan services while 6.3% in financial training and 3.1% in financial savings with only 1% seeking other diverse services. Evidently here, there is need for credit facilities among the population for economic empowerment.

#### **4.15 Success in seeking financial services**

It was important for this study to find out if women were successful in the financial services sought. Table 4.13 presents the findings on the success of the financial services sought by women.

**Table 4.13 Success in seeking financial services**

<b>Response</b>	<b>Frequency</b>	<b>Percent</b>
Yes	17	17.7
No	7	7.3
<b>Total</b>	<b>24</b>	<b>25.0</b>

From the results in Table 4.13, 17.7% of the respondents reported success in the financial services sought while 7.3% reported being not successful.

#### **4.16 Challenges in seeking financial services**

The study also sought to find out the challenges that were experienced in accessing financial services. Table 4.14 gives the findings on different challenges that women experience while accessing financial services.

**Table 4.14 Challenges in seeking financial services**

<b>Challenge</b>	<b>Frequency</b>	<b>Percent</b>
Lack of security	1	1.0
Unfriendly procedures	5	5.2
High interest rates	3	3.1
Lack of relevant documents	6	6.3
Other	11	11.5
<b>Total</b>	<b>26</b>	<b>27.1</b>

Majority (11.3%) of the respondents reported varied challenges, while 6.3% agreed that lack of relevant documents was a challenge in seeking financial services while 5.2% reported unfriendly procedures as one of the challenges. Only 3.1% found interest rates being a challenge and 1% reported lack of the security in securing financial services. It could be concluded from this data that there are various challenges that hinder women in this area from accessing financial services.



#### 4.17 Access to financial services

The respondents were asked their opinion on whether women had access to financial services. The findings are shown in Table 4.15.

**Table 4.15 Do women have easy access to financial services**

	<b>Response</b>	<b>Frequency</b>	<b>Percent</b>
Valid	Yes	38	39.6
	No	58	59.4
<b>Total</b>		<b>96</b>	<b>100.0</b>

Table 4.15 indicates that 59.4% of the respondents thought that accessing financial services was not easy, while 39.6% were of the contrary. It was concluded basing on the highest percentage that accessing financial services for women was not easy.

#### 4.18 Access to financial services and women economic empowerment

The study sought to find out the extent to which access to financial services affected the economic empowerment of women in Mwingi North. The results were as in Table 4.16

**Table 4.16 Extent to which access to financial services promote women economic empowerment**

	<b>Extent</b>	<b>Frequency</b>	<b>Percent</b>
Valid	Great extent	64	66.7
	High extent	9	9.4
	Average extent	20	20.8
	Small extent	3	3.1
<b>Total</b>		<b>96</b>	<b>100.0</b>

From the findings in Table 4.16, the respondents were asked to what extent they thought that access to financial had an impact on women economic empowerment. Majority (66.7%) agrees that to a great extent access to financial services promotes women empowerment, 9.4% believe only to a high extent does the same affect women empowerment. 20.8% were of the

view that though financial access promotes women economic empowerment, but only at an average extent. Only 3.1% and the least number of respondents who agree that only to a small extent does this relationship exist.

#### **4.19 Group formation for collective purpose**

The study sought to find out if the respondents formed groups for collective purposes. The findings were as in Table 4.17

**Table 4.17 Formation of groups for collective purpose**

<b>Response</b>		<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>
Valid	Yes	96	100.0	100.0
<b>Total</b>		<b>97</b>	<b>100.0</b>	

Asked whether the women in the area were involved in formation of groups for collective purpose, a record of 100% of all the respondents agreed that women in the area were active in forming groups to help each other. With such a score the study concluded that there was a strong believes in the power and value of groups to drive women economic empowerment in the area.

#### **4.20 Reasons for group formation**

The study also sought to find out the reasons why women formed self-help groups. This was important to establish the main motivation behind the existence of the groups. Table 4.18 shows the findings and responses from the women.

**Table 4.18 Collective reasons for forming groups in the area**

	<b>Reason</b>	<b>Frequency</b>	<b>Percent</b>
Valid	Savings	37	38.5
	Cushioning life shocks	19	19.8
	Demanding for women rights	8	8.3
	Group activities	31	32.3
	Other	1	1.0
<b>Total</b>		<b>96</b>	<b>100.0</b>

The results in Table 4.18 indicate that the respondents formed groups for various reasons different. Those who formed groups for purposes of saving together were 38.5% with 32.3% forming groups to engage in different group activities. 19.8% formed groups to deal with life shocks and 8.3% believed in forming groups to advocate for women rights. The high score in those believed in formation of groups for savings could be attributed to the need for pooling finances together and lending out for possible economic empowerment causes.

#### **4.21 Group membership**

The study sought to find out if the respondents were members of any self-help group and the findings were as discussed in Table 4.19.

**Table 4.19 Group Membership**

	<b>Response</b>	<b>Frequency</b>	<b>Percent</b>
Valid	Yes	53	55.2
	No	43	44.8
<b>Total</b>		<b>96</b>	<b>100.0</b>

According to the results presented in Table 4.19, 55.2% of all the respondents involved in the study, were active members of a particular group in the area. Only 44.8% were not members in any group. This kind of membership was important to the study to ensure that the views of those who were not members of groups were sought on what their opinions are about groups.

#### 4.22 Length of group existence

Further the study sought to find out how long the groups had existed as means of establishing their sustainability. The results on the length of existence have been presented in Table 4.20

**Table 4.20 Length of the group existence**

	<b>Length</b>	<b>Frequency</b>	<b>Percent</b>
Valid	Less than one year	7	7.3
	2-5 years	32	33.3
	6-9years	15	15.6
	Over 10 years	1	1.0
<b>Total</b>		<b>56</b>	<b>100.0</b>

Table 4.20 shows that according to the study most of the groups had been in existence for a period of between 2-5 years with a score of 33.3%. 15.6% of the groups had existed for between 6-9 years while those had lasted for less than a year was 7.3% with those had been there for over 10 years being 1%.

#### 4.23 Reasons for group formation

Table 4.21 presents the reasons why the respondents had formed their groups.

**Table 4.21 Reasons for forming groups**

	<b>Reason</b>	<b>Frequency</b>	<b>Percent</b>
Valid	Start IGAs	19	19.8
	Mobilize savings	14	14.6
	Social welfare	16	16.7
	Receive external support	6	6.3
<b>Total</b>		<b>55</b>	<b>56</b>

Majority (19.8%) of the respondents indicated that the main reason for forming the group was to start income generating activities, while 14.6% said that they had formed groups to mobilize savings with 16.7% forming the group for social welfare reasons. Only 6.3% formed the group with the aim of achieving external support. From this it can be deduced that there was a strong believe in the role of the groups in empowering oneself economically without any external support.

#### 4.24 Group membership and women empowerment

The study sought the opinion of women on whether being in a group empowers women economically or it doesn't. The results are presented in Table 4.22

**Table 4.22 Being in a group empowers women economically**

	<b>Response</b>	<b>Frequency</b>	<b>Percent</b>
Valid	Yes	94	97.9
	No	2	2.1
<b>Total</b>		<b>96</b>	<b>100.0</b>

From the data presented in Table 4.22, majority (97.9%) of the women agreed that being in a group helps to empower women economically. Only 2.1% were of contrary view that being in a group doesn't empower women. This positive response could be attributed to the experience women have had from their groups or success stories shared by other women in groups within their community.

#### 4.25 Women groups and mobilization of savings

The study sought to find out to what extent did the respondents agreed or disagreed with the thinking that through women groups, women are able to mobilize savings. The findings are discussed in Table 4.23

**Table 4.23 Through groups women are able to mobilize funds and savings**

	<b>Scale</b>	<b>Frequency</b>	<b>Percent</b>
Valid	Strongly agree	58	60.4
	Agree	34	35.4
	Strongly disagree	3	3.1
	Disagree	1	1.0
<b>Total</b>		<b>96</b>	<b>100.0</b>

The respondents had varied opinions on whether women are able to mobilize funds from their groups. Those who disagreed were 1%, those who strongly disagreed 3.1%, those who were agreed on this statement were 35.4%, with those strongly agreeing being 60.4%.

#### 4.26 Groups provision and access to business capital

The study sought to find out to what extent did the respondents agreed or disagreed with the thinking that women groups were sources of capital for business capital. The findings and responses of this question are as presented in Table 4.24

**Table 4.24 Women groups provide access to business capital**

	<b>Scale</b>	<b>Frequency</b>	<b>Percent</b>
Valid	Strongly agree	48	50.0
	Agree	42	43.8
	Strongly disagree	3	3.1
	Disagree	3	3.1
<b>Total</b>		<b>96</b>	<b>100.0</b>

The findings indicate that a significant number (50%) of all the respondents strongly agreed that women groups were key in providing business capital. 43.8% agreed with this statement 3.1% strongly disagreed as well as disagreed with this statement.

#### **4.27 Education level and women economic empowerment**

The respondents were asked if education levels affected women economic empowerment and their responses were as in Table 4.25.

**Table 4.25 Education level and women economic empowerment**

	<b>Response</b>	<b>Frequency</b>	<b>Percent</b>
Valid	Yes	83	86.5
	No	13	13.5
<b>Total</b>		<b>97</b>	<b>100.0</b>

The findings of the study in Table 4.25 indicate that majority (86.5%) of women hold the opinion that education level determines the empowerment of women, 13.5% held a contrary view.

#### 4.28 Attainment of education levels for economic empowerment

The study sought to know whether women in the study area had acquired education that would enable them be actively involved in economic empowerment projects. The findings are presented in Table 4.26

**Table 4.26 Have women in your area attained education levels necessary for economic empowerment**

	<b>Response</b>	<b>Frequency</b>	<b>Percent</b>
Valid	Yes	29	30.2
	No	67	69.8
<b>Total</b>		<b>97</b>	<b>100.0</b>

From the findings 69.8% of the total respondents reported that the education levels of women in the area were not enough to enable their engagement in economic activities. However 30.2% believed that in the area women were educated enough. This was confirmed by counter checking the education levels of the respondents which indicated that majority (29%) had only secondary education, which might not be adequate for economic empowerment.

#### 4.29 High education and economic empowerment

The study sought the opinion of women on whether those had high education levels had better chances for economic empowerment and the findings are discussed in Table 4.27

**Table 4.27 Women with high education have more chances of economic empowerment**

	<b>Response</b>	<b>Frequency</b>	<b>Percent</b>
Valid	Yes	88	91.7
	No	8	8.3
<b>Total</b>		<b>96</b>	<b>100.0</b>



Its evident from the findings that there is a believe that women with high education had more chances of success that those had low. 91.7% of the respondents said that high education levels led to more chances of empowerment. 8.3% were of the contrary.

#### **4.30 Education level and access to information**

Information access is important aspect in women empowerment. This study asked the respondents whether they agreed or disagreed that those with high education levels had access to information which would place them in better position for empowerment. The results are as in Table 4.28

**Table 4.28 Education level and access to information**

	<b>Scale</b>	<b>Frequency</b>	<b>Percent</b>
Valid	Agree	52	54.2
	Disagree	17	17.7
	Strongly agree	24	25.0
	Strongly disagree	1	1.0
	Not sure	2	2.1
<b>Total</b>		<b>96</b>	<b>100.0</b>

According to Table 4.28 the respondents had different opinions as to whether high education level led to access to information. Majority (54.2%) agreed, 25% strongly agreed and 17.7% disagreed. Only 1% of the respondents who strongly disagreed and 2.1% were not sure whether having high education levels leads to access to information.

#### **4.31 Education level and women economic participation**

The study sought to find out whether education levels determined women participation in economic activities. The responses recorded from the respondents were as in Table 4.29

**Table 4.29 Education level and increased women economic participation**

	<b>Scale</b>	<b>Frequency</b>	<b>Percent</b>
Valid	Agree	30	31.3
	Disagree	26	27.1
	Strongly disagree	25	26.0
	Strongly agree	1	1.0
	Not sure	14	14.6
<b>Total</b>		<b>96</b>	<b>100.0</b>

From Table 4.29, 31.3% of the respondents agree that the higher the education level the likely that she would take part in economic empowerment. 27.1% disagreed with that statement while 26.0% strongly disagreed. Only 1% strongly agreed with the statement with 14.6% not sure about the statement.

#### **4.32 Education and women participation in elective positions**

The study then sought to find out what was the view of respondents towards education levels and participation in elective positions. Table 4.26 presents the findings.

**Table 4.30 Education levels increases women participation in elective positions**

	<b>Scale</b>	<b>Frequency</b>	<b>Percent</b>
Valid	Agree	34	35.4
	Disagree	22	22.9
	Strongly agree	25	25.0
	Strongly disagree	1	1.0
	Not sure	14	14.6
<b>Total</b>		<b>96</b>	<b>100.0</b>

Table 4.30 indicates that 35.4% of the respondents agree that education level increases women participation in elective positions while 22.9% disagree. 25% strongly agree with 1% strongly disagreeing and 14.6% not sure.

## **CHAPTER FIVE**

### **SUMMARY, DISCUSSION, CONCLUSION AND RECOMMENDATIONS**

#### **5.1 Introduction**

This chapter presents a summary of the study findings, conclusion and recommendations drawn from the study. Both primary and secondary data was used to investigate factors that influence economic empowerment projects of rural women. A sample of 96 women selected from the target community who were interviewed to provide primary data.

#### **5.2 Summary of the findings**

The first objective was to establish if cultural practices had effect on the economic empowerment projects of rural women, in Mwingi North. When asked whether cultural practices had effect on women economic empowerment, 83.3% agreed that cultural practices indeed affected women economic empowerment. Additionally, 98.9% of the women who took part in the study reported that women were the main victims of the cultural practices. Responding to the question on which was the common cultural practice in the area, 44.3% pointed out that FGM was the most common practice together with early marriages at 24.7%. Although other practices were also mentioned but their frequency of occurrence was minimal.

Regarding financial access and economic empowerment of rural women, 66.7% of the women reported that to a great extent financial services helps in economic empowerment of rural women. However, the study found out that 72.9% of the women interviewed had not sought any financial services within the last 12 months. 59.4% of the respondents observed that women had no access to the financial services. 27.1% of those accessed the services reported various challenges in the process.

The third objective assessed the influence of self-help groups in economic empowerment of women in Mwingi North. When asked if the women in the area normally formed groups for collective purposes, 100% of the women agreed that formation of self-help groups in the area was a common practice. 55.2 % of the respondents reported to being active members in self-help groups. On how long the groups had existed, most of them (33.3%) had been active for

a period of about 2-5 years. About 15.6% of them had been active for up to 9 years. 97.9% observed that being in self-help group empowers women economically.

On education levels and women economic empowerment, when asked if education levels influences women economic empowerment, 86.5% of the women observed that it had an influence on women economic empowerment. 91.7 % of the women also observed that those with high education levels had more chances of economic empowerment against those who doesn't have. 54.2% of the respondents also linked education levels to access of information which is critical in economic empowerment of rural women. 69.8% reported that in Mwingi North, women had not attained education levels thought to be necessary for economic empowerment. This was supported by demographic data that showed that majority (51.6%) of the respondents had only up to secondary education, while 15.5% had no schooling at all.

### **5.3 Discussion of the findings**

From the study findings, the concept of women economic empowerment is not a new in Mwingi north. Majority of the respondents are aware about different initiatives by the government and non-state actors in efforts to economically empower the rural women. However despite the knowledge and awareness on economic women empowerment, as the study sought to establish different factors have had influence on the same.

Evidence from this study shows that cultural practices have a negative impact on women economic empowerment. The study found existence of several cultural practices where women were main victims. Practices such as FGM denied young women an opportunity to continue with their education and also subjects them to early marriages. These practices do not promote women empowerment but denies women opportunities for advancement and growth. This finding is in agreement with Cassel (2002), who noted that 'within the overall institutional setting, social institutions and cultural practices are often the main sources of persisting discrimination against women in developing countries.

Various studies have concluded that access to financial services is critical for women empowerment. This study investigated this factor to understand if it affected economic empowerment of rural women in Mwingi North. From the study findings it emerged out that access to financial services affected women economic empowerment to a great extent as the women responded to the questions asked to them. The study also revealed that access to financial services for women in the area was not easy due to unavailable establishments where to seek services. Additionally, even to those who were able to access financial services it was established that they experienced various challenges. The study also found that financial seeking behavior of the women in the area is not favorable. A large number of them rarely visit the available establishments to seek for the services

Education forms an integral part in the economic development of women in the society. The study investigated whether education levels had effect on economic empowerment of women. It was evident from this study that women could not be economically empowered if their education levels remained low. The levels of education among women in Mwingi North still remain low, an aspect that has immensely contributed to the low economic empowerment of women in Mwingi North. Women who were interviewed affirmed that women with high education levels have more chances for economic empowerment, access for relevant information as well as increased participation in political and elective positions. This is in line with the World Economic Forum (2005), which notes that without education of comparable quality and content given to girls, women are unable to access well-paid, formal sector jobs, advance within them, participate in, and be represented in government and gain political influence.

Self-help groups are common community institutions that bring people together and this study investigated if they had a role to play in economic empowerment of rural women. The study found that groups were common in Mwingi north and majority of women had embraced formation of groups to support themselves economically. Savings and group activities were found to be the two main motivations of women to join groups. These groups have gone a long way in helping members with small credit that is used for business purposes. Groups have also been used to start common income generating activities among members in Mwingi north which has improved significantly their economic status.

## **5.4 Conclusions**

Education levels play a very important role in women economic empowerment and there is a strong relationship between the two. However due to various hindrances among them cultural practices, rural women in Mwingi North have not been able to attain the education levels thus as a result, they have remained underpowered economically due to low education levels. To achieve economic empowerment, women need adequate education levels that will enable them seek employment, start and run their enterprises successfully. Cultural practices plays critical role in maintaining community identities, however some cultural practices are harmful and negatively affect women and hold them back. It is thus concluded that culture significantly and negatively influence economic empowerment of rural women projects. In regard to self-help groups and women economic empowerment in Mwingi North, the groups have and continue to contribute greatly to the empowerment of women. As the study found the concept of groups has been embraced in the area as a tool for internal women economic empowerment. This study therefore finds a strong relationship between community institutions and empowerment of women.

Whereas, there are hindrances to financial access among women in Mwingi North, which limits directly affects their economic empowerment, the study found out that women in the area have unhealthy financial seeking behavior and they rarely make visit available financial establishments for the services. Thus study concludes that poor financial seeking behavior greatly bars women from accessing financial services.

## **5.5 Recommendations**

Based on the findings, the study makes the following recommendations;

1. Measures should be put in place to create awareness about the negative effects of cultural practices such as early marriages and FGM. Such measures should involve conducting community sensitization and awareness creation meetings to pass the message.
2. There is need to provide education for women so that they can benefit from the knowledge, skills, and thinking abilities that are useful for their economic activities and planning. Tertiary education would also play a vital role in

empowering women through skills and knowledge. The skills acquired would go a long way in assisting the women get into formal employment, and manage their own enterprises for economic benefits.

3. There is need for competency based training to women on different sectors for them to acquire skills related to a number of economic activities and income generating activities that they have initiated or intend to start.
4. Capacity building of the self-help groups on their functioning and management to so as to realize more benefits and strengthen their internal operations with the aim of ensuring that they transition from just being self-help groups to cooperatives and other stronger institutions.
5. The study recommends increased awareness to the women on the availability and access of credit facilities in order to increase their capacity to start and initiate income generating activities for enhanced economic development. This will not only increase their income but also enhance their capacity to participate in the economy.

### **5.6 Suggestions for further research**

This study investigated factors influencing rural women economic empowerment projects in Mwingi North, it is suggested that:

1. A similar study should be carried out in a larger geographical area to determine whether there are other factors that influence rural women economic empowerment projects.
2. Further study to be conducted on effects of affirmative action on rural women economic empowerment.
3. A study should be conducted to determine the influence of men and their contribution in women economic empowerment

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## APPENDICES

### APPEDIX I: Women Economic Empowerment Questionnaire

#### Introduction

This questionnaire seeks to establish the factors affecting women economic empowerment in Mwingi North Sub County. All information given will be treated with utmost confidentiality.

#### SECTION A: DEMOGRAPHICS

1. How old are you?

18-25  26-30  31-35  36 – 40  41 and above

2. a. What is your marital status?

Married  Widowed  Single   
 Divorced  Separated

Cohabiting

Other, Specify \_\_\_\_\_

3. What is the highest level of education you have completed?

No school     
Primary Secondary College/Polytechnic University

4. What is your major occupation?

Farming  Employed   Casual laborer

Retail business Other, Specify \_\_\_\_\_

**SECTION B: WOMEN ECONOMIC EMPOWERMENT**

5. a. Have you heard of women empowerment before today?

Yes  No

b. If, yes in 5a above, from where?

NGO  Government  Other

women, other, Specify \_\_\_\_\_

6. How does your economic activity help you achieve economic independence? On a scale of 1-5 of which one 1= Strongly disagree, 2 = Disagree, 3= Neutral,4 = Agree and 5= Strongly agree.

Statement	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
7a. I can make financial decisions					
7b. Am able to make investment decisions					
7c. Planning has been made easy as I don't have to wait for financial approval from any one.					
7d.I now have bargaining power					

**SECTION B: CULTURAL PRACTICES**

7. a. Which cultural practices are mainly practiced in your locality?

Wife inheritance  Early marriages,  Female

genital mutilation Other, Specify \_\_\_\_\_

8. Which group of people is mainly affected by these

cultural practices?  Men  Women

9. Do these cultural practices have effect on women economic empowerment?

Yes  No

b. Rate the extent to which cultural practices affect women economic

empowerment  Great extent  High extent  Average  
extent  Small extent  No extent

**SECTION C: FINANCIAL ACCESS**

10. Within the last 12 months have you sought any financial services?

Yes  No

b. If yes, what kind of services did you seek?

savings  Loan  Financial training  Financial  
Insurance Other,

11. Were you successful in the service you sought?

Yes  No

12. What challenges did you experience in seeking the service?

Lack of security  Unfriendly procedures

High interest rates Lack of relevant documents Other, Specify\_

13. Do you think women have easy access to financial services?

Yes  No

14. In your opinion, to what extent does access to financial services promote women economic empowerment?

Great extent  High extent  Average extent

**SECTION D: GROUP FORMATION**

15. Do women in your locality organize themselves into groups to achieve collective purpose?

Yes     No

16. What are the common collective purposes for the groups formed by women in your community?

Savings     Cushioning life shocks

Demanding rights for women Group

activities

Other, Specify \_\_\_\_\_

17. Are you a member in any women self-help group?

Yes     No

18. How long has the group been in existence?

Less than one year     2-5 years     6-9 years    Over 10 years

19. Why was the group formed?

- Start IGAs  Mobilize   
 savings  Social welfare   
 Receive external support

20. Since joining the group, to what extent has the group helped you in improving your economic status?

- Great extent  High extent  Moderate extent  Small extent

21. A. In your opinion, do you think being in a group empowers women economically?

- Yes  No

22. On the following statements indicate the extent to which you agree or disagree with the influence of groups on women economic empowerment?

Statement	Strongly agree	Agree	Strongly disagree	Disagree	Not sure
Through groups women are able to mobilize funds and savings					
Women groups provide women with access to business capital					
Women groups help them to advocate for their rights					
Women groups enable them to access productive assets e.g. land					

### SECTION E: EDUCATION LEVELS

23. Do you think education level affects women economic empowerment?

- Yes  No

24. In your locality, do you think women have attained education levels that enable them to engage in economic activities?

- Yes  No

25. Do you think women with high education have more chances for economic

empowerment than those without?

Yes

No

26. Indicate the extent to which you agree or disagree with the following statements (Agree, disagree, strongly agree, strongly disagree, not sure)

<b>Statement</b>	<b>Agree</b>	<b>Disagree</b>	<b>Strongly agree</b>	<b>Strongly disagree</b>	<b>Not sure</b>
Education levels increase the chances of getting a job					
Education levels enables someone to access information					
Education level increases knowledge of one's rights					
Education levels increases women economic participation					
Education levels increases women participation in development activities and elective positions					