

**SOCIO-ECONOMIC DETERMINANTS OF GENDER DEVELOPMENT IN
INFORMAL SETTLEMENTS IN MUKURU-SINAI IN MAKADARA DISTRICT,
NAIROBI COUNTY**

BY

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DECLARATION

This research proposal is my original work and has not been presented for the award of a degree in any university or any other institution of higher learning.

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DEDICATION

This research proposal is dedicated to wife Jane Wambura Kaguora, my children Ian Wahiu Kaguora, Immaculate Wambui Kaguora, Irene Murugi Kaguora and Ivelyn Wanja Kaguora.

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ABBREVIATIONS

ADB	Asian Development Bank
DDCs	District Development Committees
GMS	Greater Mekong Sub region
HIV/AIDS	Human Immunodeficiency Virus/Acquired Immune Deficiency Syndrome
ICT	Information and Communication Technology
ILO	International Labor Organization
MDGs	Millennium Development Goals
MPs	Members of Parliament
NGO	Non-Governmental Organization
OECD	Organization for Economic Co-operation and Development
PRC	People's Republic of China
SAARC	South Asian Association for Regional Cooperation
SMEs	Small and Medium Enterprises
UN	United Nations
WHO	World Health Organization
WTO	World Trade Organization

ABSTRACT

The pull factor of better access to socio-economic opportunities has contributed to the establishment, if not the permanence, of informal settlements in most countries. The reality is that migrants frequently live in informal settlements that are 'economically, socially, and politically marginalized urban communities. The main challenge for women in the informal sector is access to relevant knowledge, skills and credit to support their small-scale enterprises. The purpose of this study is to establish the factors influencing gender development in informal settlements in Mukuru - Sinai Slum, in Makadara District, Nairobi County. The study will adopt a descriptive survey. The population of interest will be all residents of Mukuru-Sinai Slum in Makadara District, Nairobi County. The population is approximately 4,000 individuals in 800 households. Cluster sampling technique will be used to select the sample. A total sample of 260 households will then be selected randomly comprising of 52 households from each cluster. The primary data will be collected from the residents of Sinai-Mukuru slum using a questionnaire which will be administered using a drop and pick later method. Descriptive statistics such as measures of central tendency, frequencies and relative frequencies (percentages) will be used to analyze the quantitative data. Conceptual content analysis will be used for data that is qualitative nature or aspect of the data collected from the open ended questions. In addition, a multivariate regression model will be applied to determine the relative importance of each of the three variables with respect to gender development. The study concluded that there is a significant and positive relationship between education level and influencing gender development in informal settlements in Mukuru-Sinai Slum in Makadara District, Nairobi County, Further, the study revealed that access to business opportunities affected their social economical development to great extent. Finally, the study concluded that female's were more affected economically though most had engaged in various economic activities ranging from employment to self employment such as saloons and groceries. The study recommended that government should enhance living standard of the community living in slum areas through providing financial support and subsidiaries to ensure their living standard and style is improved. Further, the study recommended that industries offering employments to the public should review their remuneration policy to tally with volume of work that employees perform. Finally, the study recommended that government should provide full support to the community through engaging community on economic activities as by doing so the economy of the country will also improve.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

The link between socioeconomic status, poverty and gender are emerging research and policy fields as the relationship between these mutually reinforcing sets of variables becomes increasingly clear. In this paradigm, because women, the poor and those who occupy the bottom rung of the socioeconomic hierarchy have limited resources, they are more likely to over rely on the natural environment for livelihood. Equally, because they enjoy an intimate relationship with nature, they are disproportionately affected by environmental degradation and natural disasters. In this sense then, addressing the plight of socioeconomically deprived sections of society, instituting poverty alleviation measures, attaining gender parity and ensuring sustainable environmental management are perceived as complementary goals (Boender et al., 2002).

Gender disaggregated data are becoming increasingly important in assessing prevailing conditions of development. The concept of Gender is taken to incorporate the differences between women, men, girl, and boys as defined by the society (Mikkola, 2005). Gender equality is important for both intrinsic and instrumental reasons. It affects social harmony and society's wellbeing in various dimensions. It involves policy dimensions in all areas including education, poverty, labour, financial markets, political and economic empowerment, institutions and overall economic development. Gender equality enhances prospects of achieving both international and national commitments such as Millennium Development Goals.

Gender disparities lead to weaker economic growth and that stronger economic growth leads to reduced gender disparities (Stotsky, 2006). It is found that reducing gender inequality and improving the status of women may contribute to higher economic growth and bring about

greater macroeconomic stability, whereas women's relative lack of opportunities in developing and least developed countries inhibits economic growth. Economic growth leads to an improvement in the condition of the disadvantaged groups, including gender. Gender inequality is not only the most marked form of inequality in a society, but also the most pervasive within all socio economic groups (Kabeer, 2003). In most developing countries, gender inequality is a major obstacle to meeting the Millennium Development Goal (MDG) targets. In fact, achieving the goals will be impossible without closing the gaps between women and men in terms of capacities, access to resources and opportunities, and vulnerability to violence and conflict (UNDP, 2006).

Gender development is a fundamental issue because some of the most important aspects of people's lives, such as the talents they cultivate, the conceptions they hold of themselves and others, the socio-structural opportunities and constraints they encounter, and the social life and occupational paths they pursue are heavily prescribed by societal gender-typing. It is the primary basis on which people get differentiated with pervasive effects on their daily lives. Gender differentiation takes on added importance because many of the attributes and roles selectively promoted in males and females tend to be differentially valued with those ascribed to males generally being regarded as more desirable, effectual and of higher status (Berscheid, 1993).

Although some gender differences are biologically founded, most of the stereotypic attributes and roles linked to gender arise more from cultural design than from biological endowment (Beall and Sternberg, 1993; Epstein, 1997). The concept of development goes beyond the social differentiation of men and women, to also include different needs and concerns based on their natural and biological differences that should drive the development process. Equal participation of men and women in trade and industry is crucial for rapid economic growth. This should

enable men and women to generate income that would go directly to their households, thereby alleviating poverty and necessitating national development.

The countries of Africa recognize equality between men and women as a matter of fundamental rights and citizenship. Virtually all countries in the region are parties to the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), and equality between the sexes is expressly guaranteed in many Constitutions and Statutes (Wiklander, 2010). Vijayendra (2010) observed that in the region, marriage, kinship and household relationships are micro level institutions that form interpersonal gender dynamics.

Chaudhry (2007) investigated the impact of gender inequality in education on economic growth in Pakistan. The variables, overall literacy rate, enrolment ratio, ratio of literate female to male have positive and significant impact on economic growth. It was found that gender inequality in initial education reduces economic growth. Klasen and Lamanna (2008) explored the impact of gender inequality in education and employment on economic growth. They focused on long run economic growth. They concluded that gender inequality in education and employment reduced economic growth.

Socioeconomic status is an individual's relative social and economic standing in society based on an amalgamation of three variables namely; educational attainment, economic activity (which encompasses business pursuits and occupational prestige) and income. There is a strong correlation between socioeconomic status and the environment because Kenyans with high and medium socioeconomic statuses have little interaction with the natural environment and they have the wherewithal to withstand ecological crises while those with a low socioeconomic status

are disproportionately affected by these crises because they have to live and work in close contact with nature and they have a low coping capacity (Businge and Immaculate, 2011).

Tackling gender exclusions is vital to the attainment of Vision 2030 because ultimately, improving Kenyans' welfare without compromising the country's environment must be buttressed by targeted pro-poor, pro-marginalized, gender equity and equality and environmentally sustainable initiatives. Although these are not discrete categories as many Kenyans simultaneously face multiple exclusions, because each of these categories elicits specific interactions with the environment, they are as far as possible, discussed separately below (Lang'o, 2011). An additional section discusses the multiple exclusions many Kenyans have to continually confront because they live at the intersection of these identity markers (Businge and Immaculate, 2011).

As Kimani and Kombo (2010) observe in rationalizing about gender perspective in the development process, while men dominate in this field, majority of women are found in the informal sector handling small-scale businesses and using the meager income to sustain the entire families. The main challenge to gender development in this area is access to relevant knowledge, skills and credit to support their small-scale enterprises. This is an area of major policy concern as unemployment in the informal settlements in Kenya is a major challenge to the gender development process.

Informal settlements have always been a persistent feature of urbanization. Recent economic changes in the world within have resulted in retrenchment, the privatization of public responsibilities and the commodification of different sectors (Opiyo, 2004). Such major administrative and economic reforms were not accompanied by necessary measures for smooth

economic development within the countries. Related economic problems such as the lack of sustainable policies for creating jobs and reducing unemployment have resulted in dispossession and impoverishment of large strata of the population in the informal settlements and growing socio-economic disparities. The political, economic, and socio-cultural circumstances making up the external environment of the slums puts their evolution and growth in a wider context. Understanding external dynamics is indeed crucial to gender development in the informal settlements.

The economic problems and social stresses related to the informal settlements have added to the many other challenges already experienced in the informal settlements. According to Abbott (2002), the origin of informal settlements and squatting can be traced back to 1902 the period when European settlers arrived in Kenya and hustled for large tracks of land in many areas in Kenya. He goes on to state clearly that informal settlements and squatting are thus neither a natural and inconsequential ephi - phenomenon of modernization, nor the inevitable outcome of indigenous leaving a rural agrarian subsistence sector in which their marginal productivity and migrating to Nairobi in expectation of better economic and social status. One of those informal settlements is Mukuru-Sinai.

The area under study is situated in Lunga - Lunga location, Sinai sub-location, near the Pembe flour millers. Sinai was established in 1980 after factory construction displaced the residents from Kayaba. The provincial administration has also allocated space to some people. Five clusters comprise the village of Sinai: Sinai original, Sinai railway, Paradise A, Paradise Centre and Paradise B. The land is approximately 15-20 acres, partly owned by Kenya Pipeline and another section by the Railways. The rest is under high-voltage power lines, all of which pose a major risk to the residents. The population is approximately 4,000 individuals in 800 households.

Of the 4,000 residents, children are said to number 1,550 in total. Most of the workforce engages in casual labor for construction sites and the nearby industries. Additionally, residents often engage in illicit brewing. Earnings are at most Ksh. 300 per day. The community has suffered longstanding eviction threats. The entire settlement is on different utility reserves. This includes the 60 meter railway reserve, a 60 meter petroleum reserve, and the high voltage electricity reserves. The Kenya Pipeline Company recently evicted some of the residents to expand its pipeline in the area. In 2005-6, Kenya Railways and Pamoja Trust worked with the residents to develop a Railway relocation action plan. However, the residents are still waiting for the resettlement to take place (Karanja and Makau, 2010).

This study will provide an overview of the socioeconomic determinants of gender development in informal settlements in Kenya. Emphasis is given to practices that can improve the livelihoods of residents in informal settlements, and in general to strategies that stand to better the social, economic and political situation of informal settlements.

1.2 Statement of the Problem

Most informal settlement inhabitants migrate from the countryside to move away from rural poverty, seeking relative progress amidst the seeming optimism of cosmopolitan opportunities (Kramer, 2006). Moreover, migrants are attracted to cities by socio - economic conditions such as the considerable rural - urban gap of living standards. Factor related to better access to socio-economic opportunities has led to the institution, if not the permanence, of informal settlements in most countries. The truth is that migrants frequently live in informal settlements that are 'economically, socially, and politically marginalized urban communities (Atuahene, 2004: 1110).

The main challenge for women in the informal sector is access to relevant knowledge, skills and credit to support their small-scale enterprises. This is an area of major concern as unemployment in Kenya is a major challenge to the development process. Kimani and Kombo (2010) in their work on gender and poverty reduction in the Kenyan context conclude that there is need to intensify poverty reduction efforts in planning and programming, especially as regards to human resource development, health, employment, physical infrastructures, agriculture, rural development, trade, public safety, law and order, all of which are instrumental in scaling up the development process and poverty eradication. They observe that while men dominate in the development process, majority of the women are around in the informal sector handling small-scale businesses and using the meager income to sustain the entire families. Moreover sustainable poverty reduction strategies must engage both women and men as actors and beneficiaries.

Kanyora (2006) did a comparative study between rural and urban areas on the perception of education and gender development in Kenya and found that people in rural and urban areas are very similar in their opinions of education and gender development for both girls and boys and that the traditional social and cultural structures are often obstacles for gender development more so in the rural areas. Opiyo (2004) did a study on the role for information and communication technologies on gender equality and gender development in Kenya and concluded that increases in the level of ICT infrastructure tend to improve gender equality and development in education and employment and education among the general population is important for improving gender development. Nithi (2009) did a study on socio-cultural constructions of gender development and psychological wellbeing in farm - families of Kiambu District and established that problems

of women - subordination vis – a – vis male - domination, therefore, have their roots in the socio-cultural constructions of gender, gender roles, and their ideological representations. Finally, Lang’o (2011) did a study on the social determinants of women under - development in urban informal settlements in Kenya and deduced that the main intermediate social determinants of the high levels of women under - development in the urban slums in Kenya are poverty, low levels of education and poor adoption of gender development policies.

The researcher did not come across any local and international studies that have focused on the socio - economic determinants of gender development in informal settlements in Kenya despite the gender development gaps in the slums as evidenced in Mukuru - Sinai in Makadara District. Gender development being a sensitive process that involves several parties and various salient issues relating to the process, this study seeks to identify and give the socio - economic determinants of gender development in the informal settlements in Kenya with reference to Mukuru - Sinai to ensure effective implementation process based on experiences that would be drawn from various persons in the informal settlements that have undertaken retrenchment recently.

1.3 Research Objectives

The purpose of the study is to establish the factors influencing gender development in informal settlements in Mukuru - Sinai Slum, in Makadara District, Nairobi County.

Objectives of the study

1. To determine the extent to which educational level influence gender development in Mukuru - Sinai Slum, in Makadara District, Nairobi County.
2. To establish the extent to which economic activities influence gender development in Mukuru - Sinai Slum, in Makadara District, Nairobi County.
3. To find out the extent to which income levels influence gender development in Mukuru - Sinai Slum, in Makadara District, Nairobi County.

1.4 Research questions

The study sought to answer the following research questions

1. How does educational level influence gender development in Mukuru-Sinai Slum, in Makadara District, Nairobi County?
2. How does economic activities influence gender development in Mukuru-Sinai Slum, in Makadara District, Nairobi County?
3. How does income levels influence gender development in Mukuru-Sinai Slum, in Makadara District, Nairobi County.

1.5 Significance of the study

This study is invaluable in addressing the plight of residents of Mukuru - Sinai Slum in that it provides recommendations on ways of instituting poverty alleviation measures, attaining gender parity, enhancing access to relevant knowledge and address the major policy concern of solving the problem of unemployment in the slum.

The study will help policymakers identify the gaps when formulating policies that will accommodate the unique needs of residents of Mukuru - Sinai and other informal settlements.

Appropriate policy measures will in turn ensure that both sexes are able to equally contribute to and benefit from economic, social, cultural, technological and political developments within society and as a result, this will make a positive contribution to national development. The findings of the study will make contribution to the determination and implementation of appropriate policy measures by the government and other stakeholders so that both sexes are able to equally contribute to and benefit from economic, social, cultural and political developments within society.

To the researchers and academicians, the study will also draw together the literature from gender and development to develop a more nuanced and comprehensive understanding of the factors associated with the needed growth and development of all the masses in informal settlements. The study will further contribute to the development of knowledge on the factors affecting and undermining gender development.

1.6 Limitations of the Study

The study findings are viewed in account of certain shortcomings that occurred in the course of conducting the study. They included insecurity, mainly because many youths who reside in the area, are unemployed and in their quest to survive they turned to mugging and robbing the residents and the non residents. Accessibility posed a challenge as most roads in Mukuru slum are in bad shape and impassable especially during the rainy season because of the houses being packed together resulting in poor drainage system and sanitation. This hampered mobility of the researcher and his team to a great extent. The respondents studied in this research were from one region only and a conclusion drawn from this study is not representative and therefore the results can not be generalized to other regions. Language was another anticipated problem since some of the respondents were not familiar with the study language. Thus, they did not understand the

questions properly leading to irreverent answers. The researcher however used local, well trained data collection assistants, who helped in interpreting the questions to the locals therefore easing the process of data collection.

1.7 Delimitation of the study

The study was carried in Mukuru-Sinai in Makadara District, Nairobi County. The respondents included the heads of households in Mukuru - Sinai slum

1.8 Assumptions of the study

The study assumed that the respondents were truthful when responding to the questions and the sample size was chosen adequate to help in drawing valid conclusions. The researcher also assumed that external factors like conflicts, which are rampant in the area, did not arise as this could have affected the process of data collection and hence the completion of the project.

1.9 Definition of Significant Terms made in the study.

Educational Level:

One position in the academic progression which is the means through which the aims and habits of a group of people sustain from one generation to the next. It represents a broad section of the education “ladder”, that is, the progression from very elementary to more complicated learning experience, embracing all fields and programme groups that may occur at that particular stage of the progression.

Economic Activities:

These are actions that involve the production, distribution and consumption of goods and services at all levels within a society.

Income levels:

This means the maximum amount an individual can spend during a period without being any worse off. It is the flow of cash or cash-equivalents received from work (wage or salary), capital (interest or profit), or land (rent).

Gender development:

This is the creation of opportunities for people to earn sustainable livelihoods. It also requires the creation of a conducive environment for men and women to seize those opportunities. Gender development implies not only more and better schools but also equal access to education for boys and girls. Gender development requires good governments that give men and women equal voices in decision-making and policy implementation.

Informal settlement:

These are areas where groups of housing units have been constructed on land that the occupants have no legal claim to, or occupy illegally. It is an unplanned settlements and areas where housing is not in compliance with current planning and building regulations (unauthorized housing).

Gender mainstreaming:

This is a partnership between women and men to ensure both participate fully in society's development and benefit equally from society's resources. It covers the following aspects: policy design; decision making; access to resources; procedures and practices; methodology; implementation; and monitoring and evaluation.

Development:

This implies movement from one level to another, usually with some increase in size, number, or quality of some sort.

Empowerment:

This is a process which relates to the power of an individual to redefine his or her possibilities and options and to have the ability to act upon them. It is the expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them. Thus, empowerment is fundamentally about the enhancement of individuals' capabilities to make a difference in their surroundings, which affects their life.

Gender:

This refers to the socially constructed roles of and relations between men and women. Gender can also be referred to as socially constructed behavioral expectations, roles and responsibilities that are culturally determined and attributed to both men and women.

Gender identity:

This is a personal conception of oneself as male or female (or rarely, both or neither). Gender identity, in nearly all instances, is self-identified, as a result of a combination of inherent and extrinsic or environmental factors; gender role, on the other hand, is manifested within society by observable factors such as behavior and appearance.

Socioeconomic factors:

These are sectors of an individual's activities and understandings that shape him or her as an economically active person. Culture, social understandings, religion and education are the main elements that are explored by socioeconomics. They present the economic activity and the economic classes within a society and indicate the stage of development of multiculturalism and integration within the developed states and the developing economies.

1.10 Organization of the Study

The study comprises of five chapters, each of which contains specific information. Chapter one contains the introduction to the study. It gives background of the study, statement of the problem, objectives of the study both general objectives of the study, specific objectives of the study, research questions, significance of the study, limitations of the study, delimitations of the study, basic assumptions of the Study and the definition of significant terms. On the other hand, chapter two reviews the literature based on the objectives of the study. It further looked at the conceptual framework and the theoretical review. Chapter three covers the research methodology of the study. The chapter describes the research design, target population, sampling procedure, tools and techniques of data collection, pre-testing, operational definition of variables, data analysis and ethical considerations. Chapter four depicts the findings of the study where presentation is done on tables while chapter five make findings, discussions, conclusion and recommendation based on the study objectives.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter reviews literature related to the study. It contains discussion and comparison of the findings from researchers who have done their work in the field of gender development. The chapter is structured based on the research objectives. It reviews the relevant literature available focusing on socio - economic determinants of gender development in the informal settlements. The specific areas covered here include the concept of gender and gender development, theoretical perspectives in gender development (psychoanalytic theory), socio - economic factors affecting gender development in informal settlements (educational levels, economic activities and income levels), the concept of gender development in informal settlements and finally the conceptual framework.

2.2 Gender and Gender Development

Gender is a socially constructed experience, not biological imperative. Sociologists distinguish between the terms sex and gender to emphasize this point. Sex refers to one's biological identity as male or female, while gender refers to the social identities attributed to women and men. Gender is rooted in social institutions and results in patterns within society that structure relationship between women and men and that give them differing positions of advantage and disadvantage within the institutions. Gender roles are prescribed expectations and obligations, responsibilities and behavior of the masculine and feminine gender (Ezumah, 2003 cited by Onuoha, 2009).

The development debate has advanced considerably since the United Nation's First Development

Decade in the 1960s, which emphasized economic growth and the "trickle - down" approach as key to reducing poverty. One of the notable advancements in the debate has been the move to consider gender equality as a key element of development. Women's concerns were first integrated into the development agenda in the 1970s. Disappointment over the trickle - down approach paved the way for the adoption of the basic - needs strategy, which focused on increasing the participation in and benefits of the development process for the poor, as well as recognizing women's needs and contributions to society. Activists articulated women's issues in national and international forums. Following these events, the women – in - development movement endorsed the enhancement of women's consciousness and abilities, with a view to enabling women to examine their situations and to act to correct their disadvantaged positions. The movement also affirmed that giving women greater access to resources would contribute to an equitable and efficient development process (Mikkola, 2005).

The end of the 1970s ushered in the concern with gender relations in development. Micro level studies have drawn attention to the differences in entitlements, perceived capabilities, and social expectations of men and women, boys and girls. Contrary to the unified - household model, the household has been considered an arena of bargaining, cooperation, or conflict. Reflecting the norms, laws, and social values of society, the differences in the status of men and women have profound implications for how they participate in market or non - market work and in community life as a whole. These differences embody social and power relations that constitute the setting for the implementation of development programs, and these differences therefore influence program outcomes. In the 1980s and 1990s, research demonstrated that gender relations mediate the process of development. For example, analyses of stabilization and structural - adjustment policies showed that gender inequalities have an impact on the attainment

of macroeconomic objectives (Atuahene, 2004).

The concern with gender relations in development has strengthened the affirmation that equality in the status of men and women is fundamental to every society. And this concern has prompted researchers to refine the perspective on what development should be and how to bring it about efficiently. It has been realized that development requires more than the creation of opportunities for people to earn sustainable livelihoods; it also requires the creation of a conducive environment for men and women to seize those opportunities. Development implies not only more and better schools but also equal access to education for boys and girls. Development requires good governments that give men and women equal voices in decision - making and policy implementation (Atuahene, 2004).

2.3 Theoretical Perspectives in Gender Development

Over the years several major theories have been proposed to explain gender development. The theories differ on several important dimensions. One dimension concerns the relative emphasis placed on psychological, biological, and socio - structural determinants. Psychologically - oriented theories tend to emphasize intra - psychic processes governing gender development. In contrast, sociological theories focus on socio - structural determinants of gender - role development and functioning. According to biologically - oriented theories, gender differences arising from the differential biological roles played by males and females in reproduction underlie gender - role development and differentiation (Bussey and Bandura, 1999).

A second dimension concerns the nature of the transmission models. Psychological theories

typically emphasize the cognitive construction of gender conceptions and styles of behavior within the familial transmission model. This model was accorded special prominence mainly as a legacy of Freud's emphasis on adoption of gender roles within the family through the process of identification. Behaviorist theories also have accorded prominence to parents in shaping and regulating gender - linked conduct. In theories favoring biological determinants, familial genes are posited as the transmission agent of gender differentiation across generations (Rowe, 1994). Sociologically - oriented theories emphasize the social construction of gender roles mainly at the institutional level (Lorber, 1994). Social cognitive theory of gender - role development and functioning integrates psychological and socio - structural determinants within a unified conceptual framework (Bandura, 1997). In this perspective, gender conceptions and role behavior are the products of a broad network of social influences operating both in a family setting and in the many societal systems encountered in everyday life. Thus, it favors a multifaceted social transmission model rather than mainly a familial transmission model.

The third dimension concerns the temporal scope of the theoretical analyses. Most psychological theories treat gender development as primarily a phenomenon of early childhood rather than one that operates throughout the life course. However, rules of gender - role conduct vary to some degree across social contexts and at different periods in life. Moreover, socio - cultural and technological changes necessitate revision of pre - existing conceptions of what constitutes appropriate gender conduct. Gender role development and functioning are not confined to childhood but are negotiated throughout the life course. While most theories of gender development have been concerned with the early years of development or have focused on adults, socio - cognitive theory takes a life - course perspective. Therefore, in the following sections, the analysis of the socio - cognitive determinants of gender orientations will span the

entire age range. The theory is neither restricted predominantly to cognitive nor social factors. Rather cognitive, social, affective and motivational processes are all accorded importance (Bussey and Bandura, 1999).

2.3.1 Psychoanalytic Theory

Psychoanalytic theory posited different processes to explain gender development in boys and girls. Initially, both boys and girls are believed to identify with their mothers. However, between 3 to 5 years of age this changes and children identify with the same - sex parent. Identification with the same - sex parent is presumed to resolve the conflict children experience as a result of erotic attachment to the opposite - sex parent and jealousy toward the same - sex parent. This attachment causes children much anxiety as they fear retaliation from the same - sex parent. The lack of visible genitalia in girls fuels boys' castration anxieties. Girls face a more complex situation (Caporael, 1997). They feel resentment over being deprived of a penis, inferior, and fear retaliation from the mother for their designs on their father. The conflicting relationship is resolved through identification with the same - sex parent.

The process of identification is depicted as one in which children undertake wholesale adoption of the characteristics and qualities of the same - sex parent. Through this process of identification, children become sex - typed. Because identification with the same - sex parent is stronger for boys than girls, boys are expected to be more strongly sex - typed.

Although psychoanalytic theory has had a pervasive early influence in developmental psychology, there is little empirical evidence to support it. A clear relationship between identification with the same - sex parent and gender - role adoption has never been empirically verified. Children are more likely to model their behavior after nurturant models or socially

powerful ones than after threatening models with whom they have a rivalrous relationship (Bandura, Ross, & Ross, 1993b).

Lack of empirical support for classic psychoanalytic theory has led to a variety of reformulations of it. In the gender domain, a notable recasting is offered by Chodorow (1998). In this view, gender identification begins in infancy rather than during the later phallic stage as proposed by Freud. Both male and female infants initially identify with their mother. However, because the mother is of the same sex as her daughter, identification is expected to be stronger between mothers and their daughters than between mothers and their sons. During the course of development, girls continue to identify with their mothers and they also psychologically merge with her. As a consequence, the daughter's self - concept is characterized by mutuality and a sense of relatedness that orients her towards interpersonal relationships. This interpersonal orientation is the main reason why women engage in mothering. They seek to re - establish a sense of interpersonal connectedness reminiscent of their relationship with their mother but absent in their adult relationships with men. This pattern of development contrasts with that of boys who increasingly separate themselves from their mothers and define themselves in terms of difference from females. They begin to denigrate femininity in an attempt to establish their own separateness and individuation.

The empirical findings, however, are no more supportive of Chodorow's theory than of classic psychoanalytic theory. There is no evidence that the attachment bond is any stronger between mothers and daughters than mothers and sons. Nor is there any evidence that women's relational needs and sense of well - being are fulfilled only by being mothers. Bernard (1992), notes that women whose sole role is one of mother and wife have higher rates of mental dysfunction than childless married and single women and working mothers. Finally, this theory is at odds with

women's striving for greater independence and equality between the sexes.

2.3.2 Cognitive Developmental Theory

According to cognitive developmental theory, gender identity is postulated as the basic organizer and regulator of children's gender learning (Kohlberg, 1966). Children develop the stereotypic conceptions of gender from what they see and hear around them. Once they achieve gender constancy -- the belief that their own gender is fixed and irreversible -- they positively value their gender identity and seek to behave only in ways that are congruent with that conception. Cognitive consistency is gratifying, so individuals attempt to behave in ways that are consistent with their self - conception. In this view, much of children's conduct is designed to confirm their gender identity. Once children establish knowledge of their own gender, the reciprocal interplay between one's behavior (acting like a girl) and thoughts (I am a girl) leads to a stable gender identity, or in cognitive - developmental theory terms, the child achieves gender constancy.

Kohlberg defined gender constancy as the realization that one's sex is a permanent attribute tied to underlying biological properties and does not depend on superficial characteristics such as hair length, style of clothing, or choice of play activities. Development of gender constancy is not an all or none phenomenon. Three discrete levels of gender understanding comprise gender constancy (Slaby & Frey, 1975). From least to most mature forms of gender understanding, these are designated as the gender identity, stability, and consistency components of gender constancy. "Gender identity" requires the simple ability to label oneself as a boy or girl and others as a boy, girl, man, or woman. "Gender stability" is the recognition that gender remains constant over time -- that is, one's sex is the same now as it was when one was a baby and will remain the same in adulthood. The final component of gender constancy, "gender consistency", is mastered at about age six or seven years. The child now possesses the added knowledge that gender is invariant

despite changes in appearance, dress or activity. Children are not expected to adopt gender - typed behaviors consistently until after they regard themselves unalterably as a boy or a girl, which usually is not achieved until about six years of age.

Although Kohlberg's theory attracted much attention over the decades, its main tenets have not fared well empirically. Studies generally have failed to corroborate the link between children's attainment of gender constancy and their gender - linked conduct (Huston, 1983). Long before children have attained gender constancy, they prefer to play with toys traditionally associated with their gender, to model their behavior after same - sex models, and to reward peers for gender - appropriate behavior (Bussey & Bandura, 1992). Moreover, growing awareness of gender constancy does not increase children's preferences for same - gender roles and activities.

2.3.3 Gender Schema Theory

Several gender schema theories have been proposed to explain gender development and differentiation. The social psychological approaches advanced by Bem and Markus and her associates have centered mainly on individual differences in gender schematic processing of information (Bem, 1981). Martin and Halverson's (1981) approach emphasizes the developmental aspects of schema development and functioning. This theory has many similarities to cognitive - developmental theory, but departs from it in several ways. Rather than requiring the attainment of gender constancy for development of gender orientations, only the mastery of gender identity, the ability of children to label themselves and others as males or females, is considered necessary for gender schema development to begin. Once formed, it is posited that the schema expands to include knowledge of activities and interests, personality and social attributes, and scripts about gender - linked activities. The schema is presumably formed

from interactions with the environment, but the process by which gender features that constitute the knowledge structure of the schema are abstracted remain unspecified.

Once the schema is developed, children are expected to behave in ways consistent with traditional gender roles. The motivating force guiding children's gender - linked conduct, as in cognitive developmental theory, relies on gender - label matching in which children want to be like others of their own sex. For example, dolls are labeled "'for girls' and 'I am a girl' which means 'dolls are for me'" (Martin & Halverson, 1981). However, in addition to the lack of specification of the gender - abstraction process, empirical efforts to link gender schema to gender - linked conduct in young children have not fared well.

Results of empirical tests call into question the determinative role of gender schema. The evidence linking gender labeling to activity and peer preferences is mixed at best. A few studies have found a link, others report conflicting results across different measures of gender - linked conduct, and still others have failed to find any link at all (Fagot, 1985; Fagot, Leinbach, & Hagen, 1986). Even in the studies that report a relationship, it remains to be determined whether gender labeling and gender - linked preferences are causally linked or are merely co-effects of social influences and cognitive abilities. Parents who react evaluatively to gender - linked conduct have children who are early gender labelers (Fagot & Leinbach, 1989). Hence, gender labeling and preference may both be products of parental influence.

Knowledge of gender stereotypes, which are generalized preconceptions about the attributes of males and females, is similarly unrelated to gender - linked conduct. Children's preferences for gendered activities emerge before they know the gender linkage of such activities. A gender schema represents a more generic knowledge structure about maleness and femaleness. Gender

schema theory would predict that the more elaborated the gender knowledge children possess, the more strongly they should show gender - linked preferences. However, this hypothesized relationship receives no empirical support (Martin, 1991). Adults, for example, may be fully aware of gender stereotypes but this does not produce incremental prediction of gender - linked conduct as such knowledge increases. These various results fail to confirm gender knowledge as the determinant of gender - linked conduct.

Gender schema theory has provided a useful framework for examining the cognitive processing of gender information once gender schemas are developed. In particular, it has shed light on how gender - schematic processing affects attention, organization, and memory of gender – related information. Other models of gender schema that focus on adults have similarly demonstrated gender biases in information processing (Bem, 1981; Markus, Crane, Bernstein, & Siladi, 1982). The more salient or available the schema, the more individuals are expected to attend to, encode, represent, and retrieve information relevant to gender.

2.4 Socio - Economic Factors and Gender Development in Informal Settlements

The countries of Asia and Africa recognize equality between men and women as a matter of fundamental rights and citizenship. Virtually all countries in these regions are parties to the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), and equality between the sexes is expressly guaranteed in many Constitutions and Statutes. Gender equality and the empowerment of women to fully participate in social, economic, technological and political life is also recognized as an important development outcome, reflected in countries' national development plans and their specific policies and action plans for the advancement of women. In addition to the intrinsic benefits of equality for women and girls, many cross -

country and country - specific studies (Moa, 2011; Wiklander, 2010; Dollar and Gatti, 1999; Hill and King, 2003 and Easterly, 1997) have confirmed the instrumental benefits of gender equality for the general well - being of households, communities, and societies; for productivity and economic growth; and for good governance.

More specifically, these studies have estimated the substantial costs of gender inequality in terms of higher population growth; children's mortality, poor health and lower school performance; less efficient allocation of household resources; lower economic growth; and higher levels of corruption. There have been advances in several areas over the past 20 years. However, there are significant variations across and within countries, and gender gaps persist in access to education and quality health care, employment and business opportunities, political participation and decision making, personal security, and access to justice. This has in turn influenced to a large extent gender development at the national level and more so in informal settlements in Kenya.

The variety of spatial manifestations of informal settlements across the region is associated with the many different social dimensions to the problem. Notwithstanding these differences, several issues are important: notably, residents of informal settlements are often poor and disadvantaged, facing higher unemployment, social hardships and tenure insecurity. Evidence suggests that demographic pressures from IDPs and vulnerable groups are met by informal housing settlements (Council of Europe Development Bank et al. 2004).

Globally, Boender et al (2002) did a study on measuring gender development as a variable in international development and found that marriage, kinship and household relationships are micro level institutions that form interpersonal gender dynamics which lead to social exclusion and need to be addressed in policies. Household level statistics are important to investigate in

order to reflect the situation of all individuals within the household.

Shafiqul (2012) also did a study on gender development and gender inequality in the global labor market: a case study on Bangladeshi immigrants in London. The study emphasizes feminization of employment in relation to state - market-family relations. The thesis also discusses the ways, and to what extent, Bangladeshi female immigrant's roles are sources of entitlement to the provision of United Kingdom's (UK) labor market, their status on the labor market, their limits, possibilities and their ability to negotiate changes in these roles in terms of gender relations. The research is qualitative and based on empirical findings from a field study conducted on Bangladeshi immigrant London. Findings reveal that the increasing rate of feminization of employment is not coinciding with the elimination of gender disparities to any larger extent. Labor markets continue to be characterized by horizontal and vertical segregation even where there has been a long history of equal opportunity policies. The research finds sufficient evidence to support that the labor market participation and occupational distribution of Bangladeshi workers in UK neither resembles that of their male counterparts nor that of the British and other ethnic groups. The study shows that Bangladeshi immigrant transnational settlement has portrayed the coexistence and intersections of multiple gender disparities, within male - dominated power structures. Empirical evidences bear a clear mark of culturally reproduced notions of femininity, masculinity and patriarchy among Bangladeshi communities; although some in the young generation were found to contradict and engage in negotiations against this stereotyping. It is concluded that beliefs and attitudes about differences between the sexes, grounded in Bengali cultural values contribute to the persistence of sex segregation. Findings further suggest that responsibility for the daily care of family members is one of the major setbacks for Bangladeshi female immigrants, both regarding entry and professional development

in UK's labor market. Moreover, women remain under pressure to maintain the conformity with their own religious, cultural and social values which also affect their underrepresentation on the labor market. Empirical evidence further fails to support the argument of neo - liberal economic development, global capitalism and free market economy that women's occupational outcomes result primarily from free choices that they make in an open market. Rather it suggests that women face discrimination in terms of job segregation by sex, wage disparities, ethnic minority and religious rigidities. The study concludes that Bangladeshi female immigrant's entry to the UK's labor market remain at such a low level in terms of occupational diversity, earnings and positions that it does not signal to any major breakthrough in their professional achievement.

Moa (2011) further did a study on the theoretical and organizational premises for women's empowerment and gender development in development programmes. The objective of the thesis is to discuss how the theoretical and organizational premises of the gender approaches of development programmes affect their possibilities to empower women and to enhance gender development. This will be done through a study of the gender approaches of six development programmes for democratic and economic governance in the water and sanitation sector located in Angola, Ecuador, Honduras, Mexico, Paraguay and Philippines respectively. The programmes strive towards the achievement of the UN Millennium Development Goals and are financed by the Spanish Millennium Development Goals Achievement Fund. The programmes' gender approaches are defined as: the way the programmes interpret the concepts of women's empowerment and gender development; the way they incorporate the concepts into their programme design and organizational structure, and; the activities and strategies implemented to enhance women's empowerment and gender development in the programme areas. The analysis of the gender approaches of the programmes will be centered on the five theoretical assumptions

which together state that a) a gender approach based on a collective postulation, with; b) adequate mechanisms for women's influence and; c) a purposeful involvement of men, backed-up by; d) adequate resource and responsibility allocation, and; e) a gender integrated design enabling evaluation and monitoring, is more probable to empower women. The main findings of the thesis are that: 1) all of the six gender approaches of the programmes are fundamentally individualistic and driven by efficiency rationales; 2) women's possible influence is generally limited and partial because of inadequate scope of participatory spaces; 3) men are not considered in any of the gender approaches; 4) the responsibility allocation for gender issues is the most important organizational feature for the implementation of the approaches, but it is weak in the majority of the programmes; 5) the integration of gender in the programme design and the funding mechanisms appear to not affect the implementation directly. Based on the results of the thesis it is concluded that both the theoretical and organizational premises of the gender approaches create small possibilities for the programmes to empower women and to enhance gender development. The results also point to what appears to be fundamental structural weaknesses in the present gender interpretation, integration and implementation of international development agencies.

Coming to Africa, Vijayendra (2010) did a study on the determinants of gender development in India: Examining Dyson and Moore's thesis with new data. Data for the study come from a household data survey carried out in the Northern state of Uttar Pradesh and in the Southern state of Karnataka in 1995. Reduced-form, multivariate regressions show that cultural factors affect autonomy of both genders in ways not earlier predicted. The impact of village exogamy is mixed rather than negative, while that of consanguinity is strongly negative. These authors correctly identified the negative effect Purdah has on female mobility. Consistent with economic theory,

the data show that higher wages for women consistently improve their mobility and authority, while higher male wages decrease them. Improvements in infrastructure - particularly the presence of street lights and schools in the village - are associated with increased gender development. We conclude, therefore, that economic factors, state action, and restrictions on mobility seem more powerful than kinship structures as explanations of gender development.

Thorpe (2010) also conducted a study on the determinants of global gender development. In order to examine the differential effects of the determinants of gender development, including economic development, macroeconomic stabilization, globalization, culture, various demographic factors, and democracy, cross - sectional models are estimated using data from 2006 to 2008. To examine these effects over time, including the effects of labor force composition, and to examine the effects of these factors on different aspects of gender development, longitudinal models are estimated using data from 1985 to 2008. The results of these models suggest that the relationship between level of education and gender development is curvilinear while the relationship between market orientation and gender development is negative. Other variables found to be important determinants of the global gender gap include: inflation, fiscal balance, culture, democracy, urbanization, remunerative employment, and employment in the industrial sector. To ensure that economic development does not disproportionately affect women, fiscal and trade policy need to be gender - considerate.

Wiklander (2010) also did a study on the determinants of Gender development in Rural India. Using household level data from the Survey on the Status of Women and Fertility provided by the Rockefeller Foundation and the Population Studies Centre of University of Pennsylvania, the purpose of this thesis is to investigate the determinants of Gender development and the presence of gender - related constraints within the household in rural India. Households from two states of

different demographic development, Uttar Pradesh in the North and Tamil Nadu in the South are included in the data. Gender development includes mobility, voice, and decision - making in the family, property rights and freedom from domestic abuse. The explanatory variables are individual, household, and geographical characteristics as well as differences in spouses' perspectives of gender development. In Uttar Pradesh gender development was determined by age, education (both men's and women's), income, district and village. In Tamil Nadu gender development was explained by less traditional ideas of determinants, such as age at marriage husband's presence in the household, as well as income and district. This shows that social norms and intra - household gender - related constraints greatly influence gender development. Religious affinity and belonging to Scheduled Castes were also found to be significant to some extent in both states. Differences in spouses' perspectives were significant in determining gender development and increased the coefficient of determination considerably for both states. Differences in determinants of women's empowerment shows that there is not a one - model - fits - all, instead, policies need to be directed towards institutional change and be particularly focused on shaping social norms.

Throughout Kenya's history, women have been subjugated to consistent rights abuses while shouldering an overwhelming amount of responsibilities. A prominent example of this relates to agriculture, which creates over 80 percent of Kenya's jobs and 60 percent of income. Currently, women in Kenya do the vast majority of agricultural work and produce/market the majority of food. Yet they earn only a fraction of the income generated and own a nominal percentage of assets. Only 29 percent of those earning a formal wage throughout the country are women, leaving a huge percentage of women to work in the informal sector without any federal support. The effect is severe — nearly 40 percent of households are run solely by women and, because of

a lack of fair income, nearly all these homes suffer from poverty or extreme poverty. Women continue to be educated at an inferior rate to their counterparts, increasing their reliance upon men. They are also limited from owning, acquiring, and controlling property throughout Kenya, regardless of social class, religion, or ethnic group. If women attempt to assert property rights over men or in - laws, they are often ostracized by their families and communities. This practice of disinheritance seems to be on the rise, particularly in areas hit hard by poverty.

In Kenya, Kanyora (2006) did a comparative study between rural and urban areas on the perception of education and gender development in Kenya. This thesis aimed at investigating whether there are differences between men and women in rural and urban areas on perception of education and gender development. The focus was on girls and boys education and development in a post – colonial country. Semi structured, qualitative interviews were conducted in Baringo district, Kenya in February 2006. In order to obtain as much useful information and data as possible several research questions were focused on during the fieldwork. The conclusion is that people in rural and urban areas are very similar in their opinions of education and gender development for both girls and boys and that the traditional social and cultural structures are often obstacles for gender development more so in the rural areas.

Opiyo (2004) did a study on the role for information and communication technologies on gender equality and gender development in Kenya. The paper focused on the role that information and communication technology (ICT) can play in improving gender development, so as to enhance long - term economic growth. Employing OLS and IV panel regressions with country fixed - effects, the paper shows that increases in the level of ICT infrastructure tend to improve gender equality and development in education and employment. In addition, it shows that education among the general population is important for improving gender development. The results

provide evidence indicating that gender development in education is an important contributor to gender equality and development in employment. Lastly, the results show that economic development itself tends to lead to some improvements in gender development and equality in the labor market. Hence, the use of ICTs to improve gender development in education and employment may initiate a continuous cycle of positive reinforcing feedback effects between gender development and equality in employment and economic development, leading to further improvements in both.

Nithi (2009) did a study on socio - cultural constructions of gender development and psychological well - being in farm - families of Kiambu District, Kenya: exploring the complexities. The study set out to explore the complexities of the socio - cultural constructions of gender development and psychological wellbeing in farm - families of Kiambu District. The intention of the study was to gain insight and understanding of the farmers' life experiences since farm - families are gendered institutions with peculiar needs, problems and aspirations. The study was motivated by a dearth of research on the constructions and determinants of psychological wellbeing and gender development in farm - families. This thesis is therefore an attempt to fill the identified gap in knowledge, by generating empirical data on the socio - cultural constructions of psychological wellbeing and gender development in farm - families. Research participants included forty adults (17 men and 23 women) and thirty - one children (17 boys and 14 girls), drawn from five farming communities in Kiambu. Adopting a qualitative research methodology, multiple methods of data collection were employed including life history methodology, in - depth interviews, focus group interviews, and interactive observation techniques. Findings reveal that the constructions of gender identity and gender development in farm-families are the foundations of the internalization of gender ideals, socio-cultural

constructions, psychological well - being and coping strategies. The problems of women subordination vis – a - vis male - domination, therefore, have their roots in the socio-cultural constructions of gender, gender roles, and their ideological representations.

Lang'o (2011) also did a study on the social determinants of women under-development in urban informal settlements in Kenya. The findings indicate that the main intermediate social determinants of the high levels of women under - development in the urban slums in Kenya and are poverty, low levels of education and poor adoption of gender development policies.

2.4.1 Educational Levels and Gender Development

Education tends to enhance gender development as it tends to broaden one's views, reduce ethnocentricity, and thus increase one's flexibility of accepting new customs and norms (Hill and King, 2003). The social disadvantages faced by women in general are more restrictive in Kenya. In addition to the cultural and traditional norms imposed by a society to a certain extent dominated by ethical differences, there is also a historical explanation for such differences in educational attainment. In the case of Kenya, evidences suggest that up until independence, modern education was not available to a significant share of women in the society. However, this is not the case in the informal urban settlements such as slums.

Majority of the Kenyan poor are in slums where few of them access educational opportunities due to the status of the informal settlements. Based on the low socioeconomic status in slums, slum dwellers have had less or no ownership, access and control to family assets and resources. The higher rates of illiteracy and lower levels of education among slum dwellers present serious obstacles to gender development in slums. Issues of illiteracy and a lack of formal training do pose problems leadership skills. Other theories on gender inequality on education and its impact

on growth have been developed based on the selection-distortion factor. According to this theory expounded by Dollar and Gatti (1999), if one believes that boys and girls have similar distribution of innate abilities, gender inequality in education must mean that less able boys than girls get the chance to be educated and that the average innate ability of those who get educated is lower than it would be the case if boys and girls received equal education.

Gender and socio - economic background of any population has linkage to participation in any economic activities, and the effects vary across socioeconomic groups and regions. Specific issues of concern relate to the unequal or disadvantaged position of women as compared to men and by extension girls as compared to boys in education and economic activities including employment and access to financial assets. Education for All (EFA) and Millennium Development Goals (MDGs) goals, underscore importance of achieving gender equality in education by 2015, with specific focus on ensuring girls' full and equal access to, and achievement in basic education of good quality (United Nations Educational, Scientific and Cultural Organisation - UNESCO, 2003). To achieve these targets, countries have to develop feasible and informed strategies to improve participation of both male and female citizens in various socioeconomic activities including education. In the education sector, some of the policy initiatives relevant to the achievement of gender parity include making basic education affordable to all households through the introduction of fully subsidized public primary education starting 2003, and the recently introduced Free Day Secondary Education and subsidized boarding secondary education starting January 2008. This initiative has led to high primary gross enrolment, recorded at 7.63 million pupils (48% Female) in 2006 having risen from 6.1 million pupils in 2002 (49% female) (Government of Kenya, not dated).

Further, Abu - Ghaida and Klasen (2002) provides empirical evidence indicating that a country

failing to close the gender gap in education could experience a decrease in per capita income by 0.1 to 0.3 percentage points. Dollar and Gatti (1999) examine the relationship between gender development and education. Using data for over 100 countries, five - year growth intervals and two - stage least squares estimation, they find that larger female secondary education attainment tends to lead to higher growth rates, while male secondary achievement tends to lead to smaller growth rates. There is therefore a need to establish the current situation at Mukuru slums where most community members are uneducated.

Alternatively, Hill and King (2003), using panel regressions for 152 countries during the period 1960 - 85, find that gender development is affected by the level of education and the level of aggregate income/output. They find that a low female - male primary and secondary school enrollment ratio is associated with a lower level of gender development.

2.4.2 Economic Activities and Gender Development

Informal settlements have always been a persistent feature of urbanization. Related economic problems such as the lack of sustainable policies for creating jobs and reducing unemployment, as well as inefficient banking systems for mortgage lending and lack of social housing policy have resulted in dispossession and impoverishment of large strata of the population and growing socio-economic disparities. Soaring social inequalities have had a significant impact on the spatial patterns of cities, whose populations have found them trapped by a chronic lack of the necessary resources for adequate housing. Regardless of the type, settlements built with poor security of land tenure and without any planning regulations or building controls are considered as informal and need upgrading (United Nations, 2009).

Because of low socioeconomic status in the slums such as Mukuru, slum dwellers are generally not well educated and they are not the beneficiaries of patronage, they are less likely to be

engaged in economic activity as either employees or entrepreneurs. When they are engaged in economic activity, it tends to be in the Jua Kali (informal sector) where jobs are characterized by low earnings and poor working conditions (Fashoyin, 2001). As such, those who are not engaged in any economic activity or are employed in the Jua Kali sector are likely to rely on the natural environment for food, water, wood fuel and medicinal herbs with the likelihood that they will overexploit the few natural resources they have access to and bear the brunt of environmental catastrophes. Women in slums fare particularly badly because they wield little socio-economic power, have much fewer economic opportunities than their male counterparts and are largely excluded from even the Jua Kali sector because men are perceived as being better able to carry out the associated manual tasks.

Economic development may influence gender inequality in the labor market through the effects of the wages. As mentioned above, wages tend to increase with economic development and that this increases the opportunity cost of leisure or not working. As the opportunity cost increases, more people who were formerly not working will be induced to participate in the labor force. In a society with gender inequality in the labor market, the majority of the persons not working would be women, and hence it is likely that majority of the new entrants into the labor market would be women (Easterly, 1997). Consequently, as the economy development, it is expected the gender equality in terms of labor force participation rates would increase. This is not usually the case in some situations such as is the case of slums.

2.4.3 Income Levels and Gender Development

Employment is a major avenue for increasing incomes and consequently economic wellbeing. It is the primary asset at the disposal of the poor and hence main transmission mechanism through which the poor, both men and women can benefit from growth. In 2007, the Kenya labour force

is estimated at 19.5 million people (52% female) who are aged 15-64 years. In addition, 11.5 million children (50% female) are involved in child labour. Low level of income characterizes the slums in Kenya. It has been observed that income highly affects gender development (Kanyora, 2006) and as such a number of support structures are available in the informal sector, which aim at supporting the initiatives of these workers. These include associations as well as savings and credit groups. These initiatives have been instrumental in sustaining employment in the informal sector, although a number of people express disappointment at the inability of such capital to result in massive improvement in business or trade. Low incomes and job insecurity is the biggest challenge slum residents have to face. Those in formal employment often find themselves out of work as employers lay them off after three months to avoid employing them on a permanent basis as required by law.

Dollar and Gatti (1999) find empirical evidence indicating that increases in per capita income lead to increase in gender development. They used focuses on four different types of measures of gender development: (1) access and achievement in education (2) improvement in health (3) indexes of legal and economic equality of women in society and marriage (4) measures of gender empowerment (representation in parliament, right to vote). Easterly (1997) estimates fixed effects panel regression in which the gender variable is the female to male secondary school enrollment ratio and the only right-hand side variable is per capita income. He shows that there is a positive relationship between income and gender development. His work establishes that the correlation between income and gender development in secondary education is not simply a cross sectional association, but in fact true for individual countries as they develop. The study will therefore be seeking to establish the effect of the low income levels among slum dwellers on their gender development.

2.5 Gender Development in Informal Settlements

Gender equality is central to economic and human development in a country. Removing inequalities gives societies a better chance to develop. When women and men have relative equality, economies grow faster, children's health improves and there is less corruption. Gender equality is an important human right UN (2009). In general, the problems of informal settlements have not been systematically addressed and responsibilities remain fragmented. Informal settlements and residents have often been neglected in broader urban and social development practices. Some communities in informal settlements have opted for self-organization, these initiatives often being backed by the media, local government, international organizations and non-governmental organizations (NGOs). Even if these cases are limited, the process of self-organization has had many positive outcomes. Currently, however, there is a global call for urgent yet sustainable interventions vis-à-vis informal settlements. Governments are translating relevant global strategies into specific national contexts. Higher - level government is increasingly seen as key enabler of change. There is also a commitment to ensure equal access to basic human rights as well as fairness in wealth redistribution. Public-private partnerships are often at the centre of decision - making. A strong tendency towards mobilizing local skills and knowledge can also be noticed (United Nations, 2009).

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necessary resources for adequate housing. Regardless of the type, settlements built with poor security of land tenure and without any planning regulations or building controls are considered as informal and need upgrading (United Nations, 2009).

Various National, Regional and International Conventions and Documentation have emphasized that enabling the population, regardless of gender to actively participate in social and economic wellbeing is critical for long-term and sustainable social, political and economic development of any society. In Kenya, gender equity has taken centre stage resulting in the development and enactment of various legal and policy interventions including enactment of the National Commission on Gender and Development Act in 2003 and subsequent establishment of the National Commission on Gender and Development in November the same year; introduction of gender desks in key parastatals and police stations; the introduction of the Women's Enterprise Fund; the passing of the National Policy on Gender and Development in 2006 and the 30% Presidential Decree on Affirmative Action in public appointments, among others. Although, females constitute 51% of the population in Kenya, gender disparities are still persistent in most sectors.

2.6 Conceptual Framework

A conceptual framework is an explanation of the relationships between the variables identified in the study as shown in the figure below;

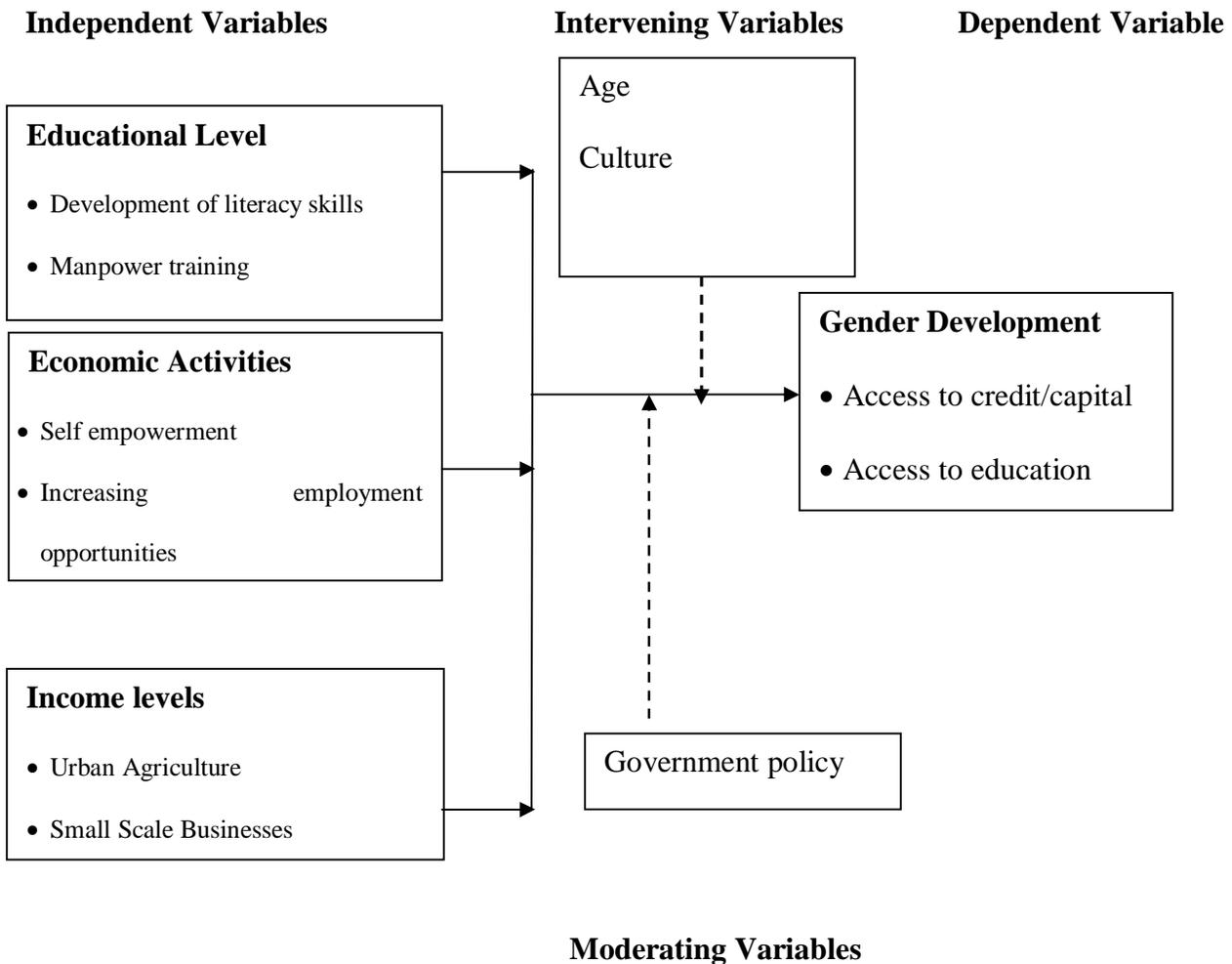


Figure 1: Conceptual Framework

Addressing gender development in informal settlements requires better understanding of the driving forces contributing to their expansion and growth. There is a disturbing statistic because education is not just crucial to fostering economic development and improving the life prospects of the marginalized segments of society, there are important interlinkages between education, socioeconomic status and the state of the environment. Education, for provides appropriate

manpower training and elicits positive mindsets towards development. In addition, education improves the recipients' employment and business prospects and concurrently makes them less directly reliant on the donors. The educated are also better able to appreciate contemporary problems, to internalize and apply ethics and to be more attuned to considerations when weighing the pros and cons of operational options. Equality of access and attainment of educational qualifications is necessary if slum dwellers are to be elevated from poverty and also be facilitated to become key players in poverty reduction efforts in Kenya. This is because high literacy levels among slum dwellers is key to improving health, nutrition and education in the family and for the empowerment to participate in decision-making processes, which in effect influences formulation and implementation of policies and programmes at all levels.

Lower levels of economic and social development, coupled with significant economic restructuring in the last decade, were a major driver of dislocations and adjustment in the economies of cities and rural communities. Rising unemployment, poverty and instability also acted as drivers of rapid migration to places with jobs. Incidentally, these countries also have lower level of urbanization. These relationships are not necessarily straightforward, but need to be understood in the context of economic and social change affecting the countries 'growth trajectories.

Income levels play a role in urban slum dwellers development, influencing general infrastructure development and maintaining a strong link with the socio-economic system. Housing provides a major source of income and has potential for growth. Areas with electricity have seen the emergence of service industries such as salons, barbers, public payphones and shade restaurants. Fewer than 30 per cent of those employed are in the formal sector, with the informal economy catering for the bulk of the remaining working population. It has been observed that

improvements in slum environments (access, drainage) had led to significant income enhancement, especially when designs had taken into consideration the aspirations of a majority of the community.

2.7 Conclusion

In conclusion, this chapter reviews the relevant literature in relation to the research questions presented in the study. The chapter brings out clearly the link between socioeconomic status, poverty and gender are emerging research and policy fields as the relationship between these mutually reinforcing sets of variables becomes increasingly clear. The chapter looks at addressing the plight of socioeconomically deprived sections of society, instituting poverty alleviation measures, attaining gender parity and ensuring sustainable environmental management which are perceived as complementary goals.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter encompasses the research methodology that was used in the field. It focuses on the sources of data and their collection techniques sampling procedure to be adapted and tools for data presentation and interpretation. This chapter focused on the research design, study population, sample and sampling procedure, data collection and data collection procedures, validity and reliability of research instruments, data analysis techniques and ethical considerations.

3.2 Research Design

The study adopted a descriptive survey which according to Cooper and Schindler (2006) is a study concerned with finding out what, where, and how of a phenomenon. According to Mugenda and Mugenda (2003), descriptive survey is used to obtain information concerning the current status of the phenomena to describe what exists with respect to variables in a situation, by asking individuals about their perceptions, attitudes, behavior or values. The descriptive survey research design assisted the researcher to systematically and accurately describe the socio-economic determinants of gender development in informal settlements.

According to Sekaran (2003) a descriptive study is undertaken in order to ascertain and be able to describe the characteristics of the variables of interest in a situation. Descriptive/survey research design was chosen in this study because it enabled the researcher identify the factors which influence gender development and to establish any relationship between the factors identified. It will also help to describe the state of affairs of the problem under investigation and the relationship between the variables.

3.3 Target population

The population of interest was all residents of Mukuru - Sinai Slum in Makadara District, Nairobi County. The population is approximately 4,000 individuals in 800 households. Of the 4,000 residents, children are said to number 1550. The target population comprised of 800 heads of households.

3.4 Sample Size and Sampling Procedure

Cluster sampling technique was used to select the sample since the population elements are widely dispersed geographically and to ensure efficiency of administration and to reduce costs. The technique was divided the population into five clusters along geographic boundaries namely: Sinai original, Sinai railway, Paradise A, Paradise Centre and Paradise B. This produced estimates of overall population parameters with greater precision. A total sample of 260 households was selected randomly using Mugenda and Mugenda (1999) formula comprising of 52 households from each cluster. According to Mugenda and Mugenda (1999), from normal distribution the population proportion can be estimated to be

$$n = \frac{Z^2 PQ}{\alpha^2}$$

Where: Z is the Z – value = 1.96

P Population proportion 0.50

Q = 1-P

α = level of significance = 5%

$$n = \frac{1.96^2 \times 0.5 \times 0.5}{0.05^2}$$

n= 384

According to Mugenda and Mugenda (1999), when the population is less than 10,000, it should be adjusted downwards using the following formula:

$$n.' = n/[1+ (n/N)]$$

Where n.' is the adjusted sample size

n is the proportionate sample from the formula

N is the target population.

Thus, for this study:

$$n.' = 384/ [1+ (384/800)]$$

$$= 260 \text{ households}$$

3.5 Data Collection Instrument

The most common tools of collecting data within the study approaches are through questionnaire methods, observation and interviews. The primary data was collected from the residents of Sinai-Mukuru slum using a questionnaire. The questionnaire is an efficient data collection mechanism as the researcher knows exactly what is required and how to measure the variables of interest. Since each respondent is asked to respond to the same set of questions, the questionnaire provides an efficient way of collecting responses from a large sample prior to qualitative analysis. It was structured to accommodate both open - ended and closed - ended questions. The study also used secondary data in the form of documented information from libraries and other relevant institutions. Secondary sources of data entailed the analysis and review of published books, journals, papers, periodicals, and unpublished works; Government documents including policy documents and Sessional Papers, media sources and the internet.

3.6 Validity and Reliability of Research Instrument

Validity is the degree to which a test measures what it is supposed to measure whereas the reliability of a research instrument is the extent to which the instrument yields the same results on repeated trials.

3.6.1 Validity of Research Instrument

According to Cooper and Schindler (2006), content validity is determined by expert judgment. The researcher amended the questionnaire in consultation with the supervisor in order to ensure that they address all the possible areas of the study appropriately and accurately. This helped to rectify any inadequacies in time before actual collection of data and thus reduce biases. To establish the content validity of the research instrument the researcher sought opinions of experts in the field of study, especially the lecturers in the University of Nairobi. This helped to improve the content validity of the data that was collected. It facilitated the necessary revision and modification of the research instrument thereby enhancing validity

3.6.2 Reliability of Research Instrument

A pilot study was conducted before using the questionnaire to collect data in order to test the questionnaire. The pilot test helped in facilitating its improvement of the research tools. This ensured that any irrelevant questions in the instrument are removed and focus the questionnaire so that the right information can be obtained. Piloting was conducted to check the questionnaires content, general form, question sequence, question formulation and wording (Nachmias and Nachmias, 2007).

Reliability is increased by including many similar items on a measure, by testing a diverse sample of individuals and by using uniform testing procedures. The researcher selected a pilot group of 15 individuals from the target population to test the reliability of the research

instruments. The study used Test - Retest method to establish the reliability which assessed the degree to which test scores are consistent from one test administration to the next. Measurements were gathered from a single rater who uses the same methods or instruments and the same testing conditions. If the correlation between separate administrations of the test is high (0.7 or higher), then it has good Test - Retest reliability.

3.7 Data Collection Methods

This refers to the means the researcher use to gather the required data or information. The questionnaires were personally administered by the researcher with the help of research assistants to the respondents. The researcher exercised care and control to ensure all questionnaires issued to the respondents are received and to achieve this, the researcher maintained a register of questionnaires to keep track of the response rate. The questionnaire were administered using a drop and pick later method to the sampled respondents in the Mukuru - Sinai Slum.

Secondary data was collected from other already existing sources and previous research, that is, reading relevant literature available in the library, various documents publications and reports including, journals, and magazines. Secondary sources of data entailed the analysis and review of published books, journals, papers, periodicals, and unpublished works; Government documents including policy documents and Sessional Papers, media sources and the internet

3.8 Data Analysis

The returned questionnaires were checked for consistency, cleaned, and the useful ones coded and analyzed using the Statistical Package for Social Scientists computer software. Descriptive statistics such as measures of central tendency particularly mean and standard deviation,

frequencies and relative frequencies (percentages) were used to analyze the quantitative data because this study is modeled on a descriptive framework. Data in part A of the questionnaire was analyzed using frequency distributions and percentages to determine the profile of respondents. Data in part B was analyzed using mean scores and standard deviations to determine socio-economic determinants of gender development in informal settlements in Kenya. Data analysis involved the interpretation of findings against the research questions. Frequency tables and percentages were used to represent the data collected for ease of understanding. In addition, the study used inferential statistics that involved Regression Coefficients, multiple regression analysis and ANOVA. Conceptual content analysis was used for data that is qualitative nature or aspect of the data collected from the open ended questions. This was done by categorizing information with common themes and integrating content reviews

3.9 Ethical Considerations

Anonymity and right to anonymity of the research subjects were guaranteed because data was coded to protect their identity. In order for respondents to make informed decisions about participating in this study, the researcher will need to provide them with enough and accurate information about the research. Due to sensitivity of some information collected, the researcher holds a moral obligation to treat the information confidentially and only for the purpose of the course. Since the respondents might be reluctant to disclose some information, the researcher needs to reassure the respondents of use and confidentiality of the information given. The researcher will obtain authority from the National Council of Science and Technology and an introduction letter from the University of Nairobi to authenticate the use of the data for academic purposes.

3.10 Operational Definition of Variables

The operationalization of variables is shown in Table 3.1

Table 3.1 Operational Definition of Variables

Research Objectives	Type Of Variable	Indicator	Measuring of Indicators	Data Collection Methods	Level of Scale	Types of Analysis	Level of Analysis
To determine the extent to which educational level influences gender development in Mukuru-Sinai Slum, in Makadara District, Nairobi County.	Independent	Educational level	Development of literacy skills Manpower training Development of technological skills	Questionnaire	Ordinal Nominal	Parametric	Descriptive
To establish the extent to which economic activities influences	Independent	Economic activities	Self empowerment Increasing employment opportunities	Questionnaires, records, self assessment,	Ordinal Nominal	Parametric	Descriptive

gender development in Mukuru-Sinai Slum, in Makadara District, Nairobi County.			Access to Credit Extension Services Land and Income Access to Business Opportunities				
To find out the extent to which income levels influences gender development in Mukuru-Sinai Slum, in Makadara District, Nairobi County.	Independent	Income levels	Urban Agriculture Small Scale Businesses Street Vending Jua Kali Workers	Questionnaire Document analysis,	Ordinal Nominal	Parametric	Descriptive
Gender development	Dependant		Poverty levels Access to information	Secondary data sources	Ordinal Nominal	Non-Parametric	Descriptive

			Gender parity				
Government policy	Moderating			Questionnaire	Ordinal Nominal	Parametric	Descriptive
Demographic factors	Moderating		Gender, age	Questionnaire	Ordinal Nominal	Parametric	Descriptive

3.9 Conclusion

In conclusion, this chapter describes the nature of the study as descriptive survey. This enabled the researcher to learn more about the socio-economic determinants of gender development in informal settlements in Mukuru-Sinai in Makadara District, Nairobi County. Cluster sampling technique was used to select the sample. Data collection method was done through questionnaires and secondary data sources. A pilot study was conducted and the data was analyzed using descriptive statistics and presented on tables.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND INTERPRETATION

4.1 Introduction

This chapter discusses the interpretation and presentation of the findings. The purpose of the study was to analyze factors influencing gender development in Mukuru-Sinai Slum in Makadara District, Nairobi County. The study made use of frequency tables and percentages to present data. The data was analyzed according to the research objectives which include;

- i) To determine the extent to which educational level influence gender development in Mukuru-Sinai Slum,
- ii) To establish the extent to which economic activities influence gender development in Mukuru-Sinai Slum and
- iii) To find out the extent to which income levels influence gender development in Mukuru-Sinai Slum.

4.1.1 Questionnaire Response rate

This study targeted sample 260 respondents residing at Mukuru - Sinai Slum specifically at Sinai original, Sinai railway, Paradise A, Paradise Centre and Paradise B. Out of this sample size 238 questionnaires were filled and returned contributing to 91.5% response rate. The response rate was adequate for this analysis and conforms to Babbie (2002) stipulation that any response of 50% and above is adequate for analysis.

4.2 Demographic Information

To understand the background of the respondents participating in the study, the researcher required the respondents to indicate their gender, age category, highest level of education

attained, duration of staying at Mukuru - Sinai Slum, current occupation and their level of income per month.

4.2.1 Gender of the Respondents

The study looked into gender of respondents in order to establish whether gender had any influence on gender development in Mukuru Sinai - Slum.

Table 4.1 Gender of the Respondents

Gender	Frequency	Percent
Male	147	61.8
Female	91	38.2
Total	238	100.0

The study established that 62% of the respondents from Mukuru - Sinai Slum were males while the rest (38%) of the respondents were females. This implies that men were mostly available in participating in the study because in households where both husband and wife were available women preferred their husbands to be interviewed. Similarly, patriarchal nature of our society might have contributed to this, hence the finding of the study and conclusion were based on the male contribution to the study.

4.2.2 Age Bracket of the Respondents

The age category of the respondents was sought to establish if it had any influence on gender development in Mukuru –Sinai Slum. Table 4.2 shows the summary of the findings of the study

Table 4.2 Age Bracket Respondents

Age Bracket	Frequency	Percent
21-30 years	212	89.1

31-40 years	26	10.9
Total	238	100.0

From the study 89% of the respondents were aged between 21-30 years while 11% were aged between 31 - 40 years. This illustrates that majority of the respondents are youths and it may be because majority of them have completed or dropped out of school hence they migrated to urban areas in search of greener pastures. The young people are also inquisitive, ambitious and energetic and coupled with the high rate of unemployment facing the country they are left with limited choice. They therefore move into slums in anticipation of getting cheap housing.

4.2.3 Education Level of the Respondents

The study involved finding out the level of education of the respondents as this would help determine whether the respondents had the adequate knowledge on how to come up with initiatives that would enable them earn income for their development and how it influenced their decision making and participation in policy implementation in Mukuru –Sinai Slum.

Table 4. 3 Education Level of the Respondents

Education Level	Frequency	Percent (%)
Primary	33	14
Secondary	90	38
College	98	41
University	17	7
Total	238	100

Table 4.3 shows the findings of the result, 79% of the respondents were educated as they had acquired either college certificates/qualification or secondary certificate, 14% had acquired

primary certificate while 7% had acquired degree as their highest education level. According to the findings most of the respondents in Mukuru - Sinai Slum had adequate knowledge having secured secondary education and above, however, their expectation on their academic qualification does not guarantee them precise work hence end up engaging in micro-economic activities that uplift their social - economic development slightly.

4.2.4 Respondent`s Duration of Stay in Mukuru –Sinai Slum

The respondent`s duration of stay may have had an effect on gender development to individuals in Mukuru - Sinai Slum. This is due to the fact that the longer an individual stays in a place will determine the kind of social economic activities he or she is involved in. The study looked into the duration of stay of the respondents with a view of establishing how this enhances various levels of gender development.

Table 4. 4 Respondent`s Duration of Stay in Mukuru –Sinai Slum

Duration of Stay	Frequency	Percent (%)
Less than 2 years	21	8.8
Between 2 and 5 years	54	22.7
Between 5 and 10 years	91	38.2
Over 10 years	72	30.3
Total	238	100.0

Table 4.3 illustrates the duration of the respondents stay at Mukuru-Sinai. From the findings 38% of the respondents had been staying at the area for a period of 5-10 years, 30% had stayed for a period of over 10 years, 23% had stayed for a period Between 2 and 5 years while 9% had stayed in the area for a period of less than 2 years. Further the findings revealed that, majority of the respondents had stayed in the Mukuru- Sinai Slum for more than 5 years. This means they were

conversant with social-economic activities carried out in the area and therefore this provides reliable information that the study sought on how these affected gender development.

4.2.5 Employment Status of the Respondents

Employment of an individual may have had an effect on gender development. The study needed the respondents to indicate their employment status in order to establish whether this had enabled them to have sustainable livelihoods and access better schools for their children. Adequate employment opportunities may mean that residents are involved in decision making and policy implementation.

Table 4. 5 Employment Status of the respondents

Employment Status	Frequency	Percent
Self employed	112	47
Formally employed	60	25
Not employed	19	8
Jua kali	48	20
Total	238	100

The findings show that (47%) of the respondents were self employed, 25% were formally employed, 20% were working in Jua Kali sector while 8% were not employed. This indicates that majority of the respondents of Mukuru-Sinai Slum were self employed having engaging in small scale businesses. The employed ones were not guaranteed permanent employment may be due to frequent retrenchment and high turnover of employees in the industries.

4.3 Educational Level

The study required the respondents to indicate the factors that affect their educational attainment in Mukuru Sinai Slums. The findings reveal that lack of funds to sustain education was the major

factor affecting most of the respondents in the attainment of their preferred educational achievement while in the Slum. This may be attributed to low paying jobs that could not cater for their family expenses as well for school fees for upgrading their qualifications. Similarly, lack of tertiary institution within the area was also highly cited as a major factor affecting the respondents in attainment of their preferred educational achievement. Other factors such as negative perception toward education, limiting chances of employment available, poverty, lack of education/school facility, low paying jobs, poor condition of living, poor supporting services such as security, water, roads etc, low income, lack of government support, poor structured school, unqualified teachers, peer pressure and drug abuse were highlighted as other factors affecting of the respondents in attainment their preferred educational achievement in Mukuru Sinai Slum. The findings of the study conformed to Dollar and Gatti (1999) who posited that the higher rates of illiteracy and lower levels of education among slum dwellers present serious obstacles to gender development in slums. Issues of illiteracy and a lack of formal training do pose problems of leadership skills.

Respondents were required to indicate the extent that education affects specific social and economic factors in Mukuru- Sinai Slum. This was important as it reveals how education level of the individual influences social-economic development. Table 4.6 shows the result of the study findings.

Table 4. 6 Extent to which Education Level Influences Gender Development

Influence of Education Level on Gender Development	Mean	Std. Deviation
Development of literacy skills	2.9496	1.30787
Manpower training	2.7773	1.17857
Development of technological skills	2.8445	1.15333
Self empowerment	2.8571	1.23100

Increasing employment opportunities	3.4160	1.23558
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Most of the respondents indicated that increasing employment opportunities was the main factor affecting attainment of education as depicted by a mean of 3.42, Development of literacy skills also affects attainment of education to a great extent as illustrated by a mean of 2.95, Self empowerment affects attainment of education to great extent as shown by a mean of 2.86 while manpower training was last factor affecting attainment of education to great extent as shown by a mean of 2.78. This implies that due to the strategic area that the study locality is, that is, within the industrial area, many employment opportunities are identified hence hindering the residents from continuing with their education.

The study was inquisitive to determine how individuals in Mukuru Sinai Slum are affected by their level of education. Respondents indicated that attainment of secondary and higher institution certificates enables them to get job opportunity easily while those with primary certificate or without any certificate find it rough to get available job opportunity, lack of employment, low qualification results to lack of employment hence poverty. This reveals that individuals with secondary or higher education qualifications achieve employment easily than those with low academic qualification resulting to majority of the residents to have poor lifestyle. The findings conformed to Hill and King (2003) that majority of the poor are in slums where few of them access educational opportunities due to the status of the informal settlements and they have had less or no ownership, access and control to family assets and resources. The higher rates of illiteracy and lower levels of education among slum dwellers present serious obstacles to gender development in slums.

4.4 Income Levels

The findings show that, most of the respondents were employed in local industries as casual

laborers most having generating Ksh 10,000 which they use in family expenses. Further, some are engaged in small scale business activities such as green groceries, selling mitumba, food stuffs, kiosks, charcoal and other Jua Kali businesses. The means of income generation affect gender development as most have a meager earning reserved for subsistence use. According to United Nations (2009) due of low socio-economic status in the slums, slum dwellers are generally not well educated and they are not the beneficiaries of patronage, they are less likely to be engaged in economic activity as either employees or entrepreneurs.

The extent to which respondents engage in various activities as a means of generating their income is important as it reveals how individual level of income enhances social-economic development. The findings of the study are as depicted in the table 4.8

Table 4. 7 Extent that Aspects of Income Level Influence Gender Development

Income Generating Activities	Mean	Std. Deviation
Urban Agriculture	2.2731	.75542
Street hawking	2.3571	.80778
Jua Kali Workers	3.8319	1.28818
Kiosk	3.8403	1.40213
Charcoal/Makaa business	3.6807	1.30518
Selling paraffin	2.2353	.75981
Roasting of maize	2.5000	1.17911
Selling foodstuff	2.5798	1.10995
Selling mitumba	3.7311	1.42431

According to the findings, residents of Mukuru Sinai Slums engage in Kiosk and Jua Kali Works to a great extent as shown by mean score of 3.84 and 3.83 respectively, selling mitumba and Charcoal/Makaa business were also some of the activities that majority of the respondents engage in to a great as shown by mean score of 3.73 and 3.68 respectively. On the other hand,

respondents engaged in selling foodstuff and roasting of maize as shown by mean score of 2.58 and 2.50 respectively while residents engaged in street hawking, urban agriculture and selling of paraffin to a less extent as depicted by mean score of 2.36, 2.27 and 2.24 respectively. The finding complies with Fashoyin (2001) that slum dwellers engage in economic activity that tends to be in the Jua Kali (informal sector) where jobs are characterized by low earnings and poor working conditions.

Further, the study aimed to investigate challenges that respondents face related to their level of income. According to the findings, the income generated per month could not satisfy individual expense hence low personal development. Due to low income most of the families do not get enough basic needs and education Fashoyin (2001). Slum dwellers engage in jobs that are characterized by low earnings and poor working conditions hence not satisfying their basic need.

Individual level of income may have had an effect on social-economic development as any gender that is more economically empowered develops more than the other. Table 4.9 depicts results of the study findings.

Table 4. 8 Effect of Level of Income

Whether Level of Income Influence social-economic Development	Frequency	Percent
Yes	188	79
No	7	3
Total	238	100

According to the findings, 97% of the respondents pointed that their level of income affects their social-economic development while 3% said they did not know. As indicated earlier, most of the residents of Mukuru Sinai Slums were generating an income of 5,000-10,000 hence socio-economic development was wanting. The income level is expected to enhance labor force while participation rates would increase the socio-economic development.

4.5 Economic Activities

Economic activities carried out by the individual could have an effect to social-economic development; hence the study required the respondent to indicate the gender which is most affected economically. Table 4.9 illustrates the study findings.

Table 4. 9 Gender Affected Economically

Gender Affected Economically Mostly	Frequency	Percent
Male	100	42.0
Female	138	58.0
Total	238	100.0

From the study findings, majority (58%) of the respondents were of the view that females were the most affected economically while 42% indicated that males were less affected economically. This shows that more women than men are not working. In a society with gender inequality in the labor market, the majority of the persons not working would be women, therefore it is likely that majority of the new entrants into the labor market would be women (Easterly, 1997).

The economic activities that residents of Mukuru Sinai Slum involve in affect gender development as some of the manual jobs cannot be done by women. Respondents had engaged in various economic activities ranging from employment to self employment such as making of jikos and sufurias, missionaries, projects such retreat centre, photo shop, CD selling, carpentry, teaching, selling of sweets and nuts, green groceries, chemist, charcoal selling, kinyozi and saloon, boutique hotel and mitumba selling among other activities. Slum dwellers are generally not well educated and they are not the beneficiaries of patronage. This means they are less likely to be engaged in economic activity as either employees or entrepreneurs. When they are engaged in economic activity, it tends to be in the Jua Kali (informal sector) where jobs are characterized

by low earnings and poor working conditions (Fashoyin, 2001).

Activities carried out by the individuals could have an influence on social economic development hence the study required each respondent to indicate the activity they have been engaged to. Table 4.10 illustrates the finding of the study on the extent that factors related to economic activities affect respondents in their social-economic development.

Table 4. 10 Economic Activities Carried Out by Respondents

Economic Activities Carried Out by Respondents	Mean	Std. Deviation
Unemployment	2.8529	1.39598
Access to Credit	2.6176	1.29296
Land Income	2.1639	1.46493
Access to Business Opportunities	3.6050	1.01648

The findings show that most respondents were of the opinion that access to business opportunities affected their social economic development to a great extent as shown by mean score of 3.61. Unemployment was ranked second as shown by mean score of 2.85. Access to credit affected respondents' social economic development to a moderate extent as shown by mean score of 2.62 while land income was ranked last as the factor that affects respondents' social economic development to a less extent as shown by mean score of 2.16. As the opportunity cost increases, more people who were formerly not working will be induced to participate in the labor force (Easterly, 1997).

Further the study sought to investigate the challenges that respondents face in undertaking their economic activities. Majority of the residents of Mukuru Sinai Slums engaging in income generating requiring electricity were of the view that, power circulation is frequently interrupted

due to illegal connections when there is customer, hence poor service delivery to the customer. The cause of illegal connections was attributed to poverty and tax evasion. They further indicated that poor environment regarding business, limits business expansion as most of the area is scattered with garbage. Other challenges were lack of capital, poverty, insecurity, lack of water and competition among others. The findings are consistent with Kanyora (2006) who observed that income highly affects gender development and as such, a number of support structures are available in the informal sector, which aim at supporting the initiatives of these workers.

Economic activity may have an effect on social-economic development of the individual therefore the study required the respondent to indicate whether economic activity affects respondents' social-economic development. Table 4.11 summarizes the study finding on the whether economic activity affects respondents' social-economic development.

Table 4. 11 Whether Economic Activity affects Respondents

Whether Economic Activity affects social-economic development	Frequency	Percent
Yes	188	97
No	7	3
Total	238	100

The findings revealed that majority (97%) of the respondents of Mukuru -Sinai Slum were of the view that economic activities affect their social-economic development while 3% felt that economic activities do not affect their social-economic development. Economic development may influence gender inequality in the labor market through the effects of the wage. While wages tend to increase with economic development and that this increases the opportunity cost of leisure or not working.

4.6 Social Factors and Gender Development

Social factor may have had an effect to gender development since women are sometimes discriminated which affect their access to income and education. Table 4.12 shows the finding of the study.

Table 4. 12 Social Factors and Gender development

Social Factors and Gender development	Mean	Std. Deviation
Friendship/networks/relationships	3.8950	1.02371
Religion	2.8151	1.33733
Physical attributes (Skin color, Body type etc)	2.5042	1.27867
Locality (Where you live, Type of Neighbors etc.)	2.9118	1.19624
Family setting (married, children and Children)	2.2521	1.03295
Political System/politics	2.9496	.99661

Most of the respondents pointed that friendship network relationships is the main social factor that influence gender development as shown by mean score of 3.90. Political System/politics influence gender development to a moderate extent as shown by mean score of 2.94. Locality (Where you live, Type of Neighbors etc.) to a moderate extent, as shown by mean score of 2.91, Religion and Physical attributes (Skin color, Body type) also influence gender development to a moderate extent as shown by mean score of 2.82 and 2.50 respectively while few pointed that family setting (married, children and Children) influence gender development to a moderate extent as shown by mean score of less extent as shown by mean score of 2.25.

Further the study sought to investigate the respondents' opinion socio-economic determinants of gender development in Mukuru - Sinai Slum. The respondents affirmed the following as the

other socio-economic determinants of gender development: crime and insecurity, ignorance and negligence, poverty, infrastructure, inadequate capital and poor environment. The findings complied with UN (2009) problems of informal settlements have not been systematically addressed and responsibilities remain fragmented. Informal settlements and residents have often been neglected in broader urban and social development practices.

4.7 Regression Analysis

In this study, a multiple regression analysis was conducted to test the influence among predictor variables. The research used statistical package for social sciences (SPSS V 17.0) to code, enter and compute the measurements of the multiple regressions

Table 4.13: Results of Multiple Regressions between Gender Development (Dependent Variable) and the Combined Influence of the Selected Predictors

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.913	0.834	0.751	0.4538

a. Predictors: (Constant), educational level, economic activities and income levels influence gender development

R-Square (coefficient of determination) is a commonly used statistic to evaluate model fit. R-square is 1 minus the ratio of residual variability. The adjusted R^2 , also called the coefficient of multiple determinations, is the percent of the variance in the dependent explained uniquely or jointly by the independent variables. 83% of the changes in the ownership variables could be attributed to the combined effect of the predictor variables.

Table 4. 64: Summary of One-Way ANOVA Results of the Regression Analysis between Gender Development and Predictor Variables

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	12.223	4	3.112	3.531	.001
	Residual	92.876	320	.641		
	Total	115.099	324			

a. Predictors: educational level, economic activities and income levels

b. Dependent Variable: Gender Development.

The probability value of 0.001 indicates that the regression relationship was highly significant in predicting how educational level, economic activities and income levels influence gender development. The F critical at 5% level of significance was 3.531 since F calculated is greater than the F critical (value = 2.742), this shows that the overall model was significant.

Table 4.15 Regression Coefficients of the Relationship between Gender Development and the three Predictive Variables

Model		Unstandardized Coefficient		Standardized Coefficient		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.308	1.342		1.623	0.357
	Educational Level	0.558	0.310	0.172	4.342	.0276
	Economic Activities	0.731	0.156	0.210	3.532	.0285
	Income Levels	0.785	0.322	0.067	3.542	.0202

a. Dependent Variable: gender development

The regression equation above has established that taking all factors into account (educational level, economic activities and income levels) constant at zero gender development will be 1.308.

The findings presented also show that taking all other independent variables at zero, a unit

increase in the Educational Level would lead to a 0.558 increase in the scores of gender development rates, a unit increase in the Economic Activities would lead to a 0.731 increase in the scores of gender development. Further, the findings shows that a unit increases in Income Levels would lead to a 0.785 increase in the scores of gender development. Overall, educational level had the least effect on gender development, followed by economic activities then income levels.

4.8 Conclusion

This study concludes that there is a significant relationship between education level and gender development. The findings revealed that lack of funds to sustain education, low income, lack of government support, peer pressure and drug abuse were some of the challenges affecting of the residents in attainment of their preferred educational achievement. However, increased employment opportunities were the main factors affecting attainment of education to great extent while those with secondary and higher institution certificates get job opportunity easily compared to those with primary certificate or with no certificate.

In regard to income levels, the study found that most of the respondent pointed out that they were employed in local industries as casual labor while others have engaged in small scale business activities. However, most of the respondents who had engaged in Kiosk and Jua Kali Works to a great extent though income generated per month could not satisfy individual expense hence affecting their social-economic development.

On economic activities, the study found that females were more affected economically and this led them to engage in various economic activities ranging from employment to self employment such as saloons and groceries.

CHAPTER FIVE
SUMMARY OF FINDINGS, DISCUSSIONS, CONCLUSIONS AND
RECOMMENDATIONS

5.1 Introduction

This chapter depicts the summary of the data findings on the factors influencing gender development in Mukuru - Sinai Slum in Makadara District, Nairobi County. The conclusions and recommendations are based on the study objectives. The chapter is therefore structured into summary of findings, conclusions, recommendations and area for further research.

5.2 Summary of Findings

The objectives of this study were to determine the extent to which educational level influence gender development in Mukuru - Sinai Slum, to establish the extent to which economic activities influence gender development in Mukuru - Sinai Slum and to find out the extent to which income levels influence gender development in Mukuru - Sinai Slum.

This study found that there is a significant relationship between education level and gender development. According to the findings lack of funds to sustain education, low income, lack of government support, peer pressure and drug abuse were some of the challenges affecting of the residents in attainment their preferred educational achievement in area. However, increased employment opportunities were the main factors affecting attainment of education to great extent while those with secondary and higher institution certificates get job opportunity easily compared to those with primary certificate or no any certificate.

On the income level, the study found that most of the respondent pointed out that they were employed in local industries as casual labor while others have engaged in small scale business

activities. However, most of the respondents who had engaged in Kiosk and Jua Kali Works to a great extent though income generated per month could not satisfy individual expense hence affecting their social-economic development.

On economic activities, the study found that females were more affected economically, this led them to engage in various economic activities ranging from employment to self employment such as saloons and groceries, however they experienced some challenges such as competition and power rationing hence affecting their social-economic development. Access to business opportunities affected their social economical development to great extent.

5.3 Discussions of Findings

This section focuses on a detailed discussion of the major findings of the study which also entails comparing the study findings to the literature in order to come up with comprehensive conclusion.

5.3.1 To determine the extent to which educational level influence gender development in Mukuru-Sinai Slum.

With regard to the influence of education level, the study revealed that education level influences gender development to a great extent. These findings was backed by respondents pointing out that increased employment opportunities were the main factor affecting attainment of education to great extent. Education tends to enhance gender development as it tends to broaden one's views, reduce ethnocentricity, and thus increase one's flexibility of accepting new customs and norms (Hill and King, 2003).

According to Dollar and Gatti (1999), majority of the Kenyan poor are in slums where few of them access educational opportunities due to the status of the informal settlements. Based on the

low socio-economic status in slums, slum dwellers have had less or no access and control to family assets and resources.

The higher rates of illiteracy and lower levels of education among slum dwellers present serious obstacles to gender development in slums. Issues of illiteracy and a lack of formal training pose problems in leadership skills (Hill & King 2003).

5.3.2 To establish the extent to which economic activities influence gender development in Mukuru-Sinai.

With regard to the effect of income level, the study established that most of the respondent had engaged in small scale business activities. Though the income generated could not satisfy their standard of living hence affecting their development to a great extent. Fashoyin (2001) pointed that because of low socioeconomic status in the slums such as Mukuru, slum dwellers are generally not well educated and they are not the beneficiaries of patronage, they are less likely to be engaged in economic activity as either employees or entrepreneurs. When they are engaged in economic activity, it tends to be in the Jua Kali (informal sector) where jobs are characterized by low earnings and poor working conditions.

The study also revealed that women were mostly affected economically. According to Easterly (1997) a society with gender inequality in the labor market, the majority of the persons not working would be women, and hence it is likely that majority of the new entrants into the labor market would be women.

5.3.3 To find out the extent to which income levels influence gender development in Mukuru-Sinai Slum.

On economic activities, the study found that females were more affected economically though they had engaged in various economic activities ranging from employment to self employment. Kanyora (2006) posited that low incomes and job insecurity is the biggest challenge slum residents have to face. Those in formal employment often find themselves out of work as employers lay them off after three months to avoid employing them on a permanent basis as required by law.

Access to business opportunities affected their social economical development to great extent while friendship networks relationships was the main social factor influence gender development to a great extent. The studies complied with Dollar and Gatti (1999) finding that that increase in per capita income led to increase in gender development.

5.4 Conclusion

This study concludes that there is a significant and positive relationship between education level and influencing gender development in Mukuru - Sinai Slum in Makadara District, Nairobi County. The study revealed that increased employment opportunities were the main factor affecting attainment of education to great extent. The study established that lack of funds to sustain education, low income, lack of government support, peer pressure and drug abuse were some of the challenges affecting the residents in attaining their preferred educational achievement in area.

There is a significant relationship between income level and gender development. However, most of the residents of Mukuru -Sinai Slum had engaged in Kiosk and Jua Kali Works to a great

extent though income generated per month could not satisfy individual expense. This ended up affecting their social-economic development. The study concluded that there is a significant relationship between economic activities and gender development.

The study concluded that female's were more affected economically though most had engaged in various economic activities ranging from employment to self employment such as saloons and groceries. The study revealed that access to business opportunities affected their social economical development to great extent. Friendship networks relationships was the main social factor influence gender development to a great extent.

5.5 Recommendations

Based on the study finding the study recommended that government should enhance living standard of the community living in slum areas through providing financial support and subsidiaries to ensure their living standard and style is improved.

Companies that offer employments to the public should review their remuneration policy so that pay may tally with the volume of work that employees perform.

Government should provide full support to the community through engaging community on economic activities so that they can develop themselves as by doing so the economy of the country will also improve.

5.6 Suggestion for Further Studies

The study recommends that;

- i. A further research on the influence of governance involvement on community development should be undertaken.
- ii. A further study on the influence of community level of socialization on gender development should be undertaken.
- iii. A study be carried out on factors influencing gender development in informal settlements in other slums so as to depict a reliable result that depict a generalized result reflecting real situation within the informal settlement.

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APPENDICES

Appendix I: Introduction Letter

CHARLES KAGUORA WAHIU,
MINISTRY OF YOUTH AFFAIRS AND SPORTS,
P.O BOX 34303-00100,
NAIROBI.

THE RESPONDENT,
MUKURU-SINAI VILLAGE,
P.O BOX.....,
NAIROBI.
10th May 2012.

Dear Respondent,

RE: ACADEMIC RESEARCH.

I am a student of the University of Nairobi Currently pursuing a Masters of Arts Degree in Project Planning and Management. As partial fulfillment for an Award of Masters of Arts Degree in the above Course, I am obliged to conduct an Academic Research. My Research Topic is: "**Factors Influencing Gender Development in Informal Settlement; A Case Study of Mukuru-Sinai, Makadara District, and Nairobi County.**" You have been selected as one of the respondents in this Project. I am kindly requesting for your assistance in responding honestly to the interview questions. Your information will be treated with utmost confidentiality and will be used for Academic purposes only.

I look forward for your cooperation on the study.

Thank you.
Yours faithfully,

Charles K. Wahiu.

Appendix II: Questionnaire for Household Heads

PART A: General Information

1. Please indicate your Gender. (a) Male [] (b) Female []

2. Please tick the age bracket.

(a) 21-30 years	[]	(b) 31-40 years	[]
(c) 41-50 years	[]	(d) 51-60 years	[]
(e) Above 60 years	[]		

3. What is your highest level of education?

(a) Primary	[]	(b) Secondary	[]
(c) College	[]	(d) University	[]
(e) Others			[]

4. Which area of Mukuru-Sinai do you stay in

(a) Sinai original	[]	(b) Sinai railway	[]	(c) Paradise A	[]
(d) Paradise Centre	[]	(e) Paradise B	[]		

5. How long have you been staying at Mukuru-Sinai

(a) Less than 2 years	[]	(b) Between 2 and 5 years	[]
(c) Between 5 and 10 years	[]	(d) Over 10 years	[]

6. Current Occupation

Self employed	[]	Formally Employed	[]
Not Employed	[]	Jua Kali	[]

7. Level of Income per month

- | | | | |
|-----------------|-----|-----------------|-----|
| Less than 2,000 | [] | 2,001 – 5,000 | [] |
| 5,001 – 10,000 | [] | 10,000 – 15,000 | [] |
| 15,000 – 20,000 | [] | Above 20,000 | [] |

PART B: Educational Level

1. What affects your educational attainment in Mukuru Sinai Slum?

.....

.....

.....

.....

2. To what extent does education affect the following factors in Mukuru Sinai Slum?

	To no extent	To a less extent	To a moderate extent	To a great extent	To a very great extent
Development of literacy skills					
Manpower training					
Development of technological skills					
Self empowerment					
Increasing employment					

opportunities					

3. How does your level of education affect you?

.....

.....

4. Are there some activities you can't do because of your educational level? Yes () No ()

5. What are some of these activities?

.....

.....

.....

.....

PART C: Income Levels

1. Please indicate the ways in which you earn their income.

.....

.....

.....

2. Please rate the extent to which you use the following ways to generate their income?

	To no extent	To a less extent	To a moderate extent	To a great extent	To a very great extent
Urban Agriculture					

Street hawking					
Jua Kali Workers					
Kiosk					
Charcoal/Makaa business					
Selling paraffin					
Roasting of maize					
Selling foodstuff					
Selling Mitumba					
Others (specify)					

3. What are some of the challenges you face related to your level of income?

.....

.....

.....

.....

4. In your opinion, does income levels affect you?

Yes () No ()

PART D: Economic Activities

1. Which gender is more affected economically in your area?

Male [] Female []

2. What economic activities are you involved in?

.....

.....

3. To what extent do the following factors affect you?

	To no extent	To a less extent	To a moderate extent	To a great extent	To a very great extent
Unemployment					
Access to Credit					
Land Income					
Access to Business Opportunities					

4. What are some of the challenges you face in undertaking your economic activities?

.....

.....

5. In your opinion, do economic activities affect you?

Yes () No ()

Social Factors and Gender development

5. To what extent do the following social factors influence gender development?

	To no extent	Less extent	Moderate extent	Great extent	Very great extent
Friendship/networks/relationships					
Religion					

Ethnicity					
Physical attributes (Skin color, Body type etc)					
Locality (Where you live, Type of Neighbors etc.)					
Family setting (married, children and Children)					
Political System/politics					

Any additional information on the socio-economic determinants of gender development in informal settlements in Kenya?

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.....

THANK YOU FOR YOUR TIME