

**INFLUENCE OF WOMEN EMPOWERMENT ON THEIR DECISION-MAKING
ROLES IN THE COMMUNITY AMONG THE NJEMPS IN BARINGO COUNTY**

BY

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DECLARATION

This research project report is my original work and has not been presented for a degree or any award in any other University.

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L50/75385/2012

This research project report has been submitted for examination with my approval as the university Supervisor

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DEDICATION

This project is dedicated to my mother who is the source of encouragement. She gives me strength and reason to soldier on with the journey of life. She is a source of inspiration in my life. Through her, I learned to be a strong person in life. I am proud of you mother as you are proud of me and this work.

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LIST OF ABBREVIATIONS AND ACRONYMS

| | |
|--------------|--------------------------------------------|
| AC | Access to Credit; |
| BRAC | Bangladesh Rural Advancement Committee |
| EA | Educational Attainment |
| ECDM | Economic decision-making |
| HIV | Human Immune-deficiency Virus |
| ICRW | International Center for Research on Women |
| MDGs | Millennium Development Goals |
| MPS | Mobility in Public Space |
| NCST | National Council of Science and Technology |
| RDM | Reproductive decision-making |
| SCDM | Socio- Cultural decision-making |
| SPSS | Statistical Package for Social Scientists |
| UNFPA | United Nations Population Fund |

ABSTRACT

Despite recent developments with respect to gender issues acknowledging that empowerment of women will improve their status generally and enable them to actively and effectively participate in key decision making processes at all levels of human development, women are frequently neglected in economic, trade and development policies and planning because of socio-historical patterns in regard to gender-based inequalities and division of household roles. The purpose of this study was to establish the influence of women's empowerment on their decision making roles among the Njemps in Baringo County – Kenya. The study was guided by three objectives: To determine the influence women's access to credit, to mobility in public space and educational attainment on their decision-making roles in the community. The study adopted the descriptive survey research design with both quantitative and qualitative approaches. The target population for the study constituted all women from the 4,219 households in 6 administrative Locations of Baringo District. The sample size for the study was 351 households at a confidence level of 95% and margin of error 5.0%. Stratified sampling based on the administrative Locations in the area of the study was used to obtain a representative sample of the target population and ensure a balance of information gathered. Proportionate allocation of the sample size based on the population of each Location was then done and the households that participated in the study from each Location picked through simple random sampling. The study utilized the questionnaire with both closed and open-ended items and the key informant's guide to collect primary data. The questionnaire was pilot-tested on sample of 20 household female respondents drawn from 2 of the Locations. The validity of the instruments was determined through expert judgment by the supervisor and other research experts at the University of Nairobi. The reliability of the questionnaire items stood at 0.82Cronbach alpha. The collected data was coded after validation and editing, then entered into the computer. Data analysis was done with the aid of the Statistical Package for Social Scientists (SPSS) Version 20. Data was analyzed using descriptive statistics and the findings presented in frequency distributions and percentages and Pearson's Product Moment Correlation analysis done to determine the relationship between women's empowerment and their decision-making roles. Qualitative data obtained from the open-ended questions in the key informant interviews was extracted, common themes identified, organized and then discussed under the main objective areas of the study. The study established that majority of the women (64%) had at least taken a loan at some point. None of the respondents' spouse made a unilateral decision on the amount of loan to be taken. Significant positive relationships between women's access to credit and reproductive decision-making roles ($r=0.13$), cultural decision-making roles ($r=0.36$) and socio-economic decision-making roles ($r=0.14$) at a 95% level of significance. Significantly more than half of the respondents either never sought permission or at most rarely sought permission to attend various functions or visit various places. There were significant positive relationships between women's mobility in public space and reproductive decision-making ($r=0.23$), cultural decision-making ($r=0.24$) and socio-economic decision-making ($r=0.11$) and $p<0.05$. Higher levels of education were associated with greater women participation in decision-making. The study recommended the scaling up of efforts to empower women socio-economically so that women can have a bigger voice in the society on issues that affect them and break the yoke of perpetual subordinate role they have always played in the society.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

The World Bank has identified women empowerment as one of the key constituent elements of poverty reduction, and as a primary development assistance goal. The promotion of women's empowerment as a development goal is based on a dual argument: that social justice is an important aspect of human welfare and is intrinsically worth pursuing; and that women's empowerment is a means to other ends (Malhotra, Schuler, & Boender, (2002). As noted by numerous scholars, empowerment is a multidimensional process, comprised of economic, civil, political, social and cultural dimensions (Moghadam and Senftova 2005, in Esplen, Heerah and Hunter 2006). Women's empowerment is, therefore, about enabling women to live lives of well-being and dignity, based on equality, rights and justice.

Globally, there has been transformation about the role of women in the society. More awareness is being created with regard to incorporating gender perspectives in policy-making and the adoption of gender-inclusive approaches in the implementation of development-related goals in order to empower women (Akudo, 2012). The achievement of this goal is seen as the attainment of peace, justice and sustainable development. Based on various suggestions in the development literature (Mostofa *et al.*, 2008; Rahman & Naoroze 2007; Pitt *et al.*, 2006; Hashemi *et al.*, 1996), woman empowerment is measured by five dimensions that may be considered to represent the expansion of choice and freedom of women to make decisions, as well as to take the actions which are necessary to influence their life outcomes. These are: economic decision making, household decision

making, freedom of movement, ownership of property, and political and social awareness. These dimensions are invoked based on the central meaning of women's empowerment, fundamental right of women in family, society and nationally from various literatures (Baltiwala, 1995, Malhotra *et al.*, 2002).

The empowerment of women is one of the vital issues of development, particularly in developing countries, where they appear to form the largest of the poor, marginalized and vulnerable group. In Africa, women are politically under-represented, with little or no decision-making power accorded them (Akudo, 2012). They usually have little or no choice regarding their course of life as well as little or no opportunities to improve their condition (Nessa, Ali and Abdul-Hakim, 2012). Thus, empowering women is critical since it will help to unlock their potentials, which in turn enable them to improve not only their standard of living and quality of life, but also the welfare of their family. As a result, empowerment of women could lead to an effective strategy to alleviate the problems of poverty. It is not surprising therefore to find that women empowerment is included in one of the United Nations Millennium Development Goals (MDGs), which is “promote gender equality and women empowerment” (The Millennium Development Report, 2006).

It has been widely acknowledged in the development literature that one of the means to empower women is by providing them easy access to credit. Accessibility of credit to women will enable them to venture into income generating activities, usually by establishing microenterprises, and thus provide additional income to the household (Nessa *et al.*, 2012). Their ability to generate their own income will perhaps help them to have more power and choices related to household decision making with regard to household's consumption, education and health, as well as participation in the political process

(Chowdhury *et al.*, 2005). Current momentum around women's economic empowerment offers huge scope for bringing about real changes in women's lives. To this end, numerous studies (Kabeer 1998, 2001, 2005a; UN-INSTRAW 2006; UNFPA 2006) have revealed the positive impacts of improving women's access to credit or facilitating their entry into paid work. Earning an income can increase women's autonomy and enhance their economic and social status. It can also shift power relations between women and men, including at the household level – for example by increasing women's control over how household budgets are spent.

Data from around the world show that increased education is associated with the empowerment of women (Malhotra, Pande, and Grown, 2003). Educated women are more effective at improving their own well-being and that of their family. They are better equipped to extract the most benefit from existing services and opportunities and to generate alternative opportunities, roles, and support structures. These empowering effects of women's education are manifested in a variety of ways, including increased income-earning potential, ability to bargain for resources within the household, decision-making autonomy, control over their own fertility, and participation in public life.

Just like women in other patriarchal societies, the subordinate position which the women in the Njemps community are subjected to, predisposes them to various acts of gender-based discrimination. Being a patriarchal society, male dominance is reflected in the marriage institution, political and governing institutions, religious institutions, and other public and private institutions existing within the community set-up. Very few women in this community occupy leadership positions and participate equitably with their male counterparts in decision-making. This in part is caused by the nonchalant attitude of

women, inadequate credible women's groups, discriminatory cultures, the society, and the governing institutions within the community.

In the wake of the clamour for women empowerment, gender equity campaigns and gender mainstreaming discourse, many studies have been conducted on the various aspects of women empowerment. However, these studies have not adequately explored the extent to which the various dimensions of women empowerment have contributed to their participation in decision-making roles in the society. Particularly, it is not clear to the stakeholders the extent to which the Njemps women have been empowered to participate in community decision-making processes, the gap which this study purposed to bridge.

1.2 Statement of the Problem

Empowering women is an indispensable tool for advancing development and reducing poverty. There is no doubt that empowered women contribute to the health and productivity of whole families, communities and the nation. A critical aspect of gender equality is the equal participation of women and men in decision-making about societal priorities and development directions. Thus, successful development depends on the involvement and commitment of members of the society, especially women, men, and youths. Every group, regardless of creed, class or sex, ought to have a role to play in the development of society. The degree of cooperation and the extent of participation of members depend upon the general level of the people's awareness of their needs and how they are empowered to meet the needs. Therefore, every member of the society, including women and girls has to be equipped with the knowledge, skills, and habits to be able to make their contribution towards the development of the society. Despite recent developments with respect to gender issues acknowledging that empowerment of women

will improve their status generally and enable them to actively and effectively participate in key decision making processes at all levels of human development, women are frequently neglected in economic, trade and development policies and planning because of socio-historical patterns in regard to gender-based inequalities and division of household roles. This is in spite of numerous national and international efforts to empower them economically, socio-culturally, legally, politically and psychologically. Notwithstanding women's contribution to the fabric of the household, women are commonly underestimated and ignored in community development strategies and key decision making processes. A lack of available gender-disaggregated data on community decision-making roles means that women's roles and contribution to decision making at the community level, in particular among the Njemps community is poorly understood. This study, therefore, sought to bridge this gap by examining the influence of women's empowerment on their decision making roles among the Njemps in Baringo County – Kenya

1.3 Purpose of the Study

The purpose of this study was to establish the influence of women's empowerment on their decision making roles among the Njemps in Baringo County – Kenya.

1.4 Objectives of the Study

The study was guided by the following objectives:

1. To determine the influence of women's access to credit on their decision-making roles in the community among the Njemps in Baringo County – Kenya.

2. To establish the extent to which women's mobility in public space influences their decision-making roles in the community among the Njemps in Baringo County – Kenya.
3. To assess the influence of women's educational attainment on their decision-making roles in the community among the Njemps in Baringo County – Kenya.

1.5 Research Questions

The study sought to answer the following research questions:

1. How does women's access to credit influence their decision-making roles in the community among the Njemps in Baringo County, Kenya?
2. To what extent does women's mobility in public space influence their decision-making roles in the community among the Njemps in Baringo County, Kenya?
3. How does women's educational attainment influence their decision-making roles in the community among the Njemps in Baringo County, Kenya?

1.6 Significance of the Study

The study's findings will be important in informing all the stakeholders in the field of women development on the gains made with respect to women empowerment. The study findings may be particularly important to the policy makers since by espousing on the status of women in community decision-making, the study highlighted possible policy areas upon which policy-actions may be taken to strengthen the current gender discourse. The findings of the study will provide information to development non-governmental organizations on the extent to which programmes that have targeted women have

influenced their decision-making processes in the community, while enumerating on the key areas that may have weaknesses for redefined interventions. To the women, the findings may serve as a turning point to spur their interest in decision-making positions and thus reinvigorate the quest for gender equity and mainstreaming in community development agendas.

1.7 Delimitation of the Study

This study was limited to Baringo County and focused on women's empowerment dimensions namely access to credit, mobility in public spaces and educational attainment and their influence on women's decision-making roles in the community among the Njemps in Baringo County. The study established the extent to which women are involved in decision-making roles in the target community.

1.8 Limitations of the Study

The limitations of the study included the distance in reaching out to respondents in their households who were spread throughout the study area. Language barrier was a limitation where in some instances, the respondents could only communicate in their mother tongue which the interviewing research assistants could not understand, thus required the services of an interpreter. Another limitation was that since data collection was done at the household level, it was difficult to gain access to the targeted respondents during day time.

1.9 Basic Assumptions of the Study

The study assumed that the sample size selected was representative and credible enough to allow for generalization of the findings to the target population. It was also assumed that the target community embraced women participation in decision making.

1.10 Definition of Significant Terms Used in the Study

The following term assumed the stated meanings in the context of the study:

Access to Credit – Meant women’s ability to acquire and utilize credit/capital, inputs and other economic resources product

Decision –Making roles –Referred to decisions which women make and in this study, it related to decision-making in: reproductive, economic and socio-cultural issues.

Educational attainment – Referred to women’s access to and ability to deploy formal and informal forms of education, e.g. adult training / learning.

Mobility in public space – Referred to women’s participation in extra-familial groups and social networks, freedom and safety to circulate in public spaces; ability to use transports e.g. bike, bus, and taxi.

Participation in extra- Familial Groups and Social networks - The number of women’s groups the women belonged to other than the micro-finance groups as discussed under access to credit.

Women’s Empowerment- was used to mean enabling women to live lives of well-being and dignity, based on equality, rights and justice.

1.11 Organization of the Study

This research proposal project report contains five chapters. Chapter one is the introduction and includes the background to the study, statement of the Problem, purpose of the study, the research objectives and the hypotheses that was tested by the study. Also included is the significance of the study, delimitations and limitations of the study as well as the basic assumptions of the study and finally definitions of significant terms used in the study.

Chapter two is the literature review of relevant works done related to Women empowerment and decision making. This section sought to explain the relationship between women's socio-economic empowerment and household decision making while elaborating on the indicators of household decision making. It also sought to identify the gaps in research in women's household decision making in the country. This section contains the Conceptual framework that links the independent and dependent variables of the study.

Chapter three is a description of the Research Methodology used. The research design and target population are explained. There is also a description of the sample size and sample selection. A description of the research instruments used, their validity and reliability is also included. Elaboration of data collection procedures and the operational definition of variables are provided.

Chapter four contains the findings of the study based on the analysis of data collected using the research instruments as described in chapter three. The findings were organized as per

the objectives of the study and also included interpretation of the findings and discussions related to the reviewed literature.

Chapter five summarized the findings of the study, concluded and gave recommendations based on the findings. The chapter also provided suggestions on areas for further study in the field of women empowerment and decision-making and summarized the contribution of the study to the body of knowledge.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter presents a review of literature related to the study. The literature review is discussed under sub-headings, namely; women's access to credit and decision-making roles, women's mobility in public space and decision-making role and women's educational attainment and decision-making roles. The later section of the chapter presents the conceptual framework on which the study is based. The conceptual framework provides the linkage between the literature, the study objectives and the research questions.

2.2 The Concept of Women Decision-Making

Gender is a social and cultural construct. It implies the meanings and perception that society imputes on the relations between men and women (Pietila, 2007). Since the relations between the sexes are socially and culturally constructed, gender perceptions, in turn, influence social and economic arrangements between the sexes. This implies that, society allocates works, roles and status through its norms and practices which are all enforced by the perceived gender relations. Furthermore, the allocation of resources and responsibilities based on gender relations, in turn, affects institutional arrangements and practices such as, decision- making, political power and the enjoyment of rights and entitlements within the family and the public life. Finally, these gender arrangements influence men and women's experiences in diverse ways. Bullock has, thus, established that gender structures social, political and economic relations and shapes values and attributes throughout society (Bullock, 1994). He argues that women are specifically

limited by a number of factors determined by gender which include cultural norms and stereotypes about specific role of women (Bullock, 1994).

Over the past two decades, significant commitments to women's participation in decision-making have been made at the international level. The Beijing Platform for Action (1995) called on governments to take measures to ensure women's equal access to and full participation in power structures and decision-making. The outcome document of the twenty-third special session of the General Assembly (2000) reiterated the need to increase the representation of women. UN Security Council Resolution 1325 (2000) affirmed the need to include women in decision-making with regard to issues of peace and security. In 2006, the 50th Session of the Commission on the Status of Women adopted agreed conclusions on the equal participation of women and men in decision-making processes.

Women's participation in decision-making is not only advantageous for women themselves, but for development and democracy in general. The agreed conclusions on "the equal participation of women and men in decision-making processes" adopted by the fiftieth session of the Commission on the Status of Women assert "that without the active participation of women and the incorporation of women's perspectives at all levels of decision-making, the goals of equality, development and peace cannot be achieved, and that women's equal participation is a necessary condition for women's and girls' interests to be taken into account and is needed in order to strengthen democracy and promote its proper functioning."

Other important commitments related to women's political participation in Africa include: Article 4 (l) of the Constitutive Act of the African Union, the Dakar Platform for Action

(1994); the African Plan of Action to Accelerate the Implementation of the Dakar and Beijing Platforms for Action for the Advancement of Women (1999); the Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa (2003); and the African Union's Solemn Declaration on Gender Equality in Africa (2004).

Gender inequality, is a universal phenomenon which largely confronts women. Marger has observed that in no society do men and women receive the same rewards (Marger, 1999). The UN World Conferences held in Mexico City, Copenhagen and Nairobi in 1975, 1980 and 1985 respectively for the advancement of women underscored the peculiar problems facing women (Pietila, 2007).

Globally, women do not enjoy equality with men in terms of political, legal, social and economic rights. Momsen has observed that in every country, jobs that were predominately done by women were the least well-paid and had the lowest status (Momsen, 2004). The World Bank (1995) report acknowledged the fact that women, worldwide, face limited access to financial services, technology and infrastructure. They are predominantly located in low-productivity work. In addition to performing household tasks and childbearing duties, the report, indicated, women work longer hours for lower pay than most men. Women do between two-thirds and three-quarters of the work in the world. They also produce 45 percent of the world's food but are still granted only 10 percent of the world's income and 1percent of the world's property (French, 1992). Another dimension of inequality perpetrated against women is the abuse of their rights which in some cases, is expressed in gender violence. Momsen has observed that the lowest equality of rights was found in South Asia, sub-Saharan Africa, the Middle East and North Africa (Momsen, 2004).

Gender inequality also manifests itself in decision-making. Orubuloye (1997) has argued that although most sub-Saharan African women are major producers and are responsible for the greater part of the labour in farming, certain aspects of the culture have traditionally suppressed the ability of women to take decision even on matters that affect them. Orubuloye acknowledged that the ability of women to take decisions in reproductive health issues such as family size, when to have a baby, choice of spacing period and the use of family planning services may not only enhance their bargaining power but also reduces their vulnerability to Sexually Transmitted Diseases (STD's) (Orubuloye, 1996). He, however, submitted that African women suffer from a wide range of reproductive health problems such as harmful traditional practices. Matrika, nonetheless, admitted gender differences in reproductive health decision making and attributed the underlying reasons to power relation and traditional gender roles (Matrika, 2006).

The disparities between men and women are a clear manifestation of gender inequalities and biasness as well as lack of recognition for women which are happening against the background of the potential, knowledge-ability and ability of women as Wallace indicates:

"Women, although the poorest and most powerless, may hold the key to our common future. They command our attention not simply out of a sense of justice or expedience, but because unless their values, views and visions serve as central focus for our policy-making, we cannot achieve the ultimate goal of peace" (Wallace 1991: 331).

Karl in supporting the need for women's participation in decision-making process argued that there could be no true democracy, no true people's participation in governance and development without equal participation of women and men in all spheres of life and levels

of decision-making (Karl, 1995). Enhancing women's participation in development is essential not only for nation building and a just society, but also a pre-requisite for achieving political security (Awumbila, 1994 cited in Tsikata, 2007).

2.3 Women's Access to Credit and Decision-Making Roles

Excitement around the empowerment potential of improving women's access to credit is not new. Since the 1990s, micro-financing has been heralded by some as a "magic bullet for women's empowerment" – a claim which has been a source of much debate (Goetz and Gupta 1996; Johnson and Rogaly 1997; Kabeer 1998, 2001, 2005b; Mayoux 2005). Based on research into the impact of credit programmes in Bangladesh, advocates have argued that women's access to credit strengthens their bargaining power within the household, improves their perception of self worth and can lead to a long-term decrease in domestic violence (Hashemi et al 1996; Kabeer 1998, 2001, 2005b).

Some evaluations paint a positive picture of the impact of credit programs on women's lives (Kabeer 2001). Access to savings and credit can initiate or strengthen a series of interlinked and mutually reinforcing 'virtuous spirals' of empowerment (Mayoux, 2000). The first set of assessments point out that women can use savings and credit for economic activity, thus increasing incomes and assets and control over these incomes and assets (Mayoux, 2000). Rahman (1986) established that 'active' women loanees had higher consumption standards and a role in household decision-making, either on their own or jointly with their husbands, than 'passive' female loanees. Both in turn had significantly higher consumption standards and were more likely to partake in household decision-making than women from male loanee households or from households who had not received credit.

Another group of evaluations have tried to establish that economic contribution may increase their role in economic decision making in the household, leading to greater well being for women and children as well as men (Mayoux, 2000). A study by Pitt and Khandker (1995) in exploring the impact of female membership of credit programs found that women's preferences carried greater weight (compared to households where either men received the loans or in households where no loans had been received) in determining decision-making outcomes including the value of women's no land assets, the total hours worked per month for cash income by men and women within the household, fertility levels, the education of children as well as total consumption expenditure.

It has also been studied that women's increased economic role may lead to change in gender roles and increased status within households and communities (Mayoux, 2000). Hashemi, Schuler, and Riley (1996) explored the impact of credit on a number of indicators of empowerment: (i) the reported magnitude of women's economic contribution; (ii) their mobility in the public domain; (iii) their ability to make large and small purchases; (iv) their ownership of productive assets, including house or homestead land and cash savings; (v) involvement in major decision making, such as purchasing land, rickshaw or livestock for income earning purposes; (vi) freedom from family domination, including the ability to make choices concerning how their money was used, the ability to visit their natal home when desired and a say in decisions relating to the sale of their jewelry or land or to taking up outside work; (vii) political awareness such as knowledge of key national and political figures and the law on inheritance and participation in political action of various kinds; and finally, (viii) a composite of all these indicators.

They found that women's access to credit was a significant determinant of the magnitude of economic contributions reported by women; an increase in asset holdings in their own names; an increase in their purchasing power; their political and legal awareness and their composite empowerment index. BRAC loanees report significantly higher levels of mobility and political participation. Grameen members reported higher involvement in “major decision-making”. The study also found that access to credit was associated with an overall reduction of the incidence of violence against women; women's participation in the expanded set of social relationships as a result of membership of credit organizations rather than increases in their productivity per se were responsible for reductions in domestic violence.

2.4 Women’s mobility in public space and Decision-Making Role

Women’s mobility is important for two main reasons. The first is that it helps to create a more gender equitable cultural norm by normalizing women’s public mobility and access to public institutions. It is by no means the case that the social restrictions on women’s public mobility have been removed, but there is a clear change in that women and girls have a wider menu of options and more room for manoeuvre and multiple interpretations of appropriate female behaviour than in the past (Huq, 2010).

Constraints on women’s physical mobility in many parts of the world restrict their ability to make independent decisions. Women in countries such as India, Egypt, and Bangladesh are governed by social norms that restrict their physical mobility, referred to in the literature as female seclusion. This seclusion involves the veiling of head and face in some instances, as well as restrictions on unaccompanied travel to such places as shops, pharmacies, or hospitals, and limits on direct contact with unrelated males (Bruce, Lloyd,

and Leonard, 1995). Thus, even in instances where women wish to make decisions regarding household consumption, expenditures, or health care, they may need help and agreement from other family members, particularly the husband or mother-in-law, in actually conducting these transactions.

The concept of autonomy is multidimensional, hence the factors included within the concept has also varied between authors. For most of the work in South Asia, women's participation in household decision making, her mobility, and control over her financial resources have been taken as indicators of 'autonomy'. Studies have suggested that greater gender equality may encourage women's autonomy and may facilitate the uptake of contraception because of increased female participation in decision making (Hakim *et al.*, 2003). Much of the relevant demographic literature that has addressed the links between gender inequality and fertility regulation has focused on women's autonomy (Furuta and Salway, 2006; Cleland *et al.*, 1996).

In Bangladesh, the practice of *purdah* or seclusion is prevalent in various degrees depending on the socio-economic and educational levels of the men and women in the family. While some families do practice absolute seclusion, barring women from travelling alone for all kinds of activities; other families have redefined their sense of *purdah*, allowing women to travel outside when accompanied by an adult or child. The establishment of garment industries in Bangladesh has seen another generation of women who have joined the labour market and the norms of traditional village life have undergone major changes. For women in garment work or any other form of formal labour the mobility has been found to be higher than their peers (Naved *et al.*, 2001). Additionally,

with high male labour migration to various parts of Asia, Europe and the Middle East, another group of women have emerged as household heads.

The 'left behind' women have the added pressure of performing various roles which were previously completely under the male domain, these women may no longer be required to be accompanied by a male adult and their mobility may be higher. Studies have found that women conditions have increased decision making compared to their peers, but the effect of mobility has not been adequately investigated (Hadi, 2001). Earlier studies using the 1989 DHS data established that the links between her mobility and decision making has been found to be positive (Cleland et al.1996). Women who had higher decision making ability and higher mobility were more likely to use modern contraception.

2.5 Women's Educational attainment and Decision-Making Roles

Education equips women with the awareness and knowledge required to make beneficial life choices, increases their ability to access resources and services, enables them to become informed consumers and citizens, inculcates a feeling of self-worth, and increases their ability to challenge and make accountable those who hold power and authority (International Center for Research on Women (ICRW), 2005). Additionally, education can improve knowledge of health and nutrition, improving the situation of both the woman herself and her children. Education also improves women's economic opportunities by providing them with useful skills, especially for paid employment. Last but not least, education improves women's bargaining power in relation to their husbands, much like an increase in income would, leading to more advantageous outcomes (Kishor & Gupta, 2004). Because research has established that basic education of girls and women improves key development outcomes, such as reducing fertility and child mortality or increasing

worker productivity, it is often assumed that education enhances women's well-being and gives them a greater voice in household decisions, more autonomy in shaping their lives, and better opportunities for participating in the community and labor market (ICRW, 2005).

Recent literature review by the International Center for Research on Women shows that education is a necessary but not sufficient investment to achieve gender equality or improve women's well-being (ICRW, 2005). In most cases, only secondary or higher levels of schooling lead to improved options, opportunities, and outcomes for women. That said, for secondary and higher levels of education to have the greatest payoff, investments also are needed that address the social and economic constraints that can impede education's benefits. ICRW research shows that women are more likely to control their own destinies and effect change in their own communities when they have higher levels of education. A review of available research shows that education is most beneficial to women in settings where they have greater control over their mobility and greater access to services (ICRW, 2005).

In many developing countries, women do not have such mobility or access to the resources they need to improve their health or the health of their families. Often, health services are not widely available, or where available, they are of poor quality. In such situations, primary education alone often cannot equip women with the skills and knowledge they need to overcome the many constraints. Recent research in India, for example, shows that women with higher levels of education are more likely to reject a strong societal preference for a son and find ways to compensate for the lost support and discrimination they may experience should they give birth to a daughter (Pande and Astone, 2001). Higher levels of

education – six years or more – also are strongly associated with women’s improved use of prenatal and delivery services, and postnatal care, and have a greater impact on girls’ and women’s knowledge of HIV prevention and condom use. Studies of HIV in Africa and Latin America find that education lowers women’s risk of HIV infection and the prevalence of risky behaviors associated with sexually transmitted infections (Jewkes, 2003; Wolff, 2000). While primary education increases girls’ and women’s ability to discuss HIV with a partner, ask for condom use or negotiate sex with a spouse, secondary education has an even greater impact. Girls who attend secondary school are far more likely to understand the costs of risky behavior and even to know effective refusal tactics in difficult sexual situations.

Secondary education also can play a crucial role in reducing violence against women and the practice of female genital cutting. While educating women clearly cannot eliminate violence, research shows that secondary education has a stronger effect than primary education in reducing rates of violence and enhancing women’s ability to leave an abusive relationship (Jejeebhoy, 1998). Secondary education also has more effect in reducing female genital cutting than primary education. Profiles of nine African countries found that the practice was more prevalent among uneducated than educated women (Population Reference Bureau, 2001).

Women with primary or no education are more likely to have been cut than those who have received secondary instruction. In the Central African Republic, for example, 48 percent of women with no education and 45 percent with primary education have been cut, while only 23 percent of women with secondary education have been subjected to the practice. Women’s education also affects their attitude toward the genital cutting of their daughters.

A study in Egypt found that women who had some secondary education were four times more likely to oppose female genital cutting for their daughters and granddaughters than were women who had never completed primary school (El-Gibaly, 2002).

In Nigeria, the degree to which education increases a woman's autonomy and decision making depends on family structure and employment opportunities. In a study of five ethnic groups in Nigeria, education had no effect on a wife's decision making among the Ibo and Ijaw, whereas among the Kanuri, both primary and secondary education increased women's decision-making authority (Kritz and Makinwa-Adebusoye, 1999). Among the Hausa and Yoruba, only secondary education had that effect. The study found that cultural differences related to family and gender roles, and the varying employment opportunities among the groups, accounted for the failure of education to benefit some women and for only secondary education to help others. In sum, context matters.

2.6 Theoretical Framework

This study was guided by the feminist theory. Feminist Theory is an outgrowth of the general movement to empower women worldwide. Feminism can be defined as a recognition and critique of male supremacy combined with efforts to change it. Feminists fight for the equality of women and argue that women should share equally in society's opportunities and scarce resources. Looking at the many similarities between men and women, the feminist perspective concludes that women and men have equal potential for individual development. Therefore, feminists focus on women and their ability to amass resources from a variety of sources - in their individual lives (micro-level) and through social and political means (macro-level).

Feminists work through a number of avenues to increase women's empowerment - the ability for women to exert control over their own destinies. Practically therefore, feminist theory and its attention to diversity offer a sound framework for organizations working to change women's inferior social position and the social, political, and economic discrimination that perpetuates it. Many of these organizations come together in networks under the umbrella of feminism to end sexism and sexist oppression by empowering women economically, socially and politically.

In conclusion, women empowerment is perceived as a means of liberating them from oppression. Freire (1973) presented three progressive steps of empowerment: "conscientizing," inspiring, and liberating. According to Freire, the oppressed or the disadvantaged can become empowered by learning about social inequality (i.e., conscientizing), encouraging others by making them feel confident about achieving social equality, and finally liberating them. Parpart *et al.* (2003) argue that "empowerment must be understood as including both individual conscientization (*power within*) as well as the ability to work collectively which can lead to politicized *power with* others, which provides the *power to* bring about change." Their progressive steps of empowerment are identical to those of Freire. "Power within" is consistent with *conscientizing*; "power with" is compatible with *inspiring*; and "power to" is in accord with *liberating*. These lead to greater participation in decision-making by women who were hitherto oppressed from such.

2.7 Conceptual Framework of the Study

The conceptual framework of the study is shown in Figure 1.

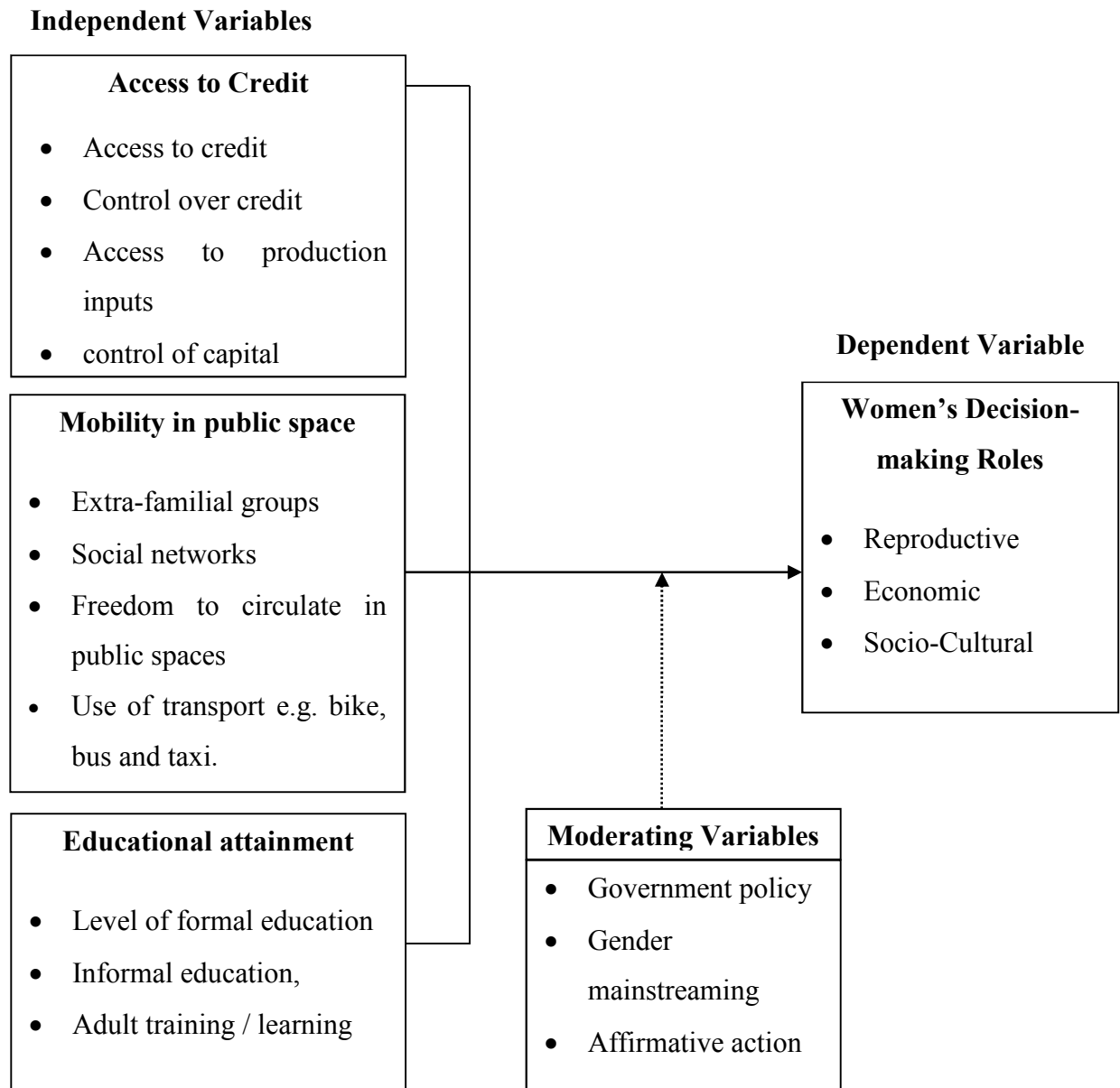


Figure 1: Conceptual Model of Women's Empowerment and Decision-Making Roles

The conceptual framework has, as its two main variables, women's empowerment (independent) and decision-making roles (dependent variable). The independent variable

was conceptualized as comprising women's access to credit, mobility in public space and educational attainment while decision-making was considered at three main levels: reproductive, economic and cultural decision-making. Women's access to credit was conceptualized to constitute actual uptake of credit facilities, control over use of credit, access to production inputs and control of capital. It was hypothesized that greater access to credit positively correlates with decision-making roles of women.

Mobility in public space, as shown in the framework was evaluated in terms of women's participation in extra-familial groups and social networks, freedom and safety to circulate in public spaces; ability to use transport e.g. bike, bus or taxi. The study hypothesized that greater mobility in public space will positively correlate with decision-making roles.

Educational attainment as a dimension of women's empowerment was evaluated in terms of the highest level of formal education attained, access to informal education for those without formal education and access to adult training/learning provided by various feminist organizations/institutions to empower women with knowledge through conscientization. As with access to credit and mobility in public space, it was also hypothesized that women's decision-making roles relate positively with higher educational attainment.

The interaction between women empowerment may be moderated by factors such as government policy, gender mainstreaming policies and affirmative action which expressly demand gender equality and equity in the social, economic and political spheres thus giving women equal opportunities to participate in decision-making with men.

2.8 Summary of Literature Review and Research Gaps

The preceding sections of this chapter reviewed literature on women's access to credit, mobility in public spaces and educational attainment and their linkage with women's decision-making roles. From this review, a number of studies (Goetz and Gupta 1996; Johnson and Rogaly 1997; Kabeer 1998, 2001, 2005b; Mayoux 2005; Hashemi et al 1996 and Mayoux, 2000 among others) painted a positive picture of the impact of credit programs on women's lives and shown that access to savings increase incomes, assets and control over these incomes and assets which by extension improves their household decision-making. The current study examined the extent to which the Njemps women have access to credit and its utilization and evaluate the relationship between this access and their decision-making roles.

Review of literature on women's mobility in public spaces showed that such mobility helps to create a more gender equitable cultural norm by normalizing women's public mobility and access to public institutions. The review indicated that constraints on women's physical mobility in many parts of the world restrict their ability to make independent decisions. However, women empowerment programmes have opened up women to public spaces liberated them and enabled them to socialize and develop some form of "*collective power*". This study assessed the extent to which mobility in public spaces among the Njemps women influence their decision-making roles.

Literature also showed that education equips women with the awareness and knowledge required to make beneficial life choices, increases their ability to access resources and services, enables them to become informed consumers and citizens, inculcates a feeling of self-worth, and increases their ability to challenge and make accountable those who hold

power and authority (International Center for Research on Women (ICRW), 2005). Education improves women's bargaining power in relation to their husbands; much like an increase in income would, leading to more advantageous outcomes (Kishor & Gupta, 2004). A review of available research showed that education is most beneficial to women in settings where they have greater control over their mobility and greater access to services (ICRW, 2005). This study examined the influence of educational attainment on decision-making roles among the Njemps women in Baringo County.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter outlines the research design; the study's location; target population; sample size and sampling techniques; instrumentation; data collection procedures and a summary of data analysis.

3.2 Research Design

The study adopted the descriptive survey research design with both quantitative and qualitative approaches. Descriptive research is undertaken with the aim of describing characteristics of variables in a situation. It describes “what is” and is concerned with conditions or relationships that exist, opinions that are held, processes that are going on, effects that are evident or trends that are developing (Best and Khan, 1993). A survey is an attempt to collect data from members of a population in order to determine the current status of that population (Mugenda and Mugenda, 1999). According to Lokesh (1984) descriptive studies are designed to obtain pertinent and precise information concerning the status of phenomena and whenever possible to draw valid general conclusions from the facts discovered. Best and Kahn, (1993) postulate that descriptive survey is the most appropriate design in behavioural science as it seeks to find out factors associated with certain occurrences, outcomes and conditions of behaviour.

3.3 Target Population

Mugenda and Mugenda (1999) define target population as that population to which a researcher wants to generalize the results of the study. Therefore, the target population for

the study constituted all women from the 4,219 households in 6 administrative Locations of Baringo District as per the 2009 population census, inhabited by the Njemps. The distribution of the target population across the 6 Locations was as shown in Table 3.1.

Table 3.1: Distribution of the Households per Administrative Location

| Administrative Location | Number of households |
|-------------------------|----------------------|
| 1. Salaban | 963 |
| 2. Ngambo | 949 |
| 3. Ilchamus | 669 |
| 4. Kiserian | 652 |
| 5. Mukutan | 413 |
| 6. Ilnga' arua | 573 |
| Total | 4,219 |

Source: www.opendata.go.ke

3.4 Sample Size and Sampling Procedures

This section describes the sample size and the procedures used in picking the sampled subjects for the study.

3.4.1 Sample Size

A sample size is a definite plan determined before data is actually collected for obtaining a sample from a given population (Orodho, 2005). The sampling unit for the study was the household. Based on the Krejcie and Morgan's (1970) table of determining sample size (Appendix IV), a population of 4,219 households gave a sample size of 351 households at a confidence level of 95% and margin of error 5.0%. Krejcie and Morgan's Table is based on the formula:

$$S = \frac{X^2 NP(1 - P)}{d^2(N - 1) + X^2P(1-P)}$$

Where:

S = the required sample size

X^2 = the table value of chi-square for one degree of freedom at the desired confidence level (0.05) which is equal to 3.841 (or 1.96^2)

N = the population size

P = the proportion of the population, assumed to be 0.50 since this would provide the maximum sample size.

Substituting for the variables in the formula, a population N of 4,219 will give a sample size of:

$$S = \frac{3.841 \times 4219 \times 0.5 \times (1-0.5)}{0.05^2 \times 4218 + 3.841 \times 0.5(1-0.5)} = \frac{4051.295}{11.505} = 350.75$$

Therefore, the sample size for the study comprised 351 female subjects drawn from 351 households in the district.

3.4.2 Sampling Procedures

Sampling refers to the selection of some part of an aggregate or totality on the basis of which a judgment or inference about aggregate or totality is made. In other words, it is the process of obtaining information about an entire population by examining only a part of it (Kothari, 2004). Since the population from which the sample was drawn may not have been homogenous, stratified sampling based on the administrative Locations in the area of study was used to obtain a representative sample of the target population and ensure a balance of information gathered. Stratified sampling ensured the inclusion into the sample, sub-groups which otherwise could be omitted entirely by other sampling methods because

of their small number in the population (Borg and Gall 1989; Mugenda and Mugenda, 2009). Proportionate allocation of the sample size based on the population of each Location was done and the households that participated in the study from each Location picked through simple random sampling. The distribution of the sample size per administrative Location was as shown in Table 3.2.

Table 3.2: Distribution of the Sample Size per Administrative Location

| Administrative Location | Number of households | Sampling % | Sample size |
|--------------------------------|-----------------------------|-------------------|--------------------|
| 1. Salaban | 963 | 22.8 | 80 |
| 2. Ngambo | 949 | 22.5 | 79 |
| 3. Ilchamus | 669 | 15.9 | 56 |
| 4. Kiserian | 652 | 15.5 | 54 |
| 5. Mukutan | 413 | 9.8 | 34 |
| 6. Ilnga'arua | 573 | 13.6 | 48 |
| Total | 4,219 | 100 | 351 |

3.5 Data Collection Instruments

Two instruments, a questionnaires and a key informant guide were designed and used for primary data collection. The questionnaire with both closed and open-ended items was used to collect primary data from female household respondents. Generally, the questionnaire had two main parts. The first part sought information on the respondents profile such as marital status, age, level of education and number of children. The second part addressed issues related to the study objectives and research questions and the responses received were used to address the study's objectives and answer the research

questions. The key informant guide bore unstructured questions that were directly related to the themes of the study. This was used to guide interviews with key informants who included women leaders and officials from organizations working on with organizations implementing women empowerment programs/projects. Interviews with the key informants were organized so as to gather data and information that was useful in filling in gaps or making clarifications.

3.5.1 Pilot testing

The questionnaire was pilot-tested on sample of 20 household female respondents drawn from 2 of the Locations. The households that participated in the pilot study were not included in the actual sample for study. The respondents were encouraged to make comments and suggestions concerning the instructions, clarity of questions asked and their relevance (Mugenda and Mugenda, 1999). The results from the piloting were used in validating the instruments by revising the items appropriately.

3.5.2 Validity

According to Saunders *et al.* (2007) validity is the extent to which data collection method accurately measure what they are intended to measure. It indicates the degree to which an instrument measures the construct under investigation (Gall. et al., 2003). When applying this to data collected through a questionnaire it means that the data collected is the data that actually should be collected. Saunders *et al.* (2007) stresses that the questions have to be understood in the way that was the purpose from the researcher, it has to be answered in the way that was thought from the researcher and the answer must be interpreted by the researcher in the way intended by the respondent. Therefore, in constructing the instrument items, simple English language that the respondents easily understood was used. Effort was

made to ensure that the items were clear and precise without any ambiguity, ensuring that the items addressed the objectives of the study. The instruments were given to the supervisor and other research experts at the University of Nairobi for expert judgment and review of content and face validity.

3.5.3 Reliability of the Instruments

Reliability is the level of internal consistency or stability over time (Gall. et al., 2003). The reliability of the questionnaire items was determined using the Cronbach alpha coefficient, using data from pilot testing. Cronbach alpha provided a good measure of reliability because holding other factors constant the more similar the test content and conditions of administration are, the greater the internal consistency reliability (Mugenda & Mugenda, 1999). Bryman and Cramer (1997) recommend a reliability coefficient of $\alpha = 0.70$ and above.

3.6 Data Collection Procedures

Permission to conduct research was sought from the University of Nairobi and then a research permit obtained from the National Council of Science and Technology (NCST). An exploratory visit was then made to the area of study to meet with local leaders specifically community leaders who assisted in mapping out the area to identify the households that would participate in the study. The next stage was the actual field work and entailed collecting primary data from female subjects from the sampled households. Where the respondent was in a position to read and respond to the questionnaire, the questionnaire was issued to the respondent to fill in their responses with the guidance of research assistants where such need arose. The filled in questionnaires were then collected immediately. For the respondents who were not be able to read/write, the research

assistants read out the questions to them without prejudice and recorded their responses on a questionnaire for each of such respondents. This was followed by key informant interviews with identified women leaders and officials from organizations working to empower women to gain a deeper understanding of the issues under investigation.

3.7 Data Analysis Methods

Both quantitative and qualitative data analysis methods were used since the data collected based on the questionnaire generated both quantitative and qualitative information. The collected data was coded after validation and editing, then entered into the computer. Data analysis was done with the aid of the Statistical Package for Social Scientists (SPSS) Version 20. The objectives were analyzed using both descriptive and inferential statistics. The subjects' responses on questionnaire items constituting indices for access to credit, level of education, and mobility in public spaces were scored. Total scores in the three dimensions of women empowerment were computed and percentage scores obtained. Scores on women's involvement in decision-making were also computed on a Likert-like scale, totaled and a percentage score obtained. The total scores were used to conduct Pearson's Product Moment correlation (PPMC) analyses between the independent and dependent variables to determine the magnitude and direction of the relationship between women's empowerment and their decision-making roles. Qualitative data obtained from the open-ended questions in the questionnaires and key informant interviews was extracted, common themes identified, organized and then discussed under the main objective areas of the study.

3.8 Ethical considerations

Ethical measures are principles which the researcher should bind himself with in conducting his/her research. In this study, the requisite approvals for conducting the research before data collection were sought (McMillan & Schumacher 1993). Initial approval was secured from the University of Nairobi. A research permit was then sought from the NCST followed by an introductory visit to the area to brief the local leaders on the study as a key entry point to the community.

McMillan and Schumacher (1993) recommend that information on participants should be regarded as confidential unless otherwise agreed on through informed consent. In this study, participants' confidentiality was adhered to, as they were not asked to provide their names during data collection.

3.9 Operationalization of the Variables

Table 3.3 shows how the variables of the study were operationalized

Table 3.3: Operationalization of the Study's Variables

| Variable | Type of variable | Indicators | Measure | Measurement scale | Tools for data collection | Tools of data analysis |
|--------------------------------------|------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------|--------------------------------|-----------------------------|
| Women's Decision-making Roles | Dependent | <ul style="list-style-type: none"> • Reproductive decisions • Economic decisions • Cultural decisions | <ul style="list-style-type: none"> • % of women participating in decision-making jointly • % of women making independent decisions | <ul style="list-style-type: none"> • Ratio • Ratio | Questionnaire, Interview guide | Frequency, Percentages |
| Access to Credit | Independent | <ul style="list-style-type: none"> • Access to credit • Control over credit • Access to production inputs control of capital | <ul style="list-style-type: none"> • % accessing credit • Level of credit accessed • % having control over credit • % accessing other production inputs | <ul style="list-style-type: none"> • Ratio • Nominal • Ratio • Ratio | Questionnaire, Interview guide | Frequency, Percentages PPMC |
| Mobility in public space | Independent | <ul style="list-style-type: none"> • Extra-familial groups • Social networks • Freedom to circulate in public spaces | <ul style="list-style-type: none"> • % in extra-familial groups • % participating in social networks • % with freedom to move unaccompanied | <ul style="list-style-type: none"> • Ratio • Ratio • Ratio | Questionnaire, Interview guide | Frequency, Percentages PPMC |
| Educational attainment | Independent | <ul style="list-style-type: none"> • Level of formal education • Informal education, • Adult training / learning | <ul style="list-style-type: none"> • Level of education of participants • Extent of further training/capacity building | <ul style="list-style-type: none"> • Ordinal • Ordinal | Questionnaire, Interview guide | Frequency, Percentages PPMC |

CHPATER FOUR

DATA ANALYSIS, PRESENTATION AND INTERPRETATION

4.1 Introduction

This chapter contains findings from the analysis of data collected from the study respondents using questionnaires and interview schedules as discussed in chapter three, interpretation of the findings and discussion based on the objectives as outlined in chapter one. The study sought to establish the influence of women's empowerment on their decision making roles among the Njemps in Baringo County. The chapter is divided into sub-headings namely; questionnaire return rate, background of the respondents, women's access to credit and decision-making roles, women's mobility in public space and decision-making roles and women's educational attainment and decision-making roles.

4.2 Questionnaire Return Rate

This section presents a summary of the number of household respondents who participated in the study in relation to the designed sample size. Table 4.1 shows the return rate.

Table 4.1: Questionnaire Return Rate

| Questionnaire | Frequency | Percentage |
|---------------|-----------|------------|
| Administered | 351 | 100% |
| Returned | 311 | 88.6% |

The questionnaire return rate was 89%, that is, 311 out of 351 household questionnaires. Campion (1993) suggested that authors need to make reasonable efforts to increase questionnaire return rates, address the influence of non-respondents, and that they do not contain any obvious biases. To increase the return rate for this study, the questionnaires were administered by trained research assistants who succinctly explained the purpose of

the study to the respondents, informed them of their rights of voluntary participation while assuring them of their confidentiality before administering the questionnaire, then waited for the respondent to complete and collected immediately. Some scholars have suggested a minimal level for return rate; Babbie (1990); Dillman (2000); Rea & Parker (1992); Roth & BeVier (1998), suggest 50% as the minimal level; Fowler (1984) suggests 60%; and De Vaus (1986), argues for 80%. The 89% return rate was therefore considered credible enough to allow generalization of the findings to the target population.

4.3 Background of the Respondents

This section discusses the respondents' age, marital status and number of children. These attributes were relevant to the study since they have potential mediating role between the independent and dependent variables, and therefore had bearing on the respondent's ability to provide information that is valid, reliable and relevant to the study.

4.3.1 Distribution of the Respondents by Age

The respondents, who all were female from the study location, were asked to state their respective ages from among choices of age classes given. Age classes were used to limit the number of individual responses and thus allow easy classification and analysis of the age data. Age of the respondent has an influence on their ability to engage in decision-making at the household level.

The findings indicated that the highest percentage of the respondents who participated in the study (33%) were 46 years and above, 27% were aged between 16-25 years, 21% were between the ages of 36 and 45 years while those aged 26-35 years were 19%. The responses given were shown in table 4.2.

Table 4.2: Distribution of respondents by age

| Age of respondents | Frequency | Percentage |
|---------------------------|------------------|-------------------|
| 16-25 years | 84 | 27.0 |
| 26-35 years | 60 | 19.3 |
| 36-45 years | 64 | 20.6 |
| 46 years and above | 103 | 33.1 |
| Total | 311 | 100.0 |

These findings indicate that cumulatively, majority of the respondents were in their youthful, child rearing age at which active decision-making on various socio-economic dimensions of the family livelihood was at the center stage of their lives. Mumbua (2011) argued that this group is the most active of women, seeking empowerment to establish themselves socio-economically and thus aggressive in life. On the other hand, the percentage of respondents who were 46 years of age was equally significant, representing the middle aged and the aging category with a wealth of historical information that was relevant for the study.

4.3.2 Marital Status of the Respondents

The respondents were asked to state their marital status. Marital status has an influence on decision making on various socio-economic dimensions. Table 4.3 shows the responses given.

Table 4.3: Distribution of respondents by marital status

| Marital status of respondent | Frequency | Percentage |
|-------------------------------------|------------------|-------------------|
| Single | 82 | 26.4 |
| Married | 202 | 65.0 |
| Other | 27 | 8.7 |
| Total | 311 | 100.0 |

The findings indicate that the majority of the respondents, 65% were married, 26% were single and 9% fell in the category of those who indicated that they were either widowed, divorced or separated. This implied that a majority of the respondents were, to a large extent in precarious decision-making positions and therefore the information obtained was largely reliable as to address the objectives of the study.

4.3.3 Number of Respondents' Children

The respondents were asked to indicate the number of children they had from among the children's number categories provided. Just like in marital status, the number of children which indicates the family size may have bearing on the ability of women to participate in decision-making roles. The respondents' responses were as shown in Table 4.4.

Table 4.4: Respondents' Number of Children

| Number of Children | Frequency | Percentage |
|---------------------------|------------------|-------------------|
| None | 52 | 16.7 |
| 1-2 | 62 | 19.9 |
| 3-5 | 97 | 31.2 |
| 6-10 | 84 | 27.0 |
| More than 10 | 16 | 5.1 |
| Total | 311 | 100.0 |

The highest percentage of the women, 31% had between 3 and 5 children, 27% had 6-10 children, 20% had at most 2 children, 5% had more than 10 children while 17% had no children. The percentage of women who had no children was comparatively smaller than the earlier reported percentage of single women, indicating that at least 9% of the women had gotten children before marriage, effectively making them responsible for the children and thus demanding of them to take some decision-making roles. On the other hand, the

cumulative percentage of women who have at least a child generally indicates that important socio-economic decisions mostly at the family level become inevitable.

4.4 Women Access to Credit and Decision-Making Roles

The first objective of the study was to determine the influence of women's access to credit on their decision-making roles in the community among the Njemps in Baringo County. Women's access to credit was evaluated in terms of membership in micro-finance women groups, actual uptake of credit facilities, control over use of credit, access to production inputs and control of capital. This section, therefore, presents findings organized on the basis of the mentioned sub-themes and analyzes the overall relationship between women's access to credit and decision-making roles.

4.4.1 Women Membership in Micro-Finance Groups

The respondents were asked to indicate whether they belonged to any women's microfinance group and if so, the number of groups they belonged to. Their responses are shown in table 4.5.

Table 4.5: Women Membership in Micro-Finance Groups

| Membership to Micro-Finance Group | Frequency | Percentage |
|------------------------------------------|------------------|-------------------|
| Yes | 140 | 45.0 |
| No | 171 | 55.0 |
| Total | 311 | 100.0 |

More than half of the women respondents (55%) indicated that they were not members of any women's micro-finance group. On the other hand, 45% of the women reported being

members of such groups. When asked to indicate the number of women groups in which they were members, their responses were as shown in Table 4.6.

Table 4.6: Respondents' Number of Group Memberships

| Number of Groups | Frequency | Percentage |
|-------------------------|------------------|-------------------|
| None | 171 | 55.0 |
| One | 92 | 29.6 |
| Two | 10 | 3.2 |
| Three | 38 | 12.2 |
| Total | 311 | 100.0 |

The findings indicate that 30% of the women respondents were members in only one group, 12% had membership in three groups while 3% were subscribed to at most two women's micro-finance groups. As reported in the previous table, 55% of the women did not have membership in any group.

4.4.2 Women Uptake of Credit

The respondents were asked to indicate whether they had ever borrowed a loan from a micro-finance institution or from any other source. Their responses were as shown in Table 4.7.

Table 4.7: Women Uptake of Credit

| Uptake of Credit | Frequency | Percentage |
|-------------------------|------------------|-------------------|
| Yes | 199 | 64.0 |
| No | 112 | 36.0 |
| Total | 311 | 100.0 |

Majority of the women respondents (64%) reported having taken a loan at some point, while 34% indicated otherwise. Considering the fact that only 45% of the respondents had confirmed their membership to women's micro-finance groups, these findings implied that assuming that all the women in micro-finance groups had taken credit through their groups, at least a significant 19% of the women who had utilized some credit facility may have accessed the credit from other financial institutions.

4.4.3 Number of Credit Facilities Accessed

The women respondents who had accessed loan facilities were asked to state the number of times they had taken the credit facilities. Their responses were as shown in Table 4.8.

Table 4.8: Number of Credit Facilities Accessed

| Number of Credit Facilities | Frequency | Percentage |
|------------------------------------|------------------|-------------------|
| None | 112 | 36.0 |
| Once | 27 | 8.7 |
| Two times | 76 | 24.4 |
| Three times | 27 | 8.7 |
| More than four times | 69 | 22.2 |
| Total | 311 | 100.0 |

The findings indicate that 24% of the respondents had utilized up to two credit facilities, 22% had taken credit more than four times, and about 9% in each case had taken a loan either once or three times. Thirty six percent (36%) as earlier indicated had never taken a loan. Of the 64% women respondents who had accessed the loans, 41% had used the loans in business activities while 23% had paid children's school fees with the loans. This implied that majority of the women sought to empower themselves economically by engaging in business activities which would earn them an income.

4.4.4 Decision-Making on Amount of Credit

The respondents were asked to indicate how decisions were made on the amount of credit to take. The findings were as shown in Table 4.9.

Table 4.9: Decision-Making of Amount of Credit Taken

| Decision-Maker | Frequency | Percentage |
|-----------------------|------------------|-------------------|
| No credit | 112 | 36.0 |
| Self | 71 | 22.8 |
| Self and Spouse | 128 | 41.2 |
| Spouse | - | - |
| Total | 311 | 100.0 |

The findings revealed that none of the respondents' spouse made a unilateral decision on the amount of loan to be taken. On the other hand, 41% of the respondents made decisions on the amount of loan taken jointly with their spouses, while 23% made such decisions on their own.

4.4.5 Influence of Women Access to Credit on their Decision-Making Roles

To analyze the influence of women's access to credit on their decision-making roles, an index for women's access to credit consisting of questionnaire items number 4-7 and a 9-point index for women's decision-making roles (questionnaire item number 18) were adopted. In constructing the access to credit index, a scoring strategy was adopted where a score of 1 was adopted for "Yes" response and a zero (0) for a "No" response; a score of 1 for every women's group the respondent belonged to and for every credit facility accessed. With regard to decision-making, a score of 3 was adopted for each decision-making role played by the respondent, 2 for joint decision-making with the spouse and 1 for decision-

making by the spouse. Decision-making roles were considered at three levels: reproductive, socio-cultural decision-making and economic decision-making roles.

The total score for women's access to credit ranged from 5 (lowest) to 13 (highest) while the total scores for decision-making ranged from 3-9 for each of the decision-making roles (reproductive, socio-cultural and economic decision-making roles). These total scores were converted into percentage scores and used to compute the Pearson's Product Moment Correlation (PPMC) to determine the direction and strength of the relationship between women's access to credit and their decision-making roles. Table 4.10 show the correlation between women's access to credit and their decision-making roles

Table 4.10: Correlation Between Women Access to Credit and Decision-Making Roles (n=311)

| | | AC | RDM | SCDM | EDM |
|-------------|---------------|--------|--------|--------|-----|
| RDM | Pearson's (r) | .125* | 1 | | |
| | P-Value | .028 | | | |
| SDM | Pearson's (r) | .361** | .420** | 1 | |
| | P-Value | .000 | .000 | | |
| ECDM | Pearson's (r) | .135* | .613** | .860** | 1 |
| | P-Value | .017 | .000 | .000 | |

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

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

Legend: AC =Access to Credit; RDM-= Reproductive decision-making; SCDM=Socio- Cultural decision-making; EDM= Economic decision-making

The PPMC analysis revealed that there were significant positive relationships between women's access to credit and reproductive decision-making roles ($r=0.13$), socio-cultural decision-making roles ($r=0.36$) and economic decision-making roles ($r=0.14$). The correlations were significant at the 0.05 level of confidence.

4.5 Women Mobility in Public Space and Decision-Making Roles

The second objective of the study sought to establish the extent to which women's mobility in public space influences their decision-making roles in the community. Mobility in public space was assessed in terms of women's participation in extra-familial groups and social networks, freedom and safety to circulate in public spaces; ability to use transport e.g. bike, bus or taxi. Greater mobility of women in public space was hypothesized to positively correlate with women's decision-making roles. This section presents and discusses the findings on women's mobility with respect to the mentioned indicators and analyzes its relationship with their decision-making roles.

4.5.1 Women Participation in Extra-Familial Groups and Social Networks

The respondents were asked to indicate the number of women's groups they belonged to other than the micro-finance groups as discussed under access to credit. Their responses are shown in Table 4.11.

Table 4.11: Women Number of Extra-Familial Groups

| Number of groups | Frequency | Percentage |
|-------------------------|------------------|-------------------|
| One | 108 | 34.7 |
| Two | 126 | 40.5 |
| Three | 45 | 14.5 |
| More than three | 9 | 2.9 |
| None | 23 | 7.4 |
| Total | 311 | 100.0 |

The highest percentage of women interviewed (41%) had membership in two groups, 35% were members in one group, 15% were members of three groups, 3% belonged to more than three groups while 7% did not have membership in any group. This implied that

majority of the women (93%) subscribed membership to at least a group, thus giving them opportunities to move and socialize with other women within the groups and even beyond. Such social spaces may give women opportunities learn from each other through information sharing, which to some extent empowers women to take part in decision-making.

4.5.2 Freedom and Safety to Circulate in Public Spaces

The respondents were asked to indicate the number of times they went out in a week for various stated reasons. Their responses were as shown in Table 4.12.

Table 4.12: Number of times Women went attended various activities

| Reason for Circulating | Frequency of Attendance | | | | | Total |
|-------------------------------------|-------------------------|-------|-------|------|-------|-------|
| | Never | 1-2 | 3-4 | 5-6 | Daily | |
| i. Attending women's group meetings | 7.4% | 80.4% | 6.1% | - | 6.1% | 100% |
| ii. Going to the market | - | 62.7% | 18.6% | - | 18.6% | 100% |
| iii. Attending church service | - | 78.8% | 3.5% | 3.5% | 14.0% | 100% |
| iv. Visiting relatives | 11.0% | 75.6% | 17.4% | 3.5% | - | 100% |
| v. Visiting friends | 3.5% | 74.3% | 18.6% | 3.5% | - | 100% |

The percentages in the table reveal that majority of the women had at least a day within a week on which they went out to attend to/undertake the listed activities. These percentages ranged from 80% (highest) for the women who attended women's group meetings, 79% had such a time to attend church service, 76% and 74% visited relatives and friends respectively, to 63% (lowest) for those who had at least a day to go to the market. This frequency, together with those who have more than 2 days within a week to make such

movements indicate that there is significant mobility of women that could positively influence their decision-making roles as a result of their interactions within such spaces.

When asked to indicate how often they sought permission to go out for the activities, their responses were as shown in Table 4.13.

Table 4.13: Freedom to Circulate in Public Spaces

| Reason for Circulating | Frequency of Permission | | | Total |
|-------------------------------------|-------------------------|--------|-------|-------------|
| | Never | Rarely | Often | |
| i. Attending women's group meetings | 45.0% | 11.9% | 43.1% | 100% |
| ii. Going to the market | 37.6% | 26.4% | 36.0% | 100% |
| iii. Attending church service | 63.7% | 8.7% | 27.7% | 100% |
| iv. Visiting relatives | 31.8% | 36.0% | 32.2% | 100% |
| v. Visiting friends | 45.3% | 39.2% | 15.4% | 100% |

The percentages in the table indicate that significantly more than half of the respondents either never sought permission or at most rarely sought permission to attend various functions or visit various places. For instance, 64% of the women never sought permission to attend church services, 45% in each case never sought permission for either attending women's group meetings or visiting friends, and 38% and 32% respectively went to the market and visited friends without first seeking permission. On the other hand a significant 43% of the women often sought permission to attend women's group meetings, 36% to go to the market, 32% for visiting relatives and 28% for attending church services. Generally, these findings may be interpreted to mean that although a significant percentage of the

women still seek permission before moving, the highest percentage do not, which is an indicator of empowerment to be in a position to make decisions on their own.

4.5.3 Ability to Move Unaccompanied

The respondents were asked to indicate whether they were usually allowed to go to the various places on their own. The responses were as shown in Table 4.14.

Table 4.14: Ability to Move Unaccompanied

| Place | Response | | Total |
|-----------------------------------------------------|----------|-------|-------------|
| | Yes | No | |
| i. Just outside your house or compound | 90.7% | 9.3% | 100% |
| ii. Local market to buy things | 100% | - | 100% |
| iii. Local health center or doctor | 90.7% | 9.3% | 100% |
| iv. In the neighborhood for recreation | 80.4% | 19.6% | 100% |
| v. Home of relatives or friends in the neighborhood | 84.9% | 15.1% | 100% |

The findings indicate that majority of the women were allowed to go to all the places on their own without being accompanied. All the women were allowed to go to local markets to buy things unaccompanied, 91% in each case were allowed to go outside the house and to local health centers/doctor unaccompanied while 85% and 80% respectively were able to visit homes of relatives or friends in the neighborhoods and move within the neighborhoods for recreation.

4.5.4 Ability to use Transport

The respondents were asked to indicate how often they used various forms of transport. Response categories varied from “Never” to “Always”. The respondents’ responses were then analyzed descriptively using percentages while the scores were used for further correlation analysis. The findings were as shown in Table 4.15.

Table 4.15: Ability to use Transport

| | Never | Rarely | Sometimes | Always | Total |
|----------------------------------|--------------|---------------|------------------|---------------|--------------|
| i. Personal car | 86.2% | 4.5% | 4.5% | 4.8% | 100% |
| ii. Matatu | 18.6% | 43.1% | 32.5% | 5.8% | 100% |
| iii. Taxi | 75.6% | - | 24.4% | - | 100% |
| iv. Bicycle (<i>Boda boda</i>) | 19.0% | 9.3% | 28.3% | 43.4% | 100% |
| v. Motorcycle | 10.3% | 5.8% | 65.0% | 19.0% | 100% |

The findings revealed that the most common means of transport utilized by the women was the bicycle for which 43% of the women always used, followed by the motorcycle at 19%. The least common mode of transport was a personal car which only 9% of the respondents used at least sometimes.

The high percentages of women using either the bicycle or the motorcycle at least sometimes (72% and 81% respectively) is due to the remoteness of the area with mostly earthen roads, making the bicycle and the motorcycle the most convenient means of transport.

4.5.5 Influence of Women Mobility in Public Space on their Decision-Making Roles

To determine the influence of women's mobility in public space on their decision-making roles, an index for women's mobility in public space was adopted. The index constituted questionnaire items number 10-13, where the following scoring strategy was adopted for the responses obtained: Never=0; Rarely =1; Sometimes=2; Often/always=3 and Daily=4. However, this scoring strategy was reversed for question 10 where the scores were: Never=3, Rarely =2; Sometimes=1 and Often=0. The total scores were used to compute percentage scores and used to conduct the PPMC analysis to determine the relationship between women's mobility in public space on their decision-making roles. The correlations were as shown in Table 4.16.

Table 4.16: Correlation between women mobility in public space on their decision-making roles

| | | MPS | RDM | SCDM | EDM |
|-------------|---------------|------------|------------|-------------|------------|
| RDM | Pearson's (r) | .226** | 1 | | |
| | P-Value | .000 | | | |
| SCDM | Pearson's (r) | .240** | .420** | 1 | |
| | P-Value | .000 | .000 | | |
| EDM | Pearson's (r) | .105** | .613** | .860** | 1 |
| | P-Value | .000 | .000 | .000 | |

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

Legend: *MPS* =Mobility in Public Space; *RDM*= Reproductive decision-making; *SCDM*= Socio-Cultural decision-making; *EDM*= Economic decision-making

The findings indicated that significant positive relationships existed between women's mobility in public space and reproductive decision-making ($r=0.23$), socio-cultural decision-making ($r=0.24$) and economic decision-making ($r=0.11$).

4.6 Educational Attainment and Women Decision-Making Roles

The third and final objective of the study sought to assess the influence of women's educational attainment on their decision-making roles in the community. Educational attainment was assessed in terms of the highest level of formal education attained, access to informal education for those without formal education and access to adult training / learning provided by various feminist organizations/institutions to empower women with knowledge. This section presents and discusses findings on these dimensions of women's empowerment in relation to educational attainment and analyzes its relationship with women's decision-making roles.

4.6.1 Formal Education

The respondents' highest level of formal education was as shown in Table 4.17.

Table 4.17: Respondents' Highest Level of Formal Education

| Level of Education | Frequency | Percentage |
|---------------------------|------------------|-------------------|
| Non formal education | 30 | 9.6 |
| Primary School (KCPE) | 57 | 18.3 |
| Secondary School (KCSE) | 152 | 48.9 |
| College | 57 | 18.3 |
| Graduate | 15 | 4.8 |
| Total | 311 | 100.0 |

The highest percentage of respondents (49%) had secondary school level of education, 18% in each case had college or primary school education levels, 10% had no formal education and only 5% were graduates.

4.6.2 Adult Education

The respondents were asked to indicate whether they had ever attended adult education. The findings were as shown in Table 4.18.

Table 4.18: Respondents' Attendance of Adult Education

| Attended Adult Education | Frequency | Percentage |
|---------------------------------|------------------|-------------------|
| Yes | 237 | 76.2 |
| No | 74 | 23.8 |
| Total | 311 | 100.0 |

Majority of the women interviewed (76%) had attended adult education while 24% had not. Further analysis indicated that all the women respondents who had previously not received formal education had attended adult education. Seventy percent (70%) of the respondents reported that they had gained reading skills from adult education lessons, 23% had acquired writing skills while 7% had acquired both reading and writing skills. Accessing adult education capacity builds the women who hitherto had no formal education, thus equipping them with skills that can meaningfully help them to participate actively in decision-making.

4.6.3 Complementary Training

Complementary training is a form of training provided to the women which capacity builds them on various issues ranging from family education to entrepreneurial training. The respondents were asked to indicate whether they had received training of diverse nature offered by some NGOs. The findings were as shown in Table 4.19.

Table 4.19: Complementary Training

| Type of Training | Frequency | Percentage |
|----------------------------------|------------|--------------|
| i. None | 45 | 14.5 |
| ii. Family Planning Education | 43 | 13.8 |
| iii. Entrepreneurship training | 58 | 18.6 |
| iv. Income generating activities | 30 | 9.6 |
| v. Women's rights | 28 | 9.0 |
| vi. General training | 107 | 34.4 |
| Total | 311 | 100.0 |

The findings indicate that 34% of the women interviewed had received general training, 19% entrepreneurship training, 14% family planning education, 10% had training on income generating activities while 9% were trained on women's rights and 15% had not been trained on any of the areas.

4.6.4 Influence of Women Educational Attainment on their Decision-Making Roles

To analyze the relationship between educational attainment and women's decision-making roles, the following scores were adopted from the different formal education levels: No formal education=0; Primary School=1; Secondary school=2; College/university=3. A score of 1 was adopted for each additional training including adult education. A composite score for educational attainment was then computed by adding the scores for additional training to the score for formal education, then computing the percentage scores. The percentage score were then used to compute the PPMC to determine the relationship between women's educational attainment and decision-making roles. The findings were as shown in Table 4.20.

Table 4.20: Correlation Between Women Educational Attainment and Decision-Making Roles

| | | EA | RDM | SCDM | EDM |
|-------------|---------------|-----------|------------|-------------|------------|
| RDM | Pearson's (r) | .567** | 1 | | |
| | P-Value | .000 | | | |
| SCDM | Pearson's (r) | .298** | .420** | 1 | |
| | P-Value | .000. | .000 | | |
| EDM | Pearson's (r) | .473** | .613** | .860** | 1 |
| | P-Value | .000 | .000 | .000 | |

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

Legend: *EA* =Educational Attainment; *RDM*= Reproductive decision-making; *SCDM*= Socio-Cultural decision-making; *EDM*= Economic decision-making

The PPMC analysis revealed that there were significant positive relationships between women's educational attainment and their decision-making roles with respect to reproductive decision-making ($r=0.57$), Socio-cultural decision-making ($r=0.3$) and economic decision-making ($r=0.47$). The correlations were significant at the 0.01 level of significance, indicating that higher education levels were associated with greater involvement of women in decision-making.

CHAPTER FIVE

SUMMARY OF FINDINGS, DISCUSSION, CONCLUSIONS AND RECOMMENDATION

5.1 Introduction

This chapter presents the summary of the findings of the research study, concludes based on the findings and gives recommendations based on the findings. The chapter also provides suggestions for further research and highlights the contribution of the study to the body of knowledge.

5.2 Summary of Findings

The study utilized responses of 311 which represented a response rate of 89%. Thirty three percent (33%) of the respondents were 46 years and above, 27% were aged between 16-25 years, 21% were between the ages of 36 and 45 years while those aged 26-35 years were 19%. Majority of the respondents, 65% were married, 26% were single and 9% fell in the category of those who indicated that they were either widowed, divorced or separated.

With regard to access to credit, the study established that 55% of the women were not members of any women's micro-finance group. Thirty percent (30%) of the women respondents were members in only one group, 12% had membership in three groups while 3% were subscribed to at most two women's micro-finance groups. Majority of the women respondents (64%) had at least taken a loan at some point. The study revealed that 24% of the respondents had utilized up to two credit facilities, 22% had taken credit more than four times, and about 9% in each case had taken a loan either once or three times. It was established that none of the respondents' spouse made a unilateral decision on the amount

of loan to be taken. There were significant positive relationships between women's access to credit and reproductive decision-making roles ($r=0.13$), cultural decision-making roles ($r=0.36$) and socio-economic decision-making roles ($r=0.14$) at a 95% level of significance.

With respect to women's mobility in public space and decision-making roles, the study established that 93% of the women subscribed membership to at least a group. The percentages of the women who had at least a day within a week on which they went out to attend to/undertake the listed activities ranged from 80% (highest) for the women who attended women's group meetings, 79% had such a time to attend church service, 76% and 74% visited relatives and friends respectively, to 63% (lowest) for those who had at least a day to go to the market. Significantly more than half of the respondents either never sought permission or at most rarely sought permission to attend various functions or visit various places. The findings indicate that majority of the women were allowed to go to all the places on their own without being accompanied. The most common means of transport utilized by the women was the bicycle for which 43% of the women always used, followed by the motorcycle at 19%. At 99% level of significance, there were significant positive relationships between women's mobility in public space and reproductive decision-making ($r=0.23$), cultural decision-making ($r=0.24$) and socio-economic decision-making ($r=0.11$).

The study established that 49% of the women respondents had secondary school level of education, 18% in each case had college or primary school education levels, 10% had no formal education and only 5% were graduates. Majority of the women (76%) had attended adult education, with all those who had previously not received formal education attending adult education. It was established that significant positive relationships existed between women's educational attainment and their decision-making roles with respect to

reproductive decision-making ($r=0.57$), cultural decision-making ($r=0.3$) and socio-economic decision-making ($r=0.47$) at the 99% level of significance.

5.3 Discussion of Findings

Women's micro-finance groups serve as vehicles through which women cross-guarantee each other and as Hashemi *et al.* (1996) report, women have increased self confidence due to participation in credit groups and contact with other group members. It is therefore easier for women to access and acquire credit from the micro-finance institutions through group memberships. On the other hand, microfinance programmes for women have been lauded by development agencies as an effective anti-poverty intervention, with a positive impact on economic growth and a range of social development indicators (World Bank, 2000). This indicates that women who patronage micro-finance institutions by and large have opportunities to get empowered socio-economically and thus be able to participate effectively in decision-making.

It is important to note that some micro-finance institutions continue to progressively change their lending approaches to reach out to individual members who may not necessarily belong to women's micro-finance groups. This is validated by Mumbua's (2011) study on the influence of micro-finance institutions on women's socio-economic empowerment which reported that at least 25% of the women who participated in the study held individual savings accounts with a micro-finance institution against which credit could be accessed. Channeling credit to women enables them to obtain a substantially higher stake in decision-making matters that are directly related to the loan use itself. Decision making has been shown to be higher in women who receive credit in their names compared to wives of Male beneficiaries of credit (Mumbua, 2011). Therefore, greater

access to credit by women was associated with higher decision-making roles at all the three decision-making levels, implying that women with higher involvement in credit-related activities actively participate in decision-making in household reproductive issues, socio-cultural issues as well as economic issues in the household. Mayoux (2000) argues that when women have access to credit, they can use savings and credit for economic activity, thus increasing incomes and assets and control over these incomes and assets. Economic contribution may increase the role of women in economic decision making in the household, leading to greater well being for women and children as well as men (Mayoux, 2000).

The correlations were between women's mobility in public space and decision-making were significant at the 0.01 level, indicating that women's higher levels of decision-making in reproductive, socio-cultural and economic issues were associated with higher levels of mobility in public space. Naved *et al.* (2001) reported that women in garment work or any other form of formal labour have been found to have higher mobility than their peers, leading to some groups of such women emerging as household heads. Women mobility helps to create a more gender equitable cultural norm by normalizing women's public mobility and access to public institutions. With removal of the social restrictions on women's public mobility, there is a clear change in that women and girls have a wider menu of options and more room for manoeuvre and multiple interpretations of appropriate female behaviour than in the past (Huq, 2010). This enhances women's participation in decision-making both at the household and community levels.

The study established that significant positive relationships existed between women's educational attainment and their decision-making. These findings partially contradicted the

findings of an earlier study by Kritz and Makinwa-Adebusoye, (1999) on five ethnic groups in Nigeria, which reported that education had no effect on a wife's decision making among the Ibo and Ijaw, but on the other hand agree with the same study where among the Kanuri, the same study reported that both primary and secondary education increased women's decision-making authority. On the others hand, the findings largely concurred with Pande and Astone (2001), who reported that in India, women with higher levels of education are more likely to reject a strong societal preference for a son and find ways to compensate for the lost support and discrimination they may experience should they give birth to a daughter. The study asserts that higher levels of education are strongly associated with women's improved use of prenatal and delivery services, and postnatal care, and have a greater impact on girls' and women's knowledge of HIV prevention and condom use. To act on these issues, women have to make decisions, which are basically reproductive in nature as shown the current study.

Kishor & Gupta (2004) affirm that education improves women's economic opportunities by providing them with useful skills, improves women's bargaining power in relation to their husbands, much like an increase in income would, leading to more advantageous outcomes especially with respect to decision-making. ICRW (2005) add that education enhances women's well-being and gives them a greater voice in household decisions, more autonomy in shaping their lives, and better opportunities for participating in the community as the findings of this study so suggest.

5.4 Conclusions

Women's participation in micro-finance activities as well as women's groups, generally, puts them in precarious positions where they are able to access credit. With access to great

increasing, the women get empowered economically to the extent that they are able to make decisions on the use of the credit thus building on their capacities to make decisions at higher echelons such as on reproductive issues, cultural issues in the society as well as socio-economic spheres of their life. This leads to a positive relationship between women's access to credit and the decision-making roles they play.

A significant relationship exists between women's mobility in public space and their decision-making roles. When women have the freedom to move interact with each other and the public, they get opportunities to learn from each other through cross-cultural and cross-boundary platforms. Such spaces empower women to the extent that they become more knowledgeable about the roles they need to play both at the family level and in the larger society, albeit getting influenced by those who already have such capacities.

The study finally concludes that higher levels of education are associated with greater women participation in decision-making. There is strong correlation between women's educational attainment and their decision-making roles, which justifies the empowerment of women through provision of more education opportunities.

5.5 Recommendations

There is need for the organizations dealing with women empowerment to scale up their efforts to provide women with more opportunities that empower them socio-economically so that women can have a bigger voice in the society on issues that affect them and break the yoke of perpetual subordinate role they have always played in the society.

During the current period of new constitutional dispensation that provides for more spaces for women's participation in Kenya, there is need for state agencies and other private

institutions to strive towards actualizing the dream of a gender equitable society by ensuring that both institutional and structural barriers to women's access to and utilization of economic resources such as credit, capital as well as land are addressed to enable women to take up their constitutionally enshrined opportunities in all social and economic spheres with respect to decision-making roles.

Previous efforts to empower women with knowledge through education by addressing the challenges that face female learners seem to be bearing fruit. It is therefore imperative that these efforts be enhanced, if not sustaining them. More so, donor agencies and other non-governmental organizations increase funding towards this discourse to provide capacity building through adult education sessions for women who had no opportunity to attend formal education. This would go along way in ensuring that they have the necessary knowledge and skills to actively participate in decision-making thus improving the living standards of their households and to a large extent, transforming the society.

5.6 Suggestions for Further Research

1. Similar studies be conducted in other areas to validate the findings of this study while generalizing to the wider society
2. Other studies could explore other dimensions of women's empowerment that were not covered in this study with regard decision-making

5.7 Contribution to the Body of Knowledge

Table 5.1 summarizes the contribution of this study to the body of knowledge

Table 5.1: Contribution of the Study to the Body of Knowledge

| Objective | Contribution to Body of Knowledge |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. To determine the influence of women's access to credit on their decision-making roles in the community among the Njemps in Baringo County – Kenya | Access to credit empowers women economically to the extent that they are able to make decisions on the use of the credit thus building on their capacities to make decisions at higher echelons such as on reproductive issues, cultural issues in the society as well as socio-economic spheres of their life. This leads to a positive relationship between women's access to credit and the decision-making roles they play |
| 2. To establish the extent to which women's mobility in public space influences their decision-making roles in the community among the Njemps in Baringo County – Kenya. | A significant relationship exists between women's mobility in public space and their decision-making roles. Such spaces empower women to the extent that they become more knowledgeable about the roles they need to play both at the family level and in the larger society, albeit getting influenced by those who already have such capacities. |
| 3. To assess the influence of women's educational attainment on their decision-making roles in the community among the Njemps in Baringo County – Kenya | Higher levels of education are associated with greater women participation in decision-making. There is strong correlation between women's educational attainment and their decision-making roles. |

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APPENDICES

Appendix I: Research Questionnaire

INTRODUCTION

This questionnaire seeks to establish the influence of women's empowerment on their decision-making roles in the community among the Njemps in Baringo County, Kenya. It has 4 parts; namely respondents profile and the others are questions related to the study objectives.

You are not required to fill in your names. All information given will be treated with utmost confidentiality.

Section One: Respondent's Profile

Please fill in the blanks or tick or answer questions truthfully

1. What is your age;

- ☐ 16-25 years
- ☐ 26-35 years
- ☐ 36-45 years
- ☐ Over 45 years

2. Marital status

- ☐ Single
- ☐ Married
- ☐ Other (specify)

3. How many children do you have?

- ☐ None
- ☐ 1-2
- ☐ 3-5

- ☐ 6-10
- ☐ More than 10

Section Two: Respondent's Access to credit

4. Do you belong to any women's microfinance group?

- ☐ Yes
- ☐ No

5. If your answer in 4 is yes, how many groups do you belong to?

- ☐ One
- ☐ Two
- ☐ Three
- ☐ More than three

6. Other than the micro-finance groups in 5 above, in how many women groups are you a member?

- ☐ None
- ☐ One
- ☐ Two
- ☐ Three

7. Have you ever borrowed a loan from a micro-finance institution or any other source?

- ☐ Yes
- ☐ No

8. If your answer in 6 is yes, how many times have borrowed a loan?

- ☐ Once
- ☐ Two times
- ☐ Three times
- ☐ Four times
- ☐ More than four times

9. What did you use the loan for?

- ☐ For business
- ☐ Bought household items
- ☐ Pay school fees for children
- ☐ Other (specify)

10. When you were taking the loan, who decided on the amount to take?

- ☐ Self
- ☐ Spouse
- ☐ Self and Spouse
- ☐ Self and a friend

SECTION Three: Respondent's Educational Attainment

11. Have you ever attended any informal education? (*If "No", go to 12*)

- ☐ Yes
- ☐ No

12. If yes, indicate your highest level of education

- ☐ Primary School (KCPE)
- ☐ Secondary school (KCSE)
- ☐ College
- ☐ University
- ☐ Post Graduate

13. Have you ever attended adult education?

- ☐ Yes
- ☐ No

14. If yes, what skills did you acquire?

- ☐ Reading skills
- ☐ Calculating simple mathematics
- ☐ Writing skills

15. In which of the following areas have you received training?

- ☐ Family Planning Education
- ☐ Entrepreneurship training
- ☐ Income generating activities
- ☐ Women's rights
- ☐ General training

Section Three: Respondents' mobility in public space

16. How often do you ask for permission to go out for the following reasons?

| | Never | Rarely | Often |
|--------------------------------------|-------|--------|-------|
| vi. Attending women's group meetings | | | |
| vii. Going to the market | | | |
| viii. Attending church service | | | |
| ix. Visiting relatives | | | |
| x. Visiting friends | | | |
| xi. Attending funerals | | | |

17. How many times do you go out for the following reasons in a week?

| | Never | 1-2 | 3-4 | 5-6 | Daily |
|-------------------------------------|-------|-----|-----|-----|-------|
| i. Attending women's group meetings | | | | | |
| ii. Going to the market | | | | | |
| iii. Attending church service | | | | | |
| iv. Visiting relatives | | | | | |
| v. Visiting friends | | | | | |
| vi. Attending funerals | | | | | |

18. Are you sometimes restricted on the time of leaving your home and time to come back?

- ☐ Yes
- ☐ No

19. How often to you use the following means of transport?

| | Never | Rarely | Sometimes | Always |
|------------------------------|--------------|---------------|------------------|---------------|
| Personal car | | | | |
| Matatu | | | | |
| Taxi | | | | |
| Bicycle (<i>Boda boda</i>) | | | | |
| Motorcycle | | | | |

20. Are you usually allowed to go to the following places on your own?

- a) Just outside your house or compound?
- b) Local market to buy things?
- c) Local health center or doctor?
- d) In the neighborhood for recreation?
- e) Home of relatives or friends in the neighborhood?

Section Four: Women's Decision-Making Roles

21. In the table below, indicate who makes decisions on the indicated areas

| | Myself | My spouse and I | My spouse |
|---------------------------------------|---------------|------------------------|------------------|
| Reproductive decision-making | | | |
| Number of children to have | 3 | 2 | 1 |
| Spacing of children | 3 | 2 | 1 |
| Use of family planning | 3 | 2 | 1 |
| Socio-Cultural decision-making | | | |
| Children's education | 3 | 2 | 1 |
| General decision-making | 3 | 2 | 1 |
| Children's discipline | 3 | 2 | 1 |
| Economic decision-making | | | |
| Spending of family income | 3 | 2 | 1 |
| Use of credit | 3 | 2 | 1 |
| Employment decision | 3 | 2 | 1 |

Thank you for finding time to respond to the questions

Appendix II: Key Informant Interview Guide

Introduction

This study seeks to establish the influence of women's empowerment on their decision-making roles in the community among the Njemps in Baringo County, Kenya. Your organization has been selected by chance to participate in the study since your views are considered important to the study. However, your participation in the study is voluntary and you may choose not to participate. All information you give in this interview will be treated with utmost confidentiality.

If you have any question please feel free to ask otherwise if you accept to participate I would like to ask you some questions related to women empowerment and decision-making.

1. To what extent have the projects/prorammes empowered the Njemps women in decision-making?
2. Comment on Njemps women's access to credit. Would you say those who have had access to credit do participate in decision-making in the community? To what extent?
3. Are Njemps women allowed to move or go places on their own unaccompanied? How does this affect their participation in decision-making
4. In your opinion, how does Njemps women's educational attainment influence their decision-making roles in the community?

Thank you for your time and participation

Appendix III: Krejcie and Morgan (1970) Table for Determining Sample Size

| N-n | N-n | N-n | N-n | N-n |
|-------|---------|---------|----------|------------|
| 10-10 | 100-80 | 280-162 | 800-260 | 2800-338 |
| 15-14 | 110-86 | 290-165 | 850-265 | 3000-341 |
| 20-19 | 120-92 | 300-169 | 900-269 | 3500-346 |
| 25-24 | 130-97 | 320-175 | 950-274 | 4000-351 |
| 30-28 | 140-103 | 340-181 | 1000-278 | 4500-354 |
| 35-32 | 150-108 | 360-186 | 1100-285 | 5000-357 |
| 40-36 | 160-113 | 380-191 | 1200-291 | 6000-361 |
| 45-40 | 170-118 | 400-196 | 1300-297 | 7000-364 |
| 50-44 | 180-123 | 420-201 | 1400-302 | 8000-367 |
| 55-48 | 190-127 | 440-205 | 1500-306 | 9000-368 |
| 60-52 | 200-132 | 460-210 | 1600-310 | 10000-370 |
| 65-56 | 210-136 | 480-241 | 1700-313 | 15000-375 |
| 70-59 | 220-140 | 500-217 | 1800-317 | 20000-377 |
| 75-63 | 230-144 | 550-226 | 1900-320 | 30000-379 |
| 80-66 | 240-148 | 600-234 | 2000-322 | 40000-380 |
| 85-70 | 250-152 | 650-242 | 2200-327 | 50000-381 |
| 90-73 | 260-155 | 700-248 | 2400-331 | 75000-382 |
| 95-76 | 270-159 | 750-254 | 2600-335 | 100000-384 |

Source: Kathuri & Pal, 1973.

Appendix IV: Letter of Transmittal

Department of Extra Mural Studies
University of Nairobi
P. o Box 1120
Nakuru

The County Commissioner
Baringo County
P.O Box
Kabarnet

Dear Sir

Re: Research Study

I am a student of the University of Nairobi, pursuing a Master of Arts Degree in Project Planning and Management. Currently I am in the process of undertaking research on the Influence of women's empowerment on their decision-making roles in the community among the Njemps in Baringo County.

The study will entail collecting data from 351 sampled households in the six (6) administrative locations of Baringo District.

The purpose of this letter is, therefore, to request your office to grant me permission to carry out the proposed study.

Yours faithfully,

Gladys Kabutiei.

Appendix V: Letter of Authorization for the University of Nairobi



UNIVERSITY OF NAIROBI
COLLEGE OF EDUCATION AND EXTERNAL STUDIES
SCHOOL OF CONTINUING AND DISTANCE EDUCATION
DEPARTMENT OF EXTRA - MURAL STUDIES

Tel 051 - 2210863

P. O Box 1120, Nakuru
1st March 2013

Our Ref: UoN/CEES/NKUEMC/1/12

To Whom It May Concern:

RE: GLADYS JEROTICH KABUTIEI – L50/75385/2012

The above named is a student of the University of Nairobi Pursuing a Masters degree in Project Planning and Management.

Gladys has been trained and examined in the course units listed below:

First semester

Research Methods
Statistical Methods
Fundamentals of Management
Social Change and Community Development
Project Planning, Design and Implementation

Second semester


Project Financing
Environmental Issues in Project Planning
Project Total Quality Management
Project Monitoring and Evaluation
Management of Information Systems

Third semester

Principles & Procedures in Project Planning & Mgt
Rural-Urban Planning
Entrepreneurship and Small Business Management
Gender Issues in Development

Processing of the examination results is still underway and will be communicated to the student as soon as they are ready. Consequently, she is currently undertaking her research project.

Any assistance accorded to her will be highly appreciated.

Yours Faithfully,

RESIDENT LECTURER
P.O. Box 1120
Nakuru
Resident Lecturer, University of Nairobi
Nakuru Extra-Mural Centre

Appendix VI: Letter of Authorization for the National Council for Science and Technology

REPUBLIC OF KENYA



NATIONAL COUNCIL FOR SCIENCE AND TECHNOLOGY

Telephone: 254-020-2213471, 2241349, 254-020-2673550
Mobile: 0713 788 787, 0735 404 245
Fax: 254-020-2213215
When replying please quote
secretary@ncst.go.ke

P.O. Box 30623-00100
NAIROBI-KENYA
Website: www.ncst.go.ke

Our Ref: **NCST/RCD/14/013/970**

Date: **5th June 2013**

Gladys Jerotich Kabutiei
University of Nairobi
P.O Box 1120
Nakuru.

RE: RESEARCH AUTHORIZATION

Following your application dated **31st May, 2013** for authority to carry out research on *"Influence of Women's empowerment on their decision-making roles in the community among the Njemps in Baringo County."* I am pleased to inform you that you have been authorized to undertake research in **Marigat District** for a period ending **31st August, 2013**.

You are advised to report to **the District Commissioner and District Education Officer, Marigat District** before embarking on the research project.

On completion of the research, you are expected to submit **two hard copies and one soft copy in pdf** of the research report/thesis to our office.


DR. M. K. RUGUTT, PhD, HSC.
DEPUTY COUNCIL SECRETARY

Copy to:
The District Commissioner
The District Education Officer
Marigat District.



"The National Council for Science and Technology is Committed to the Promotion of Science and Technology for National Development".

Appendix VI: Research Permit

PAGE 2 **PAGE 3**

Research Permit No. NCST/RCD/14/013/970

THIS IS TO CERTIFY THAT: **Date of issue** **5th June, 2013**

Prof./Dr./Mr./Mrs./Miss/Institution **Fee received** **KSH. 1000**

Gladys Jerotich Kabutiei

of (Address) University of Nairobi

P.O Box 1120, Nakuru.

has been permitted to conduct research in

Location **District**

Marigat **Rift Valley** **Province**

on the topic: Influence of Women's empowerment

on their decision-making roles in the

community among the Njemps in


Baringo County.

for a period ending: 31st August, 2013.

Applicant's Signature **For Secretary**

National Council for

Science & Technology



CONDITIONS

- 1. You must report to the District Commissioner and the District Education Officer of the area before embarking on your research. Failure to do that may lead to the cancellation of your permit.**
- 2. Government Officers will not be interviewed with-out prior appointment.**
- 3. No questionnaire will be used unless it has been approved.**
- 4. Excavation, filming and collection of biological specimens are subject to further permission from the relevant Government Ministries.**
- 5. You are required to submit at least two(2)/four(4) bound copies of your final report for Kenyans and non-Kenyans respectively.**
- 6. The Government of Kenya reserves the right to modify the conditions of this permit including its cancellation without notice.**

REPUBLIC OF KENYA

RESEARCH CLEARANCE PERMIT

GP6055t3mt10/2011 **(CONDITIONS—see back page)**