FACTORS INFLUENCING THE ECONOMIC STATUS OF WOMEN IN KENYA: A CASE OF MUMIAS DISTRICT.

BY

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2013
DECLARATION
This research project report is my original work and has not been presented for examination in University of Nairobi or any other university.

Signature ........................................... Date ...........................................

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L50/66752/2010

This research project report has been presented with my approval as the University Supervisor

Signature ........................................... Date ...........................................

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DEDICATION

I dedicate this project research report to my children.
ACKNOWLEDGEMENT

This project research report is the product of thoughts and work of many people and organisations with whom I have associated with as well as experts. First, I wish to thank the University of Nairobi for offering me a chance to carry out my studies. My heartfelt gratitude go to my supervisor and who is also the centre organizer, Dr. John Mbugua for his immense support, insights and guidance throughout the writing of this report and who through his leadership ensured operations of the Kakamega Extra-Mural Centre are well organized and hence allowing me write out this research report.

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May God bless them abundantly.
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ABBREVIATIONS AND ACRONYMS

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<td>Convention on the Elimination of All Forms of Discrimination against Women</td>
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<td>EFA</td>
<td>–</td>
<td>Education for All</td>
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<td>ERS</td>
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<td>Economic Recovery Strategy</td>
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<td>GOK</td>
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ABSTRACT
Various national, regional and international conventions and documentation emphasized that enabling the population, regardless of gender, to actively participate in social and economic wellbeing is critical for long-term and sustainable social, political and economic development of any society. In Kenya, gender equity had taken centre stage resulting in the development and enactment of various legal and policy interventions including enactment of the National Commission on Gender and Development Act in 2003 and subsequent establishment of the National Commission on Gender and Development in November the same year; introduction of gender desks in key parastatals and police stations; the introduction of the women’s enterprise fund; the passing of the National Policy on Gender and Development in 2006 and the 30% presidential decree on affirmative action in public appointments, among others. Although, females constituted 51% of the population in Kenya, gender disparities were still persistent in most sectors. This had resulted in poor economic status of women and hence poor growth in the entire population. The purpose of this study was to determine the factors influencing the economic status of women in Mumias District of Kakamega County in Kenya. The objectives of the study included: to assess how cultural practices determine the economic status of women; to establish how the level of education determines the economic status of women; to assess how attitude about women influences economic status of women and lastly to identify challenges experienced by women in their economic status in Mumias District, Kakamega County of Kenya. The target population was drawn from the 2 sub-locations and 1 location of Mumias District will include 1230 women and 33 village elders. A sample of 123 women and 11 village elders was used in the study. The study adopted a descriptive survey design with both quantitative and qualitative aspects. Purposive sampling and simple random sampling techniques was used to select respondents. Data analysis will be conducted objectively. Statistical Package for Social Sciences (SPSS) version 17.0 will be utilized to analyze the collected data. Both descriptive and inferential statistics was be employed in the analysis. The findings will then be presented with the help of simple tables, frequencies and percentages. Results will be interpreted and requisite recommendations made. With respect to the first objective on the influence of culture on the economic status of women in Mumias District of Kakamega County in Kenya, it was observed that cultural practices affected the economic status of women. Majority of the women interviewed agreed that cultural practices affected the economic status of women negatively while only a few of the respondents thought that cultural practices affected the economic status of women positively. The study concluded that there was soaring influence of cultural factors on the economic status of women. These cultural factors included factors as traditional and social practices, poverty and domestic violence, Gender hierarchy shows in family, inheritance laws and customs, valuations of women’s work as opposed to men’s work, and the power to make decisions in society, family, church and social networks. These factors seemed to come up in the opportunities available for development, education, health and nutrition. The level of education of women was also found to have a significant effect on the economic status of women. Most of the women said that the usual relationship between education and employment may be related to the likelihood that poorer and lower educated families required female members to work. Most of the respondents also indicated that often, girls and young women worked instead of receiving an education.
CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

According to Mikkola (2005), gender equality was important for both intrinsic and instrumental reasons. It affected social harmony and society’s wellbeing in various dimensions. It involved policy dimensions in all areas including education, poverty, labour, financial markets, political and economic empowerment, institutions and overall economic development. Consequently, empowering women and enabling them to actively participate and contribute to social, economic and political activities was important for sustainable development. The country’s commitment to addressing gender equity and inequalities could be traced in both international and national policy commitments. The third and fifth Millennium Development Goals (MDGs) underscored the need for gender parity especially in education and access to social, economic and political opportunities, by 2015.

In America, the question of gender empowerment was not normally ignored in the development of policies or programs for dealing with economic social and cultural issues, (UNDP, 2003). Human development report rightly stated, ‘For too long it was assumed that development was a process that lifts as boat that was gender neutral in its impacts. It was thus essential to understand gender ideology and ensure that women’s perspective was not ignored or undermined by activities acting in the field of resources right.

According to Women 2000 (2001), women contributed much in the economic development of the society ranging from 7 per cent to 76 per cent of all development. In Britain, primarily women contributed 65% percent towards the economic development of the nation, while in other developed countries it also affected younger women, many of whom were still rearing children. In some regions, girls become widows before reaching adulthood. Although social rules differ greatly, all cultures had rules which govern women’s lives. Across a wide range of cultures, widows were subject to patriarchal customary and religious laws and confronted discrimination in inheritance rights. Many of these widows suffered abuse and exploitation at the hands of family members, often in the context of property disputes. Few cases proceeded successfully through the justice system; perpetrators went unpunished, while others remained undeterred and
undetected. Even in countries where legal protection was more inclusive, widows suffered from the loss of social status and marginalization.

In China, women lacked the social, economic and political capital to take advantage of the opportunities created by the economic reform as men. In the attempt to establish China as a progressive society, the Chinese government had given women much needed help to stop the slide. For example, the government established quotas for women in the promotion of government official, promulgated new laws to protect women’s rights, including the heatedly debated law that punished men with extramarital affairs in divorce settlement. Girls in extreme poverty were supported to finish schools. However, Chinese women still had a long way to go. For one, as Li observes, there had been very little bottom-up initiatives from the society to advance women’s interests, and the Chinese government was still exerting control in all forms of social organizations, which effectively stifle the growth of civil societies for women’s development.

Women played a substantial role in Tanzania’s economy and were more active in agriculture, which accounts for 82 percent of the labor force. Of 17.8 million economically active people, 16.9 million were considered employed, and of these, women constituted 50.6 percent. The overall labor force participation rate (including the informal sector) of women was at 80.7 percent slightly higher than that of men who had 79.6 percent, (United Republic of Tanzania 2002a). Access to land, workspace, and productive resources was critical to unlocking the economic potential of women, but despite positive land reforms, land tenure in Tanzania continued to discriminate against women because of traditional practices and customary laws. This was particularly the case in relation to inheritance and in circumstances of the death of, or divorce from a spouse. Women were estimated to own about 19 percent of registered land, and their plots were less than half the size of those of their male counterparts (0.21–0.30 ha compared to 0.61–0.70 ha; IFAD 2005; Bureau of Statistics 1994).

In Kenya, fewer women, especially younger women, cultural rules placed some women, particularly those of lower caste, in a paradoxical situation: when a family suffered economically, people often think that a woman should go out and work, yet at the same time the woman’s participation in employment outside the home was viewed as slightly inappropriate, subtly wrong, and definitely dangerous to their chastity and womanly virtue (Dube and Palriwala, 1990). More than half of female agricultural workers were considered laborers,
compared with just one-third of male agricultural workers in the country. This suggested that most female workers were employed in lower-skilled, lower-paid positions, and were not the supervisors or owners of capital. Most female cultivators were members of a family that owned the land, rather than being the owners themselves (Kishwar and Vanita, 1985).

Throughout the economy of Western province especially Mumias district, women tended to hold lower-level positions than men even when they had sufficient skills to perform higher level jobs. Researchers had estimated that female agricultural laborers were usually paid 40 to 60 percent of the male wage (Kishwar and Vanita, 1985). Even when women occupied similar positions and have similar educational levels, they earned just 80 percent of what men do, though this was better than in most developing countries. The public sector hired a greater share of women than does the private sector, but wages in the public sector were less egalitarian despite laws requiring equal pay for equal work (Madheswaran and Lakshmanasamy, 1996).

This study therefore sought to determine the economic situation of women in parts of the developing world especially in western Kenya particularly in Mumias District. The issues that this study particularly sought to investigate were cultural practices, education level and challenges women experience in the economic status. The study made suggestions on what could be done to protect women and publicize one of the most hidden and veiled areas of empowering women economically.

1.2 Statement of the Problem

Employment was a major avenue for increasing income and consequently economic wellbeing. However, according to Women 2000 (2001), women workers were least presented in such sectors as building and construction (7%), Manufacturing (18%) and electricity and water (18%). This may be depicting the masculinity perception associated with some of such enterprises requirements. However, women should be equally supported to effectively participate in major production sectors through improved access to land, financial series, education and skilled employment. The World Bank (2000) notes that although women make up a significant proportion of the population in all societies, with a few laudable exceptions comprehensive research concerning their status in developing countries is lacking. Although the government of Kenya has tried entrenching women’s rights in the current constitution, the rights of women were
not clearly spelt out and they continued suffering under the patriarchal Kenyan society. In Mumias District, gender disparities were seen in most aspects of life, especially in economic empowerment, land ownership, employment and education, (Mumias strategic planners, 2010-2011). For example, Nabongo location of Mumias District has received 151 cases of women discriminations since January 2010 to October 2012, (Chiefs Office 2010). This poses danger to Mumias District Women Empowerment program and generally the development of the District. It is in view of these challenges that the study was designed to establish factors influencing economic status of women in Mumias District of Kakamega County in Kenya.

1.3 Purpose of the Study

The purpose of this study was to establish factors influencing economic status of women in Mumias District of Kakamega County in Kenya.

1.4 Objectives of the Study

The study was guided by the following objectives:

i. To assess how cultural practices influence the economic status of women in Mumias District, Kakamega County of Kenya.

ii. To establish how the level of education influence the economic status of women in Mumias District, Kakamega County of Kenya.

iii. To assess how attitude about women influences economic status of women in Mumias District, Kakamega County of Kenya.

iv To identify challenges experienced by women in their economic status in Mumias District, Kakamega County of Kenya.

1.5 Research Questions

The study would be guided by the following research questions:

i. How do cultural practices influence the economic status of women in Mumias District, Kakamega County of Kenya?
ii. How the level of education does influence the economic status of women in Mumias District, Kakamega County of Kenya?

iii. How does attitude about women influence economic status of women in Mumias District, Kakamega County of Kenya?

iv. What are the challenges experienced by women in their economic status in Mumias District, Kakamega County of Kenya?

1.6 Significance of the Study

It was hoped that the findings of this study would help women in the study area to develop better strategies to uplift their economic status. Stakeholders in the gender empowerment especially the policy makers would be helped to re-orient their policy decisions towards better economic status of the women. The findings of the study especially those that would be published in re-known journals would enhance existing literature about economic status of women and also form a strong foundation for further studies.

1.7 Basic Assumption of the Study

This study was based on the assumption that the women in the study had stayed in the area for so long that it was possible for a researcher to assess and establish the factors that influenced the economic status of women in the study area. Secondly, the study assumed that the respondents would give reliable information about economic status of women in Mumias District.

1.8 Delimitations of the Study

This study would be carried out among women aged between 20 and 60 years in Mumias District of Kakamega County in the Republic of Kenya. Mumias District was targeted because it was a cosmopolitan area and had all classes of women majority of who had low economic status. The study area is located in the western part of Kenya. It is approximately 50 kilometers West of Kakamega town. It is surrounded by Butere District to the South, Kakamega central District to the East and Bungoma District to the North.
1.9 Limitations of the Study

Since the study area was very large with poor transport network and wide sample population, it was expected that fiscal resources and time would be very limited and may inhibit thorough research. The study would be limited by lack of cooperation from respondents due to inexperience in participation in research. Given the stigma women had experienced over time, it was expected that some of them were likely to view this study as an opportunity for the researcher to deride them further. However, the researcher tried the best to clearly inform them the purpose of the study.

1.10 Definitions of Significant Terms Used in the Study

a) **Attitude:** An opinion or general feeling about women economic status in Mumias District.

b) **Culture:** This is a people’s way of life. It refers to what is generally acceptable mode of life for a particular group of people who are geographically and socially related.

c) **Cultural practices:** These refer to a code behavior that is generally associated with a particular group of people in Mumias District who are related by blood or by tribe.

d) **Influence:** Ability to affect ones action, character or beliefs. It means having power to affect women economic status.

e) **Economic:** Empowerment of a woman economically to be accepted in a given setting.

f) **Women:** Biological orientation of sex from birth of an individual to have feminine genes that differentiate her from men.
1.11 Organization of the study
The study was organized in five chapters. Chapter one described the background of the study, the statement of the problem, the purpose of the study, objectives, research questions, significant of the study, limitation of the study, delimitation of the study, basic assumptions, definition of significant terms and organization of the study. Chapter two highlighted the literature related to the factors influencing economic status of women. Chapter three presented the research methodology which was used in the study. It described the research design, target population, sample size and sampling technique, research instrument their validity and reliability, data collection and data analysis and presentation. Chapter four described data analysis, presentation, interpretation and discussions while chapter five discussed summary of findings, conclusions and recommendations.
CHAPTER TWO
LITERATURE REVIEW

2.1 Introduction
The chapter covers both empirical and theoretical literature related to the research topic and the conceptual framework. It also gives a summary of literature review done in earlier studies by scholars in the area.

2.2 Empirical Literature
This sub-section explores what other researchers have done about the determinants of economic status of women. It will review literature related to the study. The chapter will be divided into sections, basing on research objectives. The sections will be divided into; cultural practices subjected to women, education level of women, challenges faced by women and strategies used in addressing some challenges women experience.

2.2.1 Cultural Practices and Economic status of women
Women globally are adversely affected by such factors as traditional and social practices, poverty and domestic violence, among other challenges (Mikkola, 2005) further argues that Gender hierarchy shows in family, inheritance laws and customs, valuations of women's work as opposed to men’s work, and the power to make decisions in society, family, church and social networks. It shows in the opportunities available for development, education, health and nutrition. It shows in violence and in general invisibility of the women’s work. The hierarchy is generally acceptable by both genders, and is not normally questioned. It is general enough to apply across nations, cultures and time periods with the underlying presumption that changes in the status of women will become apparent in development only over a longer time period. Other studies have focused on the resultant effects of the socially defined roles distinguishing masculinity and femininity. Most of these studies have mainly documented Gender Based Violence (GBV). According to the UN (1993), violence against women should be understood within the context of women’s and girls’ subordinate status to men and boys in society. While both women and men experience violence, evidence suggests that the risk factors, patterns and violence against women are different from violence against men. Many cultures have beliefs, norms and social institutions that legitimize and therefore perpetuate violence against women.
(Heise et al., 1999). Guedes (2004) argues that violence against women cannot be separated from the norms, social structures and gender roles that influence women’s vulnerability to violence. Major findings of research indicate that in many parts of the world, it is considered both a right and even an obligation for men to physically chastise their wives in the face of perceived transgressions. Women are taught to be submissive and obedient to their partners, and a man’s honor often depends on his ability to control his wife’s behavior. Most of the cultural norms in the communities where GBV is rampant not only encourage male violence against women but also serve to entrap women in violent relationship by teaching them that violence is normal and deserved. Another common norm, that family affairs should be kept private and that outsiders should not intervene, isolates women from potential sources of support. According to these studies, health consequences of GBV range from physical injury and chronic pain syndromes to mental and emotional depression, such as anxiety and depression to fatal outcomes, including suicide and homicide.

Some women have had to undergo ugly experiences because of the demise of their husband for instance some women had given account of the bad experiences they had to undergo; some women had also been accused of killing their husband in order to inherit his property. After the accusation, they could be asked to swear on either the Holy Quran or the Holy Bible to prove their innocence. Even the water used for washing the corpse could be given the widow to drink in order to prove her innocence the more. The process and duration of mourning wearing dull brown to black clothes without having a bath could last from seven days to two weeks while the duration for wearing dark cloths ranges from three months to a year (HRW 2003).

According to Aruna and Fasoranti (2012), in many Districts of the indigenous African societies, special attention and care are expected to be given to widows. Under normal circumstances, a widow is entitled to either of two types of protection. She can either be remarried to the nearest male relative of her husband, in which case, she enjoys all the protection and care normally enjoyed by his wives. Alternatively, if she is not re-married, she can be given collective protection and care by the relatives of her deceased husband. In this case, help of a financial and labor nature is rendered to the widow by the relatives of the deceased husband.

A study conducted by Foluso (2011). Gender based sexual violence among Nigerian widows and implication for HIV transmission revealed that women folk in Nigeria are subjected to varied
harmful traditional practices and sexual abuses.’ The term violence against women means act of gender based violence that results in or is likely to result in physical, sexual or psychological harm or suffering to women including such acts of coercion arbitrary deprivation of liberty, whether occurring in public private. This encompasses but is not limited to physical, sexual, psychological violence occurring in the family traditional practices, harmful to women an violence related to exploitation (Watts & Zimmermann, 2002). A research conducted by Uduaghan, Governor of Delta (2012) in his speech to monarchs;"STOP BARBARIC PRACTICES AGAINST WIDOWS” Revealed that he made the plea at the unveiling ceremony of the master care foundations. He specifically told traditional ruler to stop barbaric ways widows were made to eat with unwashed plates and ostracized for days and weeks without taking bath.

A study carried out by Adebowale (2008), on cultural and societal influence on the psychological feeling of some widows in Oyo state, Nigeria indicated that stigmatization and other psychological problems are equally associated with widowhood (Owen,1996:Prigerson,Maciejewski and Rosenheck,1999) They went further to say that in societies where gender inequality allow perpetration of harmful widowhood practices against widows, one can imagine the weight, gravity and negative influences such will have on the psychological well being of these widows and their children. The death of a husband can be particularly painful. Friends may avoid the woman because they do not know how to react or what to say to her. The task on meeting the children’s, needs and responsibility of bring them up on her own may seem overwhelming.

Ironically, the disorganization and trauma that follow the death of a spouse seem to be greater on women than on the men. Whenever a man loses his wife, he is almost immediately offered a substitution to comfort him and douse the impact of grief of bereavement. The cause of this is not farfetched. For instance, Ahonsi (2001:2) observes that “the differentiation between men’s and women’s role in Nigeria as with other societies is one of complementary and superior relationship in favor of men. It involves a hierarchy in which men are given greater leverage over decision making and resources than women. The result is a cultural setting that invariably promotes male domination and female subordination.” It can therefore be observed that some of the customs relegate women to the background and clearly rob women of their rights and privileges.
Research done by Steinzor (2003), revealed that the following cultural practices pose challenges to women in terms of property ownership in Kenya; Property is viewed only as men’s and under the care of a male guardian, be he father, husband, brother, or brother-in-law. Women have security of land tenure only as wives or daughters, and can lose access to land upon death of or divorce from a spouse, non-land property for example furniture, kitchenware, and tools is considered a family asset; daughters are typically not inheritors, As long as a husband’s family has paid dowry to his wife’s family, wives are not to gain any additional property or wealth, upon divorce, a wife can keep her own personal effects (e.g., clothing and gifts), but everything else—including livestock, businesses, and even children—remain with the husband. Widows are not able to sell or exchange property, Polygamy is still practiced among some tribes, which can result in an unfair distribution of property among wives following the death of a husband, or render some women destitute when resources are limited, Childless widows are even in a worse position in terms of being considered for wealth inheritance. She stands to lose more than widows with children as she is considered “a liability” by her in-laws. Retregressive Social, Cultural and Traditional Values Social, cultural and traditional practices and unfounded norms deny women various opportunities to effectively participate in production systems. Cultural norms form a major challenge in Kenya. Most Kenyan cultures still regard the place of a woman as being in the kitchen and raising children as part of the reproductive role. This kind of socialization makes it hard for many men to fathom the idea that they can share the same platform with a woman, (KDS,2008). Consequently, women are locked out of political representation and hence locking them out of participation in decision making forums. By joining politics, women in such cultures are still considered as breaking the rules that govern gender roles Moreover, some traditional practices governing land and livestock ownership, access and control over land, and benefits accruing to land produce tend to favor men compared to women. This to a large extent disadvantages women in accessing credit especially when collateral is required. In 2004 only 1% of land titles in Kenya were held by women and 5-6% was owned jointly. Notably, in western Kenya, the tradition of wife inheritance is practiced by a number of communities which is not coincidentally also having the highest rate of HIV infection in the country. In 2000, the HIV-prevalence rate in Nyanza province, for example, was 22%, compared to national HIV-infection rate which was 13%. Despite the risks, the tradition of wife inheritance continues because most widows have no
alternative. If they refuse, they risk rejection by their communities. (Kenya Democratic Survey, 2010).

2.2.2 Level of Education and Economic status of women

Despite the reforms on gender equity in education and social-economic sectors at international levels, a report on global gender disparity indicates a glaring gender gap between male and female in academic and career practices (UNRISD, 2009). In the report, it is noted that, gender disparity in career and vocational practices are indeed a global concern. The report by UNRISD (2009), points out that, women are typically interested to pursue; humanities, languages, and health sciences, whereas men are inclined towards education in mathematics and applied sciences and technology.

In America, cook & Cusack (2010) reveal that women are subjected to persistent and pervasive stereotypes that devalue them, impede their full equality and hamper their ability to make self-directed life choices. They argue that stereotypes are deeply engrained in people, particularly in the way the socially create the roles of men and women in the society. Despite efforts made to eradicate overt discrimination against women through Non Governmental Organizations (NGOs) such as Convention on the Elimination of all forms of Discrimination against Women (CEDAW), stereotypes seem to be unreceptive to the law, (Cook & Cusack, 2010).

According to the report by Science council of Japan (2006), Japan had made efforts towards enhancing participation of men and women in scholarship, as part of her bold restructuring of gender parity. However, the Gender Empowerment Measure (GEM), an annual world economic report of United Nations (UN) ranked Japan 43rd among 80 nations in 2009. This suggests that Japan’s gender equity is still low by international standards (World Economic Forum Report, 2009).

In South Africa, Kernigan (2000) found girls enrolment in schools to be over half (50.6%) of all learners by 1999. The implication was that, both girls and boys enjoy equal access to primary and secondary schooling. However, this notwithstanding, Kornegay (2000) observes that, girls’ who drop out of school due to unplanned pregnancies and domestic responsibilities stood at 28%
whereas their boys’ counterpart remained at 3%. In addition, Kornegay (ibid) points out that despite innovative advancement in Republic of South Africa, gender stereotypes and female subordination is still a challenge to academic and career preferences that affect their economic status. Colclough (2000) found out that, girls in Ethiopia and Guinea spend much time undertaking tasks for teachers such as fetching water and cleaning than educational activities. In addition, a research by Tansel (1997) on parental education and gender in cote de l’voire advancement in the Republic of South Africa, gender stereotypes and female subordination is still a challenge to academic and economic status.

Other theories on gender inequality on education and its impact on growth have been developed based on the selection-distortion factor. According to this theory expounded by Dollar and Gatti (1999), if one believes that boys and girls have similar distribution of innate abilities, gender inequality in education must mean that less able boys than girls get the chance to be educated and that the average innate ability of those who get educated is lower than it would be the case if boys and girls received equal education. Literature on the role of financial services with gender dimensions such as by Aghion and Morduch (2005) point out that group lending and peer borrowers often practiced in micro finance institutions deter domestic violence and provide a way for women to save by keeping money away from their husbands. Most of these theoretical underpinnings are manifested in the socio-economic status of women in developing economies, Kenya included.

Investment in education is one of the core pillars of government policy. The government of Kenya’s expenditure on education currently stands at about Ksh. 170 billion annually. This accounts for 17% of the national budget. National policy on Gender Development(NPGD) has been developed and gender mainstreaming incorporated in the national Millennium Development Goals(MDGs) as a policy framework (GOK, 2006). Non-governmental organizations in Kenya like Federation of Women Layers (FIDA-K) continue to advocate for affirmative action and gender equity in all spheres of human participation. This includes removal of gender stereotyped illustrations from print media and in the appointments to key public offices (FIDA-K Report, 2005).

In spite of heavy investments and reforms in education for gender parity, there is overwhelming evidence that quality of education and gender performance of students is skewed towards gender
Through reforms in education, public universities through Joint Admission Board (JAB) admit female students with one point below their male counterparts. This is meant to create equity between male and female in regard of provision of education. In spite of these reforms male dominate technical fields such as mental technology, engineering, medicine, architecture, accountancy, administration and driving whereas females on the other hand take a lead in social work, catering, nursing, early childhood education and secretarial courses (GoK, 2005) which end up creating imbalance in economic status for women.

According to the recent study on Financial Sector Deepening (2007) in Kenya, more women (51.1%) tend to save compared to male counterparts (48.9%). Taking into account education levels, 44.6% of those with primary and secondary education are able to save. However, the savings levels vary across age groups with population aged 25-34 (31%) being the highest savers and those aged 18-24 years (14.6%), being the lowest savers. This is expected given the fact that the latter age group is expected to be undertaking tertiary education and a limited number are in labour force. Further, some young people have no gainful employment and consequently low or no savings.

2.2.3 Attitude and Economic status of women

Certain broad circumstances in which women live affect the ways they participate in the economy. The society is extremely hierarchical with virtually everyone to fuel economic growth. Though specific customs vary from region to region within the country, there are different standards of attitude oriented behavior for men and women that carry over into the work environment. Women are expected to be chaste and especially modest in all actions (Dube and Palriwala, 1990), which may constrain their ability to perform in the workplace on an equal basis with men. Another related aspect of life is literally, the veiling and seclusion of women. These attitudes place some women, particularly those of lower caste, in a paradoxical situation: when a family suffers economically, people often think that a woman should go out and work, yet at the same time the woman’s participation in employment outside the home is viewed as “slightly inappropriate, subtly wrong, and definitely dangerous to their chastity and womanly virtue” (Dube and Palriwala, 1990, p. 131). When a family recovers from an economic crisis or attempts to improve its status, women may be kept at home as a demonstration of the family’s morality.
and as a symbol of its financial security. As in many other countries, working women of all segments of the society face various forms of discrimination including sexual harassment. There has been a resurgence of traditional values that call for women to be feminine, supportive, and dependent, while strength, courage, success and confidence are considered by many as unfavorable traits of some women who have no feelings and are unfit for ideal wives. Beauty becomes a commodity, as many jobs require women first of all to look pretty. Popular culture and media have been reinforcing the trend. Women are underrepresented in businesses and nearly all sectors in the society. Despite the requirement to have quotas for women in promotion, they tend to be tokens. In the top level, all the nine members of the politburo are men. In provincial level, few women are state governors. Women tend to be more visible in fields that are considered suitable for women, such as education and health, yet in science, technology, and other traditionally masculine fields, women are still highly invisible.

Modernization poses grave challenges to women, and the cruel competition for profit and survival renders a slide in social status for women as a whole. Women lack the social, economic and political capital to take advantage of the opportunities created by the economic reform as men. In the attempt to establish a progressive society, some governments have given women much needed help to stop the slide. For example, the government establishes quotas for women in the promotion of government official, promulgates new laws to protect women’s rights, including the heatedly debated law that punished men with extramarital affairs in divorce settlement. Girls in extreme poverty are supported to finish schools. However, women still have a long way to go. For one, there have been very little bottom-up initiatives from the society to advance women’s interests, and governments are still exerting control in all forms of social organizations, which effectively stifle the growth of civil societies for women’s development. Overall, for the life of women, the changes in the last fifty years have seen a lot of progresses, but there have been regresses as well. The journey toward full equality with men is still long. Overall, for the life of women, the changes in the last fifty years have seen a lot of progresses, but there have been regresses as well. The journey toward full equality with men is still long. Indeed, in underdeveloped countries the woman is considered and treated as the property of her husband and may not defy him. At paternal house, a girl is absolutely subdued to the head of the house and other members of the family. Different attitudes of husband or father or household head towards women affect their economic status and hence that of the family. The attitudes of
the elders and husbands are harsh to women and from this explanation it is obvious that majority of the women are living a constrained life due to the attitude of the society.

2.2.4 Challenges facing women in improving their Economic status

Girls and women worldwide, across lines of income class and culture, are subjected to physical, sexual and psychological abuse. Around the world, at least one in every three women has been beaten, coerced into sex or abused in some other ways in the name of man dominion over women. Most often someone she knows including her father or another male family member. As many as 5,000 women and girls are killed annually in so-called ‘honor’ killings, many of them for the dishonor of having been raped (United Nations, 2000). Further, on the subject of violence against women and girls, five years following 1995 Beijing the UNICEF Division of communication gives some indicators to present the situation.

Studies from cost Rice and the Philippines have indicated that 33% and 49% respectively of battered women are beaten by their partner during pregnancy. In India, 6,000 women are killed each year because their in-laws consider their dowry inadequate (UNICEF, 2000). Every continent has its share of crimes against women and many cultures condone or at least tolerate a certain amount of violence against women (United Nations, 2000).

According to Steinzor (2003), in some African societies, a wife is perceived as a stranger among her husband’s family. They are therefore ready to throw her away like a useless appendage the moment her husband is dead. This often makes the widow to wallow in poverty and even sometimes, a widow is devastated by certain cultural practices, which make her to undergo certain degrading rites in the process of mourning the man.

Kenya, like many African societies is still having many gender related challenges facing the country, a few strides in form of policy developments and enactment of key legislation have been undertaken in the recent past geared at gender equality and protection. These include the Sexual Offences Act; the passing of Gender Policy Bill and a Presidential Decree of 30% affirmative action in terms of formal appointees to public posts. The country is also committed to international conventions such as Millennium Development Goals, Education for All, and CEDAW. Recent Laws and Affirmative Action Bill Published October 2000 Seeks to improve
representation for marginalized groups in society including women and people with disabilities. Domestic Violence (Family Protection) Bill Published 2001 Aims to protect victims of domestic violence and gives courts power to remove abusive partners from the family home. However, nowhere in this bill is physical abuse considered to be assault and nowhere is marital rape considered possible. Police are given wide discriminatory powers in bringing charges against perpetrators. Details National Commission on Gender and Development Act Enacted 2002 Seeks to establish a Commission to ensure gender mainstreaming in national development process (Seth-Smith and Beacham, 2003). Although most issues that affect women and girls are addressed in the legal frameworks, only a few legislations have been enacted. This is attributed to delays in debate; long legislation processes and limited commitment to ensure that legislation that gives women equal opportunities in society are given parliamentary priority. Although the Government has articulated a strong commitment to achieving gender equity, this is yet to be demonstrated through effective enactment and implementation. It is also probable that many of the Bills will await the re-writing, passing and enactment of the New Kenya Constitution.

Women Representation in Decision Making processes is critical for effective implementation of policies that affect the general population. This includes participation in Government organs, civic positions and senior Government positions, among others. Overall, a negligible proportion of women are represented in senior and middle level policy formulation and implementation processes despite the substantial number of women in communities. This form of structure contributes to the limited gender sensitivity in policy process including roles and needs of women. A comparison between 2003 and 2006 indicate that the number of female Ministers declined from 3 to 2 against a total of 32; even if the number of women Assistant Ministers increased from 4 to 6, still it is a mere 13% compared to male representation. In other public service representations such as the level of provincial administrations, women were not represented at all by January, 2006 while at the District Commissioners administrative unit, the number of women actually reduced from 3 in 2003 to 2 in 2006 representing a mere 2.8%. However, despite the fact that females constitute 51% of the population, they constituted 8% of Members in National Assembly during the 9th parliament; 6% of Ministers; 13% of Assistant Ministers; 3% of District Commissioners; 20% of District Officers; 13% of Councilors and 21% of Deputy Secretaries (GOK, 006).
Gender Based Violence in many communities prevent women from negotiating safer sex. The issue of gender related violence takes the form of domestic violence, rape, defilement and incest. According to the Gender Monitoring Unit, between April 2004 and March 2005, a total of 1,483 women were raped while the defilement index indicated that 717 children were abused over a similar period. These figures do not include the unreported cases that occur every day. Although a few cases of rape involving men and young boys have also been reported, the proportion is insignificant compared to that of women and girls.

According to the Kenya Demographic and Health Survey (KDHS) 2003, one out of every four women experience violence from husbands with 40% experiencing physical violence and 16% experiencing sexual violence. The same report shows that the major challenge in handling domestic violence has more to do with attitudinal or cultural perceptions than policy. A majority of the respondents, according to the Kenya Gender Data Sheet, 2005 indicate that a husband is justified to beat the wife if she burnt the food or argued with him. While it may be argued that the key issue related to persistence of gender violence is the rate of economic dependence of women on men, it is also worth noting that due to cultural reasons and the impact on children in case of women who want to end such violence through divorces, even economically independent women persevere and therefore allow the vice of domestic violence to persist. Domestic violence has locked up potential and opportunities for women who cannot develop themselves because they are afraid of the husband’s attitude and reactions. Gender violence also takes the form of emotional abuse and attitudes of indifference. Sometimes it really threatens the family unit and it is an issue that requires urgent crusade and activism if this country is to maintain the social fabric upon which the family unit and hence the society and the economy are rooted.

2.3 Theoretical Literature

Various theories have been used to contextualize the gender inequality aspect. This ranges from socialization theory to hierarchical gender prescriptions.

2.3.1 Socialization theory

Riesman (1998) identified three distinct theoretical traditions that help understand sex and gender. The first difference focuses on gendered-selves, that is, whether sex differences are due to biology or socialization. This focus is on the individual level of analysis encompassing social
identities in which case men mature to be competitive and work oriented while women mature to become nurturing, person oriented and child centered. In terms of gender, the socialization theory suggests that children are taught to behave a certain way according to their sex. Boys are taught to be masculine and girls to be feminine. For example, parents will often buy boys trucks or army toys and for girls, they will buy dolls and playhouse sort-of toys. According to Risman (1998), the second tradition focuses on how social structure creates gendered behavior. This approach argues that men and women behave differently because they fill different positions in institutional settings, work organizations and families, that is, they take on different gendered roles.

2.3.2 Contextual Theory

A theoretical underpinning is the interaction perspective, which emphasizes contextual issues such as cultural expectations and taken-for-granted situational meanings. According to Risman (1998), this concept implies that an individual is expected to create differences that are neither inevitable nor essential. This gender differences can therefore be interpreted to mean legitimatization of inequality, as what is female in a patriarchal system is devalued (Daniels, 1987; Kynaston, 1996). This argument finds support in similar studies in which case Gender is defined as socially constructed roles, behavior, activities and attributes that a given society consider appropriate for men and women. Sex refers to biological and physiological characteristics that define men and women. Female and male are sex categories while masculine and feminine are gender categories. Gender cannot be defined by one’s anatomy. Gender is not categorized as male or female. Gender differs from a classification based on sex in that there is little evidence to suggest that gendered differences are biologically inevitable (while sexual differences are largely biologically determined). Gendered differences are only sociologically inevitable.

There is often less than efficient investment in girls because the returns are perceived to accrue to another family after marriage (Dollar and Gatti 1999). The hierarchical view expounds on gender inequalities and their linkages to development. The foundations of the hierarchical theory are grounded in Amartya Sen’s arguments. Amartya Sen (1999), equated development to freedom, in which case Gross Domestic Product (GDP) is not an ultimate goal but rather the freedoms associated with it: freedom to exchange goods and labor, freedom to make choices and influence
one’s life, freedom to live longer, and freedom to choose to get education. Based on this context, restrictions on owning property, saving or borrowing, or making labor contracts would qualify as disincentives to growth, while freedom to exercise these activities would be associated with economic growth. Thus gender inequality, considered as a hierarchical view of gender relations, with men above women, and women regarded as inferior and less valuable by virtue of their sex, is growth retard ing (Mikkola, 2005). The argument is that gender equality expressed in an equal valuing and provision of opportunities for both genders enhances development in all spheres.

There is also mounting empirical evidence indicating that women as political decision makers make different choices than men do. According to Chattopadhy and Duflo(2001), who collected data on both men and women councilors in India, women invest more in infrastructure relevant to them, like water, fuel, roads, while men who have access to good paying jobs invest more in education with a preference for boys. The different choices women in leadership make also explain why higher rates of female participation in Government is associated with lower levels of corruption (Dollar, Fisman and Gatti 1999). Previous studies both in developed and developing countries show that a girl’s education is important for the welfare of the family and future development. Most of the empirical studies as summarized in Schultz (2002) indicate that increased schooling of the mother is associated with Social-Economic Status in Kenya.

In summary, there are harmful cultural practices being perpetuated by certain communities in Kenya against women thereby denying them their fundamental rights to economic empowerment. The literature review also reveals that womanhood comes with certain socio-economic challenges that emanate from deprivations a woman. Other than the socio-economic deprivation, the woman suffers discrimination in education. The literature reviewed also reveals that in as much as there are certain strategies used to address challenges women face, still there are loopholes in the system, which make it hard for the women to get their deserved justice.

2.4 Conceptual Framework

The conceptual framework shows the relationship between independent variables, intervening variables or moderating variables and dependent variables.
2.4.1 Conceptual Framework
The study will be guided by the following conceptual framework.

**Independent Variable**

- Cultural practices
  - Customs/cultural norms
  - Beliefs

- Level of education
  - Illiterate
  - Semi illiterate
  - Literate
  - Graduates

- Attitudes about women
  - Stereotyping
  - Low attitude towards women

- Challenges faced by women
  - Financial constraints
  - Discriminations
  - Rights deprivations
  - Domestic violence

**Moderating Variable**

- Government Policy
  - Incentives
  - Loans

**Dependent Variable**

- Social Economic Status
  - Salary
  - Income generating
  - Property/assets ownership

- Family Background
  - Family size
  - Economic status

**Intervening Variable**
Cultural practices, level of education and attitudes about women being the independent variables are expected to affect the economic status of women of Mumias District through Salary, income generating and assets ownership.

The government policies on obsolete cultural practices, women education and sensitization about need for women economic empowerment are expected to intervene in this study by affecting indirectly procedures put in place to promote economic status of women of Mumias District.

Family background would moderate the cultural practices, level of education and attitudes about women in the study.
CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction
This chapter covered research methodology which was divided into the following themes; Research design, target population, description of research instruments, reliability and validity of instruments, methods of data collection and data analysis techniques.

3.2 Research Design
A descriptive survey research design was used to obtain the data that would be used to describe the existing phenomena. It was used for exploring the existing relationship amongst cultural practices, education level and challenges of woman economic status at one given point of time. It was the suitable design for collecting situational data for the purpose of describing a population which would be too large to observe directly, (Mugenda and Mugenda, 1999).

3.3 Target Population
The target population for the study consisted of 2000 women aged between 20 and 60 years in 33 villages in Nabongo location of Mumias district.

3.4 Sampling Procedures and Sample Size
This section presents sample size and sample procedures.

3.4.1 Sample Size
A sample has similar characteristics as its population but smaller in numbers, (Oppenheim, 2003). Sampling helped the researcher to collect data at lower cost with greater accuracy of results, greater speed of data collection and availability of data elements. According to Mugenda and Mugenda, (1999) and Openhen, (2003); 10%-30% of the population was considered representative enough of the characteristics of the target population. The researcher opted for 10% of the population and 30% of the total number of villages. A total of 200 women aged
between 20 and 60 years in 10 villages in Nabongo location of Mumias District was used as the sample for the study.

3.4.2 Sampling Procedure

The researcher used random sampling to select women from different groups of women. In each group, 10 women will be selected. Simple random sampling was used to select 10 villages out of 33 villages in Nabongo Location. Further, according to Miles and Huberman (1984), a sample of 30% is sufficiently representative. A list of names of villages was written on a paper where the first three villages were randomly selected then every 3rd village from the list was picked to make a total of 10 villages. Two women from each group from each village was sampled using simple random technique to give each woman equal chance to participate in the study.

3.5 Data Collection Instruments

Data was collected using a structured questionnaire developed by the researcher. The questionnaire had two sections. Section one had four open ended questions while section two had 14 closed ended questions formulated according to the objectives of the study.

3.5.1 Pilot Testing of the Instruments

To standardize the instruments before they were used for data collection, a minor study called a pilot study was conducted. The pilot study was done in two villages among 20 women in Nambale Division of Busia district. Nambale Division of Busia district was chosen because it had the same cultural and economic conditions as Mumias district and hence results gotten from the pilot study were likely to reflect the situation in Mumias district. The main intention of the pilot study was to identify problems that respondents might encounter and to determine if the items in the research instrument would yield the required data for the main study. Therefore, the items in the instrument were revised depending on the result of the pilot study.

3.5.2 Validity of the Instruments

According to Mugenda and Mugenda (1999), validity of an instrument is a measure of the degree to which the results obtained using the instrument represents the actual phenomenon under study.
Peers and research measurement experts from University of Nairobi were used to validate each instrument. The instruments were given to two experts and two peers in the Department of Project Planning and Management for validation. The two experts had wide experience in supervising graduate students while the two peers will be graduate students undertaking similar research but in different geographical areas. They were asked to evaluate the instruments in terms of content and face validity. They helped to ensure that the items in each questionnaire capture the intended information accurately according to the objectives of the study.

3.5.3 Reliability of Instruments

Reliability is the measure of the degree to which the research instrument yields consistent results or data after repeated trials. In order to ensure reliability of the instruments, the split-half technique which involved administering only one testing session and taking the results obtained from one half of the scale items and checking them against the other half of items to determine their correlation coefficient was used. The study used Spearman Brown prophecy formula to calculate the reliability coefficient. The formula for this test was as follows:

\[
\text{Reliability on scores on total test} = \frac{2 \times \text{reliability for } \frac{1}{2} \text{ test}}{1 + \text{reliability for } \frac{1}{2} \text{ test}}
\]

Mugenda and Mugenda (1999) recommend a reliability score of at least 0.56.

3.6 Data Collection Procedures

A letter was obtained by the researcher from the Graduate School requesting for a permit from the Ministry of Education and Science and Technology of Kenya to carry out the research. On acquisition of the permit, the researcher proceeded to the study area for appointments with chief, village elders and sampled women in preparation for data collection. The researcher made a second visit to collect data. The respondents were requested to fill the questionnaire.

3.7 Methods of Data Analysis

Data collected was coded and analyzed using descriptive statistics with the aid of statistical package for social sciences (SPSS). This involved presentation of statistical data in form of frequency tables whose explanation was mainly descriptive. Each item in the questionnaire has
been designed in line with the research objectives. Frequencies, percentages and mean scores were calculated and presented in frequency distribution tables

### 3.8 Operational Definition of Variables

<table>
<thead>
<tr>
<th>OBJECTIVES</th>
<th>VARIABLES</th>
<th>INDICATOR</th>
<th>MEASUREMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assess how cultural practices determine economic status of women</td>
<td><strong>Independent</strong> Cultural practices</td>
<td>Taboos - Rites of passage - Customs - Ownership of property in form of assets</td>
<td>Nominal</td>
</tr>
<tr>
<td><strong>Dependent</strong> economic status of women</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>To establish how education level determine economic status of women</td>
<td><strong>Independent</strong> Education Level - Highest level of education - Specialization</td>
<td>- Education level - Professional level - Poverty, discrimination, marginalization,</td>
<td>Ordinal</td>
</tr>
<tr>
<td><strong>Dependent</strong> Women Economic status</td>
<td></td>
<td></td>
<td>Nominal</td>
</tr>
<tr>
<td>To determine challenges experienced in addressing cultural practices that affect on women economic status.</td>
<td><strong>Independent</strong> Challenges faced in addressing cultural practices</td>
<td>Resistance to change - Assets ownership</td>
<td>Nominal</td>
</tr>
</tbody>
</table>
To identify strategies used in addressing challenges experienced by women in their economic status.

<table>
<thead>
<tr>
<th>Independent</th>
<th>Dependent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strategies used in addressing challenges experienced by women</td>
<td>Women economic status</td>
</tr>
</tbody>
</table>

- Government Acts
- Resolutions in Women Conferences
- Women Forums-constitutional Reviews
- Poverty
- Assets ownership

Table 3.1: Operational definition of variables

CHAPTER FOUR
DATA ANALYSIS, PRESENTATION, INTERPRETATION AND DISCUSSIONS

4.1 Introduction

This chapter presented data analysis presentation, interpretation and discussion in the following subtitles: Respondents return rate, influence of cultural practices, level of education, attitude about women influences economic status of women and challenges experienced by women in their economic status in Mumias District, Kakamega County of Kenya.

4.2 Respondents Return Rates

A total of 200 women aged between 20 and 60 years in 10 villages in Nabongo location of Mumias District were targeted for this study out of which 200(100%) returned the questionnaires. The high return rate could be attributed to the high level of mobilization and awareness created about this study by the village elders and the availability of the respondents.

4.3 Background information of the Respondents

The study sought background information of the respondents which included their age brackets, religion and occupation.
4.3.1. Age of the Respondents

The study sought to find out the age brackets of the respondents and to determine whether their ages had any influence on the economic status of the women in Nabongo location of Mumias district. The respondents were asked to indicate their ages and their responses were indicated in table 4.1.

<table>
<thead>
<tr>
<th>Age</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>20-35</td>
<td>45</td>
<td>23</td>
</tr>
<tr>
<td>36-50</td>
<td>77</td>
<td>38</td>
</tr>
<tr>
<td>51-60</td>
<td>78</td>
<td>39</td>
</tr>
<tr>
<td>Totals</td>
<td>200</td>
<td>100</td>
</tr>
</tbody>
</table>

The results showed that 78 (39%) and 77 (38%) of the respondents were aged between 51-60 and 36-50 years respectively. This could be attributed to the fact that majority of the women between these age brackets understand economic role and status of rural women in their households and other activities in the study area.

4.3.2. Religion of the Respondents

The study sought to find out the religion of the respondents and to determine whether their religion had any influence on the economic status of the women in Nabongo location of Mumias
district. The respondents were asked to indicate their religion and their responses were indicated in table 4.2.

Table 4.2 Religion of Respondents

<table>
<thead>
<tr>
<th>Religion</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Muslim</td>
<td>17</td>
<td>9</td>
</tr>
<tr>
<td>Christian</td>
<td>173</td>
<td>91</td>
</tr>
<tr>
<td>Hindu</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Pagan</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Totals</td>
<td>200</td>
<td>100</td>
</tr>
</tbody>
</table>

Majority of the respondents, 173 (91%) were found to be Christians. This could be because the study area is widely Christian.

4.3.3. Occupation of the Respondents

The study sought to find out the occupation of the respondents and to determine whether their occupation had any influence on the economic status of the women in Nabongo location of Mumias district. The respondents were asked to indicate their occupation and their responses were indicated in table 4.3.

Table 4.3 Occupation of Respondents

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Formal employment</td>
<td>34</td>
<td>17</td>
</tr>
<tr>
<td>Housewife</td>
<td>23</td>
<td>12</td>
</tr>
<tr>
<td>Farmer</td>
<td>78</td>
<td>39</td>
</tr>
<tr>
<td>Business</td>
<td>65</td>
<td>32</td>
</tr>
</tbody>
</table>
From the findings, 78 (39%) of the women in the study area were farmers while 65 (32%) of them were in business. Only 23 (12%) were housewives. This pointed to the fact that majority of the respondents in the study area are economically empowered.

4.4: Influence of Cultural practices on economic status of women

The objective focused on the influence of cultural practices on the economic status of women. The objective was born out of the fact women globally are adversely affected by such factors as traditional and social practices, poverty and domestic violence, inheritance laws and customs, valuations of women’s work as opposed to men’s work, and the power to make decisions in society, family, church and social networks among other challenges.

4.4.1. Presence of Cultural practices

The study sought to find out if there were any cultural practices that affect the economic status of women in Nabongo location of Mumias district and their responses were indicated in table 4.4.

<table>
<thead>
<tr>
<th>Option</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>167</td>
<td>84</td>
</tr>
<tr>
<td>No</td>
<td>23</td>
<td>16</td>
</tr>
<tr>
<td>Totals</td>
<td>200</td>
<td>100</td>
</tr>
</tbody>
</table>

The findings indicated that majority of the respondents 167 (84%) agreed that cultural practices affected the economic status of women in the study area while only 23 (16%) said that cultural practices never affected the economic status of women in the study area.

4.4.2: Effect of Cultural practices
The study sought to find out how the above named cultural practices affected the economic status of women in Nabongo location of Mumias district. Respondents were asked to state how cultural practices affected the economic status of women in Nabongo location of Mumias district and their responses were indicated in table 4.5.

Table 4.5: Effect of Cultural practices

<table>
<thead>
<tr>
<th>Option</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Positively</td>
<td>56</td>
<td>28</td>
</tr>
<tr>
<td>Negatively</td>
<td>144</td>
<td>72</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td><strong>179</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

According to these findings, majority of the respondents, 144 (72%) said that cultural practices affected the economic status of women negatively while only 56 (28%) of the respondents thought cultural practices affected the economic status of women positively. This could be because, though specific customs vary from region to region within the country, there are different standards of behavior for men and women that carry over into the work environment. Women are expected to be chaste and especially modest in all actions (Dube and Palriwala, 1990), which may constrain their ability to perform in the workplace on an equal basis with men.

4.4.3: Extent of cultural practices

The study sought to find out the extent to which the above named cultural practices affected the economic status of women in Nabongo location of Mumias district. Respondents were asked to state the extent to which cultural practices affected the economic status of women in Nabongo location of Mumias district and their responses were indicated in table 4.6.

Table 4.6: Extent of the effect of Cultural practices

<table>
<thead>
<tr>
<th>Option</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very large</td>
<td>29</td>
<td>15</td>
</tr>
<tr>
<td>Large</td>
<td>101</td>
<td>51</td>
</tr>
</tbody>
</table>
From the results in table 4.6, it was evident that 101 (51%) of the respondents agreed that cultural practices affected economic status of women to a large extent while only 30 (15%) said that cultural practices affected economic status of women to a small extent. According to (Heitzman and Worden, 1996), although the cultural restrictions women face are changing, women are still not as free as men to participate in the formal economy.

4.5: Level of Education and Economic status of women

The objective focused on the influence of level of education on the economic status of women.

4.5.1: Level of Education and Economic status of women.

The study sought to find out whether the level of education of women in Nabongo location of Mumias district affected their economic status. Respondents were asked to state whether they thought their level of education affected the economic status of women and their responses were indicated in table 4.7.

Table 4.7: Effect of Level of Education and Economic status of women.

<table>
<thead>
<tr>
<th>Option</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>112</td>
<td>66</td>
</tr>
<tr>
<td>No</td>
<td>88</td>
<td>44</td>
</tr>
<tr>
<td>Totals</td>
<td>200</td>
<td>100</td>
</tr>
</tbody>
</table>

From the results in table 4.7, it was evident that 112 (66%) of the respondents agreed that the level of education affected economic status of women in the study area while 88 (44%) of them
said that the level of education never affected the economic status of women in the study area. This could have been because not until women receive specialized post-secondary education do they see significant improvements in their employment rates.

4.5.2: Academic Qualification

The study sought to find out the academic qualification of women in Nabongo location of Mumias district and how it affected their economic status. Respondents were asked to state their level of education and their responses were indicated in table 4.8.

Table 4.8: Academic qualification of the Respondents

<table>
<thead>
<tr>
<th>Option</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary</td>
<td>23</td>
<td>12</td>
</tr>
<tr>
<td>o-level</td>
<td>56</td>
<td>28</td>
</tr>
<tr>
<td>certificate</td>
<td>67</td>
<td>34</td>
</tr>
<tr>
<td>diploma</td>
<td>34</td>
<td>17</td>
</tr>
<tr>
<td>degree</td>
<td>20</td>
<td>10</td>
</tr>
<tr>
<td>Totals</td>
<td>200</td>
<td>100</td>
</tr>
</tbody>
</table>

According to these findings, 67 (34%) of the respondents were certificate holders while only 20 (10%) were degree holders. The confounding of the usual relationship between education and employment may be related to the likelihood that poorer and lower educated families require female members to work. Often, girls and young women work instead of receiving an education. Well-off and better-educated families may send their daughters to school, but are able to afford to follow the cultural practice of keeping women at home after schooling is complete. This conforms to the findings of (RGCC, 1993) who confirmed that not until women receive specialized post-secondary education do they see significant improvements in their employment rates.

4.5.3: Extent of Effect of Level of Education on Economic status of women

The study sought to find out the extent of effect of level of education of women in Nabongo location of Mumias district and how it affected their economic status. Respondents were asked to
state the extent to which the level of education affected the economic status of women and their responses were indicated in table 4.9.

**Table 4.9: Extent of Effect of Level of Education on Economic status of women**

<table>
<thead>
<tr>
<th>Option</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very large</td>
<td>56</td>
<td>28</td>
</tr>
<tr>
<td>Large</td>
<td>111</td>
<td>56</td>
</tr>
<tr>
<td>Not sure</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Small</td>
<td>17</td>
<td>8</td>
</tr>
<tr>
<td>Very small</td>
<td>13</td>
<td>6</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td><strong>200</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

From the results in table 4.9, it was evident that 111 (56%) of the respondents agreed that the level of education affected economic status of women in the study area to a large extent while 13 (6%) of them said that the level of education affected the economic status of women in the study area to a very small extent. These results agree with findings This conforms to the findings of (RGCC, 1993) who discovered that the confounding of the usual relationship between education and employment may be related to the likelihood that poorer and lower educated families require female members to work. Often, girls and young women work instead of receiving an education. Well-off and better-educated families may send their daughters to school, but are able to afford to follow the cultural practice of keeping women at home after schooling is complete.

**4.6: Effect of Attitude about women on Economic status of women**

The study sought to find out whether attitude affected the economic status of women in Nabongo location of Mumias district. Respondents were asked to state whether attitude affected the economic status of women and their responses were indicated in table 4.10.

**Table 4.10: Effect of Attitude about women on Economic status of women**
<table>
<thead>
<tr>
<th>Option</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>116</td>
<td>58</td>
</tr>
<tr>
<td>No</td>
<td>84</td>
<td>42</td>
</tr>
<tr>
<td>Totals</td>
<td>200</td>
<td>100</td>
</tr>
</tbody>
</table>

From the results in table 4.10, it was marked that 116 (58%) of the respondents agreed that the attitude about women affected economic status of women in the study area while 84 (42%) of them said that it never affected the economic status of women in the study area. Indeed, in underdeveloped countries the women is considered and treated as the property of her husband and may not defy him. This corresponds to the findings of (Hirway and Mahadevia, 1996), at paternal house, a girl is absolutely subdued to the head of the house and other members of the family.

The study also sought to find out how attitude influenced the economic status of women in the study area and the responses were as in the table 4.11.

**Table 4.11: Effect of Attitude about women on Economic status of women**

<table>
<thead>
<tr>
<th>Option</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Positively</td>
<td>130</td>
<td>65</td>
</tr>
<tr>
<td>Negatively</td>
<td>70</td>
<td>35</td>
</tr>
<tr>
<td>Totals</td>
<td>200</td>
<td>100</td>
</tr>
</tbody>
</table>

From the results in table 4.11, it was discernible that 130 (65%) of the respondents agreed that the attitude about women affected economic status of women in the study area positively while 70 (35%) of them said that it negatively affected the economic status of women in the study area. This could have been because when a family suffers economically, people often think that a woman should go out and work, yet at the same time the woman’s participation in employment outside the home is viewed as slightly inappropriate, subtly wrong, and definitely dangerous to their chastity and womanly virtue (Dube and Palriwala, 1990, p. 131). When a family recovers
from an economic crisis or attempts to improve its status, women may be kept at home as a demonstration of the family’s morality and as a symbol of its financial security.

4.6.1: Extent of Effect of Attitude on Economic status of women

The study sought to find out the extent to which attitude affected the economic status of women in Nabongo location of Mumias District. Respondents were asked to state the extent to which attitude affected the economic status of women and their responses were indicated in table 4.12.

<table>
<thead>
<tr>
<th>Option</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very large</td>
<td>55</td>
<td>28</td>
</tr>
<tr>
<td>Large</td>
<td>110</td>
<td>56</td>
</tr>
<tr>
<td>Not sure</td>
<td>4</td>
<td>2</td>
</tr>
<tr>
<td>Small</td>
<td>17</td>
<td>8</td>
</tr>
<tr>
<td>Very small</td>
<td>14</td>
<td>6</td>
</tr>
<tr>
<td>Totals</td>
<td>200</td>
<td>100</td>
</tr>
</tbody>
</table>

According to these findings, 110 (56%) of the respondents agreed that attitude affected the economic status of women to a large extent while only 14 (6%) thought it affected economic status of women in the study area to a very small extent. In the reform era, rural women are the most ignored group, although they represent the largest female group. Located at the bottom of the society, rural women lag far behind other groups politically, socially, economically, and educationally. Rural women have fewer educational opportunities and no social benefits from the government at all because of negative attitude about women economic empowerment. The most significant change for rural women under the economic reform is the breakdown of homogeneity. Before the reform, rural women were bound to the land and greatly restricted in their mobility to go living and working anywhere, as the household registrations system disallowed them to leave their village except through marriage and a few other means. This conforms with the findings of (Ramesh, 2000), who established that under the economic reform, such restrictions were loosened, and rural women migrated to cities and more economically
developed regions in the millions, working as waitresses, babysitters and household workers, or 
selling merchandises and transporting goods from one place to another with very low pay.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction
This chapter presented the summary of the findings of this study. It furthermore presents the conclusions of this study. Finally, this chapter presented the recommendations of this study and its contribution to the body of knowledge.

5.2 Summary of the Findings

The study investigated the factors influencing economic status of women in Mumias District of Kakamega County in Kenya. This was based on the fact that women should be equally supported to effectively participate in major production sectors through improved access to land, financial series, education and skilled employment to enable them be economically empowered.

With respect to the first objective on the influence of culture on the economic status of women in Mumias District of Kakamega County in Kenya, it was observed that cultural practices affected the economic status of women. Majority of the women interviewed agreed that cultural practices affected the economic status of women negatively while only a few of the respondents thought that cultural practices affected the economic status of women positively. This is because culturally, women are expected to be chaste and especially modest in all actions which may constrain their ability to perform in the workplace on an equal basis with men. Gender hierarchy showed in family, inheritance laws and customs, valuations of women’s work as opposed to men’s work, and the power to make decisions in society, family, church and social networks. Cultural influence on economic status also showed in the opportunities available for development, education, health and nutrition.

Concerning the second objective on the influence of level of education on the economic status of women in Mumias District of Kakamega County in Kenya, it was viewed that majority of the respondents agreed that the level of education affected economic status of women in the study area. The respondents also indicated that the extent to which the level of education affected the economic status of women was large. This could have been because the confounding of the usual relationship between education and employment may be related to the likelihood that poorer and lower educated families require female members to work. Often, girls and young women work instead of receiving an education. Well-off and better-educated families may send their daughters to school, but are able to afford to follow the cultural practice of keeping women at home after schooling is complete.
In connection to the third objective on the effect of attitude on the economic status of women in Mumias District of Kakamega County in Kenya, it was observed that most of the respondents felt that the attitude about women affected economic status of women in the study area. The respondents also indicated that the effect of attitude about women on their economic status was large. This could have been because in underdeveloped countries the women is considered and treated as the property of her husband and may not defy him. A girl is absolutely subdued to the head of the house and other members of the family and in fact rural women were bound to the land and greatly restricted in their mobility to go living and working anywhere, as the household registrations system disallowed them to leave their village except through marriage and a few other means.

5.3 Conclusion

The study concludes that there was soaring influence of cultural factors on the economic status of women. These cultural factors included factors as traditional and social practices, poverty and domestic violence, Gender hierarchy shows in family, inheritance laws and customs, valuations of women’s work as opposed to men’s work, and the power to make decisions in society, family, church and social networks. These factors seem to come up in the opportunities available for development, education, health and nutrition. The level of education of women was also found to have a significant effect on the economic status of women. Most of the women said that the usual relationship between education and employment may be related to the likelihood that poorer and lower educated families require female members to work. Most of the respondents also indicated that often, girls and young women work instead of receiving an education. Well-off and better-educated families may send their daughters to school, but are able to afford to follow the cultural practice of keeping women at home after schooling is complete and this grossly affect their economic situation as compared to their male counterparts. Majority of the respondents also agreed that feelings about women negatively affected the economic status of women. Such feelings included women being bound to the land and greatly restricted in their mobility to go living and working anywhere, as the household registrations system disallowed them to leave their village except through marriage and a few other means.
5.4 Recommendations
In the light of findings in the study area, the following recommendations are proposed for the improvement in the socio-economic condition of the women in general. First, better educational facilities for female should be provided, which is acceptable to local community. For this purpose formal as well as informal meetings between government officials and elders of the rural areas should take place when necessary. Secondly, there should also be routine meetings between elders and educated people of the area to make it understandable for the uneducated, that women can also play an important role in the socioeconomic uplift of the area, which may have repercussions for the country in general. The federal government should take effective measures to provide educational, health and employment opportunities for women. Women should also be given appropriate training for the improvement of working environment in the area. In addition, various social welfare organizations can also take part for the socio-economic uplift of the women. Furthermore, various cottage industries by the public as well as private sectors should be established to provide job opportunities to women so that they can earn income and help their heads in household’s expenses. Finally, for providing better health facilities to the women, public and private sectors should open more hospitals and dispensaries.

5.5 Suggestions for further research
1) A similar research would be carried out to cover a wider geographical area in Western region to establish whether or not there were other factors influencing economic status of women other than floods which this study addressed.

2) Other methods of research particularly experimental design could be used to determine the establish factors influencing economic status of women in Mumias District of Kakamega County in Kenya.
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APPENDICES

Appendix I: Transmittal letter

University of Nairobi,
Kakamega Extra Mural Centre,
Kakamega,
16-10-2012.

To whom it may concern,

Dear Sir/Madam,

I am Ursula Sabina Awuor, a Master’s student at the University of Nairobi undertaking a Masters of Art in Project Planning and Management. I am conducting a study entitled “Factors influencing the economic Status of women in Kenya: A case of Mumias District”. To facilitate the study, you are kindly requested to participate in answering the questionnaire. The information obtained will be held confidential and will only be used in this study for the intended purpose.

Thank you in advance for your co-operation.

Yours faithfully,

Ursula Sabina Awuor.
Appendix (II) - Questionnaire

Introduction

The questions below are aimed at gathering your views regarding factors influencing economic status of women in Mumias District. All responses are important. Kindly be faithful in all your responses. All information shall be treated with a lot of confidentiality.

PART A: Background information

a) What is your age?
   - 20-35 [ ]
   - 36-50 [ ]
   - 51-65 [ ]

b) What is your academic qualification.
   - O level [ ]
   - primary [ ]
   - certificate [ ]
   - Diploma [ ]
   - Degree [ ]

c) Religion
   - Muslim [ ]
   - Christian [ ]
   - Hindu [ ]
   - Pagan [ ]

d) What is your current occupation?
   - Formal employment [ ]
   - Housewife [ ]
   - Farmer [ ]
   - Business woman [ ]
   - Others [ ]

Cultural practices

1) Are there any cultural practices that affect the economic status of women in your area?
   i) Yes [ ]
   ii) No [ ]

2) If yes, name some.
   ...........................................................................................................
   ...........................................................................................................
   ...........................................................................................................
   ...........................................................................................................
   ...........................................................................................................


3) How do the above named cultural practices affect the economic status of women in your area?
   i) Positively [ ]   ii) Negatively [ ]

4) To what extent do cultural practices affect economic status of women in your area?
   i) very large [ ]
   ii) large [ ]
   iii) not sure [ ]
   iv) small [ ]
   v) very small [ ]

Level of Education
1) What is your academic qualification?
   Primary [ ]
   O level [ ]
   Certificate [ ]
   Diploma [ ]
   Degree [ ]

In your opinion, do you think the level of education affect the economic status of women in your area?
   i) Yes [ ]   ii) No [ ]

2) If yes, how?
   i) Positively [ ]   ii) Negatively [ ]

5) To what extent does level of education affect the economic status of women in your area?
   i) very large [ ]
   ii) large [ ]
   iii) not sure [ ]
   iv) small [ ]
   v) very small [ ]
Attitude
1) Does attitude affect the economic status of women in your area?
   i) Yes □  ii) No □

2) If yes, how?
   ii) Positively □  ii) Negatively □

3) To what extent do feelings about women affect their economic status.
   i) very large □  ii) large □  iii) not sure □  iv) small □  v) very small □

Challenges
1) What are some of the challenges facing women that affect their economic status?
   ………………………………………………………………………………………………………
   ………………………………………………………………………………………………………
   ………………………………………………………………………………………………………
   ………………………………………………………………………………………………………
   ………………………………………………………………………………………………………

2) Suggest some of the ways in which these challenges can be addressed.
   ………………………………………………………………………………………………………
   ………………………………………………………………………………………………………
   ………………………………………………………………………………………………………
   ………………………………………………………………………………………………………
   ………………………………………………………………………………………………………
THANK YOU.