

UNIVERSITY OF NAIROBI

DEPARTMENT OF SOCIOLOGY AND SOCIAL WORK

**LIVELIHOOD CHALLENGES AND COPING STRATEGIES
AMONG ELDERLY RURAL WOMEN OF CENTRAL KENYA.**

BY

**LYDIA KAMAU
C5O/8662/03**

**A RESEARCH PROJECT SUBMITTED IN PARTIAL
FULFILLMENT OF THE REQUIREMENTS FOR THE DEGREE OF
MASTERS OF ARTS IN SOCIOLOGY
(RURAL SOCIOLOGY AND COMMUNITY DEVELOPMENT)**

2013

DECLARATION

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

Signed:-----Date:-----

Lydia Kamau

C5O/8662/03

This research project paper has been submitted for examination with my approval as the University Supervisor.

Signed:----- Date:-----

Professor EnosNjeru

Department of Sociology & Social Work

Faculty of Arts

University of Nairobi

DEDICATION

I would like to dedicate this project to all the elderly women of Kandara location, upon whose experiences this work is inspired.

In a special way I dedicate this study to my mother, Esther Kamau, an elderly woman of great strength whom despite all odds is an encourager to both young and old women. I pray that God will continue to give you strength and good health in your old age.

ACKNOWLEDGEMENTS

I would like to thank God for the strength to complete this study.

My sincere heartfelt gratitude goes to my parents Mr. & Mrs. Kamau. Thank you for believing in me and offering me opportunities that you never had. I celebrate their life as elderly persons from Kandara, whose love and support I am glad to receive.

I would like to thank my husband, Richard Zziwa for believing in me. I am grateful for his encouragement and support to bring this study to fruition. My sons Gavi and Davin for being peaceable during my study time.

In terms of contribution to the development literature, most credit for this study goes to my supervisor Professor Enos Njeru for his invaluable input, guidance, patience and support from inception to the finalization of the study. I would also want to sincerely thank Dr. Ocharo for his invaluable input and guidance in this study.

My sincere appreciation goes to all the respondents for their time and commitment in providing data and information, making this study a success.

Table of Contents

DECLARATION	ii
DEDICATION	iii
ACKNOWLEDGEMENTS	iv
ABBREVIATIONS	viii
ABSTRACT	ix
CHAPTER ONE	1
1.1 BACKGROUND TO THE STUDY	1
1.2 PROBLEM STATEMENT	3
1.4 OBJECTIVES OF THE STUDY	6
1.5 JUSTIFICATION OF THE STUDY	7
1.6 THE SCOPE OF THE STUDY	8
1.7 DEFINITION OF KEY TERMS IN THE STUDY	9
CHAPTER TWO	10
2.0 LITERATURE REVIEW AND THEORETICAL FRAMEWORK	10
2.1 INTRODUCTION	10
2.2 Poverty analysis among rural elderly women	11
2.3 Elderly women in Traditional African Society	11
2.3.1 Impact of modernization on elderly rural women	12
2.4 Gender discrimination among elderly rural women	13
2.5 Physical challenges experienced by elderly women	15
2.6 Responses and coping strategies	16
2.6.1 Coping strategies among elderly women	17
2.7 Theoretical framework	17
2.7.1 Modernization theory of ageing	18
2.7.2 Disengagement theory of ageing	18
2.7.3 Activity theory	19
2.8 CONCEPTUAL FRAMEWORK	20
2.8.1 CONCEPTUAL DIAGRAM	20
2.9 STUDY VARIABLES	21
CHAPTER THREE	22
3.1 INTRODUCTION	22
3.2 RESEARCH SITE	22
3.3 TARGET POPULATION	23

3.4 STUDY DESIGN.....	23
3.5 SAMPLING DESIGN	23
3.6.1 SAMPLING MATRIX TABLE	25
3.7 METHODS AND TOOLS OF DATA COLLECTION	25
3.7.1 Focused Interviews	26
3.7.2 Qualitative Interviews with Key Informants.....	26
3.7.3 Direct Observation	26
3.7.4 Secondary data	27
3.8 DATA ANALYSIS AND PRESENTATION	27
3.9 ETHICAL CONSIDERATIONS.....	28
CHAPTER FOUR.....	29
4.0 DATA ANALYSIS AND INTERPRETATION	29
4.1 INTRODUCTION	29
4.2 Background information of the respondents.....	30
4.2.1 Age distribution	30
4.2.2 Respondents level of education	31
Table 4.2: Respondents level of education	31
4.2.3 Respondents marital status.....	31
Table 4.3: Respondents marital status	32
4.2.4 Ownership of property	32
Table 4.4: Respondents property ownership.....	33
4.3.2 Sources of income for the respondents	34
Table 4.6: Respondents source of income	34
4.3.1 Membership to Community social groups.....	36
Table 4.7: Active membership to a community social group	36
4.3.2 Membership to local church.....	36
Table 4.8: Respondents membership to local church	37
4.3.3 Support received by elderly women from NGOS/GOK.....	37
Table 4.9: Respondents support received	37
4.4 MAIN FINDINGS	38
Table 4.4.1: Respondents marital status	39
Table 4.4.2: Forms of gender based abuse.....	41
Table 4.4.4: Land ownership based on gender	42
4.4.2 Age related livelihood experiences	44

Table 4.4.5: Respondents frequency of visit.....	46
4.5 General Challenges faced by elderly women.....	59
CHAPTER FIVE	60
5.0 SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS.....	60
5.1 Introduction.....	60
5.2 Summary of findings.....	60
5.2.1 Gender related livelihood challenges.....	60
5.2.2 Age related livelihood experiences.....	61
5.2.3 Responsive behavior and strategies	62
5.2.4 Conclusions.....	64
5.2.5 Recommendations.....	65
5.2.6 Recommendations for further studies	65
APPENDIX A: ELDERLY WOMEN QUESTIONNAIRE.....	66
APPENDIX B: INDIVIDUAL SCHEDULE- KEY INFORMANTS.....	69
APPENDIX C: INDIVIDUAL INTERVIEW GUIDE- ELDERLY MEN	70
REFERENCES	72

ABBREVIATIONS

NGO	Non Governmental Organization
CBO	Community Based Organization
UN	United Nations
GOK	Government of Kenya
MPESA	Mobile money transfer
HIV	Human Immunodeficiency Virus
AIDS	Acquired Immunodeficiency Syndrome
CBS	Central Bureau of Statistics
HAI	Help Age International

ABSTRACT

The objective of this study was to identify and analyze the livelihood challenges facing elderly women in Kandara location, Maragua district. The research specifically sought to determine the gender/ age related livelihood experiences that affect the elderly women and also identify how the elderly women respond and cope with these challenges.

The study adopted snow balling as the most appropriate non-probability sampling method. The researcher used purposive sampling in selecting a few available elderly women who helped in identifying other elderly women (women above 60 years). This is because there is no sampling frame or official register of the elderly population. The researcher used well structured in-depth interviews questionnaires, focus group discussions and direct observation in this study.

Due to improved medical science and preventive medicine, the life expectancy of women is now about 10% greater than that of men. Approximately 64% of elderly African populations live in areas defined as rural, a large proportion of which are women (UN, 1992). In Kenya, more than half of the population is in the range of 15 years and below and thus much research has concentrated on children, youth and middle aged persons while marginalizing the elderly. This study thus seeks to offer a voice to a marginalized section of our society, whose experiences are worth looking into.

Findings on gender/age related livelihood experiences show that only 17% of women in the study sample can read and write. This has an implication on the economic activity they engage in. The study found out that 90% of the respondents had farming as their source of income and 83% depended on their offspring for income support. From this study, 47% of the study sample were widows and had no full ownership of land due to patrilineal inheritance practices. This implies that the elderly women cannot access credit using land as a surety. Land ownership based on gender still remains a major issue in rural Kandara. The elderly women can use the land but they do not possess the power to make decision with

regard to the sale of land or using it as surety to access credit facilities, which would empower them economically.

The study revealed that as a result of the gender/age related livelihood challenges; elderly women have sought various coping mechanisms. The women largely depend on family networks for support. The study revealed that 77% of the sample acknowledged annual visits from their children and cash donations through MPESA.

Other coping mechanisms included membership to local church (77%). A small sample of the study (37%) affiliated to community social groups. The key informants cited reasons such as illiteracy and lack of money to contribute weekly as a major hindrance to joining these groups. The respondents (80%) felt little or no support from the government and NGOs.

Based on the findings, the study made the following recommendations:

1. There is an urgent need for empowerment programs targeting elderly women to ensure that they remain active and fully contributing to the economic development of the country.
2. The government needs to scale up the cash transfer program to cover more elderly people to cushion them against some of the challenges that they raised in this study.
3. With the current trends of rural-urbanization the government, media houses and non governmental organization should consider establishment and creation of awareness on the benefits of care and support of the elderly by the family.
4. Elderly women need to be encouraged on the need to join community support groups and form groups which are sensitive to their needs.

CHAPTER ONE

1.1 BACKGROUND TO THE STUDY

The world population of the aged (60years and above) is increasing rapidly. In Africa the aged are projected to be slightly above 38 million by 2050 (UN, 2000). According to the 1999 Kenya National Population census report, the country's population was estimated at 30 million. Despite the prevalence of the AIDS pandemic, which is expected to reduce life expectancy in most of the sub-Saharan African countries, the population of the older persons is projected to continue growing.

Ageing may be defined as the survival of a growing number of people who have completed the traditional adult role of making a living and child rearing (Vatuk, 1980). At this stage, there is substantial change in an individual's capacity to contribute to the work and protection of the group. Vatuk (1980:69) offers another definition of ageing in biological terms. He states that ageing may refer to the increasing inability of a person's body to maintain itself and to perform its operation as it once did.

Ageing is an inevitable human process that affects us all. The extent to which we protect and promote the rights of older persons reflect how we protect and promote human rights in general. It is an irreversible biological process and may best be defined as the survival of a growing number of people who have completed the traditional adult roles. In sub-Saharan Africa, majority of older persons live in the rural areas. This trend is expected to continue over time. The increase in number of elderly persons in the society provides a challenge in terms of maintenance of their quality of life which includes access to efficient health care services, active participation in social and economic development, the right to ownership of land and property.

In sub-Saharan Africa, the majority of elderly persons live in the rural areas. This trend is expected to continue over time. The increase in the number of older persons in the society provides a serious challenge in terms of maintenance of their quality of life which includes access to efficient health care services, specialized living environments, active participation in development activities and the right to custody and company of their children and grandchildren.

In Kenya, like most developing countries, the collapse of traditional extended family systems with its social security, welfare mechanisms, traditional power structure and social cohesion has rendered older persons irrelevant, disadvantage and marginalized. Modernization in the form of urbanization and education has led to increased individualism among the younger generation. The cultural gap between the young and old has been over stretched and has made older persons, especially elderly women, who are majority most disadvantaged.

The Kenyan government has all along been committed towards improving the welfare of elderly persons together with other citizenry. This commitment is enshrined in chapter 5 of the Kenyan constitution, where the rights and freedoms of every individual Kenyan are guaranteed. This includes the right to life, security of person and property, freedom from inhuman treatment and discrimination. The government of Kenya has also come up with the National policy on the ageing which emphasizes the rights of older person within the constitution.

Researchers have used chronological age to provide an operational definition of old age. The statistical definition of the old age has come to be recognized as the official age of a given country. This defined category is incongruent with African life experiences for in Africa only a small number of people are engaged in the formal sector with appropriate retirement provisions (Pilai and Abane, 1995). Other than the Republic of South Africa and Namibia where there are operative old age retirement arrangements, there is nothing like “retirement” from work for the vast majority of ageing women working in the rural informal sector.

Many old Africans see ageing as work related (Apt N, 1996). Inability to work appears to be the cutting point on ageing. This is not the case in the rural African situations. Despite the physical limitations rural African women have multiple responsibilities which include child care provision and financial assistance to their grand children and their older men.

The study seeks to investigate the effects of the livelihood challenges facing the elderly women and related responsive behavior among rural Kandara elderly women.

1.2 PROBLEM STATEMENT

The existence of a large population of elderly people, specifically women is becoming a major issue for attention by governments, international organizations and NGOs (CBS, 2000). The proportion of the age group 65years and older is expected to increase by 93% between 2000 and 2020 in sub-Saharan Africa (Adam Chak, 1989). Despite the projected growth the elderly remain neglected in both consultative and decision making processes, both of which are vital in the development of a given nation. Apt and Grieco (1994) argue that the increase in the ageing population has a host of economic and social implications for policy and planning, a fact that African governments cannot ignore.

The older people are disproportionately among the poorest and most marginalized. There is therefore an urgent need for governments and international community to set a higher priority on the realization of older person's human rights such as the right to life, security of the individual and property.

The United Nations declared 1999 as the 'International Year of Older persons'. This was after recognition of the importance of conducting research on issues of ageing and the implication for the older people at the 199 World Congress of Gerontology. The W.H.O consultative meeting on Healthy Ageing and Development held in Kobe, Japan in 1999 noted that there are wide gaps in the knowledge of healthy ageing and challenges of older people in developing countries, Kenya not an exception (W.H.O, 2000). According to W.H.O (1999), if the older people are provided with adequate support they can enjoy good health and lead very fulfilling lives. To achieve this there is need to conduct research on their livelihood

challenges and coping strategies. The problems of old age are peculiar and very demanding on human resources qualitatively, quantitatively and in terms of duration. There is therefore a need to understand the nature of their challenges and different dimensions of addressing these challenges.

Due to improved medical science and preventive medicine, the life expectancy of women is now about 10% greater than that of men. Approximately 64% of elderly African populations live in areas defined as rural, a large proportion of which are women (UN, 1992). In Kenya, more than half of the population is in the range of 15 years and below and thus much research has concentrated on children, youth and middle aged persons while marginalizing the elderly. The implication of this observation is that the elderly population is statistically insignificant. The youthful character of the African population, results in demand of an exceptionally by large share of development resources, to meet the immediate needs of the young.

Issues of ageing especially health, poverty, income security and personal rights should be properly articulated and understood since they provide opportunities to help adapt rural socio-economic structures in order to promote sustainable development. Improved management of the elderly who are a source of knowledge and wisdom is a prerequisite for socio-economic development of any countries. Poor management of elderly women renders them dependant and thus vulnerable to abuse.

Elderly women face double discrimination by virtue of their age and sex. The disadvantaged position of elderly women in most African societies is further exacerbated by traditional practices that dictate issues to do with widowhood and inheritance. Widowhood often brings about profound changes in a woman's status, stability and security. Elderly widows are susceptible to attacks, discrimination and various forms of abuses. They are denied the right to own property left by their deceased husbands. This is more marked in rural areas where women are generally regarded as the property of their husbands clans and remain voiceless

even when the homes and property shared with their deceased husbands are taken away from them (HAI,2004).

Among the Kikuyu of Kenya, it was the responsibility of children to take care of the ageing parents. The elderly people were sustained in a closely- knit thus well integrated society. This is changing and the older people, particularly women, are taking care of their children as well as their grand children. This change can be attributed to HIV/ AIDS related infections and deaths, modernization and abandonment of traditional African value systems. Elderly women in Africa are forced by economic and family circumstances to work beyond the age of 65 (ILO, 1993). These women bear the responsibility of raising a family and providing economically for themselves and their grand children. Despite the hardships, the women are further more isolated in the deteriorating rural living conditions. The modern family's ability to take care of the aged is further impaired by the crowded housing and limited financial resources.

The traditions and values that used to ensure the protection of older people in Africa are under pressure due to social and economic changes. With the onset of modernization, the exodus of younger persons from the rural to urban cities raises the rural proportion of the elderly residents. As a result, traditional family support systems for the frail elderly may change. Younger members living in urban areas are unlikely to provide direct care for the elderly. This may be due to the high cost of urban life or change in lifestyle by the young people. The elderly in such instances are left to work in the farms despite their frail condition. It is only a matter of time when they can no longer engage in food production and thus they are subjected to poverty. The CBS (1999) poverty report states that majority of the rural poor are women.

Africa has a long history of migration within and across borders by the young able-bodied persons. While most migrants attempt to do their best to fulfill their filial duties to parents left behind, many elderly persons suffer material hardship as well as physical and social deficits, due to the absence of the younger generations. Migration continues to create emotional distance between the young and the old. Besides, the burden of agriculture based

tasks is left to the very old. The question arises then, “what should be done to protect the elderly woman so that she can enjoy quality life in the face of changing social and economic challenges?” It is worth noting that the weakened hedge of elderly women is not only a result of biological factors but due to social, economical, cultural and environmental factors (Derricoult and Miller, 1992).

1.3 The study will be guided by the following research questions:

1. What are the key gender related livelihood challenges facing elderly women in rural Kandara?
2. What are the age related livelihood challenges facing elderly women living in rural Kandara?
3. What responsive behavior and strategies have been adopted by the elderly women in coping with the livelihood challenges faced?

1.4 OBJECTIVES OF THE STUDY

1.4.1 Broad objective

The broad objective of this study is to identify and analyze the livelihood challenges facing elderly women in rural Kandara.

1.4.2 Specific objectives

1. To determine the gender related livelihood experiences that affect the elderly rural Kandara women.
2. To establish the impact of various age related livelihood experiences on elderly women in rural Kandara.
3. To identify and analyze the responsive behavior among the elderly rural Kandara women in coping with livelihood challenges faced.

1.5 JUSTIFICATION OF THE STUDY

In the developing nations of the world, Kenya in particular, this research is essential in terms of its contribution to the available data and raising awareness of the plight of elderly women. The elderly women in rural Kenya are the bedrock of support for the family thus their livelihood experiences and challenges are worth studying, since not much attention has been given to this area of concern.

Past research findings by World Health Organization have uncovered wide gaps in the knowledge about the elderly population. The need to understand the challenges the rural elderly women face is critical in the attempt to develop strategies, systems and welfare provisions to help them cope. Despite the fact they are the majority among the poor in the rural areas; the elderly women are further marginalized with regard to such issues affecting them such as reproductive health education, campaigns and policy formulation. Their conditions are further worsened by abuse in various ways including rape, disinheritance and death in the hands of their children and the wider society. The challenges faced by elderly rural women therefore are not only physical but also mental emotional and psychosocial.

The data acquired will assist in the formulation of policies that address the needs of the elderly and their human rights. The policies should more so seek to promote gender equity among the elderly rural women. This is essential in ensuring that they enjoy the quality of life they deserve.

The socio-economic circumstances of African rural women are unique in that, the decline in physical strength does not signal the end of their social and economic activities. An elderly rural woman simply moves her place of trading from the market to the door step of her family home (Grieco, Apt and Turner, 1996). The socio-economic circumstances therefore require the elderly women to remain active than their counter parts in the West. The study will contribute to knowledge on coping mechanisms put in place by the elderly women and the community at large.

In rural areas, older women continue to farm until great age (Apt, 1996). For a long time the myth has prevailed that the extended family will render the problem of the elderly face virtually insignificant. With the onset of urbanization and migration, African values, which in the past sustained the elderly, have undergone major transformations. The study will contribute to theory, in terms of seeking to understand and explain the process of ageing and its implication.

1.6 THE SCOPE OF THE STUDY

The study was limited to understanding the gender and age related livelihood challenges that elderly rural women face in rural Kandara. The study also sought to identify the responsive behavior the elderly women have adapted to cope with their livelihood challenges on virtue of their age and gender.

The study focused on women aged 60 years and above in Kandara division, Maragua county, Central Kenya. Elderly women face various livelihood experiences by virtue of their age and gender.

In relation to **gender**, the study limited itself to studying the following livelihood experiences:-

1. Gender based abuse, the study sought to determine the forms of abuse the women experience, whether it is physical or verbal. The study also sought to find out who the major perpetrators of this abuse are.
2. Land/property ownership. The fact that land/property ownership remains a sensitive gender issue, the study sought to find out what the women own in relation to their male counterparts and whether they have decision making rights with regard to sale of land and the use of land as surety to access credit.

In an effort to establish the impact of **age related livelihood** experiences, the study limited itself to the following experiences:-

1. The elderly women's relationship with their children, in terms of how often they visit and the nature of support they receive from them and the impact this support has on their well being.
2. With the onset of age, elderly women develop health challenges. The study sought to find out the common health conditions that they suffer from, their impact and how they meet their medical expenses.

The final objective of this study was to identify the **responses and strategies** that the elderly women have adopted in coping with the livelihood challenges that they face. Some of the responses and strategies discussed include:

1. Membership to social groups and churches.
2. Reliance on NGO/CBO/GOK and family support to meet their socio-economic needs.

1.7 DEFINITION OF KEY TERMS IN THE STUDY

- a. **Elderly women-** refer to women above the age of sixty years.
- b. **Literacy-** refers to the ability to read and write.
- c. **Incapacitation-** refers to physical challenges that hinder the elderly to function effectively. They include muscle joint pains and other conditions affecting their physical well being.
- d. **Gender** – Desai et al, 2002, defines gender as socially acquired notions of masculinity of femininity.
- e. **Livelihood-** this refers to elderly women's social, cultural, economic and political way of life. In this study some of the livelihood indicators include: Stigmatization, membership to women's groups, church membership, family support, property ownership, social welfare, source of income.

Chambers and Conway (1992) define livelihood as comprising, 'the capabilities, assets and activities required for a means of living.' Capabilities refer to social networks and individual/collective endowments or achievements such as education and skills. Assets include natural, physical, financial and social capital. Activities are the actual undertakings of the individual or household in earning or making a living.

CHAPTER TWO

2.0 LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 INTRODUCTION

Ageing is a biological process with its own dynamics. Each society has its own sense of old age. In industrialized countries, the beginning of old age is usually equated with 'retirement' at the age of 55-65 years. In many developing countries, chronological time has little or no importance in defining old age. Old age is defined as a state of dependence and incapacity thought to begin at the point when the person can no longer engage in productive work.

War, civil conflict or natural disasters turn the chronic daily problems faced by elderly people in the developing world into acute emergencies. Although these crises affect all sections of the population the elderly capacity to respond is most seriously compromised. They are often discriminated against and regarded as less worthy of help than the young (HAI, 2003).

Elderly people are rarely consulted in public policy making or development programs. This is despite the fact that the world population of the elderly (60 years and above) is increasing rapidly. The population is projected to be 1.2 billion by 2025 and 2 billion by 2050 (UN2000). In Africa the aged are projected to be slightly above 38 million by 2050. In Kenya, elderly persons are those at 55years and above, they constitute about 5 percent of the total population. Despite the prevalence of the HIV/AIDS pandemic, which is expected to reduce the life expectancy in most of the sub-Saharan African countries, the population of older persons is projected to continue growing (CBS, 2000).

2.2 Poverty analysis among rural elderly women

Poverty is the main threat facing elderly people worldwide. A report on ageing and development by Help Age International indicates that old people are consistently among the poorest in all societies, and material security is therefore one of the greatest pre occupation of old age. Poverty has diversified itself to various categories within the society and it is recognized as a major threat to every significant section of the Kenyan households. Poverty eradication plan of 1999 cites that in Kenya, the poor tend to be classified as the landless, female headed households, households headed by people without formal education, orphans and beggars. The policy paper notes that poverty is multidimensional; it includes shortage of income and deprivations in other aspects, for instance in knowledge, life expectancy, in standard and quality of life as well as in food. Poverty in communities and families therefore remain the greatest threat to the wellbeing of elderly people.

Development analysts and policy makers have largely excluded elderly people from poverty debates, regarding them as economically unproductive. This undermines poverty alleviation strategies, by failing to recognize the role of elderly people actual and potential contributes to the well being and survival of families and communities. A survey conducted by Help Age Ghana and Help Age International on livelihood security in Ghana found that elderly women are the bedrock of support for the family. They provide childcare for the family, physical care and financial assistance to older men. The contribution of the older women is less likely to be officially recognized. It is regarded as domestic and therefore, extension of their normal responsibilities regardless of their age (HAI, 2003).

2.3 Elderly women in Traditional African Society

Gakuru (2002) observes that in traditional African society, the family was the center of a wide network of relatives who had strong social and reciprocal relationships, which were an

expression of social values of mutual and collective responsibility and assistance among members.

Various arrangements are notable in the care and management of the elderly in the Traditional African Society, for example among the Luo, men were the household heads and had the sole duty of providing for the welfare of the family, making decisions on access to and control of all productive resources in any given household (Ondiek, 2002).

Among the kikuyu community, the elderly people were well managed and their roles were accepted. The male adult was the head of the family and had widespread responsibility over the young and women. He provided security against foreign intruders such as the Masai. In case of invasion and defeat the women and children suffered greatly. Young people took care of the elderly whose wisdom was treasured and highly valued. The elderly men were the landowners and it was their responsibility to subdivide the land parcels among their sons.

Elderly women took charge of food production, social functions such as cultural dances and female circumcision rites, preparing young girls for marriage and motherhood. The elderly woman's role in the community not only provided her with a long span of life but enabled to forget her ageing problems.

Despite the fact that Women outlive men, duties/ responsibilities are not automatically handed over to them. In most societies the sons take over as the household heads. Without property, elderly women become more vulnerable to poverty. Property ownership is mainly by men while women remain users, especially of the land.

2.3.1 Impact of modernization on elderly rural women

Modernization in the form of urbanization, rural-urban migration has led to a cultural gap between the young and the old. In Kenya, the collapse of traditional extended family systems with its social security, welfare mechanisms, traditional power structure and social cohesion has rendered elderly persons irrelevant, disadvantaged and marginalized.

It is important to understand the elderly women livelihood challenges and coping strategies. This is especially so because the traditional systems of elderly care and support that depended upon the extended family system have broken down or if in existence cannot cope effectively.

With the onset of modernization, the exodus of younger persons from the rural to urban cities raises the rural proportion of the elderly residents. As a result, traditional family support systems for the frail elderly may change. Younger members living in urban areas are unlikely to provide direct care for the elderly. This may be due to the high cost of urban life or change in lifestyle by the young people. The elderly in such instances are left to work in the farms despite their frail condition. It is only a matter of time when they can no longer engage in food production and thus they are subjected to poverty. The CBS (1999) poverty report states that majority of the rural poor are women. When families are trapped in endemic poverty, younger generations have little scope to support the elderly. Co- residency which is common in most rural setups is no guarantee of effective care, since many elderly persons live in a state of material and emotional neglect.

According to Cattell (1994), the elderly people face difficult situations due to the onset of modernization. The issue of family support for elderly people is coming more and more in the forefront especially as the African extended families are becoming stressed by geographical separation, economic pressures, and western influence

2.4 Gender discrimination among elderly rural women

A UNICEF situation analysis of Kenyan women and children presents women as a marginalized lot against men in the areas of decision making, property ownership and management of agriculture. Such deprivations increase women to experience poverty.

Elderly women face double discrimination by virtue of their age and sex. The disadvantaged position of elderly women in most African societies is further exacerbated by traditional

practices that dictate issues to do with widowhood and inheritance. Widowhood often brings about profound changes in a woman's status, stability and security. Elderly widows are susceptible to attacks, discrimination and various forms of abuses. They are denied the right to own property left by their deceased husbands. This is more marked in rural areas where women are generally regarded as the property of their husbands clans and remain voiceless even when the homes and property shared with their deceased husbands are taken away from them (HAI,2004).

Africans primary resource is and has been land (Bay, 1982). The right of property over land is therefore of great concern to the society. In many socio-cultural settings, women are not allowed to own land directly; it was either placed in the custodian of the clan or owned primarily by men. Women would then only use land but not own it (Mbithi, 1974). Boserup (1970) sought to find the root of land ownership and use in relation to gender. He observed that the European colonialists brought the land reforms and put land parcels under the custodian of men as family heads. Land then continued to be passed on to the male through inheritance, this explains how and why women were left out completely without owning land. World Bank report (1989) agrees with this stating that whatever land the women farmers use is either registered under their husbands name or under an adult male relative. It simply means that women are and have been temporary land owners in many cultural setups.

The elderly woman is further disadvantaged not only on the basis of gender but geographical location, age, physical incapacitation and marital status (in most cases she has outlived her husband thus widowed). This implies that the elderly women face the risk of eviction from 'their' land by the male owners. Gopal (2001) blames the rules of inheritance which excludes women; this explains the misery of landlessness and the paradox that they are the majority in food producers in the rural areas. In Kenya only 2% of arable land is registered under a woman's name. Inability to access and own land leads to lack of credit facilities since land has to be used as a security.

2.5 Physical challenges experienced by elderly women

The elderly people suffer physical limitations due to restricted mobility, joint stiffness and muscle weakness. Failure of the various organs adds to these limitations, including poor eyesight, deafness and a diminished sense of balance. Elderly persons are also prone to bone fractures, chest and urinary infections. Their blood circulation tends to be sluggish and digestion poor. They are prone to high blood pressure, diabetes and heart disease. The physical challenges grow proportionately with the ageing process as the physical composition of the body changes.

The elderly may also suffer from failing mental faculties. These may include deterioration of memory, the learning, grasping power or cognition, concentration, reasoning.

At the emotional level, the elderly may suffer from fear of incapacity and death, dependency, insecurity, rejection and loneliness, decreased self esteem and confidence.

Psycho-social problem among the elderly may arise due to reduced or lack of finances, lack of personal space, inability to hand over power/ responsibility to the younger generation.

As people grow older they become more vulnerable to abuse. Abuse is often perpetrated by family and community members and exacerbated by difficult economic and social conditions. The extent and nature of elderly abuse needs to be uncovered. Older women in Tanzania, Mozambique and Zimbabwe are accused of witchcraft. In Kenya, protective legislation is often not applied in cases of violent against elderly people (HAI, 2002). Elderly people have been subjected to various forms of abuse that include physical violence, rape, denial of basic necessities such as food, water, shelter and health care.

The decline in the physical ability of the elderly persons to hear clearly puts them at higher risks of accidents, reduced interpersonal communication, paranoid tendencies and depression (Kamwengo, 2001). The elderly are beset with other physical challenges such as frailty, poor vision or blindness, low immunity which make them susceptible to disease. Their conditions

are worsened especially when the elderly in their frail conditions have to walk long distances to the health centers.

2.6 Responses and coping strategies

The government of Kenya has been committed to improving the welfare of older persons together with the citizenry. This commitment is enshrined in chapter five of the Kenyan constitution where the rights and freedom of every individual Kenyan, are guaranteed. This includes the right to life, security of person and property, freedom from inhuman treatment in any discriminatory manner. The government has also come up with the national policy on the ageing, which emphasizes the rights of older persons within the constitution.

At the individual level, the government pays monthly pension to its pension able retirees while the National Social Security Fund caters for retirees from the private sector and non pension able civil servants. The National Hospital Insurance Fund provides health cover for older persons up to 65 years of age. The NGOs, civil society organizations, religious bodies care for the elderly through centers, institutions and community projects. Better management of the elderly who are a source of knowledge and wisdom is a prerequisite for socio-economic development of any country. Poor management of the elderly means marginalization from productive activities thus rendering them dependent and vulnerable to abuse.

The right to secure care is set down in the UN principles for older persons as one of the five rights of elderly people, along with independence, dignity, self fulfillment and participation. Unfortunately these principles are not widely known and applied.

2.6.1 Coping strategies among elderly women

Russell (1972) in Masinde (1987) has observed that in many developing countries, women organize themselves in women groups. Many of these groups are based on traditional forms of co operations created in response to the common position of women in the division of labour as well as their desire to pursue change in their status and prospects. Traditional mutual assistance on either neighborhood or in clan basis has manifested this. This concept is depicted in various languages in Kenya. The Kikuyu call it, 'Ngwatio' and the Kamba, 'Mwethia' (Mbithi, 1977). Members of these groups have similar interests which it seeks to meet.

The UNDP report (2004) states that, 'CBOs have mushroomed in Kenya following increased poverty and low human development. They represent the increased awareness of communities regarding their plight as well as their willingness to take initiative to correct matters.' Maas (1986) notes that the mobilization of women in Kenya can be traced back at the women councils of the kikuyu in the 19th century. He further observes that during the colonial period, women in areas in Kiambu, Muranga and Machakos formed assistance groups. Women have continually used these groups as a basis to solve problems. Among the kikuyu, the clan or 'muhiriga' as it's commonly known offers social support to the elderly women. Mbithi (1974) in his study of Muranga, Kiambu, Kisii and Baringo district found that most of the group members appear to be from small and middle size peasant families, which form the major part of the rural population. This thus illustrates why poor women are more likely to join women groups as a way of coping mechanisms.

2.7 Theoretical framework

This study was guided by theories put forward to understand and explain the process of ageing, implications and dimensions of the process by various theorists and social scientists. The study made reference to three theories:

1. The modernization theory of ageing by Donald Cowgill

2. Disengagement theory of ageing by Cumming and Henry
3. Activity theory by Robert Havighurst and George Maddox

2.7.1 Modernization theory of ageing

The major proponent of this theory is Donald Cowgill. Cowgill developed a coherent theoretical framework for understanding the effects of modernization on ageing. There are four salient aspects of Modernization according to Cowgill namely; urbanization, economic, technology and formal education. These aspects of modernization have according to Cowgill, acted either singly or collectively to produce lower status to the aged (Binstock, 1985). According to the modernization theory, the problem of the elderly can be attributed to the structural modification of both economic and social institutions. This study adopted the salient features of modernization and how these features contribute to the livelihood challenges of the elderly in the study area.

Modernization has led to rural-urban migration, development of formal education, which in essence affects the livelihoods of the elderly women. This made the theory relevant to this study.

2.7.2 Disengagement theory of ageing

This theory was propounded by Cumming and Henry (1961). This was as a result of a number of studies conducted in Kansas City, USA. The theory postulates that certain processes of ageing are universal, inevitable, and developmental. Cumming and Henry found out that there was a marked decline in investment and fulfillment of social obligation with age. The theory explains that as people grow older “there is a mutual withdrawal between the social context and the ageing person, seen in the decreased interaction or activity outside the primary family group” (Marshall, 1986:307).

The process of disengagement for the elder people occurs at two levels: societal and individual disengagement. Societal disengagement refers to the occupational translocation from remunerative service. This in most cases happens through normal retirement on

attaining the mandatory age of 60 and 65 years in most countries and 55 years in Kenya. The retired person becomes disengaged by society and he/she is relieved most of the social roles. This has a psychological impact on the elderly, who sees herself as having lost his worthiness and as a consequence disengages herself from the society that seems to respect and judge individual by their employment status. This type of disengagement is referred to as individual or personal disengagement. The retired person becomes retrogressive and less active in the society that he was once an active participant, this places her/him at the second level of individual disengagement.

Forced disengagement has far reaching effects on the older people. It affects their morale and self-esteem leading to depression and loneliness. Elderly people lose economic status and sometimes end up being dependants. Societal disengagement depresses elderly people because when they lose their social roles they in turn end up losing their self esteem and confidence. This is because they are sidelined and are no longer seen as useful points of reference and are times not treated with the dignity they need and deserve.

2.7.3 Activity theory

This theory is mainly by those who disagree and critique the disengagement theory. It was developed by Robert Havighurst and George Maddox (1963). The theory postulates that there is positive relationship between activity and life satisfaction. It further suggests that successful ageing is highly dependent on maintaining a high level of activity (Lipman and Smith, 1968). Therefore, the more activity the aged are engaged in the more satisfied they are likely to be with life. But when those desiring to remain active incur loss of activities, they tend to become lonely and experience feelings of isolation. Maddox says that successful ageing depends on the contribution the elderly people continue to make in both their social and economic realms. The theory suggests that the greater the loss of activity the lower the life satisfaction (Kamwango 2000:18). To support this both Parker (1982) and Busee (1969) agree that various activities that the elderly people maintain can revitalize them and maintain their economic well being.

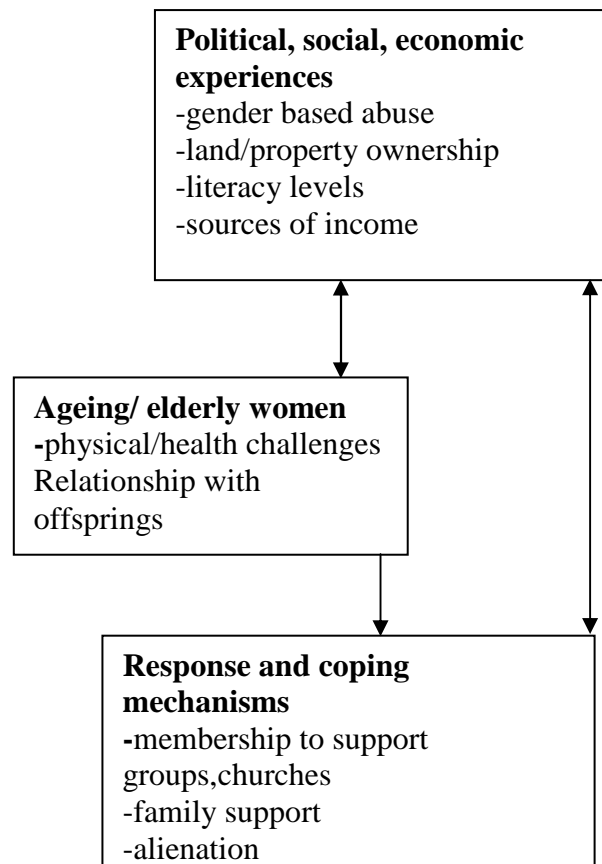
2.8 CONCEPTUAL FRAMEWORK

It represents a summary of interrelationships between concepts in this study.

The traditional African societies with regard to property ownership and inheritance place the elderly woman at a disadvantage. This is mainly due to the fact that most of the societies are patriarchal. This results in gender inequality, stigma and discrimination. The elderly women are therefore subjected to poverty since she has no security (land) to access credit. She is only a land user and cannot make any major decision with regard to the land she uses.

The elderly lack the quality care and support. Modernization has resulted in the breakdown of the previously available social support systems in the traditional African society. In order to cope with social, economic and physical challenges, the elderly have sought other modern support systems through the church, the government and the civil society.

2.8.1 CONCEPTUAL DIAGRAM



2.9 STUDY VARIABLES

FEMALE ELDER HOOD (INDICATORS)	LIVELIHOODS (INDICATORS)
Women aged 60years and above.	<p>Social</p> <ul style="list-style-type: none"> ▪ Stigmatization ▪ Women's groups ▪ Social group membership ▪ Gender violence ▪ Family support ▪ Literacy <p>Political</p> <ul style="list-style-type: none"> ▪ Church leadership ▪ Decision making ▪ Literacy <p>Economic</p> <ul style="list-style-type: none"> ▪ Property ownership ▪ Source of income ▪ Literacy

CHAPTER THREE

3.0 SITE SELECTION AND METHODOLOGY

3.1 INTRODUCTION

This chapter deals with the methodology to be employed in this study. This section covers site selection, types and sources of data, target population, sampling design, and data collection tools, methods/procedures, data analysis and presentation.

3.2 RESEARCH SITE

Kandara is a town in Maragua District, Central Province in Kenya. Kandara is located 10 kilometers south of Kigumo and 30 kilometers north of Thika. Kandara town council has four civic wards: Gakui/Karimamwaro, Gathugu/Ruchu/Gakarara, Gatundu/Kiiri/Kandara and Kaguthi/Githuya. All of them are part of the Kandara Constituency. The research was carried in three sublocations of Gaichanjiru location (Gakui, Mukoe and Gatitu)

Kandara is the headquarters of Kandara division, an administrative division in the newly created Kandara district. Kandara division has the following locations: Gaichanjiru, Ithiru, Kagunduini, Muruka and Ruchu.

Purposive sampling was used to select Gakui, Mukoe and Gatitu sub locations. All the four villages in the three sublocations were covered in this research. The main economic activity in Kandara location is agriculture. Small holders account for about 78% of the population. The crops grown include tea, maize, beans, Irish potatoes and bananas. The population is also involved in small scale cattle keeping and poultry rearing. Women aged 60 years and above

formed the units of observation. A sample of 15 men aged 60 years and above were also interviewed for comparative purposes.

Kandara was chosen because it is the home of the researcher who overtime has witnessed the challenges facing elderly women in the area. The physical proximity was also useful on cost cutting for the researcher.

3.3 TARGET POPULATION

The study targeted the elderly women above 60 years. They were drawn from three sub-locations. A sample of 15 elderly men was also interviewed for comparative purposes.

3.4 STUDY DESIGN

Descriptive designs were used in this study. The researcher sought to describe the existing conditions and attitudes through observation and interpretation techniques (Chandaran, 2004). This research design according to Chandaran, 2004, is appropriate to describe and portray characteristics of an event, situation and a group of people, community or a population. This enables the researcher to acquire complete and possibly accurate information.

3.5 SAMPLING DESIGN

Stephen and Mc Cathy (1988:22) in Singleton et al (1988:130) have defined sampling as the seeking of knowledge and information about a population in order to extend the findings to the entire population.

The study adopted snow balling as the most appropriate non-probability sampling method. The researcher used purposive sampling in selecting a few available elderly women who

helped in identifying other elderly women (women above 60 years). This is because there is no sampling frame or official register of the elderly population.

Purposive sampling was also adopted in selection of 6 key study informants.

From the 5 sub locations, a Sample of 3 sub- locations was selected to form the primary sampling unit. From the selected 3 sub-locations a sample of 10 respondents (10 elderly women) was drawn from each, making a total of 30 respondents. All the sub- locations in the study locations were given an equal chance of being included in the sample. A sampling frame was prepared to enable the investigator to select the 3 sub locations out of the 5 in Kandara division. All the names of the sub- locations were written on a piece of paper and 3 will be picked at random from the chosen Kandara division. This formed the sample of respondents for the study.

3.6 SAMPLE SIZE

A total of 30 respondents (elderly women) were interviewed, that is, 10 respondents from each of the 3 sub locations. The investigator visited homesteads and carried out in depth interviews in person. Rapport was created with the respondents and other people within the homestead so as to make the research exercise effective and efficient.

Other respondents included in this study were:

- 6 key informants (Chief, Village elders and community/religious leaders) from the selected 3 sub locations.
- 5 elderly men from each of the selected 3 sub locations. The men were interviewed in order to ascertain whether the livelihood challenges and experiences are unique to women or not.

3.6.1 SAMPLING MATRIX TABLE

	Key respondents	Key informants	
	Elderly women	Community leaders	Elderly men
Gakui Sublocation1	10	2 local chiefs	5
Gatitu Sublocation2	10	1 church clergy	5
Mukoe Sub location 3	10	1 social worker 1 councilor 1 village elders	5
Total	30	6	15
Method of data collection	In-depth interview and direct observation	Interviews	Interviews and direct observation

3.7 METHODS AND TOOLS OF DATA COLLECTION

A combination of in-depth focused interviews and direct observation techniques were held using the sampled elderly women and other key informants.

3.7.1 Focused Interviews

The focused interview method was used and interviews were conducted using a questionnaire (Appendix A). The investigator administered the interview tools so as to create personal contact with the key respondents and thus allowing room for further probing. This offered the investigator the opportunity to ask the respondent questions in a language that they understand well. The interview guideline contained both open and close-ended questions. The open-ended questions allowed the respondents to communicate their view freely without being forced to fit within the answers. The close-ended questions presented to the respondent a set of answers that closely represent their views to choose from.

3.7.2 Qualitative Interviews with Key Informants

Interviews with key informants were helpful in triangulating data obtained from the elderly women on the scope of the study. The key informants, who included the Chiefs, area councilor, social worker, Village elder and a religious leader were useful in providing an in-depth understanding of the social, economic, cultural challenges that the elderly women face and mechanisms provided to help them cope. Unstructured interviews based on interview guides (Appendix B) were used in order to complement or build up the secondary data, that is, documentary materials.

3.7.3 Direct Observation

The study also used direct observation to complement the other data collection techniques. The use of direct/personal approaches in data collection offered the interviewer a chance to observe things related to this study around the home such as the economic activities, physical state of the key study respondents, and family involvement in supporting the elderly women

3.7.4 Secondary data

The study also reviewed literature for secondary data. Documentary materials were utilized as a source of data. Published or unpublished literature was used, in addition to official records in government ministries, private sector, for example, NGOs and our development partners.

3.8 DATA ANALYSIS AND PRESENTATION

This is an exercise or process of searching and identifying meaningful patterns of data to facilitate analysis of emerging and other realities.

Quantative data was analyzed to generate descriptive statistics namely, frequencies and percentages. Graphical presentations such as tables were used to present the statistical data.

According to Hancock 2002:17, content analysis involves coding and classifying data through categorizing and indexing. The basic idea is to identify from the transcripts the extracts of data that are informative and to sort out the important messages hidden in the mass of each interview. Interviews and direct observation were cleaned and reviewed while in the field, recorded in note book where it was sorted in various themes and categories.

Qualitative data was interpreted to capture the emerging patterns. The data was adequately checked for quality and completeness; the responses were coded and entered into a code book. The coded data was classified and organized according to interview guidelines from which conclusions were drawn.

The data sought to make general statements on how themes or categories of data are related. The data collected was subjected to a process of data organization, clustering, interpretation and conclusion. It contained the views of the respondents, including narratives of intimate and personal experience cited from direct communication with respondents' opinions, attitudes, expectations and other responses.

Final conclusions were tested to find out if they conformed or were plausible to the research questions. The qualitative data collected did shed light to the livelihood challenges and coping strategies of rural elderly Kandara women.

3.9 ETHICAL CONSIDERATIONS

Mugenda & Mugenda (2003) suggest that, “since researchers are people genuinely concerned about other peoples quality of life; they must be people of integrity who will not undertake research for personal gain or research that will have a negative effect on others”.

The researcher therefore ensured that she did not misuse her privileges by abusing the trust of the respondents. The respondents’ information was treated with utmost confidentiality and anonymity was maintained by protecting the identity and privacy of the respondent.

Voluntary and informed consent was sought by the researcher before interviewing the respondent. The respondent were informed the real purpose of the study.

CHAPTER FOUR

4.0 DATA ANALYSIS AND INTERPRETATION

4.1 INTRODUCTION

This chapter elaborates on the findings of the research based on the specific objectives guiding this study.

First, socio-demographic characteristics of the respondents are presented. The main findings based on the objectives are then discussed. These include:

- Seeking to understand the gender related livelihood experiences affecting the rural kandara women.
- An analysis to establish the impact of various age related experiences.
- An analysis which seeks to identify the responsive behavior adapted by the elderly women in coping with the challenges faced.

The information contained in this report comes from the findings of a qualitative research carried out over the August 13- 1st September period. This period coincided with the August school break and was characterized with a lot of activity in most homesteads. This gave the researcher a chance to observe and interview some of the children and grandchildren who were visiting their grandmothers (key respondents in this study).

The main purpose of this study was to identify and analyze the livelihood challenges facing elderly women in rural Kandara. Snowballing method of sampling was used to identify 30 key respondents in the location. Quantative data was analyzed to generate descriptive statistics namely, frequencies and percentages. Graphical presentation such as tables and bar graphs were used to present the statistical data.

Qualitative data sought to make general statements on how themes or categories of data are related. The data collected was subjected to a process of data organization, clustering, interpretation and conclusion. It contained the views of the respondents, including narratives of intimate and personal experience cited from direct communication with respondents' opinions, attitudes, expectations and other responses.

4.2 Background information of the respondents

In total, thirty elderly women were interviewed. All the women interviewed were above the age of sixty years and living in Kandara district. Key variables that were used to compare behavior, perception and attributes of the respondents were education levels, marital status, ownership of property, sources of income, dependants, frequency of children's visit, Membership to church and community social groups.

4.2.1 Age distribution

The study captured the views of respondents who were between the age of 60 and 91 as shown in the table below.

Table 4.1: Age distribution of respondents

Age	Frequency	Percent%
60-70	13	43
71-80	11	37
81-90	5	17
Above 91	1	3
Total	30	100%

4.2.2 Respondents level of education

The study explored the respondents' level of education

Table 4.2: Respondents level of education

	Distribution	
Literacy level	Frequency	Percent%
Can read only	7	23
Can read and write	5	17
Cannot write and read	18	60
Total	30	100%

The study results revealed that only 17% of the respondents can read and write. This is a very small proportion compared to 60% of those who cannot read and write.

4.2.3 Respondents marital status

The study found that 47% of the elderly women interviewed were widows. Widowhood often brings about profound changes in a woman's status, stability and security. Despite the fact that women outlive men, duties/ responsibilities are not automatically handed over to them.

Table 4.3: Respondents marital status

Marital status	Distribution	
	Frequency	Percent%
Married	8	27
Divorced	3	10
Single	2	7
Widowed	14	47
Non response	3	10
Total	30	100%

Due to improved medical science and preventive medicine, the life expectancy of women is now about 10% greater than that of men. Approximately 64% of elderly African populations live in areas defined as rural, a large proportion of which are women (UN, 1992).

Widowhood often brings about profound changes in a woman's status, stability and security. Elderly widows are susceptible to attacks, discrimination and various forms of abuses. They are denied the right to own property left by their deceased husbands. This is more marked in rural areas where women are generally regarded as the property of their husbands clans and remain voiceless even when the homes and property shared with their deceased husbands are taken away from them (HAI,2004).

Papalia et-al (2002) notes that older people who are close to their family members express a sense of peace with life and themselves, whereas those who are estranged from them often feel upset, as if they had failed to live up to expectations. With widowhood, family support is a significant factor in describing the social network of an elderly person in a community.

4.2.4 Ownership of property

From the results tabulated in table 4.4, the study found that the married women did not have the right to ownership to land but could use it for farming.

Table 4.4: Respondents property ownership

	30 ELDERLY WOMEN		15 ELDERLY MEN		
Property	Frequency	%	Property	Freq	%
Land	21	70	Land	15	100
Livestock	23	77	Livestock	13	87
Radio	27	93	Radio	14	93
Rental houses	2	7	Rental houses	6	40

The elderly men on the other hand had the absolute right to land ownership and could use the land to acquire credit or sell it without the wife's consent. The researcher sought to find out from the widows (47% of the study sample) if they had full ownership to the land they occupied. All the widows acknowledged that they had subdivided the land to the sons and were left with a parcel of land on which they would farm and live. None of them had sought to sell the land or access credit with it.

Land remains a very sensitive gender issue in Kenya, the researcher observed that compared to their male counterparts there was some level of discomfort from the elderly women in discussing the land issue.

It can be concluded that land is a factor of production, meaning that the elderly people will directly engage in farming for their own food needs as well as income earning through subsistence farming. However the elderly persons with property for income generation, for example, rental houses have better social security.

Although the radio provides passive social networking it is an indicator of elderly people's access to information and keeps them updated on their surrounding hence affecting their social networks.

4.3 Impact of various age related livelihood experiences on elderly women

The second objective of this study sought to establish the impact of various age related livelihood experiences on elderly women in rural Kenya.

4.3.2 Sources of income for the respondents

The study revealed that most of the respondents (90%) had farming as their source of income, followed by income support from their offspring's (83%). Agriculture remain a main source of income for Kandara elderly women. Activities that they identified to be involved in included; subsistence farming, poultry farming, dairy farming. The fact that businesses and pension were not popular sources of income among the elderly women can be a function of their low educational levels (60% of the sample were illiterate).

Table 4.6: Respondents source of income

		Distribution	
Source of income	Frequency	Total	Percent%
Farming	27	30	90
Business	11	30	36
Offspring	25	30	83
Pension	3	30	10

Dependence on offspring remains a high source of income for the elderly women. A visit by an offspring is associated with household shopping and cash for the rural elderly. Mobile money transfer has become very popular in this area. One of an Mpesa operator in the area informed the researcher that most transactions in his shop are mainly withdrawals and he rarely transacts deposits from his end.

Many old Africans see ageing as work related (Apt N, 1996). Inability to work appears to be the cutting point on ageing. Elderly women are faced with challenges of a declining physical abilities and a deterioration of memory. Despite this challenges, the rural elderly woman in Kandara have multiple responsibilities which include care to their dependant children/ grandchildren and their older men.

4.3 Response and coping strategies adopted by the elderly rural women in coping with the livelihood challenges

The last objective of this study sought to identify the response and strategies adopted by elderly rural women of Kandara, in coping with the livelihood challenges that they face.

Traditional family and community structures included an in built support and welfare systems that catered for all society members. Elderly women took charge of food production, social functions such as cultural dances and female circumcision rites, preparing young girls for marriage and motherhood. The elderly woman's role in the community not only provided her with a long spun of life but enabled to forget her ageing problems. Today, this has changed due to the current socio-economic and cultural transformation characterized by increased individualism, urbanization and industrial advancement (GOK, 2008).

The proponents of the disengagement theory explain that as people grow older "there is a mutual withdrawal between the social context and the ageing person, seen in the decreased interaction or activity outside the primary family group" (Marshall, 1986:307).

Forced disengagement has far reaching effects on the older people. It affects their morale and self-esteem leading to depression and loneliness. Elderly people lose economic status and sometimes end up being dependants. Societal disengagement depresses elderly people because when they lose their social roles they in turn end up losing their self esteem and confidence. This is because they are sidelined and are no longer seen as useful points of reference and are times not treated with the dignity they need and deserve.

From psycho-social point of view, social isolation occurs in cases where there is low level of contact between an individual and his/her family, neighbors', community and social sources, which can be caused by geographic, physical, economic, personal eventually leading to low or no role designed to the isolated by those who isolate (Ocharo,2009)

The following were the sub variables under the objective.

4.3.1 Membership to Community social groups

Membership to community social groups is a crucial indication of participation in social development by elderly people. It further accepts the mutual acceptance of elderly peoples, contribution in the socio-economic development of the larger society. This part of the study sought to establish involvement of the elderly women in the community based social groups. Results are presented in table 4.7.

Table 4.7: Active membership to a community social group

Membership to social group	Frequency	percentage
NO	19	63
YES	11	37
TOTAL	30	100

4.3.2 Membership to local church

The study found that a majority (77%) of the elderly women were affiliated to a local church. This could be explained by the influence of their upbringing, whereby they were introduced to the church by early missionaries in the area.

Table 4.8: Respondents membership to local church

Membership to local church	Frequency	Percentage%
NO	7	23
YES	23	77
TOTAL	30	100

4.3.3 Support received by elderly women from NGOS/GOK

The respondents confirmed that they felt little or no support from government institutions and NGOs. A majority (80%) stated that they were not aware of any organization or program in place to support the elderly.

Table 4.9: Respondents support received

	NGO/CBO			GOK	
Type of support	Frequency	Percentage	Type of support	Frequency	percentage
Food	12	40	Food	12	40
Clothing	5	17	Clothing	0	0
Cash	7	23	Cash	0	0
None	6	20	None	8	27
			Fertilizers	10	33
Total	30	100	Total	30	100

The results from table 4.9 were further confirmed by key informants who shared similar observation. They acknowledged that even though they had been asked severally to give a

list of elderly persons to the area councilor and chief, the elderly had not benefitted from the cash transfer program by the government. Nevertheless, the elderly women pointed out that during campaign periods, persons vying for political office would offer them blankets, sweaters and khangas to gain their support.

4.4 MAIN FINDINGS

4.4.1: Gender related livelihood experiences affecting rural elderly Kandara women

The first objective of this study was to determine the gender related livelihood experiences that affect the elderly rural Kandara women.

Globally, gender inequality is gaining recognition as a prerequisite to economic growth. Agriculture is the mainstay of Kenya's economy, contributing 24 percent of GDP (World Bank, 2006). Women comprise over 70 percent of agricultural workers, but largely work on unpaid family basis (GOK, 2000). Only three of the women in the study sample had the land their occupied registered in their name. All the married women had land registered in their husbands' name. This implies that the absence of control over land (ownership) and title deeds, the elderly women's ability to access credit and make long term investments is likely to be affected.

Gender inequality theory could be used to explain the livelihood experiences of the elderly rural kandara women. The theory states that men and women are only differently situated in society but also unequally situated. Specifically, women get less of the material resources, social status, power and opportunities for self actualization than the men who share their social location (Ritzer. G, 1992).

4.4.1.1: Respondents marital status

Table 4.4.1: Respondents marital status

	Distribution	
Marital status	Frequency	Percent%
Married	8	27
Divorced	3	10
Single	2	7
Widowed	14	47
Non response	3	10
Total	30	100%

Due to improved medical science and preventive medicine, the life expectancy of women is now about 10% greater than that of men. Approximately 64% of elderly African populations live in areas defined as rural, a large proportion of which are women (UN, 1992).

Widowhood often brings about profound changes in a woman's status, stability and security. Elderly widows are susceptible to attacks, discrimination and various forms of abuses. They are denied the right to own property left by their deceased husbands. This is more marked in rural areas where women are generally regarded as the property of their husbands clans and remain voiceless even when the homes and property shared with their deceased husbands are taken away from them (HAI,2004).

Papalia et-al (2002) notes that older people who are close to their family members express a sense of peace with life and themselves, whereas those who are estranged from them often feel upset, as if they had failed to live up to expectations. With widowhood, family support is a significant factor in describing the social network of an elderly person in a community.

In this study, the majority (47 percent) of the respondents were widowed. Widowhood often brings about profound changes in a woman's status, stability and security.

The problems cited by most of the widowed women included difficulties in accessing basic needs such as food, shelter, clothing and health care. This was because of shortage of finances. The widows suffered from loneliness as a result of their husbands' death and the fact that most of their children were living away from home.

4.4.1.2 Gender based abuse

The UN General Assembly, in adopting the 1993 declaration on the elimination of violence against women defined gender-based abuse as any act of violence that results in physical, sexual, or psychological harm or suffering to women; including threats of such acts, coercion, or arbitrary deprivation of liberty, whether occurring in public or private life (Population Reference Bureau, 2001 pg. 3). Women are vulnerable to this violence at all stages of life. Research findings indicate that the elderly women in rural Kandara were no exception. A majority (73%) had been subjected to verbal abuse. This form of abuse is characterized by threats which are meant to intimidate the women.

The causes of gender-based violence are many and varied depending on the types of violence. Traditional attitudes towards women around the world help perpetuate the violence. Stereotypical roles in which women are seen as subordinate to men constrain a woman's ability to exercise choices that would enable her end the abuse. Dr. Frank Njenga (1999) who was the chairman of the Psychiatric Association in Kenya discussed with women in Kenya on reasons for the rise in gender-based violence. He argued that the causes are quite diverse. One of the causes is the space people live in. The more crowded people are, Njenga commented, the more domestic violence there is likely to be. The respondents in this study explained that the perpetrators of abuse lived in close proxy or in some cases shared the same compound.

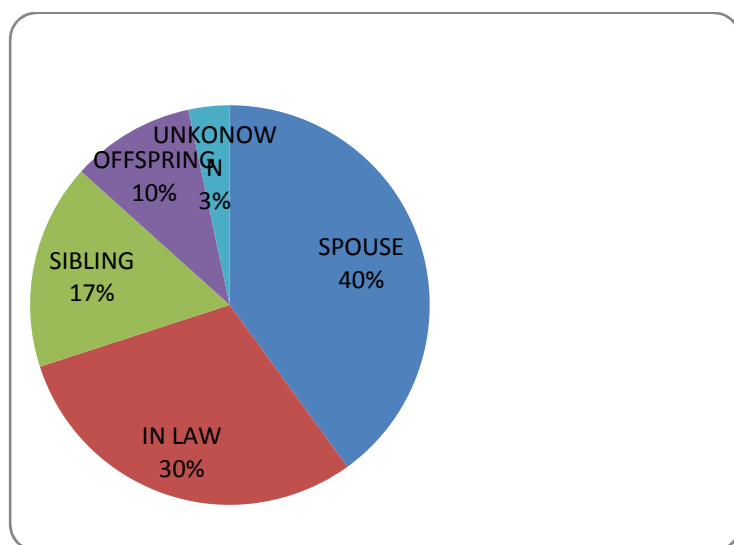
Table 4.4.2: Forms of gender based abuse

FORM OF ABUSE	Frequency	Percentage
PHYSICAL	8	27
VERBAL	22	73
TOTAL	30	100

Elderly widows are susceptible to attacks, discrimination and various forms of abuses. They are denied the right to own property left by their deceased husbands. This is more marked in rural areas where women are generally regarded as the property of their husbands clans and remain voiceless even when the homes and property shared with their deceased husbands are taken away from them (HAI,2004). From the study findings, the elderly women cited to have experienced either verbal or physical abuse. Verbal abuse was more common than physical abuse. The major perpetrators of gender based abuse were spouses (40 percent) and male in-laws (30 percent). The perpetrators of gender based violence used verbal abuse to intimidate elderly women. The wrangles were majorly to do with land use, sale and demarcation.

The World Health Organization (WHO) estimates that at least one in every five of the world's female population has been physically or sexually abused at some time (Population Reference Bureau, 2001). Gender-based abuse arises from the patriarchal system which since time immemorial has exerted control over women's lives (World March of Women, 2000). This could explain why all the perpetrators of the abuse towards the respondents in this study were predominantly male. Gender-based abuse affects both the physical and psychological integrity of women. Verbal abuse which was the major form of abuse (73%) may seem subtle but the violence has no less devastating effect. Gender-based violence can affect the female psychologically, cognitively and inter-personally.

Table 4.4.3: Perpetrators of abuse



Nine of the respondents indicated that they had wrangles with their male in-laws over the late husbands' property. One of the widows reported that after her husbands' death, a brother in law had cut down all the banana stalks on her one acre piece of land. This was meant to intimidate her so as to vacate the land.

Table 4.4.4: Land ownership based on gender

	30 ELDERLY WOMEN		15 ELDERLY MEN		
Property	Frequency	%	Property	Freq	%
Land	21	70	Land	15	100
Livestock	23	77	Livestock	13	87
Radio	27	93	Radio	14	93
Rental houses	2	7	Rental houses	6	40

Land remains a very sensitive gender issue among the Kandara elderly women. The elderly men (100 percent) had the absolute right to land ownership and could use the land to acquire credit or sell it without the wife's consent. The researcher sought to find out from the widows (47 percent) of the study sample) if they had full ownership to the land they occupied. All the widows acknowledged that they had subdivided the land to the sons and were left with a parcel of land on which they would farm and live. None of them had sought to sell the land or access credit with it. Findings from this study prove that intergenerational gender inequality with regard to land ownership is rampant in Kandara.

The researcher observed that compared to their male counterparts there was some level of discomfort from the elderly women in discussing the land issue. Among the Kikuyu, the word used to define woman is 'Mutumia' which is derived from the word, 'shutting up'. The elderly women are further more discriminated on the basis of their gender and age. Their input or advice in the home is not taken into consideration, especially on issues to do with land use.

During the interview an eighty year old widow said, 'you know a woman's information is believed after a fort night'. Such a perception further isolates the elderly woman. Due to such stigma the woman has over the years lost confidence in contributing in any major decision making. Decision making is largely seen as a preserve of men (Husbands, male in laws and sons).

Among the different tribes in Kenya, there are various customary laws that cut across all of them. In general, customary laws are based on patriarchal systems in which decision making power is allocated to men. This implies that men inherit and control land and property. Some of the unwritten customary laws among the Kikuyu include:

- Married women do not inherit from their parents
- Unmarried women inherit less from their parents than their brothers
- Divorced or separated women are expected to leave the matrimonial home and return to their parents with personal items only

- Women with sons may retain their husbands' property, but only hold it on trust for the sons.

In principle, women under customary laws are largely accorded user rights but not control rights over land. The elderly women in this study were born during the colonial times, when the registered Land act was introduced by the colonial administration. Chapter 300 of the Act provides for absolute ownership. Upon registration, the registered proprietor becomes the absolute owner of the land together with all right and privileges (Kameri. P.2006).It is generally recognized that historical and socio cultural domination by men in most societies has continued to have intergenerational effect in women's access to social, economic, and political prosperity. The rapidly falling living standards have continued to have different impact on older women.

4.4.2 Age related livelihood experiences

The second objective sought to establish the impact of various age related livelihood experiences on elderly rural Kandara women. The experience of the women in the context of elderlihood is discussed.

The fact that the women are elderly implies that they are children are adults and in most cases left home or are raising their own families. How frequent the children visit the elderly, their source of income, social activities and literacy are all important age related livelihood experiences on elderly women.

The traditions and values that used to ensure the protection of older people in Africa are under pressure due to social and economic changes. The traditional old age support system is eroded as a result of urbanization and globalization which has left older people in rural settings with minimal or no family support.

Africa has a long history of migration within and across borders by the young able-bodied persons. While most migrants attempt to do their best to fulfill their filial duties to parents

left behind, many elderly persons suffer material hardship as well as physical and social deficits, due to the absence of the younger generations. Key informants further confirmed that disintegration of families as a result of rural urban migration and economic hardships have pushed children away from the elderly leaving them unattended. There are instances where the elderly women are faced with the challenge of supporting their dependent children as well as grandchildren. As a result the elderly women, with reduced physical and economic abilities continue to take on caring roles. This implies that the elderly women fail to prioritize their personal care and instead begin to engage in economic activities which include farming for survival.

Many old Africans see ageing as work related (Apt N, 1996). Inability to work appears to be the cutting point on ageing. This is the reason the study sought to establish the elderly women's source of income and more so how they meet their needs. The socio-economic circumstances of African rural women are unique in that, the decline in physical strength does not signal the end of their social and economic activities. An elderly rural woman simply moves her place of trading from the market to the door step of her family home (Grieco, Apt and Turner, 1996).

The study revealed that only 17 percent of the respondents can read and write. On probing, the elderly women who have the capacity to read only expressed that they read simple literature, especially the Kikuyu Bible. In comparison, with their male counterparts, the elderly women did not receive basic education due to the fact that in colonial days school was considered a domain for boys while girls were trained to be homemakers. It is evident from the findings that elderly women are characterized by a high degree of illiteracy implying that they could only engage in unskilled labor as young women and this ultimately has a bearing on their economic status in old age. According to GOK, 2008, lack of adequate education, older persons increasingly experience alienation associated with loneliness and marginalization.

The following quotation from an elderly woman signify how they feel about lack of an education.' **My father was not a ' muthomi ' (learned/ Christian) and thus he did not**

allow me to go to mission school when the white priest came to this area, he demanded that I fend for the goats. The girls who were from families of ' athomi' (learned/ Christian) went to school and had better opportunities'. The 'learned' were seen as colonial regime loyalists since they had embraced Christianity. In most instances they were seen to have betrayed their fellow Africans and thus faced hostility from the freedom fighters.

4.4.2.1 Frequency of children's visit

This section of the study sought to establish the frequency of visitation of elderly by their children.

The study revealed that most of the respondents (77%) were visited annually and whenever there is a need (70%). This was followed by monthly visits (47%) and visits on a weekly/daily basis (13%). However, although a small number of our sample was visited daily/weekly, some respondents acknowledged daily visits by children who were not far away or those who lived within the same compound.

Table 4.4.5: Respondents frequency of visit

Frequency of visit	Frequency	Total sample	percentage
Daily	4	30	13
Weekly	4	30	13
Monthly	15	30	47
Annually	23	30	77
Whenever there is need	21	30	70

The elderly women largely depend on the family networks to support them in times of crisis like sickness, death or food shortage. A common phrase the researcher noted was repeated by the women was ‘**Andu akwa**’ which means, ‘my people’. The elderly women would refer to her children and grandchildren as her people. This brought about a lot of pride and sense of belonging, especially if she was referring to a recent visit or financial support received. Women with regular visits from close family seemed happy and had a positive outlook towards life.

The elderly women preferred physical contact with their children and grandchildren. Ocharo (2009) also observed that the emerging trend in Kenya in so far as the interaction between the old and the young as young adult Kenyans are seen to be very busy to find quality time to interact with the aged parents and grandparents except during special occasions such as Christmas, funeral ceremonies and other social functions which makes it a must for the two groups to meet and interact.



Plate 1: Elderly woman visited by family members

In cases where the elderly women were left alone at home, they managed themselves through farming, handouts from churches and CBOs. Elderly women who were staying with their children or grandchildren were coping in a much better way since they got the necessary assistance and support from them in case of need. These elderly women seemed more happy

and satisfied .As much as children sent financial gifts and donation to their ageing parents; they need to offer them physical contact through visits. Niccum (1999) further notes that older people who are socially isolated are likely to suffer emotional, behavioral and physical disorders. This was affirmed by key informants and GOK (2008) stating that there is no denying the fact that older citizens in Kenya today are experiencing a low level of contact with family, friends and community. Bier (1990) stresses that family should also realize the need to keep the aged involved so that they can participate in life. It must be understood that the more enhanced the social relationships with family, the more fulfilling the elderly is. Strong family ties and involvement in social activities can offer psychological buffer against stress, anxiety and depression. (Khandwalla,1997) Elderly women receiving social support from this study seemed to cope better with various livelihood challenges.

4.4.2.2 Common age related physical conditions

With the onset of age the elderly women develop health conditions which need constant medical care. Ill health affects the elderly women social networks. Freeman (2006) define social networks as a unit of social structures that include all of an individual's social contacts. It is generally recognized that with the onset of age, the relationship between the individual and the society is affected by a variety of circumstances and events that potentially results in profound alteration in social roles and activities. The woman in plate 3 could not move out of her home due to arthritis. She explained to the researcher that even though she was glad that her sons met her medical bills, she was isolated from social relationships since she could no longer walk to church or attend social functions.

Due to long term nature of these conditions, the family members noted that managing an elderly person was tedious, time consuming and expensive. The elderly women in this study relied on their children and close relatives for medical services. This could be in terms of cash or time to take them to health facilities. Women who lacked this form of assistance were prone to health problems and were weak and unhealthy. The woman in plate 3 could not move out of her home due to arthritis. She explained to the researcher that even though

she was glad that her sons met her medical bills, she was isolated from social relationships since she could no longer walk to church or attend social functions.



Plate 2: An elderly woman suffering from arthritis

The elderly women who lacked medical assistance experienced suffering especially those whose source of income was insufficient to meet their basic needs such as food.

During the study the researcher interacted with family members who were visiting with their children since it was a holiday break. The family members admitted that they were not available to take care of their elderly parents as they would like to. Two major reasons cited were:

- High cost of living in urban centers thus they could not send cash donations often.
- Time constraints which hinder them from travelling to rural areas to see their ageing

4.4.3 Response and coping strategies adopted by the elderly rural women in coping with the livelihood challenges

The last objective of this study sought to identify the response and strategies adopted by elderly rural women of Kandara, in coping with the livelihood challenges that they face. An analysis on how the elderly women respond and cope to various livelihood challenges is discussed.

Continuity theory assumes that a “primary goal of adult development is adaptive change not homeostatic equilibrium”. Despite the fact that ageing is inevitable, the elderly women seek various ways to respond to the outside environment. According to Robert Atchley (1989), people who age successfully are able to maintain continuity, or connection with the past, in both internal and external structures of their lives. Internal structures include knowledge, self-esteem and a sense of personal history. External structures include roles, relationships, activities and sources of social support.

This study will look into some of the structures of the elderly women and how they use them to cope with various livelihood challenges. Some of the responses and coping strategies discussed include: membership to social groups and churches, reliance on NGO/CBO/GOK support and family support

.

4.4.3.1 Social and religious activities

Table 4.4.6: Respondents membership to local church

Membership to local church	Frequency	Percentage%
NO	7	23
YES	23	77
TOTAL	30	100

Majority of the respondents (77 percent) were affiliated to a local church. The women were also members of the small church groups which met in different homes on a weekly basis. Among the catholic members, they were part of ‘mwaki’ which means fire. The members are kept ‘warm’ and gain through moral and material support. For instance in case of bereavement and sickness the members visit each other. Matagaro Joyce (2005) study on managing elderlihood among the Abagusii in Kenya found out that 80 percent of the respondents were members of a local church. She observed that the elderly Christians who were actively involved in religious activities were found to healthy, strong and well organized. These findings are similar to this study where majority of the respondents (77 percent) were affiliated to a local church.

The high number of respondents affiliated to a local church can be explained by selective theory by Laura Carstensen (1991). The theory focuses on how changes in social contacts function in adult life. According to this theory, Social interaction has three functions: it is a source of information; it helps develop and maintain a sense of the self, and is a source of pleasure or emotional wellbeing. The first two – information and identity diminish since they are needed less as time goes on but the emotional function which depends on the quality of social support becomes central. Elderly women who were part of the small church groups were found to be stronger and happy. They had a strong belief in the life after death which they seemed to be prepared for. One such 88 year old woman made a joke of how she asked God to rent out her mansion in heaven since she was not through with her mission on earth. She said she was ready to go to heaven once she has seen her grandson through campus.

Silverstone & Hyman (1976) observe that the future well being of the elderly is greatly dependant on the social support they will be able to rely. The elderly women in Kandara who were part of the home based church groups were recipients of social support provided by the church.

Hill (1971), in his study on older black adults in America noted that religion and religious institutions play a significant role in providing for material and psychological sustenance among the elderly. The researcher found this to be also the case in rural Kandara. One of the

key informants, a church clergy confirmed that some churches provided some form of material and moral support to the elderly. In some cases, the church members would repair leaking roofs and provide food ratios to elderly women who had minimal support from their off springs.



Plate 3: Elderly women attending a home based church group

The elderly rural women respond to the socio-economic and physiological challenges they face in various ways. Ocharo (2009) notes that an elderly person finding himself or herself in either side of the development in adult life highly depends on the social networks around one and how the networks are addressing the welfare of the aged in totality. The church is one such network which is key in addressing both the spiritual and material needs of their elderly members.

The respondents' inclination to be involved in the local church can be explained by the activity theory. This theory is mainly by those who disagree and critique the disengagement theory. It was developed by Robert Havighurst and George Maddox (1963). The theory postulates that there is positive relationship between activity and life satisfaction. It further

suggests that successful ageing is highly dependent on maintaining a high level of activity (Lipman and Smith, 1968). To support this, both Parker (1982) and Busee (1969) agree that various activities that the elderly people maintain can revitalize them and maintain their well being.

Table 4.4.7: Active membership to community social groups

Membership to social group	Frequency	percentage
NO	19	63
YES	11	37
TOTAL	30	100

A minority (37percent) were active members of a community social group. Key informants further affirmed that the elderly women were not very active since most of its members are young women who have the energy to move to different homesteads where these meetings are held. One of the community social groups was actually referred to as ‘songa’ which literally mean, ‘to be on the move.’ The young women were more engaged since they were literate and could organize meetings, write the minutes, keep books of accounts which the elderly women did not have the capacity for. The elderly women who were part of social groups seemed highly motivated and energetic. Despite being aged, they were found to be strong and could engage in social events considered to be for the young.

Mwalugho (2010) in her study of the elderly in Taita Taveta derived similar findings to those of Kandara elderly women's membership to social groups. Only a minority (32%) were active members to community social groups. This could to some extent be explained by low socio economic characteristics which locked them from participating since membership had financial implications on the elderly.

The reluctance to join social groups can be explained by selective theory (Laura Carstense,1991). The theory focuses on how changes in social contacts function in adult life. According to this theory, Social interaction has three functions: it is a source of information; it helps develop and maintain a sense of the self, and is a source of pleasure or emotional wellbeing. The first two – information and identity diminish since they are needed less as time goes on but the emotional function which depends on the quality of social support becomes central. The elderly women were more in need of emotional support than information and identity. The social groups offered information on savings and urged its members to seek financial empowerment more than offer emotional support. This proved to be a hindrance to the elderly women who had meager income to save in these groups.



Plate 4: Elderly women engaged in a social event

Further probe indicated that the elderly women did not have a steady source of income, key for saving as a group member. Over reliance on farming and their offspring does not offer them sufficient finances to enable them contribute to the group savings on a weekly basis, as expected in most of the community social groups.

Respondents' failure to join social groups can be explained by disengagement theory whose proponents (Cumming and Henry, 1961) argue that disengagement is a universal condition of ageing because ageing people inevitably withdraw from social roles because of their

declining physical. As people grow older “there is a mutual withdrawal between the social context and the ageing person, seen in the decreased interaction or activity outside the primary family group” (Marshall, 1986:307).

Traditional family and community structures included an in built support and welfare systems that catered for all society members. Elderly women took charge of food production, social functions such as cultural dances and female circumcision rites, preparing young girls for marriage and motherhood. The elderly woman’s role in the community not only provided her with a long spun of life but enabled to forget her ageing problems. Today, this has changed due to the current socio-economic and cultural transformation characterized by increased individualism, urbanization and industrial advancement (GOK, 2008).

The proponents of the disengagement theory explain that as people grow older “there is a mutual withdrawal between the social context and the ageing person, seen in the decreased interaction or activity outside the primary family group” (Marshall, 1986:307).

Forced disengagement has far reaching effects on the older people. It affects their morale and self-esteem leading to depression and loneliness. Elderly people lose economic status and sometimes end up being dependants. Societal disengagement depresses elderly people because when they lose their social roles they in turn end up losing their self esteem and confidence. This is because they are sidelined and are no longer seen as useful points of reference and are times not treated with the dignity they need and deserve.

From psycho-social point of view, social isolation occurs in cases where there is low level of contact between an individual and his/her family, neighbors’, community and social sources, which can be caused by geographic, physical, economic, personal eventually leading to low or no role designed to the isolated by those who isolate (Ocharo,2009).

4.4.3.2 Support received by elderly women from NGOS/CBO AND GOK

Table 4.4.8: Respondents support received

	NGO/CBO			GOK	
Type of support	Frequency	Percentage	Type of support	Frequency	percentage
Food	12	40	Food	12	40
Clothing	5	17	Clothing	0	0
Cash	7	23	Cash	0	0
None	6	20	None	8	27
			Fertilizers	10	33
Total	30	100	Total	30	100

A majority (40 percent) of the respondents had received food support from both government and NGO/CBO) s. Though they had heard of the cash transfer program, none of the respondents were beneficiaries.

Population council (2000) notes that the aged much like the young require instrumental support as well as material and psychological support to ensure their survival, particularly when they no longer work for pay and begin to experience ailments that limit their dexterity and ability to carry out tasks necessary for daily survival.

Key informants acknowledged that even though they had been asked severally to give a list of elderly persons to the area councilor and chief, the elderly had not benefitted from the cash transfer program by the government. Nevertheless, the elderly women pointed out that during campaign periods, persons vying for political office would offer them blankets, sweaters and khangas to gain their support.

4.4.3.3 Meeting of basic needs by respondents

The researcher aimed at establishing how the elderly women met their basic needs

Need	Source	Frequency	Percentage
Food	Self	23	77
	Other	7	23
	total	30	100
Clothing	Self	19	63
	Other	11	37
	total	30	100
medical	Self	7	23
	Other	23	77
	total	30	100
Shelter	Self	27	90
	Other	3	10
	total	30	100
Financial support	Self	11	37
	Other	19	63
	total	30	100
Household support	Self	16	53
	Other	14	57
	total	30	100

The UN (1994) further states, that the aged have multiple needs for social economic support. Study results established that a majority of the respondents met the following needs by themselves, food (77%), clothing (63%) and shelter (90%). Medical and financial needs were overwhelmingly met by others (77% and 63% respectively).

After much probing, a majority of elderly women in Kandara confessed to have resorted to over reliance on their off springs for support. Table 4.6 indicates that 83 percent of the respondents were dependant on their off springs for income. Care in old age is still perceived as a special family responsibility particularly where alternatives in the form of public support structures are absent. Family support systems for overwhelming majority of older people in the developing world, whether in the context of extended families, co-residence of parents with their adult children or otherwise, remain in place (UN 1994).

Financial problems of the aged affect every aspect of their livelihoods that is physical, social and emotional (Silverstone and Hyman, 1978). The study informants observed that although the elderly women had an income from their farms, it was not sufficient to meet major needs such a medical costs. In such cases the family would pay all the medical bills and in complex health conditions, the elderly person would be relocated to the urban areas for further health management.

The World Bank estimates that over 70% of the world's older population relies on informal systems of security to meet their needs. With the advent of mobile phones, most of the respondents acknowledged that they would now communicate with their children frequently through this medium and receive financial support (MPESA) through the same. The elderly women call upon their off springs for help through mobile phones. This was noted to be a common coping strategy adapted by the women to deal with both foreseen and unforeseen needs

4.5 General Challenges faced by elderly women

The respondents were asked to identify the challenges they faced in their daily life. Among the challenges listed were:

1. Lack of money,
2. Minimal contacts with their children,
3. Ill health
4. Lack of friends of their age group, leading to loneliness
5. Lack of social support programs for the elderly.

The key informants further noted that rural-urban migration had greatly affected the elderly women as children who should be the greatest support networks take less care of their elderly parents.

Based on study objectives, it can be concluded that elderly women had low socio economic status, low levels of education, decreased contact with family members due to the emerging trends of modern living in Kenya. The younger generation are busy seeking to improve on their socio-economic livelihoods thus they interact with their aged parents on impromptu cases or annual special occasions such as Easter and Christmas break.

The challenges the elderly women face are confirmed by key informants who note that the family support is no longer reliable due to family disintegration. This leaves the elderly women isolated and vulnerable.

CHAPTER FIVE

5.0 SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents a summary of the study findings from the analyzed data. The chapter also presents conclusions, recommendations and areas of further research. The study was guided by the following research questions:

1. What are the key gender related livelihood challenges facing elderly women in rural Kandara?
2. What are the age related livelihood challenges facing elderly women living in rural Kandara?
3. What responsive behavior and strategies have been adopted by the elderly women in coping with the livelihood challenges faced?

5.2 Summary of findings

The following were major findings that emerged from the data analysis, their themes guided by research questions and study objectives.

5.2.1 Gender related livelihood challenges

The study results revealed that only 17% of the respondents can read and write. This is a very small proportion compared to 60% of those who cannot read and write. In comparison, with their male counterparts, the elderly women did not receive basic education since in colonial days school was considered a domain for boys while girls were trained to be homemakers. It is evident from the findings that elderly women are characterized by a high degree of

illiteracy implying that they could only engage in unskilled labor as young women and this ultimately has a bearing on their economic status in old age.

47% of the elderly women interviewed were widows. Widowhood often brings about profound changes in a woman's status, stability and security. Despite the fact that women outlive men, duties/ responsibilities are not automatically handed over to them. All the widows acknowledged that they had subdivided the land to the sons and were left with a parcel of land on which they would farm and live. None of them had sought to sell the land or access credit with it

The study found that the married women did not have the right to ownership to land but could use it for farming. The elderly men on the other hand had the absolute right to land ownership and could use the land to acquire credit or sell it without the wife's consent. Land remains a very sensitive gender issue in Kenya, the researcher observed that compared to their male counterparts there was some level of discomfort from the elderly women in discussing the land issue

5.2.2 Age related livelihood experiences

The fact that the women are elderly implies that they are children are adults and in most cases left home or are raising their own families. How frequent the children visit the elderly is an important age related livelihood experience on elderly women. The study revealed that most of the respondents (77%) were visited annually and whenever there is a need (70%). This was followed by monthly visits (47%) and visits on a weekly/daily basis (13%). However, although a small number of our sample was visited daily/weekly, some respondents acknowledged daily visits by children who were not far away or those who lived within the same compound. With the advent of mobile phones, most of the respondents acknowledged that they would now communicate with their children frequently through this medium and receive financial support (MPESA) through the same.

Nevertheless in comparison with the elderly men, the elderly women preferred physical contact with their children and grandchildren. Ocharo (2009) also observed that the emerging

trend in Kenya in so far as the interaction between the old and the young as young adult Kenyans are seen to be very busy to find quality time to interact with the aged parents and grandparents except during special occasions such as Christmas, funeral ceremonies and other social functions which makes it a must for the two groups to meet and interact.

The study sought to establish the elderly women's source of income and more so how they meet their needs. The study revealed that most of the respondents (90%) had farming as their source of income, followed by income support from their offspring's (83%). Agriculture remains a main source of income for Kandara elderly women. Activities that they identified to be involved in included; subsistence farming, poultry farming, dairy farming. The fact that businesses and pension were not popular sources of income among the elderly women can be a function of their low educational levels (60% of the sample were illiterate).

Africa has a long history of migration within and across borders by the young able-bodied persons. While most migrants attempt to do their best to fulfill their filial duties to parents left behind, many elderly persons suffer material hardship as well as physical and social deficits, due to the absence of the younger generations. Key informants further confirmed that disintegration of families as a result of rural-urban migration and economic hardships have pushed children away from the elderly leaving them unattended. There are instances where the elderly women are faced with the challenge of supporting their dependent children as well as grandchildren. As a result the elderly women, with reduced physical and economic abilities continue to take on caring roles. This implies that the elderly women fail to prioritize their personal care and instead begin to engage in economic activities which include farming for survival.

5.2.3 Responsive behavior and strategies

The study findings revealed that only a minority (37%) were active members of a community social group. Key informants further affirmed that the elderly women were not very active since most of its members are young women who have the energy to move to different homesteads where these meetings are held. One of the community social groups

was actually referred to as 'songa' which literally mean, 'to be on the move.' The young women were more engaged since they were literate and could organize meetings, write the minutes, keep books of accounts which the elderly women did not have the capacity for.

Further probe indicated that the elderly women did not have a steady source of income, key for saving as a group member. Over reliance on farming and their offspring does not offer them sufficient finances to enable them contribute to the group savings on a weekly basis, as expected in most of the community social groups.

The socio-economic circumstances of African rural women are unique in that, the decline in physical strength does not signal the end of their social and economic activities. The elderly women largely depend on the family networks to support them in times of crisis like sickness, death or food shortage. A common phrase the researcher noted was repeated by the women was 'Andu akwa' which means, 'my people'. This implies that the family network is a major response adopted by elderly women in coping with the livelihood challenges faced.

The study found that a majority (77%) of the elderly women were affiliated to a local church. This could be explained by the influence of their upbringing, whereby they were introduced to the church by early missionaries in the area. The women were also members of the small church groups which met in different homes on a weekly basis. Among the catholic members, they were part of 'mwaki' which means fire. The members are kept 'warm' and gain through moral and material support. For instance incase of bereavement and sickness the members visit each other. One of the key informants, a church clergy confirmed that some churches provided some form of material and moral support to the elderly. In some cases, the church members would repair leaking roofs and provide food ratios to elderly women who had minimal support from their off springs.

The respondents' inclination to be involved in the local church can be explained by the activity theory. This theory is mainly by those who disagree and critique the disengagement theory. It was developed by Robert Havighurst and George Maddox (1963). The theory

postulates that there is positive relationship between activity and life satisfaction. It further suggests that successful ageing is highly dependent on maintaining a high level of activity (Lipman and Smith, 1968). To support this, both Parker (1982) and Busee (1969) agree that various activities that the elderly people maintain can revitalize them and maintain their well being.

The respondents confirmed that they felt little or no support from government institutions and NGOs. A majority (80%) stated that they were not aware of any organization or program in place to support the elderly. These results were further confirmed by key informants who shared similar observation. They acknowledged that even though they had been asked severally to give a list of elderly persons to the area councilor and chief, the elderly had not benefitted from the cash transfer program by the government.

5.2.4 Conclusions

Based on the study objectives it can be concluded that the elderly women in rural Kandara had low literacy levels and low income which impacted on their participation in socio-economic development. This implies that they will isolate themselves from joining the community social groups which the younger women are more comfortable to be a part of.

Land ownership based on gender still remains a major issue in rural Kandara. The elderly women can use the land but they do not possess the power to make decision with regard to the sale of land or using it as surety to access credit facilities, which would empower them economically.

The rural elderly Kandara women heavily rely on agriculture and family support for both social and economic support. Family disintegration which is as a result of rural-urbanization proves to be a threat to the networks which the elderly rely on for support. The church remains the most available social support system among the elderly women

5.2.5 Recommendations

Based on the study findings, the following interventions are recommended:

1. There is an urgent need for empowerment programs targeting elderly women to ensure that they remain active and fully contributing to the economic development of the country.
2. The government need to scale up the cash transfer program to cover more elderly people to cushion them against some of the challenges that they raised in this study.
3. With the current trends of rural-urbanization the government, media houses and non governmental organization should consider establishment and creation of awareness on the benefits of care and support of the elderly by the family.
4. Elderly women need to be encouraged on the need to join community support groups and form groups which are sensitive to their needs.

5.2.6 Recommendations for further studies

This study focused on livelihood challenges and coping strategies of elderly women in one location. There is need for similar studies to be undertaken in other locations or parts of the country. This will help stakeholders have a general overview of the livelihood challenges faced by elderly women in Kenya.

There is need for future studies on the efficiency of government support programs such as the cash transfer in dealing with the challenges the elderly face in Kenya.

APPENDIX A: ELDERLY WOMEN QUESTIONNAIRE

Good morning/afternoon/evening

My name is Lydia Kamau. I am a Masters student at the University of Nairobi. I am currently conducting a research on the livelihood challenges and coping strategies among rural elderly women in Kandara, Muranga.

I am glad to inform you that you have been selected to participate in this study. Your participation will be highly appreciated. The information you give will be treated with utmost confidentiality.

A) PERSONAL INFORMATION

1. Respondents Code No-----
2. Age:-----
3. What is your marital status? ☐ married ☐divorced ☐single ☐widowed (tick where appropriate)
4. Which one best describes your literacy level
Can read only ()
Can read and write ()
Cannot read and write ()
5. Do you suffer from any physical illness? ☐YES ☐ NO please specify and elaborate.

B) FAMILY SUPPORT

1. Tell me about your family (age, occupation and residence)

Childs age	occupation	residence

2. How often do they visit? ☐daily ☐Weekly ☐ monthly ☐annually ☐impromptu ☐ whenever there is a need
3. How are the following needs met?

Nature of needs	Met by self	Met by other	Specify if other
Food			
Clothing			
Medical support			
Shelter			
Moral support			
House hold support			
Financial support			
Other specify			

B) ECONOMIC CONDITION

1. What is your source of income? ☐ Farming ☐ offspring
☐ Business ☐ pension
1b) is it sufficient to meet your daily needs? ☐YES ☐NO
2. Who manages your income? ☐Self ☐ spouse ☐children ☐ grandchildren
3. Do you have any dependents? If yes, how many?
4. Where do you get your food from? ☐ Own farm ☐ market ☐ donation
- 5a. How many meals do you have in a day? ☐ one ☐ two ☐ three

- b. Is the food sufficient for the entire household? ☐ YES ☐ NO
6. Do you suffer from any physical illness YES NO
- 6b. How does this affect you on a daily basis

C) SOCIAL CONDITION

1. Do you go to church? ☐ YES ☐ NO
2. Do you belong to any community social group? ☐ YES ☐ NO
3. If yes to 2 or 3, do you play any active leadership role? ☐ YES ☐ NO
- 3b. what are the benefits of being a member?
4. If no, did you belong to any prior the age of 60 years? ☐ YES ☐ NO
5. How would you describe your life now as an elderly woman? ☐ good ☐ bad ☐ fair
6. Have you been a victim of gender based abuse? If yes what form and who was the perpetrator?
6. Apart from your income, spouse or children, name any other organization that supports you.....
- 6b. What nature of support do you receive from these organizations.....
7. Suggest ways that GOK and other institutions can support you.

E) OWNERSHIP OF PROPERTY

1. Do you own any of the following?
 - ☐ land ☐ livestock ☐ rental houses ☐ radio
2. Whose name is the land you occupy registered under? ☐ Son, ☐ in-law, ☐ spouse specify

3. Do you know anything about credit facilities? ☐ YES ☐ NO

4. If yes, have you benefited from them

4b. In what form? ☐ Bank loan ☐ Society loan (E.g. seeds, fertilizers, pesticides), farmers loan (AFC) ☐ specify other

APPENDIX B: INDIVIDUAL SCHEDULE- KEY INFORMANTS

1. Respondents code number.....

2. Gender male () Female ()

3. How long have you been in this area?

4. Who mainly cares for the elderly women in this community? (Tick one) ☐ themselves,
☐ children, ☐ spouses, ☐ community

5. How would you describe the care and support offered to elderly women by their
family? ☐ good ☐ fair ☐ poor

6. How would you describe the care and support offered to elderly women by the
community? ☐ good ☐ fair ☐ poor

7. Do elderly women face any challenges/ problems? ☐ YES ☐ NO

7b. Please list 3 problems you consider as common to most elderly women in this community.

1.

2.

3.

8. What interventions/ strategies have been put in place by the community (church, CBOs, Government) to manage these challenges

9. Are the elderly women incorporated in community activities? ☐YES ☐NO

6b. If yes, are they effective? ☐YES ☐NO

APPENDIX C: INDIVIDUAL INTERVIEW GUIDE- ELDERLY MEN

1. Marital status

2. Membership to church or social group and leadership roles

3. Level of education

4. Degree or extent of family support

5. Source of income and its management

6. Knowledge on credit facilities and access

7. Property ownership and its management
8. General experiences and challenges as an elderly man
9. General experiences challenges experienced by elderly women.

REFERENCES

- Adamchak,D.J. (1989) 'Population aging in sub-Saharan Africa: the effects of development on the elderly.'
- AGES (1995) Effective response to aging in Africa by the year 2000"AGES workshop report. African Gerontological Society: Accra, Ghana.
- Apt, N.A (1994) The situation of elderly women in Ghana. Report to the United Nations. United Nations: New York.
- Apt, N.A. and Grieco, M.S. (1994) 'Urbanization, Caring for elderly people and the changing African family: The challenges to social policy.' International Social Security Review, Vol. 47 pp 111-122.
- Chandaran E (2004) Research Methods. A quantative approach with illustrations from Christian ministries. Nairobi. Daystar University.
- Cox, F. M. and Mberia, N.U. (1997) Aging in a changing society: A Kenyan experience. International federation on Aging. New York.
- Derricourt, N. and Miller, C. (1992) 'Empowering older people: an urgent task in an ageing world'. Community Development Journal, Vol. 27 No 2 pp117-121.
- Government of Kenya (2006) the national policy on older persons and ageing.
- Hall E and Perlmutter M.(1992) Adult Development and Aging. (2nd Edition).John Wiley and Sons Inc.
- Help Age International, (2003) The Ageing and Development Report, Poverty, Independence and the World's older people, Earth scan publications Ltd London.

ILO (2000) World Population Report Income Security in old age. New York and Geneva.

International Federation on Ageing, (1985) Women and aging around the world. IFA: Washington D.C.

Kalache, A. (1986) 'Ageing in developing countries: are we meeting the challenge'. Health and planning 1/2.

Kamwengo,M.(2001). Ageing and the Elderly in Zambia: Perspectives and issues, Sterling International, New Delhi, India.

Khandwalla, P. (1997), ' The design of organizations', Harcourt Brace Jovanovic, New York.

Kihumba, R.W. (2008) The contribution of Ageing in Africa Newsletter in mitigating ageing challenges in Kenya. Unpublished MA Nairobi University.

Mwalugho Evelyn (2010). An assessment of residual and social networks of active aged: A case study of Werugha location in Taita Taveta County. MA Thesis UON.

Mugenda, O.M and Mugenda, A.G (2003). Research Methods. Nairobi: Africa Center for Technology Studies (ACTS).

Nachimias and Nachimias, ed (1992) Research Methods in Social Sciences: Edward publishers: London.

Ocharo R. M. (2009) Rural Aging, Social Isolation, Culture and Globalization: The ethics of Welfare for the aged in Kenya. Journal of Arts and Education Vol 3.Number 2.

Ondiek E (2002) institutionalisation as a form of old Age Care in Kenya. MA thesis University of Nairobi.

Papalia, D.E, Harvey L (2006). Adult Development and Aging (3rd ed) New York: Mc Graw-Hill International edition.

Tout, K. (1989) Ageing in developing countries. Oxford University Press.

United Nations (1985) The world aging situation: strategies and policies. United Nations: New York, pp 105-106.

United Nations (2000) The world aging situation: strategies and policies. New York

Vatuk, S. (1996) Meeting the challenges of ageing populations in developing countries. Final report. International Institute on Ageing, United Nations, Malta.

World Bank, (1994) Averting the old age crisis. World bank: Washington, D.C.

WHO (1999). Global Age friendly cities: A guide.