

**FACTORS AFFECTING THE ECONOMIC EMPOWERMENT OF
WOMEN. MVITA CONSTITUENCY, MOMBASA
COUNTY, KENYA.**

BY

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**A RESEARCH PROJECT REPORT SUBMITTED IN PARTIAL
FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD OF
A MASTER OF ARTS DEGREE IN PROJECT PLANNING AND
MANAGEMENT OF THE UNIVERSITY OF NAIROBI.**

2012

DECLARATION

This research project report is my original work and has never been submitted to any university for examination purposes.

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DEDICATION

This research project is dedicated to my family and friends, thank you for your encouragement, prayers and support; I would not have made it this far without you. And to my mother Macrina Moindi, words cannot express my gratefulness to you.

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TABLE OF CONTENTS

Page

DECLARATION.....	ii
DEDICATION.....	iii
ACKNOWLEDGEMENT.....	iv
LIST OF FIGURES.....	x
LIST OF TABLES.....	xi
ABBREVIATIONS AND ACRONYMS.....	xii
ABSTRACT.....	xiii
CHAPTER ONE: INTRODUCTION	
1.1 Background of the study.....	1
1.2 Statement of the problem	4
1.3 Purpose of the study.....	6
1.4 Objectives of the study.....	6
1.5 Research questions.....	6
1.6 Research hypothesis.....	7
1.7 Significance of the study.....	7
1.8 Delimitations of the study.....	8
1.9 Limitations of the study.....	8
1.10 Basic assumptions of the study.....	9
1.11 Definition of significant terms.....	10
1.12 Organization of the study.....	10
CHAPTER TWO: LITERATURE REVIEW	
2.1 Introduction.....	11
2.2 The concept of Empowerment.....	11
2.3.1 Dimensions of empowerment.....	12

2.3 Economic empowerment of women.....	13
2.4 Education and Women Empowerment.....	14
2.5 Self help groups and Women empowerment.....	17
2.6 Political Representation and women empowerment.....	19
2.7 Culture and women empowerment.....	22
2.8 Theoretical Framework.....	25
2.8.1 Cognitive development Theory.....	25
2.8.2 Sociological Theories.....	26
2.9 Conceptual Framework.....	28
2.10 Summary of literature.....	29
CHAPTER THREE: RESEARCH METHODOLOGY	
3.1 Introduction.....	30
3.2 Research design.....	30
3.3 Target population.....	30
3.4 Sample size and sampling procedure.....	31
3.5 Data collection methods.....	33
3.6 Validity and Reliability of research instruments.....	34
3.7 Method of data analysis.....	35
3.8 Ethical Considerations.....	35
3.9 Operational definition of variables.....	36
CHAPTER FOUR: DATA PRESENTATION, ANALYSIS AND INTERPRETATION	
4.1 Introduction.....	38
4.2 Response rate.....	38
4.3 Demographic characteristics of the population.....	39

4.3.1 Gender of the respondents.....	39
4.3.2 Marital status of the respondents.....	39
4.3.3 Age bracket of the respondents in years.....	40
4.3.4 Level of education of the respondents.....	40
4.3.5 Occupation of the respondents.....	41
4.4 Economic empowerment of respondents.....	41
4.4.1 Primary source of income of the respondents.....	42
4.4.2 Range of income of the respondents.....	42
4.4.3 Ownership of property of the respondents.....	43
4.5 Education and economic empowerment of the respondents.....	44
4.5.1 Education and living standards of the respondents.....	44
4.5.2 Reasons for school drop outs among females.....	45
4.5.3 Research hypothesis testing.....	45
4.5.4 Correlation between education and economic empowerment.....	45
4.6 Self help groups and economic empowerment.....	47
4.6.1 Membership in self help groups among respondents.....	47
4.6.2 Opinions on membership to self help groups.....	48
4.6.3 Factors affecting the success of self help groups.....	49
4.6.4 Research hypothesis testing.....	50
4.7 Political representation and economic empowerment.....	51
4.7.1 Knowledge of women leaders in areas of residence.....	52
4.7.2 Respondents perceptions on leadership.....	52
4.7.3 Factors leading to few women leaders.....	53
4.7.4 Testing of research hypothesis.....	54
4.8 Culture and economic empowerment.....	55

4.8.1 Cultural practices considered harmful.....	55
4.8.2 Relationship between culture and economic empowerment of women.....	56
4.8.3 Testing of research hypothesis.....	57
4.9 Key informants analysis of data.....	58
CHAPTER FIVE: SUMMARY OF FINDINGS, DISCUSSION, CONCLUSION AND RECOMMENDATION	
5.1 Introduction.....	60
5.2 Summary of findings.....	60
5.3 Discussions.....	62
5.4 Conclusion.....	64
5.5 Recommendations.....	65
5.6 Suggestions for further research.....	66
REFERENCES.....	67
Appendices.....	75
Appendix 1: Letter of transmittal.....	75
Appendix 2: Questionnaire.....	76
Appendix 3: Key informants questionnaire.....	84

LIST OF FIGURES

	Page
Figure 1 Conceptual Framework.....	28
Figure 2	35
Figure 3	42
Figure 4	49
Figure 5	56
Figure 6	63
Figure 7	70
Figure 8	77
Figure 9	84
Figure 10	91
Figure 11	98
Figure 12	105
Figure 13	112
Figure 14	119
Figure 15	126
Figure 16	133
Figure 17	140
Figure 18	147
Figure 19	154
Figure 20	161
Figure 21	168
Figure 22	175
Figure 23	182
Figure 24	189
Figure 25	196
Figure 26	203
Figure 27	210
Figure 28	217
Figure 29	224
Figure 30	231
Figure 31	238
Figure 32	245
Figure 33	252
Figure 34	259
Figure 35	266
Figure 36	273
Figure 37	280
Figure 38	287
Figure 39	294
Figure 40	301
Figure 41	308
Figure 42	315
Figure 43	322
Figure 44	329
Figure 45	336
Figure 46	343
Figure 47	350
Figure 48	357
Figure 49	364
Figure 50	371
Figure 51	378
Figure 52	385
Figure 53	392
Figure 54	399
Figure 55	406
Figure 56	413
Figure 57	420
Figure 58	427
Figure 59	434
Figure 60	441
Figure 61	448
Figure 62	455
Figure 63	462
Figure 64	469
Figure 65	476
Figure 66	483
Figure 67	490
Figure 68	497
Figure 69	504
Figure 70	511
Figure 71	518
Figure 72	525
Figure 73	532
Figure 74	539
Figure 75	546
Figure 76	553
Figure 77	560
Figure 78	567
Figure 79	574
Figure 80	581
Figure 81	588
Figure 82	595
Figure 83	602
Figure 84	609
Figure 85	616
Figure 86	623
Figure 87	630
Figure 88	637
Figure 89	644
Figure 90	651
Figure 91	658
Figure 92	665
Figure 93	672
Figure 94	679
Figure 95	686
Figure 96	693
Figure 97	700
Figure 98	707
Figure 99	714
Figure 100	721
Figure 101	728
Figure 102	735
Figure 103	742
Figure 104	749
Figure 105	756
Figure 106	763
Figure 107	770
Figure 108	777
Figure 109	784
Figure 110	791
Figure 111	798
Figure 112	805
Figure 113	812
Figure 114	819
Figure 115	826
Figure 116	833
Figure 117	840
Figure 118	847
Figure 119	854
Figure 120	861
Figure 121	868
Figure 122	875
Figure 123	882
Figure 124	889
Figure 125	896
Figure 126	903
Figure 127	910
Figure 128	917
Figure 129	924
Figure 130	931
Figure 131	938
Figure 132	945
Figure 133	952
Figure 134	959
Figure 135	966
Figure 136	973
Figure 137	980
Figure 138	987
Figure 139	994
Figure 140	1001

LIST OF TABLES

	Page
Table 3.1 Number of study respondents.....	32
Table 3.2 Sampling of general respondents.....	32
Table 3.3 Sampling of key informants.....	33
Table 3.7 Operational definition of variables.....	36
Table 4.1 Response rate of the respondents.....	38
Table 4.2 Response rate of key informants.....	38
Table 4.3 Marital status of the respondents.....	39
Table 4.4 Average age of the respondents.....	40
Table 4.5 Distribution of respondents by level of education.....	41
Table 4.6 Primary sources of income of the respondents.....	42
Table 4.7 Range of income of the respondents.....	43
Table 4.8: Ownership of property among the respondents.....	43
Table 4.9 Opinions of respondents and living standards.....	44
Table 4.10 Reasons for school drop outs among female students.....	45
Table 4.11 Chi-square values for levels of education.....	46
Table 4.12 Chi-square values for sources of income.....	46
Table 4.13 Hypothesis testing.....	47
Table 4.14 Membership in self help groups.....	48
Table 4.15 Importance attached to membership to self help groups.....	48
Table 4.16 Factors affecting sustainability of self help groups.....	49
Table 4.17 Chi-square values for the sources of income.....	50
Table 4.18 Chi-square values for membership to SHG.....	50
Table 4.19 Hypothesis testing.....	51
Table 4.20 Opinions on women leadership.....	53
Table 4.21 Factors leading to few women leaders.....	53
Table 4.22 Chi-square values for women leadership.....	54
Table 4.23 Chi-square values for property ownership.....	54
Table 4.24 Hypothesis testing.....	55

Table 4.25 Cultural practices considered harmful.....	56
Table 4.27 Opinions on culture.....	57
Table 4.28 Chi-square values on cultural practices.....	57
Table 4.29 Chi-square values on the sources of income.....	57
Table 4.30 Hypothesis testing.....	58

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ABBREVIATIONS AND ACRYONYMS

AIDS	Acquired Immunodeficiency syndrome
ASCA	Accumulated Savings and Credit Associations
CEDAW	Committee on the Elimination of Discrimination Against Women
FGM	Female Genital Mutilation
FSD	Financial Sector Deepening Trust
HIV	Human Immunodeficiency Virus
IEA	Institute of Economic Affairs
KDHS	Kenya Demographic and Health Survey
KNBS	Kenya National Bureau of Statistics
NGO	Non-Governmental Organization
ROSCA	Rotating Savings and Credit Associations
SHG	Self Help Groups
UNDP	United Nations Development Fund
UNESCO	United Nations Educational, Scientific and Cultural Organization
UN	United Nations
WCG	Welfare/ Clan Group

ABSTRACT

Women continue to lack access to and control over resources, the purpose of this research project therefore was to identify the factors influencing the economic empowerment of women in Mvita Constituency in Mombasa County. The factors under study were education, self help groups, political representation and cultural practices. The study utilized both primary and secondary sources of data. Secondary data was obtained from scholarly books and journals, reports and proceedings of international conferences and seminars. Primary data was obtained by administering questionnaires to respondents; an interview schedule was also utilized when gathering information from the key informants. The research used the survey research design in order to capture the various characteristics of the population. Cluster sampling was utilized by selecting households from Mvita constituency, 90 individual respondents were then picked from each household using simple random sampling. 10 key informants were selected using purposive sampling. The data obtained was analyzed using SPSS and presented in the form of percentages and tables, standard deviation, Pearson correlation and chi square. The literature review was found to be in agreement with the findings of the study that portrayed that women continued to lack the access and control of resources in the society. This indicates that they had low income levels and were often excluded from the major decision making machinery. Their low economic status was further hampered by low levels of education; therefore, women lacked even the basic skills to enable them to improve their standards of living. The findings also indicated that cultural practices and traditions perpetuated the view that women are less superior to their male counterparts. The study found that male supremacy and early marriages were some of the negative cultural practices that were rampant in the community. Political representation by women was also influenced by their lack of economic resources often needed to vie for political positions and cultural stereotypes. Self help groups were found to be beneficial because they not only enabled women to pool their resources and save, but also provided easy access and collateral for loans. Among the recommendations of the study was to create watchdog mechanisms in order to monitor the community on the high dropout rates among the girl child. Mainstreaming of self help groups should be done to enable their transition from informal groups to formal groups in the society. The study noted that is important for a similar research to be conducted on other counties to establish other factors that affect economic empowerment of women.

CHAPTER ONE

INTRODUCTION

1.1 Background of the study

Gender inequalities can be attributed to limited access and control over productive resources, access to financial services, insufficient access to education, lack of skill, limited access to technology, cultural impediments and other constraints limiting employment options and participation in decision making. All these serve to seriously constrain women's ability to effectively participate in and benefit from economic development. (Institute of economic affairs, 2008)

The Millennium Development Declaration commits member countries to promote gender equality and the empowerment of women as effective ways to combat, poverty, hunger and disease and to stimulate development that is truly sustainable. Persistent and pervasive gender inequalities hinder access to and control of resources while perpetuating unequal distribution of resources with greater bias against women. This in effect contributes to social insecurity, lack of opportunity and instils a deep sense of powerlessness, lowering the quality of life for both men and women. (UNDP, Ministry of planning and National development, Government of finland, 2005)

Where women have equal access to economic assets, decent livelihoods and leadership opportunities which are the building blocks of economic empowerment, economic well-being increases. The World Economic Forum's Gender Gap Report found that in 134 countries with available data, greater gender equality correlates with a higher gross national product. But far too often, gender discrimination continues to undercut women's options. Globally, 50 percent of women are in vulnerable jobs that pay little and can disappear without warning, and gender wage gaps are still on average between 10 and 30 percent. (World economic forum, 2010)

It is a national policy in Kenya that every child has a right to education, and the responsibility of both the Government and parents to ensure this right. The Children's Act passed by the Parliament in 2001 ranks provision of basic education as a basic

human right that every Kenyan child should enjoy. The Act promotes equal educational opportunities for both girls and boys. (The Children's Act, 2001)

However, girls are less likely to attend school than boys. Even when there is gender parity at lower classes in primary school, girls are more likely to drop out, often due to unwanted pregnancy, early marriages, poverty mainly occasioned by deaths of parents, often due to HIV/AIDS. There are also large wage gaps between men and women and only a small proportion can be explained by gender differences in education, work experience or job characteristics. (UNDP, 2005)

According to the Demographic and Health survey (2009), the proportion of illiterate women is double that of men; 14 percent of Kenyan women age 15-49 cannot read at all, compared with 7 percent of men in the same age group. Literacy levels among women decrease with increasing age, from 92 percent for women age 15-19 to 62 percent for those in the 45-49 age groups. This pattern is less pronounced among men as literacy in all age groups is above 85 percent. (KDHS, 2009)

Women around the world are dynamic leaders and powerful advocates of change. But space for their leadership and broader social and political participation remains constrained. By mid-2011, only 28 countries could claim that women's parliamentary representation had reached a critical mass of 30 percent or more. Only 19 women were leading their countries as elected heads of state or government. Despite growing numbers of women parliamentarians, the target of equal participation of women and men in politics is still far off. By end-January 2011, women held 19.3 per cent of seats in single or lower houses of parliament worldwide. This is an all-time high. Still, it confirms a pattern of slow progress over the past 15 years from a world average of 11.6 per cent in 1995. (UN, 2011)

Poverty continues to be a major hindrance to the socio economic development and empowerment of women in Mombasa County. This is evident through statistics that provide the poverty headcount was higher among women in both rural (50%) and urban (46%) areas. The incidence of poverty is 68.7% for household heads with no education

in urban areas compared with 22% for those with secondary education and 1.5% poverty incidence for households with university education. This implies that there is a positive correlation between education and poverty reduction. Thus efforts should be continually advanced to increase access to education opportunities as it plays a critical role in poverty reduction, both among men and women. (KNBS, 2007)

Self help groups also affect the economic empowerment of women. Informal groups are classified under the following five types: Welfare/clan group (WCG); ROSCAs; Individual ASCAs; managed ASCAs; and investment clubs. Welfare/Clan Groups do not intermediate funds but provide financial support for members and their next of kin in the case of illness, death etc. Rotating Savings and Credit Associations (ROSCAs) and Accumulating Savings and Credit Associations (ASCAs) facilitate saving and lending within groups. (Financial sector deepening trust, 2009)

Women groups represent the primary decision making outlet for women in Kenya and for socio-economic development. According to the economic survey (2010), the number of registered women's groups rose from 140,482 in 2008 to 141,560 in 2009. Women's group's contributions went up from KShs 547.3 million in 2008 to KShs 548.4 million in 2009. This increase is attributed to the large number of registered women's groups coupled with the big demand for grants and increased awareness creation by the department of Gender and social development.

In geographical terms, more rural people belong to ROSCAs (28.9%) compared to urban people (19.9%). The highest proportions using them are in Nyanza, Central, Eastern and Western. Roughly one third of the adult population in these four provinces are members of a ROSCA. Rift Valley is below the mean proportion and Coast and Nairobi are approximately one half the levels of the regions where they are the most used, whereas in North Eastern only 0.2% of the population use ROSCAs. This indicates that ROSCAs are not filling the gap left by more formal services in Coast and North Eastern in particular. (FSD, 2009)

Social, cultural and traditional practices and unfounded norms such as early marriage, female genital mutilation, male supremacy, land ownership rights and wife inheritance

deny women various opportunities to effectively participate in production systems. Cultural norms form a major challenge in Kenya. Most Kenyan cultures still regard the place of a woman as being in the kitchen and raising children as part of the reproductive role. This kind of socialization makes it hard for many men to fathom the idea that they can share the same platform with a woman. (IEA,2008).

Where traditions still largely determine people's behaviour, standard policies to promote gender equality such as building more schools, giving micro-credit to women are important but not sufficient. Building schools where custom or tradition forbids girls to leave the house alone after puberty will not make much difference. Giving micro-credit to women in rural villages where they are denied access to land, technology and information will not deliver the desired effects. (Jutting&Morrison, 2005)

Negative cultural practices necessitate inequality. Thus, Gender inequality is considered as a hierarchical view of gender relations, with men above women, and women regarded as inferior and less valuable by virtue of their sex, is growth retarding. The argument is that gender equality expressed in an equal valuing and provision of opportunities for both genders enhances development in all spheres. Gender hierarchy shows in family, inheritance laws and customs, valuations of women's work as opposed to men's work, and the power to make decisions in society, family, church and social networks. It shows in the opportunities available for development, education, health and nutrition. It shows in violence and in general invisibility of the women's work. (Mikkola. 2005)

1.2 Statement of the problem

According to Tamale (2004), lack of access to and control over resources by African women were the single most important cause of gender inequality on the continent. The socio economic and political implications have also been repeatedly highlighted. The most important resource that women possessed was their labor which was exploited by the patriarchal state and patriarchs.

Widespread limits on the ability of African women to own land had serious repercussions on their effective engagement in economic activities. However the vast

majority of African women were experiencing difficulties in owning and controlling land and property. Some of the root causes were found in traditional land tenure systems, which granted women access to land use while guardianship remained in the hands of men. On the other hand formal legislation, may have guaranteed equal opportunity to men and women in accessing land, but were in most cases, not effectively enforced due to gender inequalities prevailing in the implementation mechanism.(Mutangadura, 2011)

According to Elson (1993) most economic issues were not thought of as women's issues and women issues in the economic sphere were narrowly construed in terms of discrimination against women in the public sector agencies and private sector firms in the distribution of employment opportunities and access to land, credit and technology.

The role of women in overall development had not been fully understood, nor had it been given its full weight in the struggle to eliminate poverty, hunger, inequality and injustice at the national as well as the international level. The continued assumption that the responsibility for child rearing and for family needs lied with women alone, as well as the persistence of intra household inequalities, placed severe strains on women's health and limited their chances for a fair share in the benefits of society. It was perceived that majority of the poor belonged to the rural settings and most of these poor were women. (Khan, Sajid, Rehman, 2011)

Despite worldwide evidence of the low levels of female participation in social, educational, economic and political spheres, there was still a tendency to see it as a real problem only in a limited number of countries. Yet, as noted above, the reality was that no country in the world, no matter how advanced, had achieved true gender equality and total women's empowerment, as measured by comparable decision making power, equal opportunity for education and advancement, and equal participation and status in all walks of human endeavor. (Manimekalai, 2007).

This study therefore sought to identify and examine the factors that influence the economic empowerment of women in Kenya.

1.3 Purpose of the study

The purpose of this study was to identify the factors influencing the economic empowerment of women in Mombasa County, Kenya.

1.4 Objectives of the study

The study had the following objectives:

1. To establish how education levels have affected the economic empowerment of women in Mombasa County.
2. To establish the effects of self help groups on the economic empowerment of women in Mombasa County.
3. To assess how political representation has affected the economic empowerment of women in Mombasa County.
4. To examine how cultural practices have affected the economic empowerment of women in Mombasa County.

1.5 Research questions

The study answered the following research questions:

1. How do education levels affect the economic empowerment of women in Mombasa County?
2. How do self help groups affect the economic empowerment of women in Mombasa County?
3. How does political representation influence economic empowerment of women in Mombasa County?
4. How does culture influence the economic empowerment of women in Mombasa County?

1.6 Research Hypothesis

Hypothesis 1:

H₁: The level of education has a positive effect on economic empowerment among women.

H₀: The level of education has no effect on economic empowerment among women

Hypothesis 2:

H₁: Self help groups have a positive effect on the economic empowerment of women

H₀: Self help groups have no effect on the economic empowerment of women

Hypothesis 3:

H₁: Political representation has a positive effect on the economic empowerment of women.

H₀: Political representation has no effect on the economic empowerment of women

Hypothesis 4:

H₁: Cultural practices have an effect on the economic empowerment of women.

H₀: Cultural practices have no effect on the economic empowerment of women.

1.7 Significance of the study

The study will be of great importance to government agencies in that it will provide useful information on the status of women in regards to economic empowerment as well as provide a useful guideline for policy formulation.

The research will also be of significance to women groups in that it will highlight the importance of self help groups and provide insight on the measures that these groups can take in order to empower women.

Advocacy groups will benefit from this study because it will be a basis on which to campaign for women's rights and put pressure on the government to enact further laws that enhance development of women.

This study will also benefit civil society and development organizations in that it will provide information on the extent to which the third millennium development goal of promoting equality and gender empowerment has been achieved in Mombasa County. They will also be in a position to design programs and projects that will deal with the factors influencing economic empowerment of women.

The study will be of significance to researchers and fellow students as it will not only fill the knowledge gap but also provide insightful information on the factors that hinder economic empowerment of women in Mombasa County.

1.8 Delimitations of the study

The study will focus on women from Mvita constituency in Mombasa County. The target of this study will be women aged above 21 years.

1.9 Limitations of the study

The research had the following limitations:

The study faced a challenge of time as it had to be conducted within the academic calendar. This challenge was overcome by personal discipline and hard work by the researcher.

In light of the hard economic times, another challenge was that of funds that were utilized during the process of conducting the research. This was overcome by having a budget in order to control excessive expenditure.

In addition some of the respondents were illiterate and did not understand English, hence the researcher had to conduct translation of the questions into Swahili which they understood.

1.10 Basic assumptions of the study

The research had the following assumptions:

The researcher had the assumptions that information will be available both from previous literature as well as from the target groups.

The researcher expected that the sample size will be representative of the population.

The research expected that the information given by the respondents will be correct and accurate.

1.11 Definition of significant terms

For the purpose of this study, the following meanings were used for each term as shown below:

Culture- Culture is the totality of a people's way of life as deduced from material and non-material aspects of their life such as clothing, values, beliefs, thoughts, feelings and customs (Ukeje, 1992)

Economic empowerment-It is about economic independence. It is about owning and control of productive resources and property. It is the process by which women are able to participate in economic activities, earn incomes and decide what to do with their incomes. (Mulugeta, 1999)

Education- It is a process through which a person acquires knowledge, skills, habits and values that enables him to function effectively as a member of the society. (Ojobo, 2008)

Gender- It is defined as 'the relations between men and women, both perceptual and material. Gender is not determined biologically, as a result of sexual characteristics of either women or men, but is constructed socially. It is a central organizing principle of societies, and often governs the processes of production and reproduction, consumption and distribution' (FAO, 1997)

Self help groups- Self help groups are small informal associations created for the purpose of enabling members to reap economic benefit out of mutual help, solidarity, and joint responsibility. (Anand, 2002)

Illiteracy-This is the condition of being unable to read and write. It's the state of being uneducated; want of learning or knowledge and ignorance. (Oxford dictionary, 2012)

Political representation-It indicates women's representation in professional and managerial positions, their representation in parliament, their share in national income and their proportion in places of decision making in governmental structures. (Heinrich boll foundation, 1999)

1.12: Organization of the study

This research project is organized in the following manner:

Chapter one consists of the background of the study, statement of the problem, purpose of the study, objectives of the study, research questions and research hypothesis. Chapter one also includes the significance of the study, delimitations of the study, limitations of the study, basic assumptions and definitions of significant terms.

Chapter two is the literature review and the theoretical framework. This chapter also includes the conceptual framework which explains the relationship between the variables and a summary of the literature.

Chapter three consists of the research methodology which entails the research design, target population, sample size and sampling procedures and data collection methods. This chapter also includes the validity and reliability of research instruments, methods of data analysis and ethical considerations. It concludes with operational definition of variables.

Chapter four includes the data presentation, analysis and interpretation. Chapter five is a summary of findings, discussion, conclusion, recommendations and suggestions for further research.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter reviewed scholarly articles and writings concerning the issue of economic empowerment of women. Key among these factors included education, self help groups, political representation and cultural practices. This chapter focused on other author's opinions as well as identified gaps in the literature.

This chapter also included the conceptual framework which showed the relationship between dependent and independent variables as well as the intervening variables. The theoretical framework explored possible theories on why women lack access and control of resources thus hampering them from being economically empowered.

2.2 The concept of empowerment

Empowerment has been defined in various ways and utilized in different contexts. The concept of empowerment is used in many disciplines including education, psychology, sociology and development studies. Oxaal and Baden(1997), noted that empowerment has different and interrelated aspects. Empowerment involves opportunities for decision making and the capacity to shape the choices individuals make for themselves.

Further, Rowlands (1995) held that empowerment must be about bringing people who are outside the decision-making process into it. This puts a strong emphasis on access to political structures and formal decision-making and, in the economic sphere, on access to markets and incomes that enable people to participate in economic decision-making. It is about individuals being able to maximise the opportunities available to them without or despite constraints of structure and State. Within the generative interpretation of power, empowerment also includes access to intangible decision-making processes. It is concerned with the processes by which people become aware of their own interests and how those relate to those of others, in order both to participate from a position of greater strength in decision-making and actually to influence such decisions.

According to Wallenstein (2001), empowerment is a social-action process that promotes participation of people, organizations, and communities towards the goals of increased individual and community control, political efficacy, improved quality of community life, and social justice. While Whitmore (2000) feels the concept of empowerment needs to be more clearly defined, she states that there are some common underlying assumptions; a) individuals are assumed to understand their own needs better than anyone else and therefore should have the power both to define and act upon them; b) all people possess strengths upon which they can build; c) empowerment is a lifelong endeavor; and d) personal knowledge and experience are valid and useful in coping effectively.

Empowerment in development circles was defined as a process whereby women become able to organize themselves to increase their own self-reliance, to assert their independent right to make choices and to control resources which will assist in challenging and eliminating their own subordination. (Keller and Mbwewe, 1991)

Empowerment was viewed as going through various stages. Thus, Sara Longwe (1999) came up with the empowerment cycle which explains at five different levels how the existence of inequality at one level, naturally leads to inequality at the other levels. The first level is welfare which is equated with increasing receipts of charity grants by women. The second stage is Access which is equated with the increased entitlement of women to use resources. The third stage is conscientization which refers to overcoming of discriminatory practices against women. Mobilization is the fourth level which is equated with the increased participation of women. Control which is the last level is equated with the increased occupation by women in decision making positions.

2.2.1 Dimensions of empowerment

Batliwalla(1997), argued that empowerment has to operate at two levels. The first is gaining greater access to and control over resources, which needs to be accompanied by change in ideology and culture. The other is change from within, such as rise in self confidence, consciousness and motivation. Intrinsic empowerment is critical and

Baltiwalla, (1997) held that one cannot separate the two and that they are both addressed in an interwoven way.

Friedmann's (1992) analysis of women's empowerment identified different kinds of power: economic, social, political and psychological. Economic power means access to income, assets, food, markets and decision-making power in the economic activities. Social power means access to certain bases of individual production such as financial resources, information, knowledge, skills and participation in social organizations. Political power means the access of individual household members to the process by which decisions, particularly those that affect their own future, are made. Psychological power means the individual's sense of potency, which is demonstrated in self-confident behavior and self esteem.

2.3 Economic empowerment of women

Economic empowerment is a process by which women are able to participate in productive activities, earn incomes and decide what to do with their incomes. To economically empower women, it is important that they own and control resources and property. To be able to control their own production in order to take decisions regarding their own labor and lives. (mulugeta, 1999).

The economic component requires that women be able to engage in a productive activity that will allow them some degree of autonomy, no matter how small and hard to obtain at the beginning (UNESCO, 2000). Economic empowerment also concerns the *quality* of women's economic involvement, beyond their mere presence as workers. Their presence in the workforce in quantitative terms is important not only for lowering the disproportionate levels of poverty among women, but also as an important step toward raising household income and encouraging economic development in countries as a whole (World Economic Forum, 2005).

Economic empowerment has internal and external aspects. The internal aspects have to do with women themselves i.e. access and control over productive resources, changing relations at the household and community level and opportunities for networking and organization. The external aspects are mainly in the sectoral economic policy

formulation, the laws and regulations regarding access and control of resources, as well as awareness and information regarding the economic environment. (Solomon, 1999)

Lack of economic empowerment among women directly leads to increased levels of poverty among women in Kenya. Poverty can be defined as deprivation from resources (physical, economic, social, etc.), which are needed to achieve a sustainable livelihood. Poverty is recognized to be multi-dimensional in its causes and manifestations, "including lack of income and productive resources sufficient to ensure a sustainable livelihood; hunger and malnutrition; ill health; limited or lack of access to education and other basic services; increasing morbidity and mortality from illness; homelessness and inadequate housing; unsafe environments, and social discrimination and exclusion...lack of participation in decision-making and civil, social and cultural life"(Kalala, 1999).

Poverty has gender dimensions especially in patriarchal societies where men are expected to play a critical role as providers. Although the overall poverty incidence declined from 56% in 2000 to about 47% in 2005/06, the poverty headcount was higher among women in both rural (50%) and urban (46%) areas. The ratio for male-headed households (48.8%) was slightly lower than for female-headed households (50%). (KNBS, 2007)

2.4 Level of education and women empowerment

It is estimated that there were 4.2 million illiterate adults in Kenya in 1999. Illiteracy manifests itself more dramatically among the poor particularly women who constitute 61% of the total illiterate population. Regional disparities also exist in literacy levels among adults, with women in the Coast and North Eastern provinces showing the lowest literacy levels. (Population and Housing Census, 1999)

Educational attainment is, without doubt, the most fundamental prerequisite for empowering women in all spheres of society, for without education of comparable quality and content to that given to boys and men, and relevant to existing knowledge and real needs, women are unable to access well-paid, formal sector jobs, advance within them, participate in, and be represented in government and gain political

influence. Moreover, the risk increases for society as a whole that the next generation of children will be similarly ill-prepared. (WEF,2005)

Ojobo(2008) noted the benefits derivable from education which include the following: enhancement of the quality of living-food, housing, health, clothing, transport, communication, entertainment and gainful use of leisure. If the vast majority of our women folk are educated, their personal development can be enhanced remarkably. Children and husbands also stand to gain tremendously. Women are likely to have more confidence in themselves and their ability to contribute effectively to national development.

Many low income women are hampered by low literacy or educational levels since many were high school dropouts because of adolescent pregnancy or lack of success in many school subjects. Even though female educational attainment is slightly higher than that of males, for all races, women constitute a high proportion of adult functional illiterates. Even if a low income woman has the educational preparation necessary to function in the present labor market, her personal situation and family responsibilities may be barriers to employment. The traditional role of mother is compounded with that of the head of the household for majority of low income women-some never married, some separated and some divorced. (Wolfman, 1990)

Mowla(2009), noted that 'Equal access to education and equal opportunity in gaining the skills are necessary for women to compete in the labor market. The better educated is a woman, the more able and willing she is to compete with men in the labor market. Gains in women's education lead to increases in their productivity. This in turn reduces discrimination against them. This is obviously evident in today's labor markets, where jobs are becoming more and more demanding of skills and as a result workers need to upgrade their skills or risk losing out in the competition for jobs. The reason why many of the unemployed might be considered unemployable in a modern economy is their comparatively low level of education.

Women are usually concentrated in the agricultural and informal sector where the rates of growth and the potential for growth are relatively low. In the industrial and service sectors where the growth rates are much higher, the majorities of women are in the

unskilled and semi-skilled categories and hence have limited access to the benefits of such growth compared to more skilled workers. For women to take advantage of the benefits of future economic growth there must be an emphasis on women's skill development. However the possibility of women to enter into skilled work is limited by existing social and institutional structure. (Heyzer, 1993)

Poverty has negative gender-differentiated implications for girls' and boys' education. A high demand for children's labor, for domestic or other work, tends to have adverse consequences for their education (enrolment, attendance, retention and completion). This is especially so among girls who are required to perform more household chores than boys. However, the gender-differentiated rates of boys' and girls' education are not simply related to the demand for children's labour. Rather, they are determined by a host of socio-economic factors, including the level of public and private investment in education which impacts upon the relative availability of resources for education. They are also influenced by society's perceived gains from the education of male versus female children. (Kalala, 1999)

Education is however not an end in itself unless major changes are made to the existing curricula. Kabeer (2005) gives a critique of the educational system and its role in perpetuating gender inequalities. 'The less hidden content of the educational curriculum also mirrors and legitimates wider social inequalities, denigrating physical labour and domestic activities which are largely the preserve of women. Gender stereotyping in the curriculum portrays girls as passive, modest, and shy, while boys are seen as assertive, brave, and ambitious. This reinforces traditional gender roles in society, and acts to limit the kinds of futures that girls are able to imagine for themselves. The design of educational curricula has not yet taken account of the fact that many more women are entering the labour market around the world, making critical contributions to household income and frequently heading their own households. Policy makers often continue to see the benefits of educating girls and women in terms of improving family health and welfare, rather than preparing women for a more equal place in the economy and in society.

2.5 Self help groups and women empowerment

Self help groups are small informal associations created for the purpose of enabling members to reap economic benefit out of mutual help, solidarity, and joint responsibility. The benefits include mobilization of savings and credit facilities and pursuit of group enterprise activities (Anand, 2002).

Self help groups can be classified as Rotating Saving and Credit Associations (ROSCA) and Accumulated Savings and Credit Associations (ASCA). ROSCAs and ASCAs are similar to each other in the sense that they are both voluntary and independent groups with their own rules and no outside organization has control over them. A ROSCA operates in a way that each time a ROSCA group meets and savings are collected, the whole pot is then immediately in the same meeting redistributed to one or several members of the groups. (FSD, 2009)

Every ROSCA must make a number of decisions regarding organizational design, including how to allocate the funds to participants, and how to balance the size of the contribution, the number of participants, and the frequency of contributions. In addition, ROSCA's must consider both how to prevent default once a member has received funds and how to prevent attrition during the ROSCA cycle. The allocation order for funds should help to ensure both that the first person to receive funds does not default and that the last person to receive funds is willing to participate. Funds can be allocated in a number of ways: by randomized draws, by bidding, or by some other criteria such as need, seniority, or residential patterns. The size and frequency of the contribution may be weighed against participants' ability to pay and the intended use of the funds. (Guerty, 2005)

ASCAs do not give the funds to anyone, but lend the funds to willing borrowers with interest. The interest paid on the loans will then accumulate in the group fund. At the end of the year ASCA members often divide part of the profits (from interest payment) to the members. Members of an ASCA also pool savings, but in contrast to the ROSCA, the savings are not instantly redistributed but allowed to accumulate, to make loans. Usually, lending continues for one year, after which redistribution takes place and a

new cycle may start. But, depending on the purpose of the association, ASCA might last longer, particularly when they function as a purely money lending business (Schrieder and Cuevas, 1992; FSD 2009).

Benefits of joining self help groups are numerous as documented by various authors. According to Shylendra 2004; Stiglitz (2000), the group-based approach not only enables the poor to accumulate capital by way of small savings, but also helps them gain access to formal credit facilities. By way of joint liability, these groups enable the poor to overcome the problem of collateral security, thus freeing them from the clutches of moneylenders .

Moreover, some of the basic characteristics of self help groups like small membership size and homogeneity of composition bring about cohesiveness and effective participation of members in the functioning of the group (Fernandez 1998). Further participation in Self-Help Groups leads to a change in the status of members within their households. It has been observed that economic contribution of women may increase their role in the household decision making (Mayoux, 2000)

Besley et al (1993) suggested that individual's join ROSCA's to finance the purchase of an indivisible durable goods, taking advantage of the gains from intertemporal trade between individuals. All individuals improve their welfare by joining a ROSCA, as each receives the indivisible durable good sooner than by saving alone. Anderson and Baland (2002) argue that rosca participation is a strategy married women use to protect household savings against claims by husbands for immediate consumption.

According to Biggart (2001), ROSCAs are popular because: They harness collective action to provide individual commitment to savings, ROSCAs provide participants with the opportunity for safe storage of funds and by keeping funds safe from one's own splurges. They operate in areas that are 'institution poor'. Many ROSCA participants also "bind their hands" through the use of a pre-commitment mechanism in which they agree in advance on how they will use their funds.

Membership in self help groups increase women's access to micro credit. There is obviously a positive association between microcredit and women's empowerment.

White et al. (1992) identified that microcredit program has a positive impact on women empowerment, the largest part of the existing studies promotes a vision that microcredit contributes towards women's empowerment. Zaman (2001) reported that micro-credit played valuable roles in reducing the vulnerability of the poor, through asset creation, income and consumption smoothing, provision of emergency assistance, and empowering and emboldening women by giving them control over assets and increased self-esteem and knowledge.

Further Maclsaac (1997) said that "most women borrowers have only partial control over loans, or have relinquished all control to male members of the family. This has serious implications for the impact of gender equity. However, this is not to say benefits are non-existent. As part of a broader effort to raise awareness and mobilize women, credit could play an important role as an "entry point" to strengthen women's networks and mobility, increase their knowledge and self-confidence, and increase their status in the family."

Studies of the impact of microcredit in societies where women have traditionally been excluded from the cash economy have found that women's access to credit led to a number of positive changes in women's own perceptions of themselves, and their role in household decision making. It also led to a long term reduction in domestic violence, as well as an increase in women's assets. Such effects were stronger when these loans were used to initiate or expand women's own income generating activities, despite the fact that these continued to be largely home-based (Hashemi et al. 1996; Schuler et al. 1996; Kabeer 2001).

2.6 Political representation and women empowerment

Participation can be valued relative to its process and goals. Culturally, participation of people implies their sense of belonging to the community and fraternity rather than the state, while politically it denotes the involvement of all stakeholders and creation and sustenance of accountability of the state to-wards the people (Tandon, 2002).

In all sectors, women are severely under-represented in management and decision-making positions. They tend to advance slower than their male counter parts in their

careers both in terms of the assigned responsibilities and wage increases. This can mostly be attributed to society's gender biases against girls and women in various spheres of life, including in education and training and in patterns of promotion and allocation of jobs in employment. (Kalala, 1999)

Women participation in leadership positions is hampered by cultural stereotypes as well as the weak financial status and control of resources by women. This is evidenced by a research conducted by the Institute of Economic Affairs (2008). The report notes that “The political campaigning exercise is very distressful particularly in terms of financial expenditures. Whereas men can mobilize financial resources through several ways including sale of property such as land, women are constrained because property ownership in most communities is dominated by men. Such beliefs and attitudes, sometimes depending on their intensity in particular regions of the country and the associated consequences determine the voting pattern in Kenya.”

Political representation and occupation of leadership positions by women is not easily acceptable by the society, particularly by the male members. ‘As a result, economically and or politically empowered women, usually on top of the social ladder, play roles that make them more submissive to men. They can be directors of private firms, successful traders, occupy key governmental administrative positions, ministers, parliamentarians, mayors and so on. Nevertheless, since society usually considers these roles to be masculine, women in these positions experience difficulties being accepted and have to struggle to maintain credibility. (Annan-Yao, 2004).

A review of the relevant statistics suggests that, regardless of political systems, the proportion of women in national parliaments around the world is extremely low, averaging 13.8 per cent in 2000. This is an extraordinary under-representation of women in the highest structures of governance in their countries. Various forms of bias in the institutions of civil society and the political sphere - more so than conscious discrimination - operate to exclude women, including women from privileged elites. (Kabeer 2005; Goetz 2003).

For example, in the hotly contested 2007 General Elections, there were 269 female candidates out of the 2,548 total parliamentary candidates, up from 44 female aspirants out of the 1,015 legislative aspirants in 2002. However, only 15 women candidates made it to the 10th Parliament after going through campaigns that were marred by violence and other challenges. (IEA, 2008)

Although women typically turn up in large numbers at virtually every political election, where they even constitute more than half of the population in many countries, they are visibly absent in key government and other offices. Similarly, women remain concentrated in the so-called “female professions” and, at best, in the middle-level management positions. This, therefore, ensures that they remain excluded from the decision-making processes at higher organizational levels. Thus, women are grossly under-represented wherever key and sensitive decisions are being made, regardless of the institution involved. (Duke, 2010).

While women are poorly represented in the lower levels of government, they are rarer still in the upper echelons of decision-making. The absence of women from structures of governance inevitably means that national, regional and local priorities—i.e. how resources are allocated—are typically defined without meaningful input from women, whose life experience gives them a different awareness of the community’s needs, concerns and interests from that of men.(WEF,2005)

In order to increase the number of women in leadership positions, some countries have put mechanisms such as quotas. Gender quotas are increasingly viewed as an important policy measure for boosting women’s access to decision-making bodies. The basic purpose of a quota system is to recruit women into a political position in order to limit their isolation in politics. Quotas are applied as temporary measures until the barriers for women’s political participation are removed. Many developing countries have legislated quotas at the national or sub-national level to ensure gender fair government while in many developed countries, political parties have voluntarily adopted some form of quotas.(Bano, 2009)

Women leaders have proven to be more effective and have less incidences of corruption under their reign. According to Chattopadhyaya and Duflo (2001), women invest more in infrastructure relevant to them, like water, fuel, roads, while men who have access to good paying jobs invest more in education with a preference for boys. The different choices women in leadership make also explain why higher rates of female participation in Government is associated with lower levels of corruption (Dollar, Fisman and Gatti 1999).

Authors such as Maathai, (2006); Thomas and Wilcox, (2005) have observed that when women get into leadership and management, they bring a different perspective of political leadership. They have argued that having more women in politics would help solve problems associated with perpetual poverty, especially as it affects women. Women's leadership not only aids in building nations but also helps to balance up decision making processes.

2.7 Culture and women empowerment

Different views exist on what culture is. Shoremi (1999) is of the view that “any culture is a set of techniques for adjusting both to the external environment and to other men. . . cultures produce needs as well as provide a means of fulfilling them.” In essence, an individual born into a society would through social interaction, unconsciously imbibe certain traits that could build up personality or act as boosters for adjusting in that society.

Further, Ukeje (1992) added that culture is the totality of a people's way of life as deduced from material and non-material aspects of their life such as clothing, values, beliefs, thoughts, feelings and customs. This should include traits imbibed by all healthy individuals in the course of growing in a specific society.

Traditional cultural practices reflect values and beliefs held by members of a community for periods often spanning generations. Every social grouping in the world has specific traditional cultural practices and beliefs, some of which are beneficial to all members, while others are harmful to a specific group, such as women. These harmful traditional practices include female genital mutilation (FGM); forced feeding of women;

early marriage, the various taboos or practices which prevent women from controlling their own fertility; nutritional taboos and traditional birth practices; son preference and its implications for the status of the girl child; female infanticide; early pregnancy; and dowry price. unequal inheritance rights, obstacles to free movement and early, family-imposed marriages of teenagers. (Jutting & Morrison, 2005)

Within the overall institutional setting, social institutions and cultural practices – i.e. laws, norms, traditions and codes of conduct – are often the main sources of persisting discrimination against women in developing countries. The discrimination of gender roles are developed as a part of personality through the socialization process and consequently reflected in all realms of life whether its home or work place, education or health. Femininity roles and characteristic of gender are learnt and got reinforced during the socialization practice within multifarious family relationships, where publicly attributed actions and responsibilities conform to the norms of each society (Dick and Cassell 2002).

The trivialization and total disregard, of the concerns of women, leads to a situation where women continue to remain oppressed and struggle over virtually everything; from basic survival to resource ownership. The existing structures of society serve to perpetuate cultural practices that ensure the subjugation and marginalization of women in virtually all spheres of life. The customary and traditional laws, for instance, have always given more power and control over resources and decision-making processes to the men, hence making most systems largely undemocratic. This partly explains why women's socioeconomic and political growth remains stunted. The dilemma for women, today, is that despite the liberal provisions of national constitutions and various state policies, deep structural inequalities still remain in most societies. (Duke, 2010)

Some African cultures perpetuate violence against women, thus according to the UN (1993), violence against women should be understood within the context of women's and girls' subordinate status to men and boys in society. While both women and men experience violence, evidence suggests that the risk factors, patterns, and consequences of violence against women are different from violence against men. Many cultures have beliefs, norms and social institutions that legitimize and therefore perpetuate violence

against women (Heise et al., 1999). Guedes (2004) argues that violence against women cannot be separated from the norms, social structures and gender roles that influence women's vulnerability to violence.

Male supremacy exists where the boy child is given preference over the girl child. This is evident where boys are given more educational opportunities than girls due to perceptions that girls will eventually get married and will be of no benefit to the family as compared to boys. Thus, annan-yao (2004) says that 'Even when girls enroll initially, several other factors inhibit them from continuing in school or attaining the highest possible educational qualification. These include socio cultural constraints like early marriages, teenage pregnancies and some initiation rites. Sometimes girls' education is not considered cost effective in the belief that they are unintelligent. Furthermore because of poverty in families, more girls quit school to engage in economic activities to contribute to the survival of their families.'

Most of our communities are patriarchal in nature. Men remain at the helm of affairs and make decisions virtually exclusively, even when the issues border on women. The few women who venture into 'the man's world' feel inhibited to speak, especially when they are in large, male-dominated assemblies. Those who muster up enough courage and strength to speak receive very scant attention and respect. (Duke, 2010)

Predispositions against females carry on several aspects that take account of employment and economic gains (Fagenson 1993). Female workers are not given the similar wages as male for same labor. Women tend to be concentrated in less prestigious and lower paying occupations that are traditionally considered women's jobs and these are also referred to as pink collar jobs. (Bose and Rossi, 1983).

In male dominating societies it is believed that the women are not well-suited for the occupations which involve risk taking and are thought as sensitive tasks. Women are considered that they are not to have such management and leadership qualities that enable them for high rank positions at work place and as a result female workers and jobholders have to face a glass ceiling in various occupations even though an absurd increase in women executive position is reported.(Ali et al, 2010)

2.8 Theoretical framework

Various scholars have come up with theories that offer explanations as to why gender inequality and gender differences exist. The following section will present an overview of some of these theories.

2.8.1 Cognitive Developmental Theory.

According to this theory, gender identity is viewed as the basic organizer and regulator of children's gender learning. Children develop the stereotypic conceptions of gender from what they see and hear around them. Once they achieve gender constancy i.e. the belief that their own gender is fixed and irreversible, they positively value their gender identity and seek to behave only in ways that are congruent with that conception. (Kohlberg, 1966). Bussey&Bandura (1999) note that, much of children's conduct is designed to confirm their gender identity. Once children establish knowledge of their own gender, the child achieves gender constancy.

Kohlberg (1966) defined gender constancy as the realization that one's sex is a permanent attribute tied to underlying biological properties and does not depend on superficial characteristics such as hair length, style of clothing, or choice of play activities. Slaby & Frey (1975) posit that there are three discrete levels of gender that comprise gender constancy. From least to most mature forms of gender understanding, these are designated as the gender identity, stability, and consistency. "Gender identity" requires the simple ability to label oneself as a boy or girl and others as a boy, girl, man, or woman. "Gender stability" is the recognition that gender remains constant over time, that is, one's sex is the same now as it was when one was a baby and will remain the same in adulthood. The third and final component of gender constancy is "gender consistency", where the child now possesses the added knowledge that gender is invariant despite changes in appearance, dress or activity. Children are not expected to adopt gender-typed behaviors consistently until after they regard themselves unalterably as a boy or a girl, which usually is not achieved until about six years of age.

2.8.2 Sociological Theories

In sociological theories, gender is a social construction rather than a biological experience. The sources of gender differentiation lie more in social and institutional practices than in fixed properties of the individual. Gender stereotypes shape the perception, evaluation and treatment of males and females in selectively gendered ways that beget the very patterns of behavior that confirm the initial stereotypes. Many gender differences in social behavior are viewed as products of division of labor between the sexes that get replicated through socio-structural practices governed by disparate gender status and power (Eagly, 1987; Geis, 1993; Bussey & Bandura, 1999).

The exaggeration of the nature and extent of gender differences promotes the social ordering of gender relations and serves to justify gender inequality, occupational stratification and segregation, and the situating of women in positions of predominately lower status. Viewed from this sociological perspective, the pattern of opportunity structures and formal and informal constraints shape gendered styles of behavior and channel men and women into different life paths. The coupling of gender roles to biological sex status legitimates social arrangements as accommodations to differences attributed to inherent nature (West & Zimmerman, 1991).

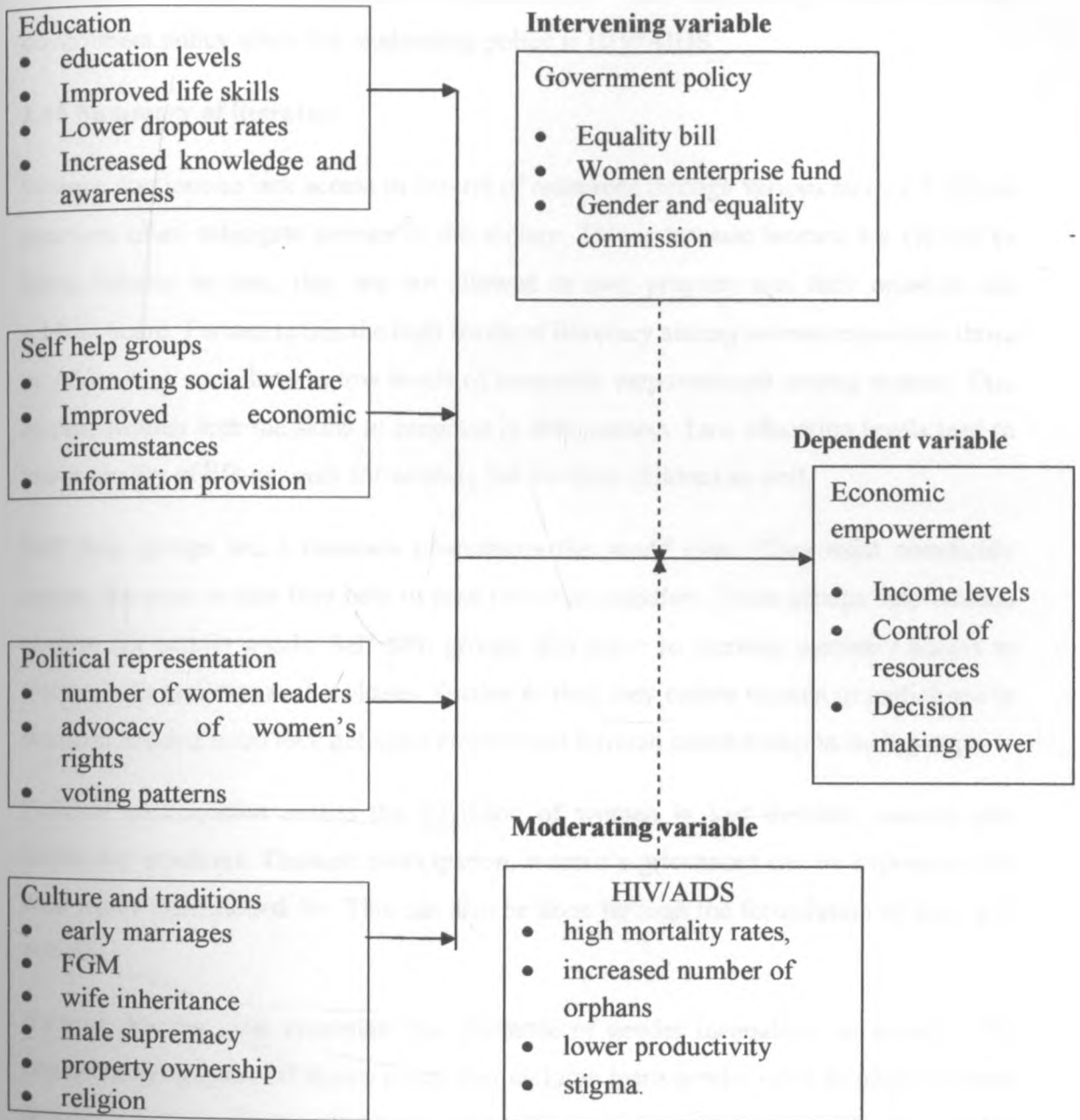
Lorber (1994) argued that gender is an institution that is embedded in all the social processes of everyday life and social organizations. She further argued that gender difference is primarily a means to justify sexual stratification. Gender is so endemic because unless we see difference, we cannot justify inequality. Lorber provided much cross-cultural, literary, and scientific evidence to show that gender difference is socially constructed and yet is universally used to justify stratification.

Therefore according to the sociological theory, gender is deeply embedded as a basis for stratification in our personalities, our cultural rules and institutions. The gender structure differentiates opportunities and constraints based on sex category and thus has consequences on three dimensions: At the individual level, for the development of gendered selves; during interaction as men and women face different cultural expectations even when they fill the identical structural positions; and in institutional

domains where explicit regulations regarding resource distribution and material goods are gender specific. (Risman, 2004)

2.9 Conceptual framework

Independent variables



The conceptual framework above explains the relationship between the independent variables and the dependent variable. In this study, the independent variables are education, self help groups, political representation and cultural practices while the dependent variable is economic empowerment. The intervening variable is the government policy while the moderating policy is HIV/AIDS.

2.10 Summary of literature

Women continue to lack access to control of resources through various factors. Cultural practices often subjugate women in the society. This is because women are viewed as being inferior to men, they are not allowed to own property and their opinions are seldom heard. Further to this the high levels of illiteracy among women especially those in Africa also contribute to low levels of economic empowerment among women. Due to this, women lack the skills to progress in their careers. Low education levels lead to lower quality of life not only for women, but for their children as well.

Self help groups are a common phenomena the world over. They exist commonly among the poor in that they help to pool resources together. These groups help women to save for certain goods. Self help groups also serve to increase women's access to micro credit facilities such as loans. Further to this, they enable women to participate in decision making since they get more empowered through membership in such groups.

Political participation entails the inclusion of women in key decision making and leadership positions. Through participation, women's grievances can be expressed and their rights championed for. This can also be done through the formulation of laws and policies.

Various theories exist to explain the existence of gender inequalities in society. The cognitive developmental theory posits that children learn gender roles through constant practice thus ensuring gender consistency. The sociological theory holds that gender roles are a product of interaction within the society. This in turn leads to stereotypes which perpetuate inequalities.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter presented the research methodology, which included the research design, the target population, sampling procedure, methods of data collection. This chapter also focused on the validity and reliability of research instruments as well as the operational definitions of variables; it also discussed the methods of data analysis.

3.2 Research design

The research used survey design in order to achieve its objectives. Survey design has been described as an attempt to collect data from members of a population in order to determine the current status of that population with respect to one or more variables (Gay, 1981). Mugenda (2003) notes that survey research seeks to obtain information that describes existing phenomena by asking individuals about their perceptions, attitudes, behavior or values; it is a type of descriptive research. This research design is appropriate in that it describes the various characteristics of the population as well as explores the relationship between the variables in the study.

3.3 Target population

The study focused on Mvita constituency of Mombasa County. The target population was women aged above 21 years of age. According to the 2009 population census, Mvita has a total population of 75,153 persons, of these, 37,165 are male and 37,988 are female. It occupies 7 square kilometers of land and has 16,490 households. Mvita constituency is comprised of Majengo, Railway and Tononoka locations. Mvita constituency is further divided into 6 wards which are Bondeni, Kingorani, Majengo, Mwembe tayari, Shimanzi and Tononoka. The study also had a target of 10 key informants which included 5 government officials, 3 NGO workers and 2 community leaders.

3.4 Sample size and sampling procedure

Sampling consisted of selecting a part of the total population for the study which was representative of the large group from which they were selected. The following formula was utilized in calculating the sample size:

$$N = \frac{Z^2 \times (p) \times (1 - p)}{d^2}$$

Where:

N= the desired sample size

Z= the standard normal deviate at the required confidence level

p= the proportion in the target population estimated to have characteristics being measured

d= the level of statistical significance test

Thus,

$$N = \frac{(1.96)^2 \times (0.50) \times (1 - 0.5)}{(0.05)^2} = 384$$

The sample size was 384 respondents. However, the research utilized a sample of 100 respondents. This was because the researcher felt that such a sample size was representative of the population, bearing in mind the time and financial factors.

Table 3.1 Number of study respondents

Respondents category	Numbers in each category	Percentage
General respondents	90	90%
Key informants	10	10%
Total number of respondents	100	100%

The study used a sample of 100 respondents who were selected through cluster sampling. This refers to the type of sampling where the population is divided into relatively small groups. Cluster sampling was suitable for this study because of the large area of the population under study; in addition the target population did not have a sampling frame hence the use of cluster sampling.

Table 3.2 Sampling of general respondents

Wards	Respondents in each ward
Bondeni	15
King'orani	15
Majengo	15
Mwembe tayari	15
Shimanzi	15
Tononoka	15
Total number of respondents	90

As indicated by Table 3.2, the study applied simple random sampling to select individual respondents from households in each ward. This was achieved through

identifying households from which individual respondents were randomly picked. Thus, a total of 90 respondents, 15 from each ward were selected for the study.

Table 3.3 sampling of key informants

Key informants	Number
Government officials	5
NGO workers	3
Community leaders	2
Total number of key informants	10

The researcher applied purposive sampling to select 10 key informants for the study. This was because these informants possessed the necessary information with respect to the objectives of the research. The key informants in the study included 5 Government officials from the Women Enterprise Fund as well as officials from the Ministry of education and 2 community leaders such as chiefs and councilors and 3 NGO workers from the relevant organizations.

3.5 Data collection methods

The study used both questionnaires and interview schedules as the primary source of data. The questionnaire consisted of both open ended and closed ended questions. Closed ended questions were used in order to enable precise answers and efficient coding of information. Some of the close ended questions used the likert scale in order to measure perception, attitude, values and behavior of respondents. Open ended questions were used so as to get a greater depth of response from the subjects of the study. The questionnaires were self administered and therefore contained questions in simple and straight forward language to enable understanding by the respondents. These particular questionnaires captured basic socio-economic and demographic information like sex, age, marital status, occupation, income levels and level of education

An interview schedule was also utilized when gathering information from key informants. This acted as a guide to the researcher in order to obtain all the necessary and precise information. The key informants in this study were leaders of women groups as well as officials from the women enterprise fund.

Document analysis was also a source of secondary data. This entailed a collection, review, interrogation and analysis of various forms of scholarly and recognized texts on the issue of economic empowerment of women. These included reports, journals, books, and reports, and also proceedings from conferences and seminars. These scholarly articles were obtained from online sources.

3.6 Validity and reliability of research instruments

Validity refers to the degree to which results obtained from the analysis of data actually represent the phenomenon under study (Mugenda, 2003). Reliability is defined as the extent to which a questionnaire, test, observation or any measurement procedure produces the same results on repeated trials. Joppe (2000) defines reliability as 'the extent to which results are consistent over time and an accurate representation of the total population under study is referred to as reliability and if the results of a study can be reproduced under a similar methodology, then the research instrument is considered to be reliable.'

Content validity was achieved in the study by ensuring that the questionnaire and interview schedule measured the indicators of all the variables related to the research. Reliability during the research was attained by ensuring that the data collected was coded correctly. The researcher also maintained reliability by ensuring that the respondents understood the questions posed to them, in addition, simple and straight forward language was utilized during data collection. The researcher also conducted a pilot study in order to ensure reliability of the data collection instruments. This is where the questionnaire was administered to a selected part of the population and then administered again to the same population in order to establish consistency.

3.7 Method of Data Analysis

Qualitative information was obtained from both questionnaires and interviews. These research tools contained both open ended and close ended questions. The responses from each of the questions were coded and using the Statistical Package for Social Sciences (SPSS 16.0), the responses were analyzed. The data was then interpreted to generate a report of the findings. This was mainly in the form of percentages and tables. Statistical applications such as chi square was used in testing the hypothesis, correlation was applied to establish the relationship between variables, the research also utilized variances and standard deviation to interpret the data collected. In addition, this was accompanied by a discussion of the various findings after the analysis of data.

3.8 Ethical considerations

The research study focused on the ethical and moral considerations of research. In particular the study obtained the necessary approval from the University of Nairobi to collect information. The respondents participated in the study willingly and without any form of coercion or undue pressure. The researcher maintained high levels of privacy and confidentiality; this was ensured by requiring the informants do not write their names on the questionnaires, thus remaining anonymous.

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3.9 Operationalization of variables

Variable	Indicators	Measurement	Scale	Type of research	Data collection method
Independent variable: Self help groups	<ul style="list-style-type: none"> • Promotion of social welfare • Improved economic circumstances • Information provision 	The effects of self help groups in economic empowerment	Nominal	Survey	Questionnaires Interviews
Independent variable: Education	<ul style="list-style-type: none"> • Level of education • Improved life skills • Lower dropout rates • Increased knowledge and awareness • Access to technology 	The effects of education on economic empowerment	Nominal	Survey	Questionnaires
Independent variable: Political representation	<ul style="list-style-type: none"> • Presence of women parliamentarians • Voting patterns 	The influence of political representation on economic	Nominal	Survey	Questionnaires Interviews

	<ul style="list-style-type: none"> • number of women leaders • Advocacy of women's rights 	empowerment			
Independent variable: Culture	<ul style="list-style-type: none"> • Early marriages • Male supremacy • Religion • Property ownership 	The influence of culture on economic empowerment	Nominal	Survey	Questionnaires
Dependent variable: Economic empowerment	<ul style="list-style-type: none"> • Decision making power • Ownership and control of resources • Workforce participation • Level of income 	Factors affecting economic empowerment of women	Nominal Interval	Survey	Questionnaires Interviews
Moderating variable: Government policies	<ul style="list-style-type: none"> • Equality bill • Women enterprise fund • Land ownership bill 	Knowledge of existing policies governing women empowerment	Nominal	Survey	Interviews Questionnaires

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND INTERPRETATION

4.1 Introduction

This chapter presented the data analysis and interpretation of findings thereof after the collection of data. This chapter utilized various statistical applications such as correlation, chi square, mean and mode.

4.2 Response rate

This section will entail an analysis of the rate at which questionnaires that were handed out were returned in complete form.

Table 4.1: The response rate of respondents

	No of respondents	% Percent	Valid %	Cumulative Percent
Returned	85	89.5	94.4	94.4
Not returned	5	5.9	5.9	100.0
Total	90	95.4	100.0	

The study had a target of 90 general respondents. 5 questionnaires were not returned. Thus, the analysis of quantitative and qualitative was data derived from 85 respondents.

Table 4.2: The response rate of key informants

	No of respondents	% Percent	Valid %	Cumulative Percent
Returned	10	100	100	100.0
Not returned	0	0	0	100.0
Total	10	100.0	100.0	

As shown in table 4.2, the study had a target of 10 key informants of the questionnaires which included 5 government officials, 3 NGO workers and 2 community leaders; all were completed and returned, thus valid for analysis.

4.3 Demographic characteristics of the population

4.3.1 Gender of the respondents

The study focused on women aged above 21 years of age. Thus, 100% of the general respondents were women. Among the key informants, 30% were women while men represented 70% of those interviewed by the researcher.

4.3.2 Marital status of the respondents

The study sought to find out the distribution of respondents by marital status. The findings were as shown in table 4.3.

Table 4.3: Marital status of respondents

Marital status	No of respondents	% Proportion	Valid %	Cumulative Percent
Single	6	7.1	7.1	7.1
Married Monogamous	33	38.8	38.8	45.9
Married Polygamous	20	23.5	23.5	69.4
Widow	26	30.6	30.6	100.0
Total	85	100.0	100.0	

Table 4.3 illustrates that majority of the respondents 38.8% had monogamous marriages while 20% were polygamous. Singles comprised of 7.1%, while widows stood at 26% respectively.

4.3.3 Age bracket in years of the respondents

The study sought to find out the age range for the respondents and the findings were as discussed in table 4.4:

Table 4.4: Average age of the respondents

Age brackets	x	No of respondents(f)	fx	% Proportion
21-25 yrs	23	8	184	9.4
26-30 years	28	18	504	21.1
31-35 years	33	13	429	15.3
36-40 years	38	13	494	15.3
41-45 years	43	9	387	10.6
46-50 years	48	24	1152	28.2
Total		85	3150	100

The average age of the respondents was calculated as follows:

$$\bar{x} = \frac{\sum xf}{\sum f} = \frac{3150}{85} = 37.05$$

The average age of the respondents is 37 years. Table 4.4 indicates that majority of the respondents 28.2% were between 46-50 years of age with 15.3% being between 31 to 35 years and 36 to 40 years of age respectively. 21.1% of the respondents however were between 26 to 30 years with those below 30 years standing at 30.5%. The foregoing analysis indicates that 45.8% of the respondents were at the youthful age between 18 to 35 years.

4.3.4 Level of education of the respondents

Table 4.5 shows that 23.3% of the respondents had no formal education meaning that they had not completed primary school. It was important to note that out of the 23.3% who had no formal education, 10% had not gone to school at all.

Table 4.5: Distribution of respondents by Level of Education

	No of respondents	% Proportion
None	5	5.9%
Lower Primary	15	17.6%
Upper Primary	42	49.4%
Secondary Incomplete	4	4.7%
Secondary Complete	15	17.6%
Tertiary/ College	2	2.4%
University	2	2.4%
Total	85	100%

Further analysis however revealed that majority of the respondents (94.1%) had formal education among them being 49.4% who had reached upper primary, 22.3% who had attended Secondary school of these, 4.7% did not complete secondary school education. It was however realized that a proportion of 2.4% had attended colleges and University graduates reported at 2.4% respectively.

4.3.5 Occupation of the respondents

Determination of one's occupation is indicative to ones economic viability and strength in development arena. It was for this reason that the study sought to find out the main occupation for the respondents and findings discussed below.

45% of the respondents were self employed while another 45% had no definite occupation at all. It should be noted however that 6% of the respondents worked in private establishments with 4% representing those who worked in the government and NGO sector.

4.4 Economic empowerment of the respondents

Economic empowerment among women is affected by various factors, among them being sources of income, the levels of income and ownership and control of property.

The study therefore sought to investigate these factors.

4.4.1 Primary source of income of the respondents

Economic empowerment of a given community is pre-determined by the primary source of income at household and individual level. The study investigated the primary sources of income for the respondents and the findings were as tabled below.

Table 4.6: Primary sources of income of the respondents

Primary source of income	Percentage %
Salary	32.9%
Profits from business	3.5%
Savings from self help groups	9.4%
Spousal support	11.8%
None	42.4%
Total	100%

According to Table 4.6, the findings revealed that 9.4% of the respondents relied on savings from self help groups. 11.8% of the respondents relied on their spouses for support with 32.9% relying on the salary while only 3.5% drew their income from business profit.

It should be noted that a significant proportion of 42.4% had no primary source of income. This could have been attributed to the joblessness of some of the respondents. Further analysis shows that the data obtained shows a mean of 3.2706 and a standard deviation of 1.77%. This implies that there is a high degree of variation in terms of the sources of income among the target group.

4.4.2 Range of income of the respondents

An in-depth analysis of the study findings on the ranges of income for the 57.6% of respondents who earned from salary, savings from business or savings from self help groups revealed that only 8.2% earned between 40,000 and 50,000 shillings. This is compared to 14.1% who earned between 20,000 and 30,000 with another 31.8% earning

between 10,000 and 20,000 shillings only. The remaining proportion 41.2% however earned less than 10,000.

Table 4.7: Range of income of the respondents

Income (Thousands)	x	No of respondents(n)	fx	% proportion
0-10	5	35	175	41.2
10-20	15	27	405	31.8
20-30	25	12	300	14.1
30-40	35	4	140	4.7
40-50	45	7	315	8.2
Total		85	1335	100

The mean income of the respondents was calculated as follows.

$$\bar{x} = \frac{\sum xf}{\sum f} = \frac{1335000}{85} = 15,706$$

According to table 4.7, the average income among the respondents was KShs 15,706. This implies that there is still room for growth and development in terms of income among the women in Mvita constituency.

4.4.3 Ownership of property among the respondents

Table 4.8: Ownership of property among the respondents

	No of respondents	% Proportion
Land	19	20%
Buildings	8	8.4%
Livestock	15	15.8%
None	43	45.3%
Total	85	100%

According to the research findings, 20% of the respondents owned land, 8.4% owned buildings while 15.8% owned some livestock. This means that 44.2% of the population owned property as compared to the majority of 45.3% who owned no property at all. The implications of the findings is that women lack ownership of property hence their level of economic empowerment is low.

4.5 Education and economic empowerment of the respondents

Education is key to any sustainable economic empowerment process. The study sought to find out if education had ever improved the respondents' living standards and the findings are tabled below.

Table 4.9: Opinions of respondents on education and living standards

Opinions	No of respondents	Percentage%
Strongly agree	36	42.4
Agree	20	23.5
Disagree	3	3.5
Strongly disagree	26	30.6
Total	85	100

The study utilized the Likert scale to gauge the perceptions of respondents on the impact of education on their living standards. Table 4.9 indicates that majority of the respondents (65.9%) agreed that education improved ones living standards; 42.4% among them strongly agreed and 23.5% agreed. However, 34.1% disagreed that education had an impact to their living standards, among them being 30.6% who strongly disagreed with 3.5% expressing disagreement.

4.5.1 How education improved living standards of the respondents

The respondents were asked how education improved living standards and 76% of the respondents said it was true that education increased the chances of getting a job while 24% said it was false.

Similarly, 87% of the respondents said it was true that being educated lead to increased access to technology while 13% denied saying it was false. When asked if being educated led to increased knowledge of their rights, 80% of the respondents said it was true while 20% said it was false. This implies that the respondents felt that education is important in that it helped increase chances of getting a job, increased access to technology, increased knowledge on their rights.

4.5.2 Reasons for school drop outs among female students

In this study, it was necessary to establish the reasons that lead to school drop-out rate among female students and the findings were as tabled below.

Table 4.10 Reasons for school drop outs among female students

Reasons for school dropout	No of respondents	% proportion
Poverty	5	10%
Early Marriage	17	16.6%
Early pregnancy	43	50.1%
Cultural practices	3	6.7%
Others	17	16.6%
Total	85	100%

Table 4.10 indicates that early pregnancies were the main reasons for girls' drop-outs from school as reported by 50.1% of the respondents while early marriages came second as reported by 16.6%. Poverty and cultural practices were reported by 10% and 6.7% of the respondents respectively.

4.5.3 Research hypothesis testing

The study sought to test the following research hypothesis:

H₁: The level of education has a positive effect on economic empowerment among women.

H₀: The level of education has no effect on economic empowerment among women.

The study utilized chi-square in measuring the relationship between levels of education and level of income.

Table 4.11: Chi-square values for levels of education

	Observed N	Expected N	Residual
None	5	12.1	-7.1
lower primary	15	12.1	2.9
upper primary	42	12.1	29.9
secondary incomplete	4	12.1	-8.1
secondary complete	15	12.1	2.9
College	2	12.1	-10.1
University	2	12.1	-10.1
Total	85		

Table 4.12: Chi-square values for sources of income

	Observed N	Expected N	Residual
Salary	28	17.0	11.0
business profits	3	17.0	-14.0
savings from self help groups	8	17.0	-9.0
spousal support	10	17.0	-7.0
None	36	17.0	19.0
Total	85		

Table 4.13: Hypothesis test for the relationship between education and economic empowerment of women

	Education	source of income
Chi-Square	101.365	42.235
Df	6	4
Asymp. Sig.	.000	.000
Correlation	0.722	1
No of respondents	85	85

Table 4.13 shows that the chi-square values on the levels of education are 101.365, at 6 degrees of freedom. The computed value is larger than the table value of the chi-square which is 12.59. The chi-square values on the range of income are 42.235, at 4 degrees of freedom. The computed value is also larger than the table value of the chi-square which is 9.49. This implies that we reject the null hypothesis and accept the alternative hypothesis that education has a positive effect on the economic empowerment of women. The study established therefore that education improves the economic empowerment among women.

The study utilized the Karl Pearson correlation co-efficient in determining the relationship between levels of education and sources of income. The findings of the study found that there is a high positive correlation of 0.722 between the two variables. This implies that the level of education has an impact on the range of income by the individuals and consequently on the economic empowerment of women.

4.6 Self help groups and economic empowerment

The study sought to establish the relationship between membership to self help groups and economic empowerment among the respondents.

4.6.1 Membership in self help groups

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

Table 4.14 Membership in self help groups

	Respondents	Valid%
Yes	57	67.1
No	28	32.9
Total	85	100

67.1% of the respondents confirmed being members of at least one self help group. However, 32.9% of the respondents reported not to be members of any self help group. The study found that there is a standard deviation of 0.47279 and a variance of 0.224. This implies that there is more uniformity and homogeneity in the data collected on membership to self help groups.

Out of the 67.1% of respondents who confirmed to be members of self help groups, 85% of them confessed to have benefited from the self help groups while 15% reported on the contrary.

4.6.2 Opinions on membership to self help groups

It was worthwhile noting that respondents made confirmations on the following aspects concerning membership in self help groups and findings as shown in table 4.6 below.

Table 4.15 Importance attached to membership to self help groups

Members statements	True	False
Membership in a self help group has enabled me to save	67%	23%
Earnings from a self help group has enabled me to cater for basic needs	66.5%	33.5%
I have learnt a lot of new things by being a member of a self help group	97%	3%
I have managed to access credit facilities such as loans because of being a member of a self help group	54%	46%

Table 4.15 confirms the sentiments echoed by the Women enterprise fund officials during the interviews. It is evident from these findings that members derived lots of benefits from being a member of self help groups.

4.6.3 Factors affecting the success and sustainability of self help groups

In order to achieve the above benefits within a self help group, sustainability of the same units is paramount. This ensures that the units last for long and go beyond individual member improvement in economic empowerment and development agenda. It was for this reason that the study sought to find out the considerable factors that affected the success and sustainability of self help groups and the findings tabled below.

Table 4.16 Factors affecting sustainability of self help groups

Factors affecting success if SHG	No of respondents	% proportion
Default of payment by members	26	30.1%
In-fighting	20	23.3%
Political influence	3	3.3%
Tribalism	24	29%
All the above	12	14.3%
Others	0	0%
Total	85	100%

The findings shown in table 4.16 indicates that default of payment by members is the number one factor that deprives self help groups to succeed. This was reported by a majority of 30.1% while a minority of 3.3% of the respondents reporting political influence.

It was also realized from the analysis that in-fighting among the members particularly for personal interest kills self help groups as 23.3% of the respondents reported. Tribalism was also mentioned to be among the factors as reported by 29% of the respondents. However, a significant proportion of 14.3% confirmed all of the above being factors that back stopped success in self help groups.

It was therefore important to note that the stakeholders involved in maintaining and sustaining self help groups were important players in the whole scenario since they helped the groups overcome some of the deadly factors for sustainability.

4.6.4 Research hypothesis testing

H₁: Self help groups have a positive effect on the economic empowerment of women

H₀: Self help groups have no effect on the economic empowerment of women

4.17: Chi-square values for the sources of income

	Observed N	Expected N	Residual
Salary	28	17.0	11.0
business profits	3	17.0	-14.0
savings from self help groups	8	17.0	-9.0
spousal support	10	17.0	-7.0
None	36	17.0	19.0
Total	85		

4.18: Chi-square values for Membership to Self Help Groups

	Observed N	Expected N	Residual
Yes	57	42.5	14.5
No	28	42.5	-14.5
Total	85		

Table 4.19: Hypothesis test for the relationship between Self help groups and economic empowerment

	Income	membership
Chi-Square	4.753	9.894
Df	4	1
Asymp. Sig.	.000	.002
Correlation	0.689	1
No of respondents	85	85

Table 4.19 shows that the chi-square values on the sources of income are 4.753, at 4 degrees of freedom. The computed value is smaller than the table value of the chi-square which is 9.49. The chi-square values on the membership to SHG are 9.894, at 1 degree of freedom. The computed value is larger than the table value of the chi-square which is 3.84. This implies that we accept the null hypothesis and reject the alternative hypothesis that self help groups have a positive effect on the economic empowerment of women.

The study utilized the Pearson correlation co-efficient in establishing the relationship between the two variables. There was a positive correlation of 0.689 between sources of income and membership to self help groups. This implies that the population had a higher number of self help group members who had a steady source of income as opposed to those who had none.

4.7 Political representation and economic empowerment

The existence of women leaders in an area is indicative to the extent to which women are represented in decision making and consequently leading to women empowerment. The absence of women from structures of governance inevitably means that how resources are allocated is typically done without meaningful input from women. (WEF, 2005). It was for this reason that the study sought to find out how political representation affects economic empowerment among women.

4.7.1 Knowledge of any women leaders in area of residence

The study asked respondents if they knew of the existence of any women leaders in their areas of residence.

Only 32% of the respondents reported knowing of women leaders in their areas but majority of them (68%) reported the contrary.

4.7.2 Respondents perceptions on women leadership

Community perception on women in political leadership was key to understanding why there were such few women leaders in the society. The study investigated if the respondents would at any one time vote for a woman as either an MP or a President and only 37% confirmed they would while majority of them (63%) denied.

When asked to give reasons for their responses, majority of those who would not vote for a woman said that women were weak creatures and were not firm to their decisions and thus they would not make good leaders.

"A woman is always meant to be behind a man. Thus, when a woman is granted a political position especially where men are also involved, she cannot make a firm decision." A young woman aged 33 years in Majengo.

However, some of the reasons that were echoed by those who were for the opinion that they could vote for women in leadership felt that women had a background history of what the community faced and thus bore the reality solutions to the said problems.

"Women understand most of the problems that the community faces and thus are in a better position to solve them. When they have leadership opportunities, we are going to have efficient leaders" A government official in Mvita Constituency.

Table 4.20 Opinions on women leadership

Facts and opinions	Agree	Disagree
Only men should have leadership positions	78%	22%
Women's opinion is not important in the society	50%	50%
Women make good leaders	63%	37%
Women leaders help in campaigning for women's rights	88%	12%

Table 4.20 indicates that the fact that the respondents were of the opinion that only men should have leadership positions in the society, could be indicative of the strong cultural beliefs and practices among the respondents.

4.7.3 Factors leading to few women leaders

The low representation of women in leadership positions was attributed to various factors. It was for this reason that the study sought to investigate the factors that lead to few women leaders and findings were as tabled below.

Table 4.21 Factors leading to few women leaders

Factors	No of respondents	% proportion
Culture	45	54.9
Lack of resources	15	18.3
Tribalism	8	9.8
Lack of political support	15	18.3
Others	2	2.4
Total	85	100%

Table 4.21 indicates that culture was the pre-dominant factor that led to few women in political leadership as reported by 54.9%. Lack of resources and lack of political support were both reported at 18.3% while tribalism was reported at 9.8%.

There were, however other reasons which affected the number of women on leadership as reported by 2.4% of the respondents.

4.7.4: Testing of research hypothesis

H₁: Political representation has a positive effect on the economic empowerment of women.

H₀: Political representation has no effect on the economic empowerment of women

4.22: Chi square values for reasons for few women leaders

	Observed N	Expected N	Residual
Culture	45	17.0	28.0
lack of resources	15	17.0	-2.0
Tribalism	8	17.0	-9.0
lack of political support	15	17.0	-2.0
Others	2	17.0	-15.0
Total	85		

4.23: Chi square values for ownership of property

	Observed N	Expected N	Residual
Land	19	21.2	-2.2
Buildings	8	21.2	-13.2
livestock	15	21.2	-6.2
None	43	21.2	21.8
Total	85		

Table 4.24: Hypothesis test for the relationship between political representation and economic empowerment

	Leadership	Property
Chi-Square	64.588	32.600
Df	4	3
Asymp. Sig.	.000	.000
Correlation	0.932	1
No of respondents	85	85

Table 4.24 shows, that the chi-square values on knowledge of women leaders are 64.588, at 4 degrees of freedom. The computed value is larger than the table value of the chi-square which is 9.49. The chi-square values on property ownership are 32.6, at 3 degrees of freedom. The computed value is larger than the table value of the chi-square which is 7.81. This implies that we reject the null hypothesis and accept the alternative hypothesis that political representation has a positive impact on economic empowerment of women.

Pearson product-moment correlation was run to determine the relationship between ownership of property and knowledge of women leaders. There was a strong, positive correlation between the two variables which was statistically significant ($r = .932$, $n = 85$, $P < .0005$). This implies that women who owned property, hence more economically empowered, were more likely to have knowledge of their leaders, as opposed to those who did not own any property.

4.8 Culture and economic empowerment

The study had an objective of examining how cultural practices have affected the economic empowerment of women in Mombasa County.

4.8.1 Cultural practices considered harmful

The study sought to find out the harmful cultural practices within the society and the following findings emerged.

Table 4.25: Cultural practices considered harmful

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male supremacy	40	47.1	47.1	47.1
	early marriages	26	30.6	30.6	77.6
	wife inheritance	7	8.2	8.2	85.9
	inheritance rights	10	11.8	11.8	97.6
	FGM	2	2.4	2.4	100.0
	Total	85	100.0	100.0	

47.1% of the respondents reported that male supremacy was not only a very harmful practice but also a norm that needed to be done away with. Early marriages were reported at 30.6% while 8.2% reported wife inheritance to be harmful practices. A significant proportion of respondents represented by 11.8% reported unequal inheritance rights while only 2% were of the opinion that female genital mutilation was harmful.

The foregoing analysis indicated that male supremacy was profound and thus when respondents were asked if men were the sole decision makers in society 55% of the respondents strongly agreed. 10% of the respondents disagreed while the remaining 35% strongly disagreed.

4.8.2 Relationship between culture and economic empowerment of women

The study sought to find out if culture affected economic empowerment for women and table 4.27 shows 70.6% of the respondents confirmed while 29.4% denied. This means that the respondents were of the opinion that culture affects economic empowerment.

Table 4.27: Opinions on culture and economic empowerment among women

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	60	70.6	70.6	70.6
	No	25	29.4	29.4	100.0
	Total	85	100.0	100.0	

The respondents were asked if culture affects the economic empowerment of women. 70.6% felt that culture affected the economic empowerment of women, while 29.4% did not agree.

4.8.3: Testing of research hypothesis

H₁: Cultural practices have a positive effect on the economic empowerment of women.

H₀: Cultural practices have no effect on the economic empowerment of women.

Table 4.28: Chi square values on cultural practices

	Observed N	Expected N	Residual
male supremacy	40	17.0	23.0
early marriages	26	17.0	9.0
wife inheritance	7	17.0	-10.0
inheritance rights	10	17.0	-7.0
FGM	2	17.0	-15.0
Total	85		

Table 4.29: Chi-square values on the sources of income

	Observed N	Expected N	Residual
Salary	28	17.0	11.0
business profits	3	17.0	-14.0
savings from SHG	8	17.0	-9.0
spousal support	10	17.0	-7.0
None	36	17.0	19.0
Total	85		

Table 4.30 Hypothesis test for the relationship between cultural practices and economic empowerment

	Cultural practices	Source of income
Chi-Square	57.882	4.753
Df	4	4
Asymp. Sig.	.000	.000
Correlation	0.635	1
No of respondents	85	85

Table 4.30 shows that the chi-square values on cultural practices are 57.882, at 4 degrees of freedom. The computed value is larger than the table value of the chi-square which is 9.49. The chi-square values on property ownership are 4.753, at 4 degrees of freedom. The computed value is larger than the table value of the chi-square which is 9.49 This implies that we accept the null hypothesis and reject the alternative hypothesis that cultural practices have a positive impact on economic empowerment of women.

Pearson product-moment correlation was run to determine the relationship between cultural practices and economic empowerment. There was a strong, positive correlation between the two variables which was statistically significant ($r = .635$, $n = 85$, $P < .0005$).

4.9 Key informants' analysis of data

The study conducted interviews with 10 key informants namely government officials, NGO Workers and community leaders. In an in-depth discussion a number of cultural practices that hinder development for women were mentioned as; patriarchy where the man is the sole provider of the households, polygamy where, if a man has many wives there is a tendency of dependency, early childhood marriages, male and son preference, wife inheritance and unequal property rights.

During the interviews with the government departmental officers and other key stakeholders, several factors were mentioned as affecting economic empowerment of

women mainly being; poverty, literacy, lack of education, misconstruing of Islamic teachings, wife beating among others.

It was worthwhile establishing the actions that have been taken to ensure women increased access and control of resources. These included the creation of the women enterprise fund to increase women socio-economic projects and access to loans, continuous lobbying for both men and women to have equal inheritance rights, creating awareness to women empowerment and encourage community to support their initiatives.

Findings from the key informants show that the government seemed to have enacted enough laws to ensure economic empowerment of women, examples included the Constitution which called for 30% gender representation, as well as giving provision for a fund that will revolve to support women entrepreneurship, the women enterprise fund was a special enactment which ensured full support for women projects and the women inheritance law which gives a woman a mandate to own property.

The key informants noted that some of the factors contributing to drop-out of girls in school were early pregnancy, poverty, early marriages, illiteracy and ignorance among the parents, lack of ambition, lack of role models and preference of educating the boy child.

When asked if self help groups are beneficial to the economic empowerment of women, the key informants reported in the affirmative saying that there is strength in numbers through consolidation of ideas and resources, saving and access to loans.

CHAPTER FIVE

SUMMARY OF FINDINGS, DISCUSSIONS, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

Based on the empirical findings after analysis of data in chapter four, this chapter is a presentation of the summary of findings, conclusion, recommendations and suggestions for further research.

5.2 Summary of findings

The purpose of this study was to establish the factors influencing economic empowerment among women.

The first objective was to establish how education levels have affected the economic empowerment of women in Mombasa County. When asked whether education had improved their living standards, majority of the respondents 65.9% agreed that education improved ones living standards; 42.4% among them strongly agreed and 23.5% agreed. However, 34.1% disagreed that education had an impact on their living standards, among them being 30.6% who strongly disagreed with 3.5% expressing disagreement.

When asked to explain how education had improved their life, 76% of the respondents said it was true that being educated lead to increased access to technology while 24% denied saying it was false. It was noted that better knowledge on the rights of the respondents was attributed to being educated as reported by 80% of the respondents while 20% said it was false. This clearly shows that education did have a positive impact on improving living standards among majority of the respondents.

The second objective was to establish the effects of self help groups on the economic empowerment of women in Mombasa County. A large proportion of the respondents 67.1% confirmed that they were members of self help groups, while 32.9% did not belong to any self help group. Out of the 67.1% of respondents who confirmed to be

members of self help group, 85% of them confessed to have benefited from the self help groups while 15% reported the contrary. Among the benefits are being able to save (67%), catering for basic needs (66.5%) as well as easier access to credit facilities such as loans (54%). These findings serve to confirm that indeed, self help groups serve to improve the economic status and development among their members, more so among women.

The third objective of the study was to assess how political representation has affected the economic empowerment of women in Mombasa County. The study found that women leaders are few and not well known. Hence, only 32% of the respondents reported knowledge of women leaders in their areas of residence but majority of them (68%) reported the contrary. The study established that women leaders lacked support from majority of the people. This is evidenced by the fact that when asked if they would vote for a woman member of parliament or president, only 37% confirmed that they would, while a majority of 63% said they would not. Culture was the pre-dominant factor that led to few women in political leadership as reported by 54.9%. Lack of resources and lack of political support were both reported at 18.3% while tribalism was reported at 9.8%. There were, however other reasons which affected the number of women on leadership as reported by 2.4% of the respondents.

The fourth objective was to examine how cultural practices have affected the economic empowerment of women in Mombasa County. 47.1% of the respondents reported that Male supremacy was a very harmful practice that needed to be done away with. Early marriages were reported at 30.6% while 8.2% reported wife inheritance to be harmful practices. A significant proportion of respondents represented by 11.8% reported unequal inheritance rights while only 2% were of the opinion that female genital mutilation was harmful. The foregoing analysis indicated that male supremacy was profound and thus men were the sole decision makers in society as 55% of the respondents strongly agreed. 10% of the respondents disagree while the remaining 35% strongly disagreed. When asked if culture affects economic empowerment among women, 70.6% of the respondents confirmed in the affirmative, while 29.4% denied.

5.3 Discussions

The study found that indeed Levels of education, membership to self help groups, political representation and cultural practices play a vital role in the economic empowerment of women.

The study had an objective of establishing how education levels have affected the economic empowerment of women. Education forms an integral part in the economic development of women in the society. It was evident from this study that women could not be competently economically empowered if their education levels remained low. The levels of education in women still remained low, an aspect that was considered to have immensely contributed to the low economic empowerment of women in Mvita Constituency. This is in line with the World Economic Forum(2005), which notes that without education of comparable quality and content to that given to boys and men, and relevant to existing knowledge and real needs, women are unable to access well-paid, formal sector jobs, advance within them, participate in, and be represented in government and gain political influence.

The study established that the low levels of education had been attributed to several factors one major being the high dropout rates that loomed the county. Poverty is also another factor that led to the school drop outs among female students. Other factors included early marriages, early pregnancies and cultural practices. Key stakeholders within the County echoed similar sentiments that education had been hindered by poverty thus low economic empowerment within the women. In light of this, Wolfman (1990), noted that 'Many low income women are hampered by low literacy or educational levels since many were high school dropouts because of adolescent pregnancy or lack of success in many school subjects. Annan-yao(2004), held that even when girls enroll initially, several other factors inhibit them from continuing in school or attaining the highest possible educational qualification. These include socio cultural constraints like early marriages, teenage pregnancies and some initiation rites. Sometimes girls' education is not considered cost effective in the belief that they are unintelligent. Furthermore because of poverty in families, more girls quit school to engage in economic activities to contribute to the survival of their families.'

In line with the second objective, the study established that women participation in self help groups was important in forming an integral part in their economic empowerment process. In this study, majority of respondents reported to having been members of self help groups. The driving force of the increased membership in self help groups can be attributed to the myriads of benefits that they provided to women. The benefits of being a member of a self help group included accumulation of savings and capital, access to micro credit services and loans, purchase of general commodities and access to financial advice. This is in tandem with various authors such as Shylendra 2004; Stiglitz (2000), who held that the group-based approach not only enables the poor to accumulate capital by way of small savings, but also helps them gain access to formal credit facilities. By way of joint liability, these groups enable the poor to overcome the problem of collateral security, thus freeing them from the clutches of moneylenders. Besley et al (1993) suggested that individual's join ROSCA's to finance the purchase of an indivisible durable goods, taking advantage of the gains from intertemporal trade between individuals.

The study had another objective of how political representation affected women empowerment. It was realized that there are few women occupying leadership positions as majority of the community members would not vote for a woman president or a member of parliament. Some of the reasons given by the respondents were that women were not good in decision making, thus lowering chances of women being voted in as political leaders in Mvita constituency. It could be noted from the study that majority agreed that men should be the only ones to be given leadership positions in the society. There were notable factors that lead to few women in leadership, some of them being the culture, lack of resources and lack of political support among the political elite and the community as well. This view has been supported by Duke(2010), who noted that although women typically turn up in large numbers at virtually every political election, where they even constitute more than half of the population in many countries, they are visibly absent in key government and other offices. Similarly, women remain concentrated in the so-called "female professions" and, at best, in the middle-level

management positions. This, therefore, ensures that they remain excluded from the decision-making processes at higher organizational levels. Thus, women are grossly under-represented wherever key and sensitive decisions are being made, regardless of the institution involved.

Cultural practices also contributed to low economic empowerment among women. The study found that a significant proportion of respondents felt that male supremacy is not only a very harmful practice but also a norm that needed to be done away with. This was evident where majority of the respondents indicated that men were the sole decision makers in society. This in agreement with cassell (2002), who noted that 'within the overall institutional setting, social institutions and cultural practices are often the main sources of persisting discrimination against women in developing countries. The discrimination of gender roles are developed as a part of personality through the socialization process and consequently reflected in all realms of life.

5.4 Conclusion

In line with the first objective, the study found that economic empowerment among women in Mvita constituency can be improved if educating the girl child was given priority. This will in turn give women skills necessary to improve their living standards. The second objective sought to establish how self help groups affect economic empowerment among women. It was established that self help groups are popular especially among women. This is because they present various benefits to their members such as accumulation of savings and hence capital, access to micro credit facilities such as loans as well as aiding women in the purchase of general commodities. The third objective sought to assess how political representation affected the economic empowerment of women. The study found that women lack adequate political representation. This can be attributed to lack of support from both the men and women folk. The existence of few women leaders appeared to be influenced by lack of resources as well as cultural stereotypes.

Culture, though an integral part of our lives has some negative aspects, it is in view of this that the research examined how cultural practices have affected the economic

empowerment of women. According to the findings of the study, the most common and retrogressive practices were male supremacy and early marriages among the girl child. These practices were found to be detrimental to the development of the girl child and consequently, to women.

5.5 Recommendations

Based on the findings of the study, the following recommendations can be made.

1. Attention needs to be placed on the low completion rates of primary and secondary education among female students, thus factors leading to low literacy levels can be sufficiently addressed.
2. Watchdog mechanisms need to be put in place in order to communicate with the community on the low levels of education among the girl child. Thus, the community within Mvita constituency needs to be informed on the value of education especially for girls. This will ensure that women obtain skills necessary to be more productive in the society.
3. Efforts should be put in order to strengthen and mainstream self help groups to enable their transition from informal groups to formal groups in the society. This can be done by coming up with a constitution which will regulate their operations and mitigate against some of the factors that affect their sustainability such as default of payment by members.
4. There is need to increase awareness to the women on the availability and access of credit facilities in order to increase their capacity to start and initiate income generating activities for enhanced economic development. This will not only increase their income but also enhance their capacity to participate in the economy.
5. Civic education should be conducted among the members of the community to encourage them to elect leaders who are able to articulate policies and also to enable them to overcome cultural stereotypes against women leaders.
6. Accountability measures should be put in place on the political class to ensure that they deliver to their electorate and perform their duties effectively. Such measures include conducting social audits.

7. Enforcement of the provisions of the children's act should be put in place. This can be done by ensuring that stiffer penalties should be put in place by the government for those who perpetuate negative practices in the name of culture. This is especially for early marriages among the girl child which is rampant in Mvita constituency.
8. Measures should be put in place to create awareness about the negative effects of cultural practices such as early marriages and male supremacy. Such measures include conducting meeting with parents and using extracurricular activities such as sports to put the message across.

5.6 Suggestions for further research

It is important for a similar research to be conducted on other counties to establish other factors that affect economic empowerment of women.

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APPENDIX 1

LETTER OF TRANSMITTAL

School of Continuing and Distance Education

University of Nairobi

Mombasa Campus

Dear Sir/ Madam,

My name is Hilda Nyasengo Moindi and I am a student at The University of Nairobi. I am required to write a research project in partial fulfillment of the award of Masters of Arts in Project Planning and Management. The research is on 'The factors affecting economic empowerment of women in Mombasa County; A case of Mvita Constituency'.

Anything you state in this questionnaire will be treated confidentially, thus, you will not be required to put your name anywhere on this questionnaire. Please fill the attached questionnaire with sincerity and honesty. It should be noted that, the study is purely for academic purposes and sharing of the final report once the study is completed is guaranteed.

Thank you for your cooperation.

Hilda Nyasengo Moindi

APPENDIX 2
QUESTIONNAIRE

Instructions: Please tick as appropriate

Section 1: Demographic Information

1. Gender

Male

Female

2. Marital status

Married, if yes, indicate if

a) Monogamous b) polygamous

Single

Divorced

Widow

3. Age bracket in years (please tick one)

18-25

25-30

31-35

36-40

41-49

Above 50

4. Level of education

- Primary school certificate
- Secondary school certificate
- Diploma
- Bachelor's degree
- Post graduate degree
- None

5. Occupation (please tick one)

- Government employment
- Private employment
- Self employed
- NGO
- None

Section 2: Economic empowerment

1. What is your primary source of income?

- Salary
- Profits from business
- Savings from self help groups
- Spousal support
- None

2. What is your range of income?

Below 10,000

10,000-20,000

20,000-30,000

30,000-40,000

Above 40,000

3. Do you own any property?

Yes

No

4. If yes, what kind of property is this?

Land

Buildings

Livestock

None

Section 3: Education

1. Education has improved your living standards

Strongly agree

Agree

Disagree

Strongly disagree

2. Please explain how education has improved your standard of living

.....
.....
.....
.....

3. State true or false:

	True	False
Education levels increase the chances of getting a job		
Being educated leads to increased access to technology		
I have better knowledge on my rights because of being educated		

4. In your opinion, what are the reasons for school drop outs among female students?

- Poverty
- Marriage
- Early pregnancy
- Cultural practices
- Others

Section 4: Self help groups

1. Are you a member of a self-help Group (*chama*)?

- Yes
- No

2. Has being a member of a self help group benefited you?

Yes

No

3. If yes, please explain how membership in a self help group has benefited you

.....

.....

.....

.....

.....

4. State true or false:

	True	False
Membership in a self help group has enabled me to save		
Earnings from a self help group has enabled me to cater for basic needs		
I have learnt a lot of new things by being a member of a self help group		
I have managed to access credit facilities such as loans because of being a member of a self help group		

5. In your opinion, what factors affect the success and sustainability of self help groups?

Default of payment by members

In-fighting

Tribalism

Political influence

All the above

Others

If others, please explain

.....
.....
.....
.....

Section 5: Political representation

1. Do you know of any women leaders in your area of residence?

Yes

No

2. Would you vote for a woman member of parliament or president?

Yes

No

Please give reasons for your answer.

.....
.....
.....
.....
.....

3. Please answer with 'agree or disagree'

	Agree	Disagree
Only men should have leadership positions		
Women's opinion is not important in the society		
Women make good leaders		

4. In your opinion what are the factors leading to few women leaders?

- Culture
- Lack of resources
- Tribalism
- Lack of political support
- Others

Section 6: Culture

1. Which of the following cultural practices do you consider harmful?

- Male supremacy
- Female genital mutilation
- Early marriages
- Wife inheritance
- Unequal inheritance rights
- All the above

2. Men are the sole decision makers in society.

Strongly agree

Agree

Disagree

Strongly disagree

3. Do you think culture affects economic empowerment of women?

Yes

No

Please explain your answer

.....

.....

.....

.....

APPENDIX 3

KEY INFORMANTS QUESTIONNAIRE

Section 1: Demographic information

1. Gender

Male

Female

2. Marital status

Married

Single

Divorced

Widow

3. Age bracket in years

18-23

24-29

30-36

36-42

Above 42

4. Level of education

Primary school certificate

Secondary school certificate

Diploma

- Bachelor's degree
- Post graduate degree
- None

5. Occupation

- Government employment
- Private employment
- Self employed
- NGO
- Community leader

Section two:

1. In your opinion what are the factors affecting economic empowerment of women in Mvita constituency?

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2. In your area of jurisdiction, what action have you taken to ensure women have access and control of resources?

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.....

3. Do you think the government has enacted enough laws to ensure economic empowerment of women?

Yes

No

4. If yes, what laws are these?

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.....
.....

5. What do you think the government and civil society can do to empower women?

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6. What cultural practices hinder the development of women?

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.....

7. What factors lead to school drop outs among the girl child?

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8. Do you think self help groups are beneficial to the empowerment of women? Please explain.

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