

DECLARATION

I declare that this research is my original work and has not been presented for a degree in any other University or institution.

**AN ASSESSMENT OF THE LEVELS OF POVERTY AMONG FEMALE-
HEADED HOUSEHOLDS IN NYATIKE CONSTITUENCY, MIGORI
COUNTY, WESTERN KENYA**

BY

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
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DECLARATION

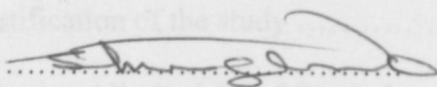
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Dr. Stevie M. Nangendo

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The study population consisted of all female-headed households in the study region and the unit of analysis was the individual respondent. Qualitative data was obtained by use of semi-structured questionnaires and analyzed by Statistical Package for Social Science (SPSS) to generate frequencies and percentages presented using tables and charts.

The study was guided by the women's empowerment framework (Longwe 1991), which links the inequalities of women and poverty to structural oppressions. The framework argues that if women are to overcome their subordinate positions, they have to be empowered. The relevance of this theory lies in the fact that the welfare state ensures improvement of socio-economic status and achieving high standards of life by ensuring that people have basic needs. Access in the framework is the ability of women to access and use resources. Conscientisation is recognizing structural forces that discriminate and disadvantage women and the need to avoid discrimination at all costs. Conversely, participation refers to women taking part in the political decision and actions agreed upon. Lastly, control in the framework is the balance of power between genders.

ABSTRACT

The study found that among the factors that lead to poverty are the retrogressive cultural. The study was on the assessment of the levels of poverty among female-headed households in Nyatike Constituency, Migori County. Its objectives were to determine the socio-cultural and socio-economic factors that cause poverty among female-headed households.

Facilities and collateral came out as other factors that perpetuated poverty among female-headed. The study mainly used cross-sectional descriptive research design utilizing quantitative and qualitative methods of data collection. The study used purposive sampling to select 29 respondents. The study population consisted of all female-headed households in the study region and the unit of analysis was the individual respondent. Qualitative data was obtained by use of semi-structured questionnaires and analyzed by Statistical Package for Social Science (SPSS) to generate frequencies and percentages presented using tables and charts.

microfinance practices and ensuring easy access of loans. Also, more emphasis is required not. The study was guided by the women's empowerment framework (Longwe 1991), which links the inequalities of women and poverty to structural oppressions. The framework argues that if women are to overcome their subordinate positions, they have to be empowered. The relevance of this theory lies in the fact that the welfare stage ensures improvement of socio-economic status and achieving high standards of life by ensuring that people have basic needs. Access in the framework is the ability of women to access and use resources. Conscientisation is recognizing structural forces that discriminate and disadvantage women and the need to avoid discrimination at all costs. Conversely, participation refers to women taking part in the implementation and actions agreed upon. Lastly, control in the framework is the balance of power between genders.

ABBREVIATIONS AND ACRONYMS

The study found that among the factors that lead to poverty are the retrogressive cultural practices that do not allow women to make decisions and own property. The study also found that women lived in poverty because their husbands had died of HIV/AIDs and left to head the households yet they had many dependents. Lack of education unemployment, lack of credit facilities and collateral came out as other factors that perpetrated poverty among female-headed households.

Non-Governmental Organizations

UNDP

United Nations Development Programme

The study concluded that indeed gender inequalities existed in terms of asset ownership, decision-making, lack of education, diseases and unemployment.

The study further recommended that government interventions be put in place by introducing microfinance practices and ensuring easy access of loans. Also, more emphasis is required not only in the enrolment of students in schools but focusing on completion rates of education and finally involvement of the government on workable interventions or solutions to avoid development of a vicious circle of intergenerational cycle of poverty.

ABBREVIATIONS AND ACRONYMS

BACKGROUND TO THE STUDY

1.1 Introduction

- AIDS - Acquired Immunodeficiency Syndrome
- HIV - Human Immunodeficiency Virus
- IFAD - International Fund for Agricultural Development
- NASCOP - National AIDS & STI Control Programme
- NGOs - Non-Governmental Organizations
- UNDP - United Nations Development Programme
- UNICEF - United Nations Children Fund

“feminization of poverty” when it was discovered that the fastest growing type of family structure was that of female-headed households (cf. Chant 2003; Kiringai et al. 2006; Moghadam 2005).

Women constitute a majority of the poor and often the poorest of the poor. The societal disadvantages and inequalities they face because they are women shape their experiences of poverty differently from the men, they increase their vulnerabilities, and make it very difficult for them to come out of poverty (Gupta 2012). There is overwhelming evidence from around the world to show that girls and women are more disadvantaged than boys and men in their access to productive resources (Gupta 2012). Indeed, in many countries in Africa, and elsewhere, there has been a significant increase in the percentage of female-headed households in recent years. At the national level, women head 34% of households and households headed by women are typically poorer than households headed by men (KDHS 2003-2009). Development initiatives have often tried to direct resources and services to female-headed households but they have been

CHAPTER ONE

BACKGROUND TO THE STUDY

1.1 Introduction

It is estimated that nearly 1.3 billion persons are poor in the world and about 70 per cent of them are women (UNDP 1995,1996). It is, therefore, argued that women, especially in developing countries, bear an unequal share of the burden of poverty (UNDP 1995). Female-headed households dominate the poverty statistics and over the past four decades the number of households headed by women has increased worldwide (Power 1993; Clark 1984). There is a growing perception around the globe that poverty is increasingly feminized because an increasing proportion of the poor in the world are female. Pearce (1978), coined the word "feminization of poverty" when it was discovered that the fastest growing type of family structure was that of female-headed households (cf. Chant 2003; Kiringai et al. 2006; Moghadam 2005).

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unable to improve the situation. The reality is that the situation is more complex and the number of female-headed households is still increasing. It is, therefore, imperative to focus studies on female-headed households in efforts to reduce poverty (IFAD 1999).

In Kenya, approximately 56% of the population lives below the poverty line and available evidence indicates that the incidence of poverty is higher among female-headed households (Kiringai et al 2006). Furthermore, the incidence of poverty in the year 2000 nationally was 51% in the rural areas and 38% in the urban areas for people earning and living on less than 1 US \$ a day with a per capita income of US \$ 220 (World Bank 1990).

According to the Daily Nation, Business Daily, October 3 2013, the World Bank estimates that Kenya's poverty level stands at 44 to 46 per cent; which is almost the same level it has remained for six years. However, it represents an improvement from 12 years ago when poverty level stood at 56% before falling to 46 per cent in 2005/2006.

The Institute of Economic Affairs (IEA) survey in Kenya revealed that a majority of the poor are women and that although women in Kenya have better saving habits and operate many small enterprises, poverty is higher among them, at 50 per cent and 46 per cent in rural and urban areas, respectively (IEA 2008).

It is generally agreed that poverty can be defined in terms of three distinguishable degrees. These are extreme or absolute poverty as well as moderate and relative poverty (Sachs 2005). People in absolute poverty lack basic necessities which typically include adequate food, clean water, safe

housing, and access to health care (Sachs 2005). Absolute poverty, as defined by the World Bank (2011), is when someone lives on less than a dollar a day. The Migori District Development Plan, on the other hand, defines poverty as the inability to access basic human needs such as food, clothing, shelter and critical development resources and services, as well as facilities by the district population (Government of Kenya 2008a). This is the operational definition adopted by this study and it will be measured in terms of finances and material items within female-headed households.

1.2 Statement of the problem

Poverty is multi-dimensional and it includes shortages of income as well as lack of basic needs such as food, clothing, shelter and health. Since independence, one of the principal goals of the development efforts of Kenya has been to reduce poverty (Manda et al 2001). Poverty is now recognized as a major threat to a significant section of Kenyan households (Sachs 2005).

Poverty has a gender dimension since women and men experience and react differently to its impact. It cuts across age, ethnicity and gender. As many people in Kenya are poor with the women bearing the brunt of it, reducing its impact as well as breaking its vicious circle requires a concerted effort and a gender perspective in all the interventive strategies (Kimani and Kombo 2009). In rural areas, female-headed households tend to be among the poorest. Of all the households in Kenya, women head 25 per cent of them (Government of Kenya 2001).

The Poverty Reduction Strategy Paper No. 10/224 by the International Monetary Fund Country Report, stated in its First Medium Term Plan 2008-2012 that its policies, programmes and

projects are aimed at placing emphasis on poverty and unemployment (Government of Kenya 2008b). Since independence in 1963, the government of Kenya has made a commitment to eradicate poverty and achieve sustainable development. A policy on poverty reduction was stated in sessional paper No. 10 of 1965 on African Socialism and its application to planning in Kenya (Government of Kenya 1999). Several national development plans, sessional papers, presidential commissions, task forces, and studies in Kenya have always addressed the issue of poverty of Kenya 1999). The commitment of the Kenya Government to eradicate poverty is manifest in its current development strategies as demonstrated with efforts towards the achievement of the Millennium Development Goals, especially Goal number 1, on the eradication of poverty to less than 30 per cent by 2015 and the Kenya Vision 2030 on the social pillar, which is aimed at reducing the number of people living in poverty to a small proportion of the total population. Therefore, poverty eradication ranks high on the national agenda with policy makers focusing on it (Government of Kenya 2001).

To assess the level of poverty among female-headed households in Nyatike Constituency, Migori

Conspicuously absent has been how socio-cultural and social-economic factors may cause poverty among female-headed households, for instance, in Nyatike Constituency. However, existing literature links some demographic and social issues to poverty among female-headed households (Buvinic and Gupta 1997; Kimani and Kombo 2009).

In view of this discrepancy, there is a need to address societal norms and economic issues pertaining to poverty in Nyatike Constituency, Migori County. This is because these issues influence institutional policies and laws that define access to and control of productive resources by women at the household level. Policies and programmes to alleviate poverty among female-

headed households must take into account gender inequalities and differences in order to effectively address the needs and constraints of poor women. If these concerns are not addressed, women heads of households shall continue to languish in poverty and remain unproductive. This study attempted to answer the following questions:

i) What are the socio-cultural factors that cause poverty among female-headed households in Nyatike Constituency, Migori County?

ii) What are the socio-economic factors that cause poverty among female-headed households in Nyatike Constituency, Migori County?

1.3 Objectives of the study

1.3.1 Overall objective

To assess the level of poverty among female-headed households in Nyatike Constituency, Migori County.

1.3.2 Specific objectives

i) To determine the socio-cultural factors that cause poverty among female-headed households in Nyatike Constituency, Migori County.

ii) To find out the socio-economic factors that cause poverty among female-headed households in Nyatike Constituency, Migori County.

1.4 Justification of the study

The findings of the study shall help improve the living standards of women in Nyatike Constituency of Migori County and hopefully influence policy makers into making rightful decisions regarding the plight of women in as far as poverty is concerned. The information generated shall also enable women to fight for their rights. Studies carried out by the Government of Kenya (2008b) focused on Migori Country as a whole and not specifically on Nyatike Constituency.

1.5 Scope and limitations of the study

The study was conducted in Nyatike Constituency, Migori County, and it was specifically limited to how socio-cultural and economic factors cause poverty in female-headed households. Due to limited time and funds the study was not able to cover the whole of Migori County. Therefore, the findings should be interpreted within the scope and limitations of this study.

1.6 Definition of terms

The following are the operational definition of terms as used in this study.

De jure female-headed households: These are households which are maintained by women alone.

De facto female-headed households: These are households that may include men who are unable or unwilling to work.

Poverty: This refers to lack of basic needs such as food, shelter, clothing and health.

Gender norms – What society considers male and female behaviour and consistently taught to these groups, and it leads to the formation of gender roles.

Gender discrimination – The systematic and unfavourable treatment of individuals on the basis of their gender, which denies them rights, opportunities and/or resources.

Gender relations – Hierarchical relations of power between women and men.

Gender roles – A set of social and behavioral norms that are generally considered appropriate for either a man or a woman in a social or interpersonal relationship.

Socio-cultural factors – Issues involving a combination of social and cultural aspects, where the belief is that a person's way of thinking is dependent on the environment he or she was raised in.

Socio-economic factors – Issues involving a combination of social and economic aspects, thereby combining an economic perspective on financial instability with a sociological analysis of collective behavior.

2.2 Causes of poverty in rural and urban areas

According to the poverty reduction strategy paper for the period 2001-2004, the quantitative approach of measuring poverty defines the poor as those who cannot afford basic food and non-food items while the qualitative approach defines poverty as the inability of people to meet their basic needs (Government of Kenya 2001). Such needs consist of land, unemployment, inability to feed oneself and family, lack of proper housing, poor health and inability to educate children and pay medical bills (Government of Kenya 2001).

In the rural areas poverty presents itself in a periodic manner. Specifically, lean periods and low income availability coincide with periods of endemic diseases (Mushiki 2007). Seasonal rains destroy rural roads and physically isolate the rural poor from markets and essential services. Thus, poverty is structural in the sense that it systematically excludes a portion of the population from full personal and social participation through hunger, inadequate income, powerlessness, poor education and disease (Mushiki 2007). For example, if a parent is poor, the children of the children belonging to that parent are limited. A parent who is poor may have no land to give, may

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This section discusses the literature related to poverty among female-headed households. It particularly focuses on the socio-cultural and socio-economic factors that influence poverty in female-headed households in Nyatike Constituency, Migori County in particular and elsewhere. The section will finally end with a theoretical framework that guided the study.

2.2 Causes of poverty in rural and urban areas

According to the poverty reduction strategy paper for the period 2001-2004, the quantitative approach of measuring poverty defines the poor as those who cannot afford basic food and non-food items while the qualitative approach defines poverty as the inability of people to meet their basic needs (Government of Kenya 2001). Such needs consist of land, unemployment, inability to feed oneself and family, lack of proper housing, poor health and inability to educate children and pay medical bills (Government of Kenya 2001).

In the rural areas poverty presents itself in a periodic manner. Specifically, lean periods and low income availability coincide with periods of endemic diseases (Mualuko 2007). Seasonal rains destroy rural roads and physically isolate the rural poor from markets and essential services. Some poverty is structural in the sense that it systematically excludes a portion of the population from full national and social participation through hunger, inadequate income, powerlessness, poor education and disease (Mualuko 2007). For example, if a parent is poor, the chances of the children becoming non-poor are limited. A parent who is poor may have no land to give, may

lack money to educate the family and may also have a large family that is inadequately provided for. Among the urban poor, times of economic hardships fall in the middle of the month when salaried employees run out of funds (Mualuko 2007).

Since independence, the Kenya government has identified poverty as one of the problems to be addressed in order to attain sustainable development. Poverty alleviation has been a subject of subsequent development plans, sessional papers, commissions and task forces. According to the national monitoring survey (Government of Kenya 1997b), poverty in Kenya is on the increase with an overall national index of absolute poverty estimated at 52 per cent up from 49 per cent in 1997 and currently at 56 per cent. The current national poverty level remains high at well over 70% (Oluoko-Odingo 2009). The Kenya government is signatory to the Copenhagen protocol of March 1995 where leaders committed themselves to the goals of eradicating poverty (Government of Kenya, 1999). The offer of free primary education by the government, bursary allocation and grants to secondary schools, the Constituency Development Fund, as well as the recent proposal to waive tuition fees in all public secondary schools are all moves to ensure the poor access education as a means of alleviating poverty (Government of Kenya 1999).

Conversely, The Women Enterprise Fund is a flagship project under Vision 2030 aimed at providing Kenyan women with access to alternative financial services through the establishment of a fund. It is expected that the loans women access as a result of the establishment of the fund will have a positive impact on family welfare (Kenya Vision 2030).

On the other hand, The Uwezo Fund, a youth and women's fund, which has its genesis in the pledge His Excellency, President Uhuru Kenyatta made to allocate Kshs. 6 billion that was meant for the presidential run-off to youth and women groups. Its objectives being; to expand

access to finance through grants and credit to promote youth and women businesses and enterprises at the constituency level, thereby, enhancing economic growth towards the realization of the goals of Vision 2030, to generate gainful self-employment for Kenyan youth and women and to model an alternative framework in funding community-driven development.

2.2.1 Poverty in female-headed households

Defacto female-headed households refer to households where the male house heads are temporarily absent over a long period of time while *dejure* female-headed households do not have an adult male spouse (IEA 2008). An estimated 29 per cent of the 1.7 million households in Kenya are headed by women (Clark 1984). Taylor, (1999) reiterates that governments around the world recognize the fact that development indicators of most regions reveal that women, who constitute more than 50 per cent of the population in most countries, remain a majority living in poverty. This also means that most female-headed households lack basic necessities of life including food, health, safe and clean water as well as shelter. Taylor (1999) suggests that empowering women economically is not only an effective strategy for poverty alleviation but it also enables them to share fully in the benefits of the national development process and the production of their own labour. To cope with poverty, women can start informal social support networks, flexible household composition; multiple sources of incomes and unauthorized land use (Clark 1984).

The incidence of female-household headship is believed to have increased worldwide and, in both developed and developing countries, a high proportion of these households are impoverished (Chant 2003). Thus, female-headed households have become a group which is easily identified on which to target poverty alleviation measures.

Women, who are a majority of the poor, and often the poorest of the poor, have the societal disadvantages of inequalities and discrimination which increase their vulnerabilities, thus, making it harder for them to climb out of poverty (Gupta 2012). Coupled with low levels of education and incomes, makes it even harder for the women to sustain themselves. Education is one of the most effective instruments a nation has at its disposal for promoting sustainable social and economic development (Government of Kenya 2002). Women who are usually breadwinners in female-headed households face gender discrimination with respect to education, earnings, rights and economic opportunities (Barros et al. 1997).

Gender norms need to be effectively addressed in order to help reduce poverty among female-headed households, so that poverty-alleviating programmes may reach women directly. Issues of education for all need to be addressed to ensure that the free primary education policy is fully implemented so that all people, boys and girls, go to school in order to raise their levels of awareness.

2.3 Socio-cultural factors

2.3.1 Gender inequalities and patriarchal structures

Patriarchy derives from the Latin word 'patriarchia' meaning 'rule of the father'(cf. Maseno and Kilonzo 2011). In popular discussions, it is used to refer to the 'rule of men over women'. Patriarchy can, therefore, be said to be a system of male authority which oppresses women through its social, political and economic institutions (cf. Maseno and Kilonzo 2011). The institutions and processes that compose patriarchal systems sustain and reproduce male social

power in religion, media, culture and education and in the household where matters regarding sexuality, reproduction and violence are central (cf. Maseno and Kilonzo 2011). One of the consequences of patriarchal cultural practices and norms is that resource ownership, control and access is vested primarily in male hands (Atsango 2006). This patriarchal culture is the source of the economic subordination of women. Property cannot be inherited by a girl since she cannot pass it on, and this son-preference is a factor leading to boys carrying on the family name to protect the lineage. This perpetuates dependency and impoverishment of women, thus, leading to poverty (Atsango 2006).

Women face enormous disadvantages that are embedded in gender relations, for example, poor access to intra-household resources and lack of access to decision-making and power (Lingam 2006). Manyasa (2006) noted that in Africa, issues of property rights with regard to women in particular have played a major role in widespread gender-based inequalities and poverty. In Kenya, over 25-30 per cent of households are headed by women who function either as sole or primary economic providers (World Bank 1989; Government of Kenya 2000). In Zimbabwe, as in many sub-Saharan African countries, women are less likely than men to own land, with the result that female-headed households are likely to be poor (Kanji, 1994; Government of Zimbabwe, 1995).

According to the norms of most societies, the authority of men remains unchallenged, because communal law upholds their authority (Horrell and Krishnan 2006). For instance, men register land in their names and this provides them with greater access to credit facilities since they can use land as collateral. In the event of deaths, widows become heads of households. However,

they suffer because customary law dictates that inheritance is passed through the male line, thus, bypassing the widow and her daughters (Horrell and Krishnan 2006). Similarly, land is passed to the oldest son, possibly even the son of another wife and the subsequent treatment of a widow is at his discretion. Under this arrangement, a widow may be allowed to farm on the plots allocated to her by her husband or other heir (Bourdillon 1976). It is also very clear under the customary laws of most ethnic groups in Kenya, for instance, that a woman cannot inherit land and must live on the land as a guest of male relatives by blood or marriage (Stephen 1997). For instance, Luo women usually face strong patrilineal structures that usually limit their independence because they are not allowed to own any assets where they are married. Women are only allowed to farm on the land as long as they are married in that home. Thus, women continue to face both legal and customary discriminations in other areas as well (Stephen 1997), yet they should be allowed to exercise their democratic human rights (Government of Kenya 2010). In 2004, only 1 per cent of land titles in the whole of Kenya were held by women and 2-5 per cent was owned jointly (Institute of Economic Affairs 2008). Under Article 60 of the Constitution of Kenya 2010, it states that there is elimination of gender discrimination in law, customs and practices related to land and property. Thus, this gives a leeway for women to have title deeds.

Luo customary laws dictate that it is the first wife who decides when farming should take place even though the woman who may be a widow, may not be free to make certain decisions pertaining to the running of her home (Stephen 1997). This perpetuates poverty in the household because a widow cannot sell any assets in the home in order to get money for use elsewhere without the consent of a son or a male elder of the family. Similarly, a widow may not have any

rights over any of the property of her deceased husband. These inequalities though created by the society do increase the level of poverty in the household.

2.3.2 Age

Widowhood contributes significantly to the formation of female-headed households not only because women generally live longer than men but also because they tend to marry men three to ten years their senior and often have limited opportunities to remarry (Clark 1984). Female-heads of households are poor because they are too old, illiterate and unable to work and, therefore, age is a major impediment among female-headed households (Bibars 2001). These households are usually worse off than two-parent households because they are not only deprived of the earnings of adult males but also they have many dependents (IFAD 1999). Apart from income-generation activities, women are similarly expected to perform household chores and childcare activities. This, coupled with their old age and little energy, hinder their economic efficiency and well-being, thus, rendering them to remain in poverty (Chant 2003). This situation forces them to depend on their sons who live in urban areas for assistance in order to ease their financial burdens. However, some of this help is sometimes never forthcoming (Clark 1984).

2.3.3 HIV/AIDS

Since Kenya recorded its first case of HIV in 1984, the epidemic has evolved to become one of the central impediments to national health, well being and development (National AIDS & STI Control Programme, 2012). Kenya's HIV prevalence peaked during 2000 and, however, according to the latest figures, it has dramatically reduced to around 6.3 per cent. This decline in new infections is thought to be partially due to an increase in education and awareness and high death rates (UNGASS 2010).

Prevalence and mortality rates for HIV/AIDS in Migori County are increasing at an alarming rate. For instance, the prevalence rates for the general population stands at 30 per cent (Government of Kenya 2008). According to a survey by the Kenya Demographic Health Survey 2008-2009, Nyanza County has an overall prevalence of 14 percent, double the level of the next highest provinces – Nairobi and Western at 7 percent each (Kenya National Bureau of Statistics & ICF Macro 2010). Gender differences in prevalence persist in all regions in Kenya with women bearing a higher burden of HIV prevalence than men. One of the worst consequences of HIV/AIDS has been an increase in the number of orphans and widows which further complicates the incidences of poverty among female-headed households.

HIV/AIDS prevalence is high among the productive age group (15-49 years). Sixty per cent of patients admitted in medical wards suffer HIV/AIDS related ailments and the number of people dying from the same has been increasing from a monthly average of 36 in 1999, 48 in the year 2000 and is estimated to be over 60 per month in 2005. Prevalence and mortality rates for HIV/AIDS in Nyatike Constituency, for example, are increasing at an alarming rate. One of the worst consequences of HIV/AIDS has been an increase in the number of orphans and widows in the research region. This has resulted in the establishment of many orphanage homes, most of which are not sustainable (Government of Kenya, 2005, 2008).

HIV/AIDS deaths result in reduced household resources and income earning potentials and further triggers poverty in households by reducing access to basic needs such as health care, education and food for the remaining members of the family (Muthengi 2003). The increase in the number of HIV/AIDS widows has led to more and more female-headed households in

Nyatike Constituency. Infact, The Migori District Development Plan ranks Nyatike as one of the 10 poorest constituencies in the country, despite the gold boom. The issue of remarriages of women has further perpetrated the spread of HIV/AIDS (Government of Kenya 2008)

HIV/AIDS is a threat to the welfare of poor families especially where women head households because once their husbands die of HIV/AIDS they are left sickly themselves and unable to fend for the children and they cannot discharge their household duties effectively. The inability to get proper health care support systems further complicates their poverty situation due to an inability to afford good medication and adequate nutrition. They, thus, cannot help themselves and they end up languishing in poverty. Those who are not infected have to shoulder the responsibilities of taking care of the sick.

2.4 Socio-economic factors

2.4.1 Education

Education in general terms refers to the process of acquiring knowledge, skills and attitudes so as to become productive members of a society (Ahlberg 1991). In the context of bridging gender disparities, a society requires a type of education suitable to liberate members from cultural inclinations that bind them to practices that breed a fertile ground for factors resulting in gender disparities to prevail. Education needs to be initiated in the form of an intervention targeting the social and cultural aspects in the upbringing of both boys and girls through which the practices are learned and upheld (Kinyatti 1987).

Development in the field of education has been an objective of the Government of Kenya since its independence in 1963 (Sheffield 1973). The development of education for women in Kenya

has shown that educated girls on the average have better lives than those who are uneducated (Ministry of Education 1988). This is because educated girls are capable of making their own decisions rather than relying solely on their parents or families. A country cannot achieve development without the participation of women in the society. The education of women is important because they have a central role to play in the management of households (Ahlberg 1991). In Kenya, girls do not receive the same educational opportunities as boys. Even when given an opportunity to be educated, girls typically face formidable barriers related to their reproductive health, sexual behavior and maturation which hinder them from completing their studies (Moraa 1999).

Education has become a tool for combating poverty and, therefore, it should be seen as a right for everyone and it is a key determinant of the lifestyle and status an individual enjoys in society (Kajiado 2000; Kenya Demographic Health Survey 2008-2009). Investing in the education of girls yields massive economic and social benefits such as caregiving and improvement in the health and nutrition status of the family. Women with more education delay childbearing and bear fewer and healthier children (Kajiado 2000). In the Kenya Demographic Health Survey 2008-2009 survey, a pattern was observed from the 2003 Kenya Demographic Health Survey, that fewer men than women had no education at all with men at 13 percent and women at 19 percent. The denial of education to girls in any circumstance can be devastating for children because they lack guidance for their future (Kinyatti 1987). It is, therefore, true to say that women do most of the household activities due to lack of education, which has destroyed the future of some women who do odd jobs such as prostitution to earn a living (Bienen 1974).

Intra-household inequalities may take the form of boys being favoured over girls for the completion of secondary and higher education. Girls may be allowed only partial education or completion of secondary education at a nearby school during which time they are being prepared for marriage (Moghadam 2005). Once married, continuation of education does not take place and girls are not given a chance to seek employment and earn incomes of their own. In some situations, money earned by females is handled by the males in the family (Kinyatti 1987).

The partial education of females, absence of employment skills and experience, lack of property as well as a tendency to have large numbers of children leave female-headed households highly vulnerable to poverty in the event of the deaths of spouses. Nevertheless, the education of women should increase their powers in decision-making as well as improve the welfare of their children and family in general (Moghadam 2005).

2.4.2 Employment and income

Education is essential for improving the living standards of women and enabling them to exercise a greater voice in decision-making in the family, community, place of work and the public arena of politics (Mareng 2010). However, lack of know-how often leads to an inadequate understanding of how to handle issues such as the upbringing of the family and how women can be more productive and useful as family members (Moghadam 2005). As such, it can be argued that investing in the education of women yields massive economic and social benefits (Sheffield 1973).

Additionally, education can help overcome several impediments. This is because limited education is characteristic of a majority of rural women and since constraints do arise due to the

fact that cultural considerations give priority to male children in accessing education (Kinyatti 1987). While boys may go to school, girls may be left at home to help out and work alongside their mothers. When parents are faced with difficulties of paying for education due to poverty, it is girls who are first withdrawn from school (Kajiado 2000). This implies that lack of education also limits the opportunities of women from gainful employment in the non-traditional sectors of the economy (Kinyatti 1987). Even when women are employed, they are restricted to job markets with poor pay and they may be paid lower wages than men even when performing tasks that require the same efforts. Women are, therefore, caught up in a vicious circle of illiteracy, ignorance, disempowerment, powerlessness, and ultimately poverty (Kajiado 2000). The partial education of females, absence of employment skills and experience, lack of property and income, may leave many women highly vulnerable in the event of the deaths of their husbands (Moghadam 2005).

2.4.2 Employment and income

Employment opportunities are limited for women worldwide (Chen 1995). The ability to materially control one's environment by gaining equal access to work that is humanizing and allows for meaningful relationships with other workers is an essential capability (Chen 1995). Employment is not only about financial independence, it is also about a higher regard for women within the family, which gives them better bargaining positions (UNICEF 2007).

Women in rural areas may not be able to get employment due to their low levels of education. There is a need to avoid gender disparities that characterize the employment sector, since it is a major avenue for increasing incomes and economic wellbeing. It is a primary asset at the disposal of the poor and, therefore, the main transmission mechanism through which the poor,

both men and women, can benefit from growth. The low participation of women in employment activities in major sectors can be attributed to factors that curtail the mobility of women in the economic domain (Chen 1995). Another constraining factor is limited access to required skills especially during the undertaking of education and training programmes. Unfounding beliefs about the aptitudes, skills and dispositions of women, and their reproductive responsibilities could also work to hinder them from participating in some productive sectors (Chen 1995).

There is a need for gender sensitivity in the design of conditions of employment. The conditions of employment may enhance or hinder areas of gender balance. If the conditions are designed with an assumption that the work environment is for “boys” then the conditions will only facilitate their access to work and advancement.

2.5 Theoretical framework

The women’s empowerment framework (Longwe 1991) links the inequalities of women and poverty to structural oppressions. The framework argues that if women are to overcome their subordinate positions, they have to be empowered. It advocates for major shifts in the patriarchal structures and encourages women to challenge and move away from patriarchal structures regarded oppressive.

Women are encouraged to enter traditionally male-dominated roles as well as to take active roles in decision-making and eradicate retrogressive cultural practices such as female genital mutilation. The framework advocates for equalities and removal of obstacles and argues that the

world would be a better place without inequalities between men and women; and if there is equality, development objectives would be realized faster.

The framework identified five main stages of empowerment that needed to be used to guide gender debates. The first stage is welfare which addresses the need of women to have basic needs such as food, clothing, shelter and to improve their socio-economic status in life. The second is access which means the ability of women to access resources like finances through credit and grants or land. Conscientisation is the third stage and it means recognition that discrimination creates gender-related problems and women may themselves contribute to this discrimination. On the other hand, participation refers to taking part in decision-making and implementing actions which have been agreed upon. Lastly, control means that the balance of powers between the genders is equal.

2.5.1 Relevance of empowerment framework theory to the study

The women's empowerment framework is relevant to this study. For example, the welfare stage deals with improving the socio-economic status of life and achievement of high standards of life by ensuring that people have basic needs. This is relevant since the study is looking at the magnitude of poverty among female-headed households in Nyatike Constituency of Migori County with the aim of improving the well-being of the women and ensuring that female-headed households have basic needs. Access, according to the framework, is the ability of women to access and use resources such as land, credit and education and this is relevant in that poor women need to be helped to access and use resources. Conscientisation, on the other hand, means recognizing structural forces that discriminate and disadvantage women and that they

need to avoid discrimination at all costs. The relevance is that women suffer poverty because of inequalities and they need to know how to overcome them. One of the reasons why they are poor is because of inequalities that exist in society and these need to be addressed. Conversely participation refers to taking part in the implementation of actions agreed upon; that is, decision-making, just as the men. This is relevant in that in addressing poverty issues among female-headed households, women need to be active participants in the implementation and decision-making processes. Lastly, control in the framework means that the balance of power between genders is equal. The relevance is that once women have been involved in the implementation process, they should have the power to manage the processes and resources which are at their disposal.

The framework will be interpreted in terms of how women can be empowered so that they overcome their subordinate positions in society. By using the five main stages of empowerment, women would be able to remove obstacles and meet their development objectives.

2.6 Research assumptions

The following are the research assumptions of this study.

1. There are socio-cultural factors that cause poverty among female-headed households in Nyatike Constituency, Migori County.
2. There are socio-economic factors that cause poverty among female-headed households in Nyatike Constituency, Migori County.

CHAPTER THREE

METHODOLOGY

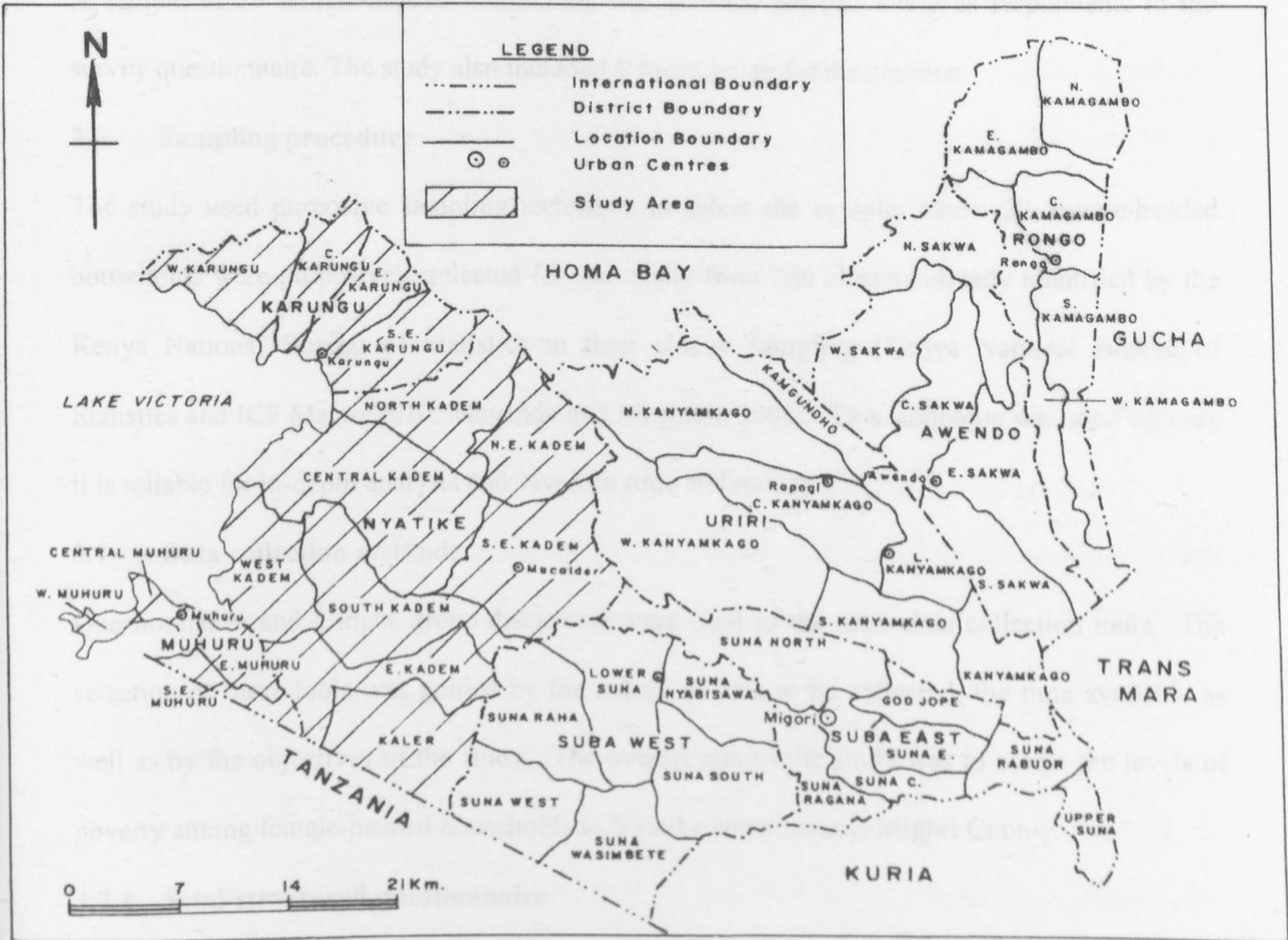
3.1 Introduction

This section describes the study site, research design, population, sample and sampling techniques, data collection methods and data analysis. The section finally presents ethical considerations that will guide this study.

3.2 Study site

Nyatike Constituency is predominated by the Luo and Kuria tribes who are Nilotes. The constituency depends on small scale-farming, fishing, trading and mining as the main source of livelihoods. The total number of households is 30,423 comprising of 69,209 males and 75,416 female total being 144,625 with a population density of 213. 57 per sq. km, (Kenya National Bureau of Statistics & ICF Macro 2010). It borders Homa Bay County to the north, Suba West Constituency to the South-west, Uriri Constituency to the west, Lake Victoria to the east and the Republic of Tanzania to the south (Map of Nyatike Constituency).

Map of Nyatike Constituency



Source: Government of Kenya 2008

3.3 Study design

The study used a cross-sectional descriptive research design and adopted both qualitative and quantitative methods.

3.4 Study population

The study population consisted of all female-headed households in the study region and the unit of analysis was the individual respondent.

3.5 Sample population

A sample of 29 female-headed households was selected for this study as respondents to the survey questionnaire. The study also included 1 focus group for discussions.

3.6 Sampling procedure

The study used purposive sampling technique to select the sample, where 29 female-headed households were purposively selected for the study from 200 clusters already identified by the Kenya National Bureau of Statistics in their cluster sampling (Kenya National Bureau of Statistics and ICF Macro 2010, Mugenda and Mugenda 2008). This technique was used because it is reliable for in-depth analysis and saves on time and money.

3.7 Data collection methods

Questionnaires and a focus group discussion were used as the main data collection tools. The selection of these tools was guided by the nature of data to be collected, the time available as well as by the objectives of the study. The overall aim of the study was to assess the levels of poverty among female-headed households in Nyatike constituency, Migori County.

3.7.1 Semi-structured questionnaire

A questionnaire (Appendix 2) was administered to 29 female heads of households to provide information on the causes of poverty in the study region. These household heads also brought out experiences and views on the causes of poverty as a whole. Section I of the questionnaire consists of the profiles of the informants while section II includes questions on the socio-cultural and socio-economic factors that cause poverty among female headed households in Nyatike constituency.

3.7.2 Focus group discussion

A focus group discussion was carried out with a group of women of ages 18 years and above which consisted of 8 participants purposively selected from among the female-headed household clusters, who belong to a women's group of merry-go round. These are residents in the constituency and are believed to have vital information and experience on poverty issues. A focus group discussion guide was used to guide the discussions (Appendix 3).

3.8 Data analysis

Quantitative data collected from the questionnaires were checked for consistency and accuracy of the responses, coded and analyzed using the Statistical Package for the Social Sciences (SPSS). Conversely, qualitative data obtained from the focus group discussion were analysed by narrative and thematically used to enrich the quantitative results of the study.

3.9 Ethical Considerations

A research permit was sought from the National Commission for Science, Technology and Innovation in the Ministry of Education, Science and Technology. Similarly, clearance was sought from the Institute of Anthropology, Gender and African Studies, University of Nairobi. The office of the Governor office in Migori County was informed about the research. The anonymity and confidentiality of the respondents was preserved by the use of codes for the households. The informants were also made aware of the research being carried out and its purpose. The informants had a right to consent or withdraw at any stage from the research. Findings will be shared with the Ministry of Education, Science and Technology, the University of Nairobi, key government departments that deal with policy issues and Non-governmental organizations (NGOs).

CHAPTER FOUR

AN ASSESSMENT OF THE LEVELS OF POVERTY AMONG FEMALE-HEADED HOUSEHOLDS IN NYATIKE CONSTITUENCY, MIGORI COUNTY

4.1 Introduction

This chapter presents findings on the levels of poverty in female-headed households in Nyatike Constituency, Migori County. It focuses on socio-cultural factors including gender inequalities and patriarchal structures, age and HIV/AIDS. Also, the presentation focuses on socio-economic factors such as education as well as employment and income and their roles in the levels of poverty in the study site.

4.2 Socio-demographic characteristics of the study sample

4.2.1 Age

The study interviewed 29 respondents from female-headed households. Informants ranged in age from 19-35 years. Specifically, 90% were aged between 19-35 years, 10% were aged 36 years and above (Table 4.1).

Table 4.1 Age distribution of the respondents

Age	Response	Percentage
<18 years	0	0
19-35 years	26	90
36-53 years	3	10
54 years and above	0	0
Total	29	100

4.2.2 Marital status

The study found that 86% of informants were currently married and 14% were single. The findings also show that 80% were in polygynous marital unions and 20% were in monogamous alliances. However, 93% of the informants were widowed and 7% were divorced (Table 4.2).

The focus group discussants revealed that some of the women were cohabiting with men who were not their husbands, while others reported that their husbands lived elsewhere in the town and urban centres. Other discussants also reported that their husbands had already died out of HIV/AIDs.

Table 4.2 Marital status of respondents

Marital status	Frequency	Percentage
Single	4	14
Married	25	86
Total	29	100
Monogamous	5	20
Polygynous	20	80
Total	25	100
Widowed	14	93
Divorced	1	7
Separated	0	0
Total	15	100

4.2.3 Education levels attained by respondents

As Table 4.3 indicates, 83% of respondents did not complete primary school, 75% failed to finish secondary school while only one informant completed college.

Table 4.3: Education level of respondents

Educational level	Frequency	Percentage
Primary complete	5	17
Primary incomplete	24	83
Total	29	100
Secondary complete	1	15
Secondary incomplete	28	85
Total	29	100
College complete	1	15
College incomplete	28	85
Total	1	100

4.2.4 Employment status of respondents

The data in Table 4.4 reveal that a majority of the respondents (83%) were self-employed, 14% were employed in the private sector while only 3% were government employees. The focus group discussants reported that those who were self-employed did menial jobs that were not sustainable like hawking clothes and selling fish.

Table 4.4 Employment status

Occupation	Frequency	Percentage
Government employed	1	3
Private sector	4	14
Self employed	24	83
Unemployed	0	0
Others	0	0
Total	29	100

4.2.5 Income of respondents

As Table 4.5 indicates, 52% of the respondents earned an income of between Ksh. 3,000-Ksh. 5,999, 45% had an income of between Ksh. 6,000-9,999 with only 3% who stated that their income was above Ksh. 10,000. The sources of incomes mentioned consisted of fish mongering,

rope making, selling second-hand clothes, working on contract in the gold mines, peasant farming, commercial sex workers and cohabitation.

Table 4.5 Distribution of income earned by the respondents

Income per month	Frequency	Percentage
0-2,999	0	0
3,000-5,999	15	52
6,000-9,999	13	45
Above 10,000	1	3
Total	29	100

4.2.6 Number of dependents

Data in Table 4.6 revealed that 52% of respondents had more than 5 dependents, 45% had between 2-5 dependents and only 3% had less than 2 dependents. Furthermore, the focus group discussants confirmed that despite the fact that they had many dependants, majority did not have husbands and were bringing up children single handedly.

Table 4.6: Number of dependents

Number of dependents	Frequency	Percentage
>2	1	3
<5	13	45
5 and above	15	52
Total	29	100

4.2.7 Remittances received by respondents

Table 4.7 indicates that 97% of respondents did not receive any remittances from anywhere, 3% received some from their daughters while none of the respondents received any income from

their sons. However, focus group discussants attributed this to the fact that sons had other family responsibilities, though their daughters could afford to support them partially.

Table 4.7: Remittances received by respondents

Remittances	Frequency	Percentage
Relatives	0	0
Other sources	1	3
No assistance at all	28	97
Total	29	100

4.2.8 Number of meals per day

The findings indicate that a majority of the respondents (97%) had two meals in a day while 3% had three meals. Furthermore, the data reveal that a majority of the respondents (93%) lived in mud houses with thatched roofs, while 7% lived in semi-permanent houses (Table 4.8 and Table 4.9).

Table 4.8: Frequency of meals per day

How many meals do you have per day	Frequency	Percentage
One	0	0
Two	28	97
Three	1	3
Other	0	0
Total	29	100

Table 4.9: Type of residence

Type of residence	Frequency	Percentage
Mud house with thatched roofs	27	93
Mud house with tin roof	0	0
Tin house	0	0
Timber house	0	0
Semi-permanent	2	7
Permanent	0	0
Total	29	100

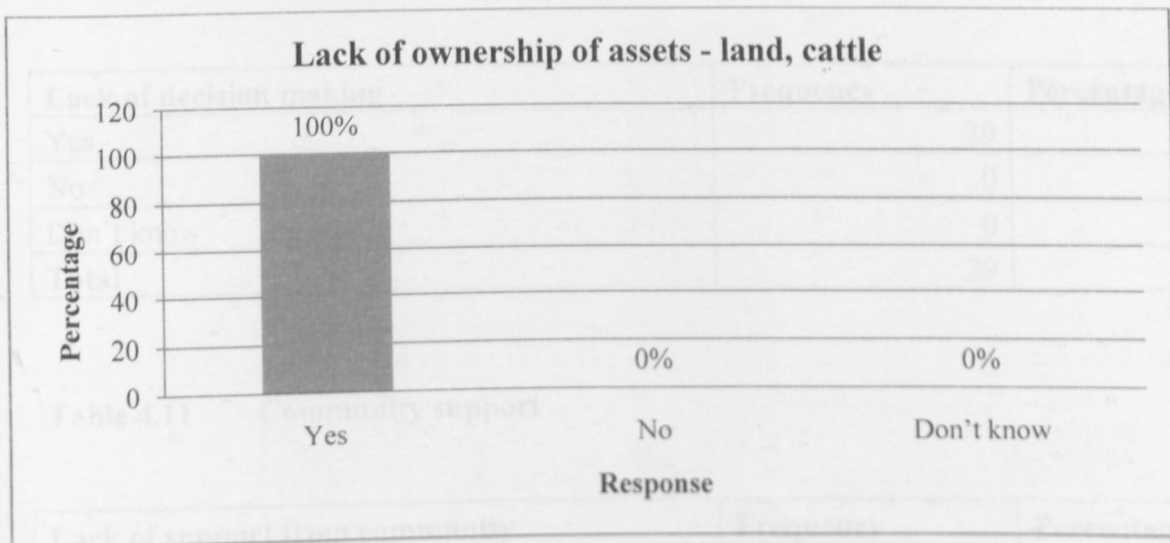
4.3 Causes of poverty in the study region

4.3.1 Socio-cultural factors - Gender inequalities and patriarchal structures

4.3.1.1 Lack of asset ownership

Figure 1 indicates that 100% of respondents did not own any assets either in the form of land or livestock. This is because, according to the focus group discussions, property in the study region is owned by the head of the household who is the man. Traditional customs give men the power to own title deeds and other assets in the home. Discussants added that it is the community's way of life and that customs had to be followed. Some respondents from the focus group discussions reported that they only own their clothes, a few chicken and sheep.

Fig. 1: Asset distribution of respondents



4.3.1.2 Lack of Decision making

Findings from Table 4.9 indicate that all the 29 respondents interviewed did not make decisions in the homestead. The focus group discussants indicated that where the husband is alive, he is the decision-maker. In homesteads where the husband was dead, the discussants affirmed that

the father-in-law or other male in-laws were actively involved in decision-making. They said this is because the study region still embraces patriarchy as a way of life, and customs were held in high esteem.

Furthermore, Table 4.10 indicates that 90% of the respondents said that they did not get any support from the community, 5% got support while another 5% did not know about the support programmes. The focus group discussants indicated that support was from NGOs such as Care Plus which provides health sensitization, school fees and beddings to secondary schools. Those who got this support reported that it was seasonal and not sufficient for their needs.

Table 4.10 Decision making

Lack of decision making	Frequency	Percentage
Yes	29	100
No	0	0
Don't know	0	0
Total	29	100

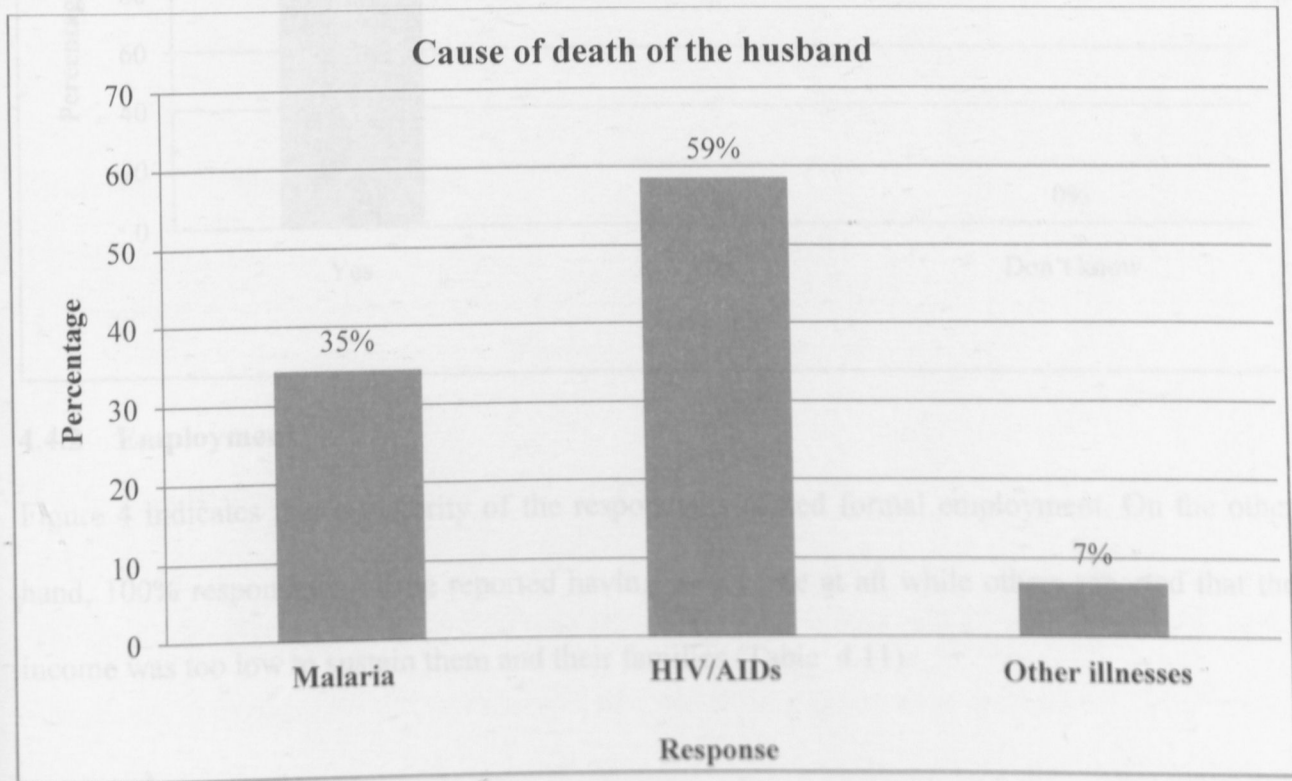
Table 4.11 Community support

Lack of support from community	Frequency	Percentage
Yes	25	90
No	2	5
Don't know	2	5
Total	29	100

4.3.1.3 HIV/AIDS

This variable was deemed important in understanding the impact of the death of a spouse on poverty in female-headed households. Figure 2 indicates that 59% of the husbands died of HIV/AIDS, 35% died of malaria and 7% died of other illnesses like bilharzia and tuberculosis. The focus group discussions affirmed that HIV/AIDS is a major killer in the study region. According to most discussants those who die leave their spouses already infected and sickly; and unable to fend for themselves and their dependents.

Fig. 2: Cause of death of respondent's husband

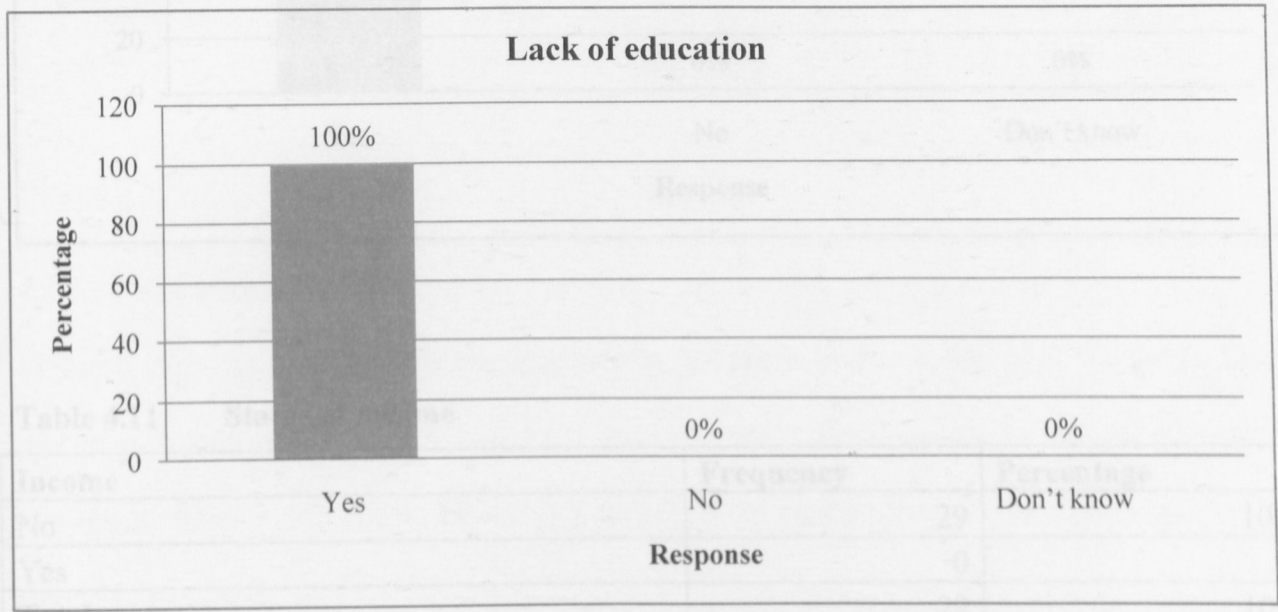


4.4 Socio-economic factors

4.4.1 Education

The data show that 100% of the female heads of households were not educated (Figure 3). In fact, the focus group discussants reported that most of them were primary school drop-outs who did not finish school due to various reasons such as early pregnancy and/or lack of school fees.

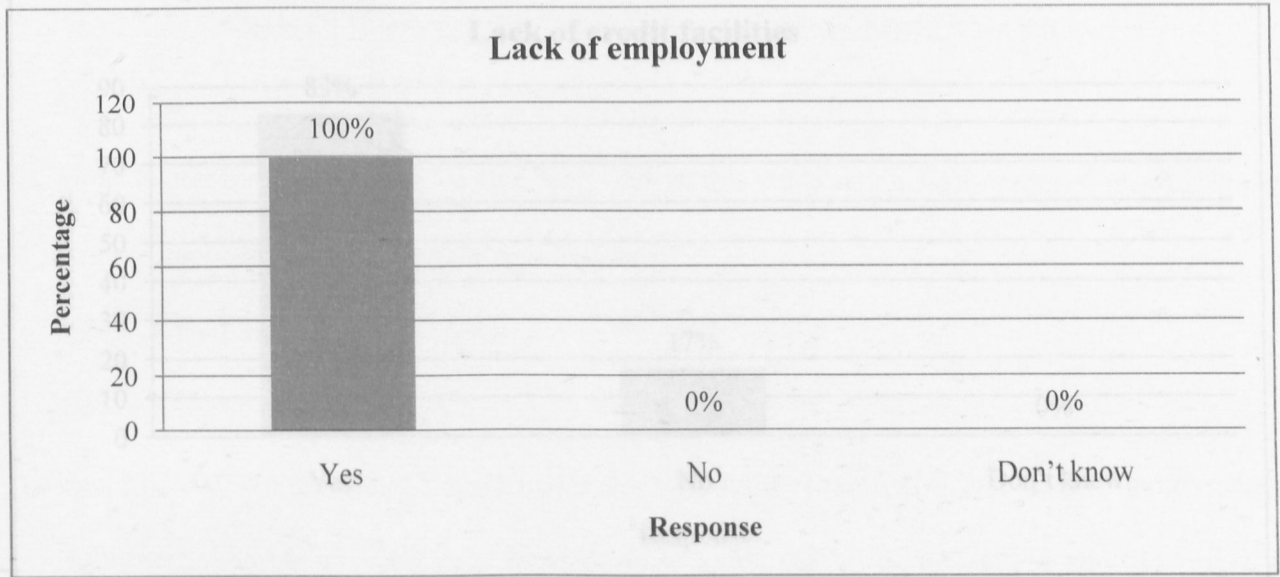
Figure 3: Status of education



4.4.2 Employment

Figure 4 indicates that a majority of the respondents lacked formal employment. On the other hand, 100% respondents of the reported having no income at all while others reported that the income was too low to sustain them and their families (Table 4.11).

Figure 4: Employment



4.4.1 Lack of collateral

Figure 6 indicates that 100% of the respondents did not have any collateral. The focus group

Table 4.11 Status of income

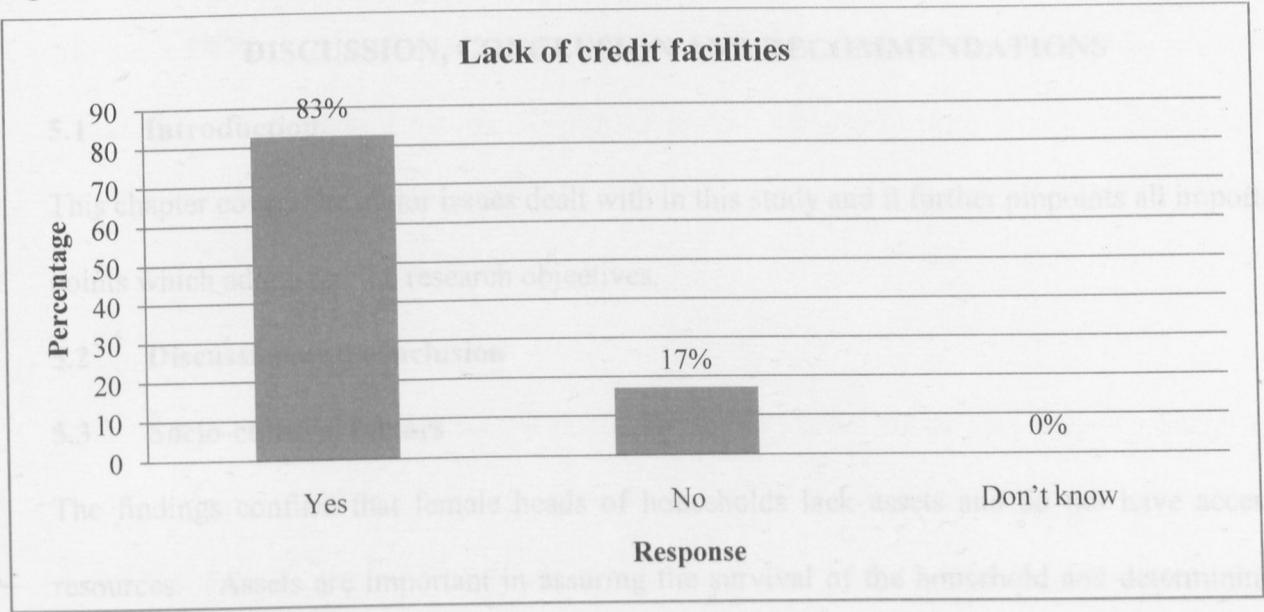
Income	Frequency	Percentage
No	29	100
Yes	0	0
Total	29	100

Figure 6: Collateral

4.4.3 Credit facilities

The data from Figure 5 shows that 83% of the respondents lacked credit facilities and only 17% had access to the Kenya Women Finance Trust where they got loans to do business. The focus group discussants reported that many a times those who got loans were not able to pay back and they usually have their property auctioned in order to recover the money.

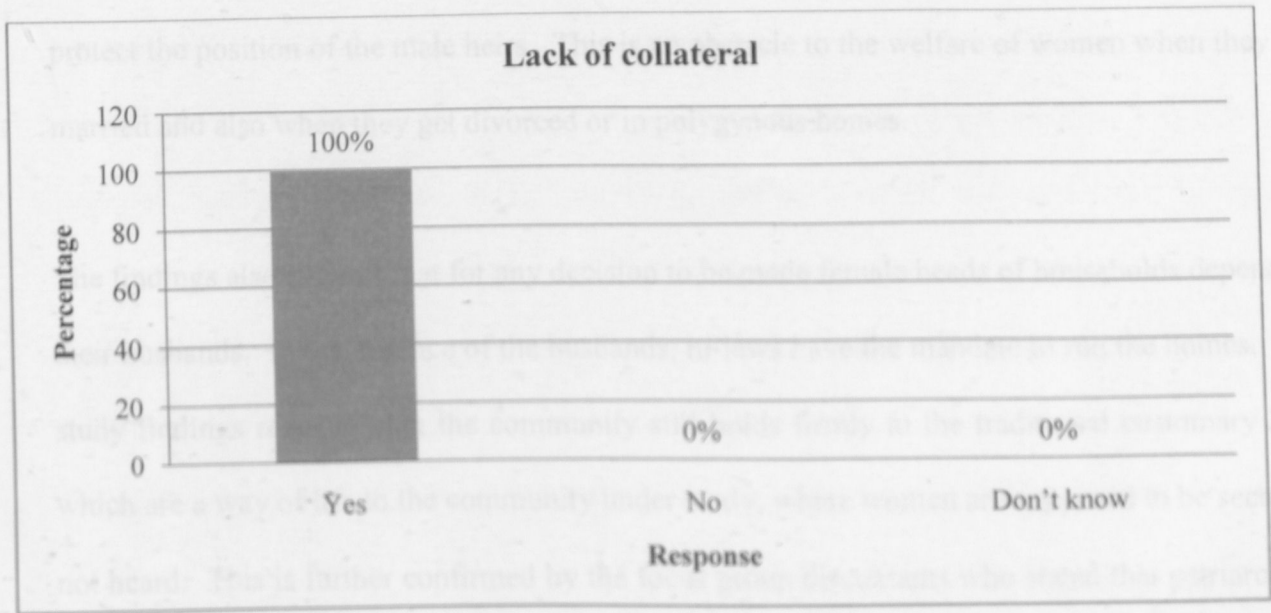
Figure 5: Credit facilities



4.4.4 Lack of collateral

Figure 6 indicates that 100% of the respondents did not have any collateral. The focus group discussants confirmed that they could not even get credit facilities due to lack of supportive documents such as title deeds and identity cards and /or support from the husbands and fear of failure to pay back.

Figure 6: Collateral



CHAPTER FIVE

DISCUSSION, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter covers the major issues dealt with in this study and it further pinpoints all important points which addressed the research objectives.

5.2 Discussion and conclusion

5.3 Socio-cultural factors

The findings confirm that female heads of households lack assets and do not have access to resources. Assets are important in assuring the survival of the household and determining its ability to improve its situation. The findings suggest that communal law upholds male authority and state law tends to give precedence to communal law. Married women are effectively treated as minors under the law. They are not issued land in their own right and are unable to enter into contracts without the authority of the husbands, thus, they cannot own property independently. Even when male household heads are absent women may still be subject to their authority but where husbands are away in urban areas, women are often referred to the kins of the male to protect the position of the male heirs. This is an obstacle to the welfare of women when they get married and also when they get divorced or in polygynous homes.

The findings also suggest that for any decision to be made female heads of households depend on their husbands. In the absence of the husbands, in-laws have the mandate to run the homes. The study findings revealed that the community still holds firmly to the traditional customary laws which are a way of life to the community under study; where women are supposed to be seen and not heard. This is further confirmed by the focus group discussants who stated that patriarchy is

deeply rooted in the society. This situation increases poverty because of the inability to have control and to manage the home. Consultations have to be made before any activity takes place in the home even when it comes to selling a portion of land in order to get an income. The findings indicate that gender inequality is a product of patriarchal structures, which in turn is one of the causes of poverty.

The findings also showed that female heads of households did not get any support. Support was available from the NGOs and not the government and this reached only a few people and on rare occasions. It also came out clearly that respondents had many dependents due to early marriages, their daughters giving birth and leaving the mothers to care for their children, husbands preferring not to use protective measures, the deaths of their co-wives so that they have to cater for the orphans left behind by providing food, clothing, shelter, education and health care. This deepened their poverty because of the burden of looking after many dependents.

HIV/AIDs being a major killer had greatly impacted on poverty among the female-headed households. According to the focus group discussion, some of the women whose husbands are dead are themselves sickly. The work of women is dominated by activities such as collecting firewood, fetching water and fodder collection, care of livestock and subsistence agriculture. The inability to perform these tasks due to HIV illness renders them unable to work and get money for medication or even afford a healthy diet. This further complicates the issue of poverty as they have to sacrifice the education of their children by recruiting them to take care of siblings and/or share other household tasks.

5.4 Socio-economic factors

The findings of the study indicate that a majority of the respondents dropped out of school. Education is widely accepted as the main exit route from poverty. It is the backbone of the growth and development of individuals. Thus, non-completion of education leads to retardation of development. However, the efforts by the government to avail educational opportunities to the poor are welcome especially tuition waiver in secondary schools. Although this will not fully solve the problem of the poor in accessing education, the educational stakeholders should further augment government efforts in financing education. The findings also indicated that lack of education led to unemployment. The focus group discussants stated that male students tended to survive in the education system till university. This is a critical concern as it works to hinder women representation in high level economic activities including decision making systems and wage employment. Those who are self-employed did not get sufficient income that is sustainable. Lack of credit facilities was a problem due to unavailability of collateral. This also further deepened the poverty of women.

5.5 Conclusion

The objectives of the study were two. Firstly, to determine the socio-cultural factors that cause poverty among female headed households in Nyatike, Constituency, Migori County and secondly, to find out the socio-economic factors that cause poverty in the same region. From the findings it can be concluded that female heads of households are living in poverty partly because of the traditional customs of the society that are binding and do not allow women to voice their

concerns in terms of the management of their homes. Retrogressive cultural practices hinder women from being rightful owners of property in the event of the death of a spouse rendering them helpless in so far as running the homestead is concerned. The findings also confirmed that households maintained by women are characteristic of intergenerational transmission of poverty due to the fact that they have had early child bearing experiences, many dependents and incomplete education.

Lack of ownership of title deeds as was evident from the study findings leads to the inability of the women to transact in any form of deals.

The main income earners of female-headed families are by definition women who have lower average earnings than men, fewer assets, and less access to remunerative jobs and productive resources such as land, capital, technology and decision-making. This gender-related economic gap contributes to the economic vulnerability of female-headed households. Virtually all women are vulnerable – a death of a husband, divorce, widowhood and separation are all it takes to throw many women into poverty (Gimenez 1987).

From the above findings it can be concluded that gender inequalities in terms of asset ownership, decision-making, age, HIV/AIDS, lack of education, employment and low income contributed to the high level of poverty among female-headed households in Nyatike Constituency, Migori County.

5.6 Recommendations

The government should look into ways of empowering women through microfinance not just by offering loans but ensuring that such loans are easily accessible by the removal of bureaucracies and red tape.

More emphasis should be placed in ensuring that women complete their education since it is core in any form of development. Efforts should be made to finance education. This would help to alleviate poverty.

The government should look into workable interventions on poverty among female-headed households to avoid development of a vicious circle where poverty is inherited from one generation to the other within households.

5.7 Suggestions for further research

Further studies need to be done on the relationship of the forms of female headship to access resources and the resultant effects on the ability to improve the household position. When such links are properly documented, then poverty alleviation measures can effectively and efficiently be targeted among female heads of households.

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Dear Respondent,

My name is Grace Mwevada, a Master of Arts student in Gender and Development in the Institute of Anthropology, Gender and African Studies, University of Nairobi. I am conducting a research on poverty among female-headed households in Nyatike Constituency, Migori County.

You have been purposively chosen to participate in the study. I want to assure you that all your answers will be kept strictly in confidence. In fact, except, I will not keep a record of your name or address. You have the right to stop the interview at any time, or skip any questions that you feel uncomfortable to answer. Your participation is completely voluntary. Do you agree to be interviewed?

Please sign here as a sign of your consent

Signature _____ Date _____

Thank you for your cooperation.

Appendices

Appendix 1: Consent form

Section One: Profile of the Informant

Dear Respondent,

My name is Grace Mwawuda, a Master of Arts student in Gender and Development in the Institute of Anthropology, Gender and African Studies, University of Nairobi. I am conducting a research on poverty among female-headed households in Nyatike Constituency, Migori County.

You have been purposively chosen to participate in the study. I want to assure you that all your answers will be kept strictly in secret. To this extent, I will not keep a record of your name or address. You have the right to stop the interview at any time, or skip any questions that you feel uncomfortable to answer. Your participation is completely voluntary. Do you agree to be interviewed?

Please sign here as a sign of your consent.

Sign _____ Date _____

Thank you for your cooperation.

APPENDIX 2: SEMI-STRUCTURED QUESTIONNAIRE FOR FEMALE-HEADED HOUSEHOLDS

Section One: Profile of the Informant

Name (optional) _____

1. Age >18 years 19-35 36-53 54 years and above

2. Have you been married? Yes No

3. If yes, was is it? Polygamy Monogamy

4. Have you ever been married or lived together with a man as if married?

Yes, formerly married Yes, lived with a man No

5. What is your marital status now: are you widowed, divorced or separated?

Widowed Divorced Separated

6. Is your husband alive? Yes No

If not, how did he die?

HIV/AIDS Malaria Blood Pressure Other Illnesses

7. Is your husband/partner living with you now or is he staying elsewhere?

Living with me Staying elsewhere

8. Education background

Have you ever been to school? Yes No

Why have you not been to school? _____

Primary level: completed uncompleted _____

Give reasons for incompleteness _____

Secondary level: completed Uncompleted _____

Give reasons for incompleteness _____

College/University: completed uncompleted _____

Give reasons for incompleteness _____

Occupation

- Government employed Private sector Self-employed
 Unemployed Others (specify) _____

9. Income per month (in KES)

- 0-2,999 3,000-5,999 6,000-9,999 Above 10,000

10. Number of dependents in the household and above

- >2 <5 5

11. Receives remittances from _____

- Sons Daughters Others

12. How many meals do you have per day?

- one two three Others _____

13. Type of residence

- mud house with thatch mud house with tin roof tin-house timber house
 Semi-permanent Permanent

SECTION II:

In your opinion, what are some of the major factors that contribute to poverty among female-headed households in Nyatike Constituency?

Socio-cultural factors

	Yes	No	Don't know
Lack of husband			
Many dependents			
Lack of support from community			
Lack of ownership of assets <ul style="list-style-type: none"> • land • cattle 			
Lack of decision making			
Death of husband			
Lack of assistance from my children			
Religious beliefs			
Gendered jobs			

Socio-economic factors

	Yes	No	Don't know
Lack of education			
Lack of employment			
Low income			
No income at all			
Lack of credit facilities			
Lack of collateral			

If so, upto what level?
 Are you employed? If yes, where?
 If not, how do you get your income?
 How much do you earn?
 Do you access any credit facilities?
 If not, why?
 If yes, which credit facilities?
 What services do you get from those facilities?
 If yes, are you able to repay back?

Thank you for your participation

APPENDIX 3: FOCUS GROUP DISCUSSION (FGD) GUIDE

1. Socio-cultural factors

(a) What is the cause of poverty in your household?

Probe

Are you in any marriage union?

Do you have any dependants?

If so, how many?

Why do you have that number of children?

How do you cater for them?

Do you get any form of support?

From where?

Is the support enough to cater for Household needs?

Who makes decisions in your household and why is it that person?

Do you own any property in the homestead?

If not, why don't you own property?

Who therefore owns the property?

Why does the person own property?

What kind of property do you have in the homestead?

Do you have adequate/enough food, clothing, shelter?

2. Socio-economic factors

Did you get formal education?

Probe

If so, upto what level?

Are you employed? If yes, where?

If not, how do you get your income?

How much do you earn?

Do you access any credit facilities?

If not, why?

If yes, which credit facilities?

What services to you get from these facilities?

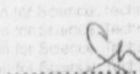
If loans, are you able to repay back?

Thank you for your participation

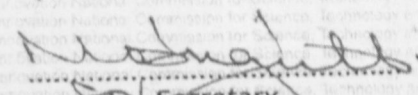
**THIS IS TO CERTIFY THAT:
MS. GRACE WAKESHO MWAWUDA
of UNIVERSITY OF NAIROBI, 0-30197
00100, has been permitted to conduct
research in Migori County**

**on the topic: AN ASSESSMENT OF THE
LEVEL OF POVERTY AMONG FEMALE
HEADED HOUSEHOLDS IN NYATIKE
CONSTITUENCY, MIGORI COUNTY**

**for the period ending:
28th February, 2014**


.....
**Applicant's
Signature**




.....
**Secretary
National Commission for Science,
Technology & Innovation**

**Permit No : NACOSTI/P/13/7279/161
Date Of Issue : 29th October, 2013
Fee Received : Kshs khs1000.00**