

UNIVERSITY OF NAIROBI
COLLEGE OF HUMANITIES AND SOCIAL SCIENCES
FACULTY OF ARTS

**IMPACT OF INFLATION ON LIVING STANDARDS AMONG UNDERCLASS
SINGLE MOTHERS: CASE STUDY OF SOWETO SLUM IN GITHURAI 44**

BY

BERNADETTE MUTUNGE MWANZIA

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SUPERVISOR

DR. ROBINSON OCHARO

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DATE OF SUBMISSION

OCTOBER, 2014

DECLARATION

I, the undersigned declare that this project is my original work and that it has never been submitted in any other college or institution of higher learning for a degree award .

Signature -----

Date.....

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

Signed -----

Date.....

Dr. Robinson Ocharo

DEDICATION

I dedicate this project to my mother Sabina Mutua for motivation to work hard and inculcating a sense of hard work.

ACKNOWLEDGEMENTS

First and foremost gratitude goes to the Almighty God who has granted me good health to undertake and accomplish the project.

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ABSTRACT

The purpose of the study was to assess the impact of inflation/high cost of living among underclass single mothers in Githurai 44 (Soweto slum) for the last two years (2010-2011). The study objectives were to assess how the single mothers' current economic status has been affected by inflation, to identify social economic challenges faced by single mothers in the study area and to assess the livelihood strategies among single mothers in the area. The target population was underclass single mothers in the slum.

The study was based on a sample of 130 female headed households who were single mothers. Data was collected from 8 focused group discussions, interview and non-participation observation. Snowball technique was used to identify the underclass single mothers. Data collected was analyzed both qualitatively and quantitatively.

The findings showed that majority of the single mothers had low education level and low paying jobs. A higher number of the single mothers did not purchase the basic commodities or mostly bought in small quantities with very few purchasing in bulk. They earned less than a dollar, had limited disposable income, struggled to purchase essential commodities and lived in abject poverty.

Based on the study findings, the researcher recommends that an effort should be made by the government and Central Bank of Kenya to cushion the single mothers against the harsh economic effects of inflation. Focus should be on enacting effective policies to tame the high inflation rate and strengthen the shilling against the dollar so as to improve the living standards of the underclass single mothers and other vulnerable groups.

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LIST OF ACRONYMS

AIDS-	Acquired Immune Deficiency Syndrome
CBPP-	Center on Budget and Policy Priorities
CBK-	Central Bank of Kenya
FAO-	Food Agriculture Organization
GDP-	Gross Domestic Product
HIV-	The human immunodeficiency virus
NGO-	Non Governmental Organization
IRIN-	Integrated Regional Information Networks
KFSSG-	Kenya Food Security Steering Group
KIHBS-	Kenya Integrated Household Budget Survey
KNBS-	Kenya National Bureau of Statistics
Kshs-	Kenya Shillings
MDGs-	Millennium Development Goals
OXFAM GB	-Great Britain
PPI-	Producer Price Index
Rs-	Rupees
SA-	South Africa
SPM -	Supplementary Poverty Measure
SEWA-	Self Employed Women's Association
SPM-	Supplementary Poverty Measure
SNAP-	Supplemental Nutrition Assistance Program
UN HABITAT-	United Nations Human Settlement Programme
US\$-	United States dollar
UNICEF-	United Nations Children's Fund
UNIFEM-	United Nations Development Fund for Women
WFP-	World Food Programme

CHAPTER ONE

This chapter entails background of the study, statement of the problem and purpose of the study. It also contains research questions, objectives of the study, scope of the study, significance, limitations and delimitations.

1.1 Background

World prices of wheat, coarse grains, rice and oil seed crops all nearly doubled between the 2005 and 2007 marketing years and continued rising in early 2008. These increases in agricultural commodity prices were a significant factor in driving up the cost of food and led to a fuller awareness and a justifiably heightened concern about problems of food security and hunger, especially for developing countries. The causes of the price spike were complex and due to a combination of mutually reinforcing factors, including droughts in key grain-producing regions, rapidly rising oil prices and a continuing devaluation of the US dollar, the currency in which indicator prices for these commodities are typically quoted. This turmoil in commodity markets occurred against the backdrop of an unsettled global economy, which in turn appeared to have contributed to a substantial increase in speculative interest in agricultural futures markets. The oil price and energy prices more generally, are critically important contributing factor to the increase in production costs for agricultural commodities and food and ultimately in the market prices for these goods(Organization for Economic Cooperation and Development, 2008).

Arnold (2003), defined inflation as the rise in the general prices of goods and services in an economy. It occurs as a result of money supply being higher than the rate of economic growth. When there is too much money in circulation chasing after the few available goods in the market. As a result the rise in demand causes an increase in price level of goods and services over a given period of time.

The underclass, are people who are at the bottom of a society having become victims of poverty trap. This class is largely composed of the young unemployed, long-unemployed, chronically sick, disabled old, or single-parent (usually the mother) families. Despite the rate of money supply being higher than the rate of economic growth, the wages earned by the underclass barely

match the increase in prices. The poor households are hit hardest by the rise in the cost of living because the basic needs are not affordable with ease and as a result they are forced to change their consumption patterns by purchasing the essential commodities in small quantities or sometimes not purchasing at all. They have to forego essential items/ services because the increase in prices of commodities erodes their purchasing power and deepens their poverty level.

Also Piachaud (1978), said that inflation “acts neither as Robin Hood nor as Robber Baron: neither the poor nor the rich are affected in a uniform way” (p. 188). He pointed out that other things being equal, lower income groups may find it harder to cope with shifting prices because they have less capacity to switch their patterns of consumption in response.

Resolution Commission on Living Standards (2011), noted that the effect of global food prices on the cost of physical essentials in United Kingdom had two main consequences relevant to the distributional impact of inflation. The first one is that people on low incomes tend to consume more than average amount of such essentials as a proportion of their incomes thus they suffer more. Global inflation environment that puts pressure on key goods like food and fuel has serious long term consequences for the living standards of people on low and modest incomes. The second is that, the standard economic response of consumers to changing relative prices is to shift consumption away from things that have become expensive may not be an option, especially for the worst hit off.

According to Anthem Press (2010), the more recent inflation of United States financial markets had been due to large trade deficit in that country. This is so since the US currency is the reserve for most of the world and most international debt is dominated in dollars thus leading to an accumulation of dollar reserves in countries that had trade surpluses. The reserves ended up on Central banks that they used to buy ‘safe’ US assets like the US government bonds. Thus in the process, the foreign central banks contributed to financial inflation in US.

The global financial crisis has also hit Africa and our country Kenya leaving it severely scathed. Press Release from Central Bank of Kenya (2010), noted that the Kenyan shilling had weakened against the US dollar but strengthened against the Euro. The fall in the Kenyan shilling against the dollar had been attributed to the Greece crisis. The crisis triggered ‘a temporary’ flight to safety in US dollar. Greece had borrowed so heavily in the past decade and as a result could not

recover global financial crisis with its budget deficit rising to 13.6 percent. Since Greece lacked a credible restructuring plan, investors doubted its ability to meet financial obligation. It was feared that the contagion effect of Greece crisis may spread to other countries in Euro zone with similar fiscal financial constraints and debt burden. Thus because of the uncertainty, investors fled to the US dollar which they perceived as a safe haven. The increased demand for dollar and US dollar denominated assets thus drove up its prices to other countries. Hence this caused the dollar to strengthen globally.

According to CBK (2011), in the month of September and October 2011, the shilling was trading at 101 and 104.05 respectively against the dollar. The Kenyan economy relies more on imports especially for products like fuel. The fuel is purchased in dollars, thus a weaker shilling implies a higher price in purchasing the commodity. The high cost of fuel, weaker shilling and inflation are to blame for the many economic woes Kenyans have been experiencing. Depreciation of the exchange rate especially the dollar whose exchange rate against the dollar kept on rising weakened the shilling further. Most goods especially imports are purchased using the dollar hence a weaker shilling implies high cost of purchasing products which are eventually passed to the consumers.

Rising local food prices pose serious threats to the Millennium Development Goals (MDGs) and can aggravate both poverty and inequality. Given that the poor and vulnerable households spend up to 80 percent of their total expenditures on basic foodstuffs, higher food prices erode their disposable income. In aggregate terms, estimates from 2007 to 2008 food crisis suggest that higher food prices increased global poverty by pushing those already below the poverty line further down. Evidence showed that the price shock was most pronounced in increasing the depth of poverty among the existing poor in rural areas and new poor, the trend was largely concentrated in urban areas (UNICEF, 2011).

FAO (2008), examined the impact of high food prices on household welfare which revealed that the vast majority of poor urban and rural households were hit hardest by higher prices. Among the poor, it is the landless and female-headed households that were most vulnerable to sharp rises in basic food prices. It was revealed that about three quarters of rural households and 97 percent of urban households were net food buyers. Net food buyers stand to lose from an increase in the price of food staples. The extent of the impact depended on dietary patterns. Households that

spent a large proportion of their income on internationally traded food staples (such as wheat, rice and maize) were more likely to suffer a decline in overall welfare. These included most urban households. The extent of this decline depended on the ability of a household to shift consumption towards less-expensive foods that did not generally enter global markets, such as roots and tubers.

When the food prices increase or the cost of living goes up, the poor households' purchasing power decreases, the composition of their diet worsens, and total energy consumption may also decrease. These changes directly affect all targets of MDG 1 on poverty, full and productive employment, and hunger thus worsening the situation of the poor households more so the women.

Poor net food importing countries (e.g. island nations such as Haiti, rice importing areas of West Africa, and countries in conflict) were among the first to feel the effects of rising world food prices, and international assistance focused initially on these countries. However, high food prices were also recorded as having a serious impact on poor consumers in net food exporting areas such as Thailand, Uganda and northern Mozambique. The poorest households included many female headed households and those with a large proportion of dependents were worst hit everywhere. These households spent a higher proportion of their income on food and had less access to credit and savings. The main impact of rising food prices was increasing the depth of poverty in those already poor (the so called poverty gap) rather than the numbers of people newly pushed over the poverty line (the poverty headcount). The worst-affected groups were casual wage labourers (both rural and urban), land-poor farmers and petty traders (Overseas Development Institute, 2010).

According to Global Monitoring Report (2012), on Food Prices, Nutrition, and the Millennium Development Goals/Poverty and Food Price Developments, the food price spikes prevented millions of people from escaping extreme poverty. The record prices in 2008 and 2011 kept or pushed 105 million people below the poverty line in the short run. They hit urban poor and female-headed households hardest. Sharp increases in fertilizer prices, linked to energy prices, made production costs more volatile and, to the extent that higher prices reduced the use of

fertilizers and made yields less stable. Agricultural prices in 2011 exceeded their 2008 peaks by 17 percent. Food prices increased by 92 percent in nominal terms and 57 percent in real terms from December 2005 to January 2012.

Large and unexpected food price increases make it difficult for households to adjust. It erodes consumers' purchasing power, reduces calorie intake and nutrition, and pushes more people into poverty and hunger. Poor urban households especially those headed by women are the worst affected because they are likely to curtail consumption in the face of higher prices. They spent most of their income on food and barely have enough money to pay for education or medication for their children.

Increases in food prices obliged women to invest greater time and energy to achieve the same level of nourishment and care of children, the sick, and the elderly. Examples of increased effort included more distant travel to hunt for bargains and more frequent shopping to purchase smaller quantities; more time devoted to chopping or gathering firewood because households could no longer afford other sources of energy; more time required to collect wild foods, and to beg and borrow money; having to undertake jobs considered hard or demeaning. Higher food prices also affected children's ability to learn. Some mothers in Kingston, Jamaica, had to send children to school with only a glass of water. Some families made remarkable efforts to maintain nutritional levels: for example, in rural Zambia women replaced expensive small fish with protein-rich but cheap caterpillars (Oxfam, 2011).

1.2 Statement of the Problem

The cost of living in Kenya is becoming expensive especially for the low income earners. The high cost has been attributed to rising inflation, high energy costs, exorbitant prices of food, transport and other basic commodities. As the prices continue to rise, it is evident that wages have remained largely stagnant.

It is worth noting that Kenya operates a minimum wage legislation that dates back to colonial period. The general wages for the unskilled worker in the agricultural sector currently stands at Kenya Shillings 3,347 per month which is far below for the cost of living. The minimum wage

for general workers such as cleaners, house servants, and watchmen among other categories stands at Kenya Shillings 7,334 (The Standard, 2011).

The wage is not enough to meet the basic needs especially in a city like Nairobi considering the high cost of basic commodities. Prices of basic commodities have been shooting upwards thus becoming unaffordable to many people especially the middle and low class earners. Prices of commodities purchased by low income workers are higher as they purchase in small quantities ('kadogo economy') from low level outlets.

The weakening of the Kenyan shilling against the United States of America dollar resulted to high cost of fuel hence making production and transportation costs to escalate. In the month of September and October 2011, the shilling was trading at 101 and 104.05 respectively against the US dollar. The Kenyan economy relies more on imports especially for products like fuel. The fuel is purchased in dollars thus a weaker shilling implies a higher price in purchasing the commodity. The high cost of fuel, weaker shilling and inflation are to blame for the many economic woes Kenyans have been experiencing (The Standard, 2011).

Culturally, men are expected to be the providers in the house but on the contrary, the underclass single mothers being the sole bread winners are likely to bear the heavy financial weight on their shoulders. The underclass, are people who are at the bottom of a society having become victims of poverty trap. This class is largely composed of the young unemployed, long-unemployed, chronically sick, disabled old, or single-parent (usually the mother) families. It also includes those who are systematically excluded from participating in economic activities, such as cultural, ethnic, or religious minorities or illegal immigrants. Children of the underclass especially those from single-parent families often lack educational qualifications and social and other skills and are therefore, unable to rise out of it. Single mothers who are casual employees, school dropouts, orphaned and house helps, unlike married women who get assistance from their husbands, have to strain to make ends meet. They have to pay for house rent, electricity, water bills, school fees, food and transport on their own. Although the single mothers earn income at the end of the month, the earnings from their wages are likely not to be enough to cater for their household needs. The level of expenditure is so high compared to their disposable income. This is so because of the high cost of living due to inflation and a weaker shilling.

Despite the Central Bank of Kenya enacting macroeconomic policies to tame inflation, the Kenyan Shilling still remains weak against the US dollar. The wages have not been raised and it is likely that the single mothers are trapped in a debt cycle. Therefore the need to investigate the impact of inflation on standards of living among underclass single mothers the case of Githurai 44(Soweto slum) in Nairobi County. My goal was to assess how their current cost of living had been affected by inflation, identify social economic challenges, as well as identify the livelihood strategies the single mothers had adapted to cope with the high cost of living.

1.3 Research Questions

The main research question for the study was: What is the impact of inflation on living standards among single mothers in Githurai 44(Soweto slum)?

Specifically the study addressed the following research questions:

- (1) How has the single mothers' current economic status been affected by inflation?
- (2) What are the social economic challenges faced by single mothers in the study area?
- (3) What are the livelihood strategies used by single mothers in the area?

1.4 Broad Objective

To assess the impact of inflation on living standards among underclass single mothers in Githurai 44(Soweto slum).

1.4.1 Specific Objectives

- (1) To assess how the single mothers' current economic status has been affected by inflation.
- (2) To identify social economic challenges faced by single mothers in the study area.
- (3) To assess the livelihood strategies among single mothers in the area.

1.5 Scope of the Study

The research was carried out in Githurai 44 ward (Soweto slum) in Nairobi County. The area was purposely selected as a study location because it had a slum which was useful for the study. The study targeted underclass single mothers in the area. This was so because single mothers are the most vulnerable especially because they do not have husbands to help them out in sharing the heavy financial burden due to the high cost of living and the steadily rising prices. Unlike married women who get assistance in paying for house rent, electricity, school fees or medical bills, the single mothers are the sole bread winners and are likely to struggle in making the ends

meet due to the harsh economic times and biting prices. The researcher assessed how their current economic status for the past two years (2010 - 2011) had been affected by inflation and social economic challenges faced by the single mothers.

The researcher also assessed the livelihood strategies the single mothers used. The study aimed at assessing social economic challenges by focusing on underclass single mothers who were school dropouts, casual laborers, house helps, and the orphaned girls. The study assessed the size of the household, education level, employment, income generating activities they engaged in, ability to afford basic commodities like food, shelter, health care as well as transport and pleasure in a given period of time. The type of houses single mothers lived in, the schools their children attended, the hospitals they sought medical care, mode of transport as well as the average household budget and disposable income. This information helped the researcher to identify the social economic challenges faced by single mothers as a result of inflation and high cost of living. The information was useful in providing insights on survival strategies.

1.6 Justification of the Study.

The findings will help the government towards achievement of Millennium Development Goals (MDG 1), which is eradicating absolute poverty, hunger and malnutrition and (MDG 3) to promote gender equality and empower women.

The study will help the government, Non-Governmental Organizations and donors to formulate, design policies, strategies and enact laws that can alleviate food insecurity and maintain household food security enabling other affected areas to solve the problem of food insecurity and living conditions among the single mothers. The findings will also provide useful information that can be used to empower more women especially single mothers. With empowerment, they will be able to identify new opportunities they can venture into thus increasing their income and therefore cushioning them from the harsh economic times. The findings will also be useful to the Central Bank of Kenya, because it can enact appropriate macroeconomic policies in time to tame high inflation thus protect household from extreme harmful effects of high inflation and weakening shilling against the United States Dollar. This is so because the dollar is used in carrying out most international transactions especially in importation of commodities like oil or foodstuffs. A weaker shilling and high inflation while the households income remains the same,

does not augur well for a country and its citizens because they spend more and save less and less for investment.

1.7 Limitations of the Study.

The roads to the slum were in a poor state thus long distances were covered on foot.

1.7.1 Delimitations

Although the study dealt with the underclass single mothers, there were married mothers having similar problems.

CHAPTER TWO: LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.0 Introduction

This chapter highlights on the general overview of the impact of inflation on living standards, social economic challenges and strategies towards coping with the harsh economic times.

2.1 General Overview

Local focus global vision (2011), noted that middle class families in Qatar were facing difficulties due to high rise of inflation. It found out that victims of this high cost of living were widows, divorced women, orphans, earners of limited income and unemployed people including married or retired, who got very little pension.

World Bank Report (2008), found out that although impacts of the crisis affect both urban and rural populations, the urban poor have been hit hardest in this recent food and fuel crisis, given their heavy reliance on the cash economy, no agricultural production to fall back on, wage reductions and employment losses at urban industries. This resulted in social unrest in a number of cities earlier in 2008 all over the developing world. The impacts on urban poor are felt through a number of channels. In regard to food prices, the high costs directly hit household consumption budgets of the poor as they are almost all net consumers. The impacts on poverty from food and fuel crisis have been significant. The rise in food prices between 2007 and 2008 were estimated to have increased the share of population in East Asia, the Middle East and South Asia living in extreme poverty by at least 1 percentage point.

The United Nations Commission on the Status of Women Fifty third session (2009), argued that the recent turmoil in global financial markets could thwart the ability of many African countries to promote gender equality and empower women, particularly because of its negative impact on public finances, growth and employment across the continent.

According to Third World Network report (2008), on Trade and Development, it noted the impact the economic crisis could have around the world, especially on developing countries that are dependent on commodities for import or export. Commodity dependent economies are exposed to considerable external shocks stemming from price booms and busts in international commodity markets. There is widespread dissatisfaction with outcomes of unregulated financial and commodity markets which fail to transmit reliable price signals for commodity producers.

Women in Africa face the challenges of making sure food is on the table. They have to take extra work in the informal sector in order to feed their families.

World Bank Country Brief (2011), noted that a sharp rise in oil prices due to instability in the Middle East and North Africa had increased Kenya's import bill and the current account deficit had widened. The Kenya shilling had depreciated by 15 percent against US Dollar putting additional pressure on the prices of imported goods and the combined effects of high food and fuel prices translated into higher inflation. Fiscal and monetary policy responses to the shocks had seen a spike in interest rates and increase in domestic debt at a time when fiscal consolidation was essential. The combined effect of a weaker shilling and high global prices imparted pressure on domestic prices and in August 2011, food inflation stood at 24 percent and overall inflation at 16.7 percent, compared to 3.2 percent and 5.5 percent respectively in 2010. Low income households were impacted the most. For instance, in July 2011, inflation for low income households was 16 percent compared to 7.8 percent for high income households. The real exchange rate of Kenya shilling against the dollar, euro and other currencies also remained broadly stable but the nominal exchange rate had depreciated against the major international currencies and reached the lowest level for the decade.

The Producer Price Index (PPI) in South Africa increased by 9.6 percent in August 2011. The rate was reported to be 0.7 of a percentage point higher than the corresponding annual rate of 8.9 percent in July 2011. The increase was attributed to increases in the electricity price, mining and quarrying, petroleum products, coal, agriculture as well as electrical machinery and basic metals among others (Statistics South Africa, 2011).

Revees (2011), said that Inflation was far from under control and asked Americans to demand the government officials do something about it. The U.S. Department of Agriculture said that consumers were likely to see higher price tags on ground beef and steak, projecting 6 to 7 percent increases year over year. That was an increase from a previous forecast of just 4.5 to 5.5 percent inflation for beef prices. Going vegetarian was more expensive than it was a year ago. Commodity prices were reported to have doubled, from 3.49 dollars a bushel in July 2011 to well over 7.70 dollars. The average U.S. price of a gallon of gasoline had jumped by about 12 cents over the last two weeks to 3.88 dollars with the highest average price for gas tallying 4.27 dollars in Chicago.

Kenya's year on year inflation rate rose for the 13th month in a row in November to hit 19.72 percent. The increase was driven by higher food and energy costs. Analysts expected a small rise in inflation in November with a consensus forecast at 19.55 percent (The Standard, 2011).

According to the Kenya National Bureau of Statistics, the consumer price index rose by 1.52 percent in November from a month earlier after a 1.57 percent month on month increase in October. In an attempt to tame runaway inflation, Kenya's Central Bank had been sharply raising interest rates since the start of October and its benchmark rate stood at 16.5 percent in 2011. The local currency sank to a record low of 107 to the dollar in October 2011 in the face of high inflation caused by a widening balance of trade gap due to high global oil prices. In November 2011, the inflation rate was reported to have increased further for the 13th month in a row to 19.72 up from 18.91 percent. The cost of cooking gas, kerosene and charcoal during November was up to 7 percent (KNBS, 2011).

The world is yet to recover from far reaching effects of inflation that almost brought it to its knees. It was a crunch that shook violently the world's economic pillars and the rippling effects were felt far and wide. Kenya is one of the many countries severely hit by this tornado. Industrial actions had been witnessed all over the world. Last November, Londoners took to the streets in protest against capitalism. Ugandans also executed a walk to work campaign protesting against exorbitant fuel prices. The uprising that took the Arab world by storm was largely pegged on high living costs. Politicians should be at the forefront in pushing for policies that will help curb inflation. Such policies should cushion the consumer against high prices while still allowing for producers and suppliers to remain in business. A win-win scenario where everyone is each other's keeper could restore sanity and propel our economy to greater heights (The Standard, 2011).

UNIFEM (2010), indicated that investing in women is recognized not only as the right thing to do but also the smart thing to do. Increases in women's income leads to improvement in children's health, nutrition and education. More rigorous evaluation of projects aimed at women's economic development is crucial to maintain their support and apply lessons learnt to future projects.

2.2 Social Economic Challenges

Higher local food prices have serious consequences on households and economies. At the household level, dietary modifications can lead to hunger and malnutrition especially among children while losses in purchasing power can increase poverty and inequality. At the state level, higher import bills add further pressure on scarce public resources, reduce the availability and quality of key public goods. Governments must also be concerned with rising levels of inflation. When combined, the adverse impacts of soaring food prices can wreak devastating havoc on societies. The three days of violence and death in Mozambique in September 2010, as well as the civil unrest that toppled the 23 year reign of President Ben Ali in Tunisia during January 2011, stand as strident reminders (UNICEF, 2011).

2.2.1 Exacerbated Poverty and Inequality

Rising local food prices can aggravate both poverty and inequality. Given that poor and vulnerable households spend up to 80 percent of their total expenditures on basic foodstuffs, higher food prices erode their disposable income. In aggregate terms, estimates from the 2007 to 2008 food crisis suggest that higher food prices increased global poverty between three and five percent. Food price increases also impacted the degree of poverty by pushing those already below the poverty line farther down. Price shock was most pronounced in increasing the depth of poverty among the existing poor in rural areas, while the “new poor” a trend that was less common were largely concentrated in urban areas (UNICEF SOCIAL AND ECONOMIC POLICY WORKING PAPER, 2011).

Given the disproportionate negative impact on poor and vulnerable populations, higher local food prices can also increase levels of inequality. In particular, studies of Bangladesh, Vietnam and Latin America show that inequality rates rose as a result of the 2007 to 2008 food price shocks. These findings estimates that a 20 percent nominal food price increase leads to a one percent increase in the Gini coefficient (actual prices were often quadruple that level during 2008). The 60 percent spike in food prices during 2007 to 2008 had seriously affected the already impoverished and highly vulnerable population and reduced standards of living throughout the country (World Bank, 2009).

WFP (2008), noted that the sharp increase in the prices of imported cereals and heavy reliance by the population on these staples had resulted to a rise in poverty and food insecurity in both rural

and urban areas. In addition, families that relied on remittances and family headed households were considered more vulnerable. Around 97 percent of households indicated that since the rise in food prices, they did not have enough money for food and other basic essentials and over 90 percent had to rely on less preferred and cheaper food and had reduced meal sizes. Other reported response strategies included incurring debts, reducing health and education expenses and distress sale of assets.

Asha Hassan, a resident of Kibera Slums urged the government to reduce food prices because she could not understand why the prices of food had been increasing every day. Asha pointed out that life had become unbearable adding that despite working hard to raise money for rent and food to feed their children, the meager money earned could not sustain them. In Korogocho slum, to the East of Nairobi, children dropped out of school to scavenge for food in the nearby Dandora dumpsite or search for valuable scrap to sell in order to buy food (Pan African News Agency, 2011).

According to IRIN (2008), soaring rice prices pushed more families in the Philippines into poverty, making it more difficult for the country to achieve MDG 1 (halving the proportion of people living on less than US\$1 per day by 2015). Inflation rose by nearly 2 percentage points to 8.3 percent from March to April 2008 and reached 9.6 percent in May, the highest level since 1999.

The households' purchasing power had been eroded by rise in the cost of living because the money was hardly enough to pay for utilities such as education and food. They resorted to borrowing money from money lenders at exorbitant interest rates hence piling more and more debts. The poorest households were hit hardest by rising food prices in both urban and rural areas. In order to cope with the added stress of high food prices, poor households were forced to reduce the number and the diversity of meals they consumed, or to reduce expenditure on essential non-food items, such as health care and education. This is a cause for concern because the erosion of their real income harms not only their current ability to cover basic needs but also their prospects of escaping poverty.

WFP (2008), indicated that the nutritional status of women and children is estimated to have worsened since the recent rise in food prices, with a significant reduction in access to food,

especially among households that were already food insecure prior to the crisis. The WFP'S 2008 rapid assessment noted that good sources of nutrients, such as animal foods were being replaced by cheaper and non-nutrient food. This was expected to have a significant impact on the already poor micronutrient status of young children and women of child bearing age. In terms of children's human development, some 18 percent of the households surveyed by the WFP confirmed that they had been compelled to take their children out of school, the main reason being current economic situation and inability to pay school fees.

News from Africa (2011), argued that a spiraling inflation occasioned by high fuel costs had eroded the consumers purchasing power, most of who live on less than a dollar a day. The agency noted that food and fuel shortages notably in Kenya had been sending the cost of living upwards, threatening political and social crisis. On April 19th, hundreds of Kenyans marched from Uhuru Park through Nairobi's central business district and gathered in front of Parliament to demand action on the rising cost of living. This came at a time when consumers were forced to buy basic goods like soap, sugar and oil in tiny quantities.

According to Inter Press Service (2012), Muchai Waruhui a business analyst in Nairobi indicated that the year had been a difficult year for millions of Kenyans, breaking their backs for long hours just to put food on the table. With an unemployment rate of 40 percent, many could only meet the very basic needs. Times were also tough for the employed as salaries remained the same against a skyrocketing inflation rate. According to the Central Bank of Kenya, in just one year, the inflation rate had risen from 3.84 percent to the current 18.91 percent. This had been attributed to the rise in food and fuel prices, a trend seen all across East Africa.

2.2.2 Poorer Provision of Public Services

FAO (2010), indicated that due to the recent climb in world food prices, it was estimated that the poorest countries could expect an 11 percent increase in their 2010 food import bills compared to 2009 and a 20 percent increase for food deficient countries. For governments, high food prices increased the cost of food assistance and subsidy programmes as well as decreased revenue from lower taxes and tariffs in food import dependent countries. The overall fiscal impact was clearly evidenced during the 2007 to 2008 crisis whereby, governments in many developing countries faced the daunting challenge of financing social protection activities, subsidies and food.

Importantly, lower fiscal space for social expenditures, including education and health, further shifted the burdens on households and communities, just at a time when their need for public assistance was escalating.

2.2.3 Hunger and Malnutrition

SEWA (2009), established that the food inflation index was at over 12 percent and had shown no sign of coming down. The prices of essential food items such as cereals, vegetables, pulses and milk products were astronomical as compared to the prices earlier in the year. While the pinch was felt by every household, the poorest sections were the worst affected. To understand the impact on the poorest households, SEWA conducted a survey across 240 households from five districts (Kutch, Surendranagar, Anand, Patan and Vadodara) in Gujarat. The findings revealed that average monthly expenditure had increased from Rs. 3000 to Rs. 3188. More importantly, food expenditure as a percentage of monthly household expenditure had gone up from 69 to 74 percent. The prices paid by the households for essential food items had increased across the spectrum, with most of them increasing by about 50 percent or more. The increase in prices had naturally resulted in a change in consumption habits. For instance, meals per day had reduced in many households. Sixty percent of the surveyed households consumed over two meals a day earlier but were currently only able to afford two meals a day.

WFP (2008), noted that prices of foods like bread and potatoes had more than doubled and that prices of wheat, rice and milk powder had increased from 60 to 80 percent. The high dependence on food imports and decreasing foreign reserves which are also used to purchase food in open market mean that poor countries are faced with an alarming deterioration in food security.

Although the Indonesian economy was growing at about 6 percent a year, some 100 million Indonesians lived on less than US\$1 a day. Child malnutrition was rising and dozens of children under five died of malnutrition in the first six months of 2008. In the same period, the cost of staple soybean-based products such as tofu and tempe, a source of vital protein, rose by about 50 percent owing to soaring commodity prices on the international markets (IRIN , 2008).

2.3 Coping Mechanisms

A recent consumer spending survey conducted by Consumer Insight indicated that Kenyans had cut down on the amount spent per shopping experience owing to the high cost of goods. Customers who did not have enough money to do bulk shopping had to break up their lists and only bought on a need to use basis, keeping the bills at an average of Sh1, 000 and below (Business Daily, 2011).

Due to the rise in prices of essential goods while income remains stagnant, consumers are forced to cut down their expenditure by buying what is necessary or buying in small quantities because the food basket is not affordable anymore and the little disposable income is barely enough to cater for all their needs.

WFP (2008), established that around 97 percent of households indicated that since the rise in food prices, they did not have enough money for food and other basic essentials. Over 90 percent had to rely on less preferred and cheaper food and had reduced meal sizes. Other reported response strategies included incurring debts, reducing health and education expenses and distress sale of assets. The WFP'S 2008 rapid assessment indicated that good sources of nutrients, such as animal foods, were being replaced by cheaper and non-nutrient food.

SEWA (2009), indicated that the burgeoning food budget had invariably led households to cut costs in other areas such as health care and transportation. For instance, 57 percent of the surveyed households went to government doctors instead of private doctors. Thirty seven percent of surveyed households reported walking instead of using vehicles. Households were also forced to adopt other coping strategies. Over 40 percent of the households reported using up savings, pawning or selling valuables, or taking a loan to finance their monthly cash requirements. One of the main coping mechanisms to counter rising food costs at the household level was alternative consumption patterns like eating cheaper foods with lower nutritional value, consuming less foods or sometimes skipping meals.

During the drought and financial crisis of 1997/98 in Indonesia, mothers from poor families responded by reducing their own dietary energy intake in order to feed their children better, resulting in increased maternal undernutrition. Children were also at greater risk of being given up for adoption by their families in order to reduce the number of mouths to feed. Household

purchases of more nutritious protein-rich foods were reduced in order to afford the main staple (rice), leading to an increased prevalence of anemia in both mothers and children. The effects were particularly severe for infants conceived and weaned during the crisis. These examples demonstrate the long-term and intergenerational effects of rising food prices on the growth and development of children (IRIN, 2008).

According to Overseas Development Institute (2010), most poor households were left to cope on their own with high price rises. Community support reportedly declined in many areas, as price rises affected everyone. Very few of those surveyed in early mid 2008 reported having received any assistance from the state or NGOs. Nearly all households surveyed reported cutting back on a wide range of expenditure items and eating cheaper, often less nutritious, food. Many urban households consumed more street food, which was often cheaper than home cooking due to economies of scale. Households normally chose to protect their productive assets and human capital, for example by taking on extra work to make ends meet. However priorities varied, and there was no standard sequence of ‘coping strategies’. A notable finding was the widespread use of savings and credit, including pawning valuables to buy food.

2.4 Theoretical Framework

As a study under social sciences, this Research sought to explain the impact of inflation on standards of living among underclass single mothers in Githurai 44 (Soweto slum) using Maslow’s theory of needs which states that one must satisfy lower level basic needs before progressing on to meet higher level growth needs. There are certain minimum requirements that are essential to a decent standard of living. They are known as physiological needs and include food, shelter, health and clothing. The physiological needs are physical requirements necessary for human survival which if not met the human body is not able to function properly and will ultimately fail. The physiological needs are the most important hence should be met first. They are the primary needs and have to be catered for before other needs like security, sense of belonging and affection, love and esteem and finally self-actualization are pursued (Abraham Maslow, 1943).

Thus due to the rising cost of living and inflation, it is likely that the underclass barely meet the basic needs which are essential for survival. If the basic needs are not met, they are likely not

able to pursue the higher needs. The standards of living get affected negatively because they are not able to afford the commodities with ease considering the economic crunch. The study sought to get an insight on whether inflation and high cost of living had any negative influence on underclass single mothers' access to basic commodities.

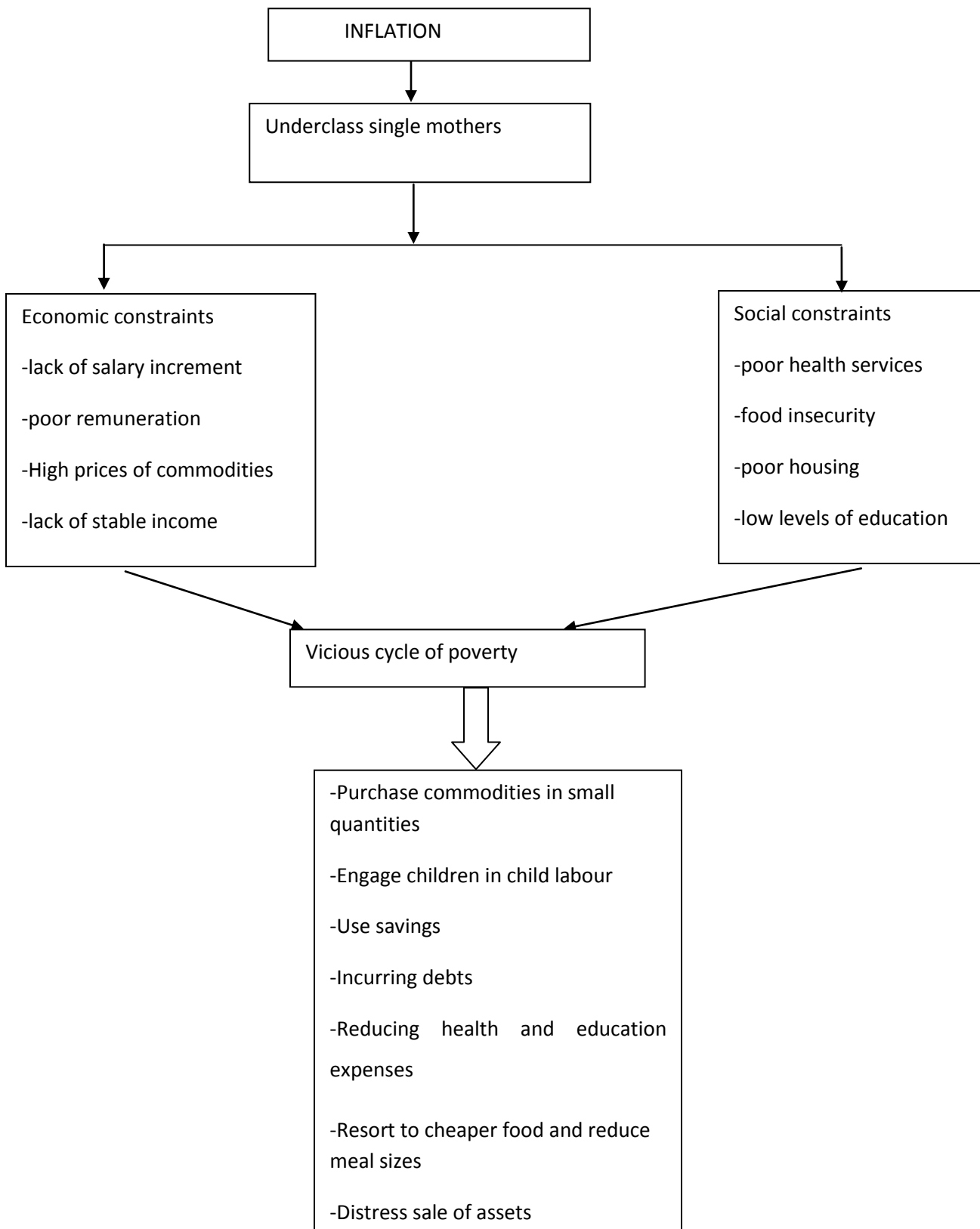
The study also sought to understand the impact of inflation on the single mothers using Robert Merton's theory. Robert Merton's social strain theory holds that each society has a dominant set of values and goals along with acceptable means of achieving them and that not everyone is able to realize these goals. The gap between approved goals and the means people have to achieve them creates what Merton terms as the social strain. The dominant goals and values in American society emphasize success through individual achievement. Success is primarily measured in terms of material goods, social status, and recognition for personal expression (e.g. artistic/athletic). The indicators of material success include a person's job, income, and place of residence, clothing, cars, and other consumer goods. The accepted means of achieving these goals are also highly individualistic, emphasizing hard work, self-control, persistence, and education. The American work ethic holds that anyone can succeed if only he or she will work hard enough and keep trying long enough. Failure is regarded as a personal and not social shortcoming. However many people in America do not enjoy success in these terms: unemployment rates remain high, and millions of people are living in poverty; minorities are the victims of racial and ethnic discrimination. Merton's theory of social strain holds that people respond to the gap between society's values and their own circumstances in several different ways; rebellion, retreatism, and innovation. Rebellion involves a rejection of both society's goals and the established means of achieving them along with an attempt to create a new society based on different goals and values. Retreatism entails a rejection of both the goals and the accepted means of achieving them. A person may retreat for example into drug abuse, alcoholism, vagrancy, or counter cultural lifestyle (Robert Merton, 1968).

Using this theory, the high levels of economic inequality experienced by the urban poor in the slum, mean that the underclass are far less likely to be able to achieve approved social goals through conventional means. The study findings revealed that most underclass single mothers resort to negative strategies to achieve their goals as they strive to meet the essential needs when

the cost of living has been spiraling up. Strategies used entailed engaging children in income generating activities through child labour, reducing the frequency of meals (taking unbalanced diet/buying items in small quantities) and nonfood items, borrowing, taking illicit brew and participating in merry go rounds. The indicators of material success such as job, income, clothing and consumer goods are very low because they live in abject poverty and are unable to meet most of their basic needs.

2.5 Conceptual Framework

Figure 2.1: Conceptual Framework



For the past two years (2010-2011), the cost of living has shot up thus globally affecting the standards of living. The rise in the level of inflation and a depreciating Kenyan shilling against the United States of America dollar has eroded the household's purchasing power. The most affected group has been the underclass group. The constant spiraling prices of commodities while their wages remain unchanged overtime during this harsh economic crunch, implies that they are not able to afford basic commodities with ease due to the rising cost of living.

The underclass single mothers are more likely to be faced with social economic challenges as they strain to make ends meet with the little available income at their disposal. Poor health services, food insecurity, poor housing and low levels of education are the social issues the underclass single mothers face. Economically, lack of stable income, poor remuneration, stagnant wages and high prices of basic commodities make life unbearable for them. This is so because with the rise in the cost of living while disposable income hardly takes an upward trend, they are not able to live the same standards. The shopping basket is no longer affordable anymore and the underclass single mothers have to rely on 'kadogo' economy (buying commodities in small quantities to at least afford the essentials in life).

As a result of the high cost of living, the social and economic constraints faced perpetuate the vicious cycle of poverty. The underclass single mothers have to make various adjustments or devise coping mechanisms to be able to survive. The adjustments include purchasing cheaper foods, reducing meal sizes, eating meals with lower nutritional value and in some cases skipping meals. Others use savings, sell assets, engage children in child labour or incur debts by taking loans so that they can finance their monthly cash requirements. The households also resort to cutting expenses on health, education and transport by purchasing cheaper drugs, seeking treatment from government doctors instead of private, dropping children from school and walking to work.

CHAPTER THREE: METHODOLOGY

3.1 Introduction

The aim of this chapter is to describe the methodology used in the study. Specifically, this chapter describes the study area, research design, and target population, sampling procedures, methods and tools of data collection, data analysis and presentation.

3.2 Research Design

The research design used in the study was descriptive. The study aimed at collecting information from respondents on socio-economic challenges they faced, coping mechanisms and opinions in relation to the impact of inflation on their living standards. The study adapted both qualitative and quantitative techniques in collecting data and targeted households within the study area and later based its findings on views of underclass single mothers in the area assuming them to be typical of the whole group.

3.3 Study Area

The study was carried out in Githurai 44(Soweto slum), Nairobi County. Githurai is a 'slumburbia' (Mixture of Slums and Suburbs) in Nairobi, Kenya. Githurai is a busy market located 12KM on the Eastern part of Nairobi, the capital of Kenya. It is a residential area for the middle and lower class citizens who are unemployed, employed, or self-employed within Githurai and its outskirts. This stratification is characterized by few families who can afford luxurious life while the rest wallow in abject poverty.

According to the 2005 census report done by Central Bureau of Statistics, the population in Githurai is approximately 320,729, majority being children and the youth. Forty seven percent of the population lives below poverty line characterized by lack of proper housing, poor infrastructure, poor access to health care facilities and lack of quality education. About half of Githurai is in Kasarani Constituency of Nairobi while the other half is in Juja Constituency of Kiambu County. Githurai 44 is in Kasarani Constituency. The area was purposely selected as a study location because it has a slum area which was useful for the study.

Major economic activities include running of posho mills, mpesa and kiosks, selling of second hand clothes, hairdressing, charcoal sale, welding, carpentry, shoe repair and illegal activities like brewing of the illegal drink 'kumikumi'.

3.4 Target Population

Target population is a group of interest to the researcher which the researcher would like the results of the study to be generalizable. In the study, the target population constituted of underclass single mothers in Githurai 44 whom the study findings were applied.

3.5 Sample and Sampling Procedure

A sample is a subject of population which the researcher intends to generalize the findings. In order to get representative sample for study, the researcher employed non-probability sampling to get the underclass single mothers households. Since the likelihood of the population selection was not known, non-probability sampling was the most appropriate.

Snowball technique was carried out whereby one single mother was used to recommend the researcher to other single mothers who were willing to participate in the study. The process went on until the sample was saturated. A total of 130 underclass single mothers were picked.

3.6 Sources of Data

The study used primary data which was collected through direct communication with respondents, focus group discussions and interviews as well as non-participant observation as the methods of data collection. Structured interview schedules with closed and open-ended questions, focus group discussion guide and an observation checklist were the tools used in collecting data from respondents. Primary data aided the researcher to know the impact of inflation on living standards among underclass single mothers in the study area. The information will provide insights to both the government and Non-Governmental organizations towards achieving the Millennium Development Goals.

3.7 Data Collection Methods and Instruments

3.7.1 Focus Group Discussions

The following methods were used to collect data:

The underclass single mothers obtained from the snowball technique were used in carrying out Focus Group Discussions. The focus groups composed of 6 to 8 single mothers and attention was given to the underclass single mothers to give them room for a free discussion. During Focus Group Discussions, qualitative data was gathered which involved single mothers' verbal

expressions and was an active event rather than passive. The method allowed the underclass single mothers to give their ideas, experiences and possible divergent views on study subject.

3.7.2 Observation

Observation enabled the researcher to obtain authentic information on questions pertaining to social economic challenges the single mothers faced. The researcher employed non participant observation to help establish the level of poverty. Researcher used a checklist of the things to be observed such as the number of rooms, quality of furniture in the house and ventilation.

3.7.3 Interviews

Interviews refer to getting information from an individual who is considered to be particularly knowledgeable about the topic of interest. Interview is a technique that is used to gain an understanding of the underlying reasons and motivation for people's attitudes, preferences or behavior. The semi structured interviews were undertaken on a personal one to one basis which allowed the researcher to seek insights, ask questions and assess phenomenon in different perspectives.

Interviews have the advantage of enabling serious approach by respondent resulting in accurate information, good response rate, completed and immediate possible in-depth questions and interviewer in control can give help if there is a problem.

3.7.4 Research Instruments

Research tool is an instrument that is used by a researcher to guide the interview process. The study used a structured interview schedule, focus group discussion guide and an observation checklist. The tools contained questions arranged systematically in numbers. A structured Interview Schedule with open and closed ended questions was used to collect data on the single mothers. The questions contained simple but straight forward directions for the respondents so that they did not feel any difficulty in answering the questions.

The instruments captured the socio-economic challenges the single mothers had undergone and the coping mechanisms they had been using to make ends meet during the tough economic times. Not all the single mothers were literate hence the instruments were useful in obtaining the required information with ease.

3.8 Data Analysis

The data obtained was analyzed using Microsoft Excel. The analysis generated summary statistics for background variables as well as test relationships between research questions in order to meet the research objectives.

Both qualitative and quantitative techniques were utilized in the processing, analyzing and presentation of data. This is because qualitative methods tend to be strong in reliability but weak in validity. By combining the use of both, social scientists believe that, this will possibly balance the strengths and weaknesses of the two and achieve a higher degree of reliability and validity compared with the use of only one method.

Responses from Focus Group Discussions and observation checklist were analyzed qualitatively according to emerging themes and then used to supplement, explain and interpret quantitative data. Descriptive statistics was used to describe, organize and summarize collected data. The findings were shown in text, frequency tables, charts and graphs using percentage distribution, frequencies and the mean values. Results obtained were organized according to the main sections of data with an intention of highlighting and achieving the objectives of the study.

3.9 Research Ethics

The purpose of the study was explained verbally and written to the eligible respondents. Confidentiality and anonymity was assured to the respondents.

CHAPTER FOUR: DATA ANALYSIS AND INTERPRETATION

4.0 Introduction

This chapter covers data analysis, presentation and interpretation of study findings based on the data collected from the field. The aim of the study was to find out the impact of high cost of living attributed to inflation among the underclass single mothers in Githurai 44, (Soweto slum). Prices of commodities have been shooting up at an alarming rate for the last two years (2010-2011) while income remains static or sometimes casual jobs are hard to come by. Hence the aim was to find out how the mothers were coping with the harsh economic times and also assess their ability to purchase basic essential items like rice, sugar, cooking oil, maize and beans/maize flour and washing soap. A total of 130 underclass single mothers responded.

In the study, the household's purchasing power was used to measure the respondent's economic status. The frequency at which they bought the essential items was analyzed. It ranged from purchases in small quantities, bulk purchases or no purchases at all.

4.1 Socio Demographic Characteristics of the Respondents

The Researcher administered questionnaires to a total of 130 female headed households, all of whom fully responded to the questionnaires. Although all the respondents were female household heads, they were analyzed using varying characteristics which included education level, occupation and marital status. The distributions of the female household heads by these variables are subject of this section.

4.1.1 Level of education

The study sought to establish the education level of the respondents. Table 4.1 shows the findings.

Table 4.1: Level of education

Level of education	Frequency	Percent%
Adult education	2	1.5
Primary education not completed	65	50
Primary education completed	40	30.8
Secondary education not completed	15	11.5
Secondary education completed	5	3.8
College	3	2.3
Total	130	100%

From the findings it was established that 50 percent of the respondents who took part in the interview had attained education up to the primary level and not completed, 30.8 percent had primary education completed while 11.5 percent had secondary education not completed. On the other hand, 3.8 percent and 2.3 percent of the respondents had completed their secondary education and college level respectively while 1.5 percent had adult education. This implies that majority of the respondents do not have professional qualifications to seek white collar jobs to enhance their standards of living.

According to KNBS survey (2006), it established that the country had a national adult level of 61.5 percent and a numeracy rate of 64.5 percent. It indicated that more people were knowledgeable in computation than reading. The critical finding of an average 38.5 percent (7.8 million) of Kenyan population was illiterate. This is a major challenge considering the central role literacy plays in national development and empowering of citizens to lead a fulfilling life.

4.1.2 Main occupation

The study sought to find out the main occupation of respondents interviewed. Table 4.2 below shows the findings.

Table 4.2: Main occupation

Occupation	Frequency	Percent%
Casual laborers	43	33.1
Employed	20	15.4
Selling charcoal	14	10.8
Shopkeepers(small kiosks)	5	3.8
Selling mandazi/chips	9	6.9
Selling vegetables	22	16.9
Selling maize/beans	17	13.1
Total	130	100%

It was established that 33.1 percent of the underclass single mothers were casual labourers and 15.4 percent were employed. The casual laborers argued that they had to take several jobs when they got the chance because the jobs were hardly available. On a lucky day, they earned an average of between Kshs300-350 per task. They engaged in odd jobs like washing dishes, clothes and fetching water. Others admitted that they had to engage in prostitution to make ends meet since the jobs were not easily available yet they needed money to cope with the hard economic times. For those who indicated that they were business women, their income ranged between Kshs 80 and 200 per day. The kind of business they engaged in included selling mandazi, chips, charcoals and agricultural products like vegetables, tomatoes, onions, bananas and other agricultural food stuffs as well as operating small kiosks. Majority of the respondents were business women and inflation had an adverse effect on their incomes and livelihoods. The women felt that if the government or Non-Governmental Organizations helped them in accessing funds to expand their businesses, they would be able to earn more income thus be cushioned from the economic crunch/high cost of living. Since they were earning little money from their businesses, they admitted that they had to forego most essential commodities and work with what they had at hand. They mostly did small purchases because they could not afford to do bulk purchases citing high cost of living. Balanced diet was rarely taken and most of them took non nutrient foods like starch as they sought for cheaper foods.

Majority had been involved in their occupations for more than five years while a few indicated less than a year. The employed earned at least an average income of between 3,500- Kshs 6,000 while the traders earned between Kshs 80 to 200. This amount of money is barely enough to

cater for their needs since the cost of living is extremely high thus they are trapped in a cycle of poverty as they live one day at a time hoping things will change some day.

4.1.3 Marital status

The study sought to establish the marital status of the respondents and Figure 4.2 shows the findings.

Figure 4.2: Marital status

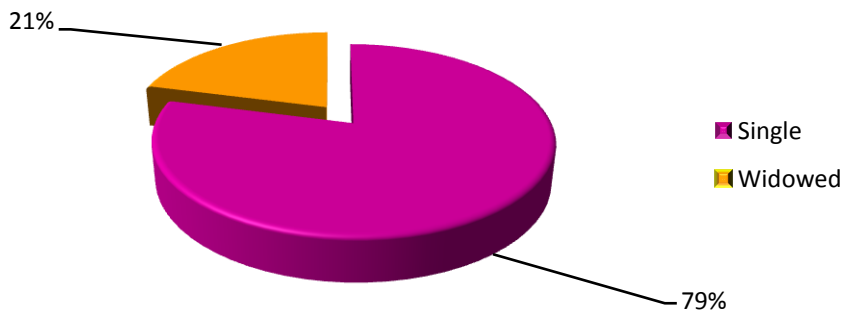


Figure 4.2 shows that 79 percent of the respondents who took part in the study were single while 21 percent were widowed. Majority of the women were single mothers and some admitted that they had to engage in prostitution to supplement the little income they had. In the process they got unwanted pregnancies or infected with HIV/AIDS and on bad days they were given fake money.

4.1.4 Type of house of the respondents

The study sought to establish the type of houses the respondents lived in. Table 4.3 shows the findings.

Table 4.3: Type of houses

Type of houses	Frequency	Percent%
Traditional grass thatched house	0	0.0
Semi-permanent house	130	100
Permanent house	0	10.0
Total	130	100%

The study established that 100 percent of those interviewed were living in semi-permanent houses, no respondent indicated that they lived in traditional grass thatched or permanent

houses. Observation revealed that the houses had been constructed using rusted old iron sheets and were in deplorable state. The houses were poorly ventilated hence quite dark unless the door was left open. The floors were of an earthen type and some of the houses had been infested with insects. Items like beds and a few chairs were fully squeezed in the rooms and the sleeping area had been partitioned with a light material. In some cases, the beddings were torn and beds were in a very bad shape. Thus the study revealed that residents in the area were living in poor deplorable conditions and had to struggle to fend for themselves. They could not afford the basic necessities with ease.

Upon further observation, the study established that majority of the households had low quality furniture, plastic or metallic utensils. Only few houses had electronic components such as small radios. The study also established that household members had average quality clothes with most children in tattered clothes.

4.1.5 Main source of fuel

The study further sought to find out the source of fuel for the respondents and table 4.4 shows the results.

Table 4.4: Main source of fuel

Source of fuel	Frequency	Percent%
Electricity	0	0.0
Firewood	52	40
Charcoal	40	30.8
Kerosene	38	29.2
Total	130	100%

From the study it was found out that 40 percent of the respondents used firewood, 30.8 percent indicated that they used charcoal, 29.2 percent used kerosene and no respondent used electricity as a source of fuel. They had to collect firewood or use maize cobs and timber cuts which did not involve any cost. The respondents used kerosene for lighting purposes and it was bought in small quantities of as low as between Kshs 10-20 while a few used it for cooking especially the employed or some of the businesswomen. This further confirms the economic status of the single mothers where they could not afford major and convenient source of fuel like electricity and gas fuel.

4.1.6 Main source of water

The study sought to find out the source of water for the respondents and table 4.5 below shows the results.

Table 4.5: Main source of water

Source of water	Frequency	Percent%
Tap water within the home compound	55	42.31
Tap water outside the home compound	0	00.00
Tap water purchased from vendors	75	57.69
Well/borehole	0	0.0
Total	130	100%

The study found out that 42.31 percent of the respondents used tap water within the home compound and 57.69 percent of the respondents used tap water purchased from vendors. This shows the respondents hard socio economic livelihood in accessing basic needs. The respondents indicated that they did not have constant water supply owing to water shortage. Water was only available for a few days per week and the respondents were forced to wake up in the wee hours of the morning to fetch water. They complained that the queues were really long and that water was only available for a few hours. Consequently, only a few were able to access running water from the taps within the home compound. Those who were not lucky indicated that they had to purchase from the water vendors outside the home compound which was quite costly.

Over 60 percent of the Nairobi population lives in slums and only 22 percent of slum households have water connection. Slum residents experience water shortages: 75 percent of them buy water from kiosks at prices far higher than those paid by middle and low income households, which typically have direct connection to the city's network. Many slum dwellers have limited water for bathing and often use polluted river water. Public taps serve a mere 3 percent of slum households. There are opportunities for rain water harvesting which should be exploited (UN-HABITAT, 2006-2007).

The findings concurred with the study which revealed that respondents in the slum did not have regular water within the home compound, but purchased water from vendors hence incurring an

extra cost despite having to struggle to make ends meet. In a group discussion, the respondents indicated that they bought water at a cost of Kshs3- 5 per 20 litre per container and on average most used 3-5 containers daily hence eating into the little money they had budgeted for food.

4.1.7 Means of going to work

Table 4.6 shows means of going to work by the different respondents that took part in the study.

Table 4.6: Means of going to work

Means of going to work	Frequency	Percent%
Board a vehicle	30	23.1
Walk	100	76.9
Total	130	100%

The study established that 76.9 percent of the respondents walked to their different places of work while 23.1 percent boarded a vehicle. Most of them preferred walking to work and the most used means of transport were motorcycles for carrying luggage. On average they spent at least Kshs 400-500 per month. The most convenient means of transport was by train, the railway line passes outside the home compound and they said that they only travelled when it was really necessary at a fee of Kshs 30. They also could not manage going home for Christmas citing high cost of living. This reflects their low income from their respective businesses where they could not afford to board a vehicle in order to cater for other competing needs.

4.1.9 Seeking health services

Table 4.7 shows how the respondents sought the health services.

Table 4.7: Seeking health services

Seeking health services	Frequency	Percent%
Every day I feel sick	26	20
For preventive purposes	10	7.7
When am critically ill	94	72.3
Total	130	100%

From the study it was established that majority (72.3%) of the respondents' utilized the hospital when they were critically sick, 20 percent utilized every day they felt sick while 7.7 percent utilized hospital for preventive purposes. However majority indicated that they mostly used

herbal medicine. Most of the respondents also indicated that they were not in a position to attend hospitals for preventive purposes except when they were critically ill or seeking maternity services since they could not afford. During the interviews, the respondents said that for minor ailments like colds and coughs, stomach and headaches, they preferred buying over the counter drugs like pain killers or traditional herbs which were convenient for them and less costly. This underscores the high level of poverty where only a few respondents were able to access the hospital.

4.2 Frequency of children schooling

Figure 4.3 shows whether the children schooled throughout.

Figure 4.3: Frequency of children schooling



The study established that 56 percent of the respondents indicated that their children did not school throughout with only 44 percent indicating that their children schooled frequently. For those who indicated that their children did not school throughout, they gave reasons like being unable to raise secondary school fees and that they normally pleaded with the school administration, borrowed money to pay their school fees or if they ran out of options, the children sat in the house till the day they got enough money to pay the school fees. They also indicated that they bought school uniforms annually due to high cost of living. Despite the free primary education programme, majority of the students did not attend school frequently. This was because of lack of basic needs like food when they skipped meals hence could not concentrate in class. During the interview, some of the respondents indicated that the children skipped school to assist their mothers in supplementing their little income by selling ground nuts in the neighboring estates. The respondents also revealed that sometimes their children had to take care of them when they were sick because they could not afford a house help.

The mothers argued that although primary education was free, parents were expected to buy uniforms and desks for their children and contribute to school projects. The mothers wished their children could go back to school, but due to the limited income earned and high cost of living, it was not possible since they had to fend for the children, buy food and water as well as pay for rent and other essential needs. Some admitted to engaging children in child labour so as to supplement the little income they earned.

4.2.1 Education Level Attained Versus the Female Household Purchasing Power

The aim of the study was to assess how the household's economic status had been affected by inflation. A cross tabulation of the education levels with the frequency at which purchases were made was done. It entailed the number of respondents who did not purchase the essential commodities (skipped), those who bought the items in small quantities or bought in bulk. A mean of all essential products was used by focusing on the frequency at which the products were purchased (skip, small or bulk). The products considered were commodities like sugar, cooking oil, rice, maize and beans/maize flour and washing soap.

In the study, the household's level of education attained was used to measure their economic status by focusing on their purchasing power. This was influenced by their education level and the kind of jobs they secured and also the amount of income earned. Categories identified ranged from adult education, primary education not completed, primary education completed, secondary education not completed, secondary education completed to college level.

Table 4.8: Education versus purchases

Education level	skip		small		bulk	
	Frequency (mean)	%	Frequency (mean)	%	Frequency (mean)	%
Adult Education	1	50	1	50	0	0
Primary Education not completed	26	55	37	43	2	2
Primary Education Completed	15	38	24	60	1	2
Secondary Education not completed	6	40	8	53	1	7
Secondary Education completed	2	40	3	60	0	0
College	1	25	2	50	1	25

As evident from the table above, a large proportion (50 %) of those who had adult education did not purchase the essential commodities while (50%) bought the items in small quantities and none did bulk purchases. This was as a result of the low quality education the respondents had hence could not secure well-paying jobs thus limited income to purchase the commodities. Those involved in small businesses earned an average of between Kshs 80-200 per day and could not access credit to expand their small businesses.

During the interview, they argued that it was challenging to divide the little money earned among competing needs which included rent, kerosene, charcoal, school fees, books and buying drugs. The money barely met their needs hence they did not purchase the items since the cost of living kept on rising at an alarming rate and the little money they earned limited the quantity of goods they could purchase.

It was also established that those who had not completed primary education, a higher proportion (55%) did not purchase the basic items owing to the limited income and the basic items being pricy compared to the past two to three years. Only 43 percent managed to purchase the items in small quantities. During the interview the respondents argued that in as much as they bought the items in small quantities, it was really hard for them to have a balanced meal considering the large number of family members they had to take care of. The small portions were not enough for all the family members and they preferred giving them to the children though sometimes the food could not make them full. They mostly fed on starch like doing small portions of chips, chapatti or githeri (a mixture of maize and beans) which had very few portions of beans. The items bought included small scoops of githeri going for as low as 10-kshs 20 depending on the amount at hand at that particular moment. Washing soap was going for Kshs 5 which again was of a very poor or substandard quality while a kilogram of bar soap was bought at a cost of Kshs 60. The same soap was used for bathing as well and on the times they did not purchase, they had to borrow from their neighbours who also expected the same favour in return since everyone complained that times were tough. Only 2 percent were able to buy the items in bulk.

Primary education completed had 38 percent of the respondents not purchasing the items and a higher proportion (60%) purchasing in small quantities while only 2 percent bought in bulk. The few who bought in bulk attributed it to the small merry go rounds that came in handy in the purchase of the basic essential items. Goods were bought at a wholesale price and distributed

among the members. This was only possible at places of work where the members were able to pull their resources together to help each other.

Those who had not completed secondary education and completed were not better off either. They also did not secure well-paying jobs that could earn them a decent income and the ones who had started their own businesses did not earn much. Majority (53%) and (60%) respectively had to make ends meet by buying items in small quantities. Despite having a higher education level, those who had completed secondary education were doing badly economically compared to those who had dropped out of secondary school. This was attributed to the poor paying jobs and very large family sizes. The female households admitted that things were so bad that they had resorted to using timber cuts or maize cobs as fuel for cooking. Using alternative means of fuel enabled them to spare a few shillings that they would have used in buying charcoal and bought maize or beans instead. Since maize flour was expensive, they had to grind maize into maize flour at a cost of Kshs 5 per kilogram. The same was also used for doing porridge on rainy days just to keep their stomachs full.

On further probing, one of the respondents said, “Vegetables are only bought in rare cases, same thing happens to sugar. Balanced diet in meals is such a hard task to accomplish and we only live one day at a time hoping that one day things will get better”.

Only those who had completed college education were in a better position to purchase the items in bulk and had a few not purchasing the commodities. Although they did not earn much money, they were better off compared to the other categories. They argued that they were lucky that chamas (merry go rounds) at their places of work came in handy. The kind of jobs they were involved in were mostly of a subordinate nature like cleaning, messenger ,cooks and salon work which earned them an average of between Kshs 3,500and 6000 per month. Money was not enough and they were unable to borrow because people within also earned that little income. Majority could not afford to put aside a coin for future use by saving since they did not even have enough money to cater for the basic needs and saving was the last thing they would think of. However a few admitted to being members of a Sacco where they saved a few shillings in order to take their children to school.

The items skipped were essential but due to limited income, the mothers had to consider what was really essential and purchase depending on the income they had at that particular time. Most of the small purchases could only last them a meal. This was attributed to the level of income earned whereby those with lower education levels earned meager income which was not enough to purchase basic commodities. During a focus group discussion, a group was of the view that it was necessary to prioritize their needs and purchase more pressing and essential commodities like maize or even washing soap compared to sugar. They argued that items like sugar, cooking oil, wheat flour, rice, bread and margarine were not considered a necessity and that they could do without and channel the money to more important needs. While their income remained static and casual labourers sometimes did not earn anything for the day, the prices of products kept soaring hence making them to forego most of the basic products.

The World Bank (2010), defines extreme poverty as living on less than US\$1.25 per day. The study elaborates the high level of poverty among the female households in the slum. Majority of the poor female households survive on less than a dollar and are not able to purchase most of the basic essential items or have regular balanced meals. The upward rise in the cost of living is likely to perpetuate the vicious cycle of poverty since most of the items are no longer affordable with ease. The low level of education also limits their ability to access well-paying jobs and also access credit facilities to expand the small businesses in order to improve their standards of living.

According to KNBS (2005-2006), a household budget survey showed that 20 per cent of Kenyans suffered from food poverty, such that their entire income was not even enough for purchasing food. The findings concur with the study highlighting the food insecurity as the underclass struggle to put food on the table at a time when prices are soaring up and access to funds to expand their small businesses remains the biggest challenge.

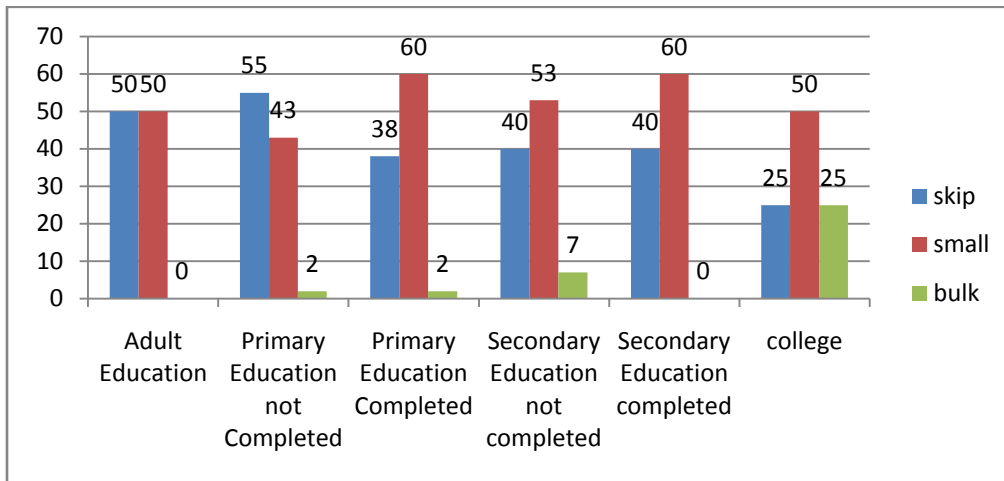
According to the Global Monitoring Report (2013), Kenya's poverty head count stands at 43.37 per cent against Uganda's 38.01 per cent using the poverty cut off point of \$1.25 per person. The poverty level scoring is based on the number of people living below Sh105 (\$1.25) a day though previous studies have used \$1 daily but that has since been replaced with the higher amount. It was established from the study that most of the female households lived below the poverty line and were not in a position to afford the family basket. They lived from hand to mouth and for a

nation that is seeking to attain its millennium development goals, then the issue needs to be addressed urgently.

The study also concurred with Oxfam GB survey (2009), that found out that the proportion of urban Kenyans unable to meet their nutritional and other basic requirements (the “absolute poor”) had declined over the past decade but also conceals the fact that the percentage share of the very poorest urban groups defined as the ‘food poor’ (the people who are unable to meet all nutritional needs due to expenditure on other basic nonfood essentials) and ‘hardcore poor’ (those unable to meet their basic food needs even by foregoing other essentials) had actually been increasing. The report used government thresholds, which define nutritional needs as 2,250 kilocalories per adult per day.

According to Inter Press service interview (2011), a resident of the Kivumbini slum said that she had no option but to feed her children on potatoes on most days. Her family of five no longer took regular meals because they could not afford to buy food. “Potatoes and githeri (a mixture of maize and beans) have now become common in my house in the evening. Once every few days we buy non sifted flour, which is cheaper than sifted flour, to cook ugali since the children ask for it”. She sold fruits and vegetables at a kiosk to earn a living. “With the cost of virtually everything going up, you end up in debt by the end of the month because you cannot pay all your expenses from a daily income of about 30 shillings”, she said. Poor families in Nakuru’s slums had resorted to buying toothpaste by the drop, at one shilling a drop. That underscores how low families in the slums had sunk.

Figure 4.4: Education versus purchases



From the above figure, it was established that adult education had equal number of those who did not purchase and also those who bought items in small quantities. As the education level progressed from primary to college, the percentage of those who skipped the essential items also decreased proportionally. College level had the highest percentage of those who did bulk purchases (25), this was attributed to their education level hence a much better job compared to those who only had secondary or primary education level. Those who had completed secondary school education did not have any bulk purchases, the mothers during the interview said that they did not secure well-paying jobs and as a result, they were financially constrained. The chamas (merry go rounds) they joined collapsed upon inception hence inability to do bulk purchases. This shows the high level of poverty in the slums. It also implies that majority of the respondents do not have professional qualification to seek for white collar jobs to enhance their standards of living.

IRIN (2010), noted that slum dwellers are among the Kenyans worst hit by high food prices, yet they receive far less humanitarian attention. The poorest urbanites spent up to two thirds of their income on staple foods alone. “ There is a humanitarian crisis in deprived informal settlements around the world, and one of the regions where this dynamic is playing out is in Kenya,” said Choice Okoro, advocacy and outreach officer for the UN Office for the Coordination of Humanitarian Affairs Kenya. “Urban poverty is set to be Kenya’s defining crisis over the next decade if it is not urgently addressed,” she added.

According to the United Nations Centre for Human Settlement (Habitat) (2006/07), Nairobi's slums are overcrowded, with four to six people living in one room. The dwellings are very close to each other and services are basic, while morbidity and mortality rates are high. City authorities say more than 1.6 million (out of Nairobi's estimated population of 3.5 million) live in the slums or 'informal settlements'. Most live below the poverty line earning less than US\$7 a week. The women who seek domestic work earn meager 200-350 Kenya shillings (US\$3-5) per task. Aged between 14 and 40 years, they sit at the periphery of up market residential estates for up to seven hours every day hoping to be hired.

The food security status of urban dwellers that derive most of their income from wage labour and petty business is at a critical precipice. The Kenya Food Security Steering group established that an estimated 7.6 million reside in slums and their income sources and wage rates in particular, have remained static while food and non food prices have increased by up to 50 percent, within six months. Urban dwellers derive virtually all their food from the market hence they are fully exposed to the dramatic rise in food prices that started in 2007 and escalated from early 2008 onward. The prognosis for urban dwellers is dire and could lead to civil instability and heightened crime as more and more people languish in poverty. It is unlikely that the situation will change significantly even if the long and short rains are favorable in the absence of sustained income enhancing interventions (The Kenya Food Security Steering Group, 2008).

The findings concur with the study findings which revealed the impact of the high cost of living among the underclass single mothers in the slums who languished in poverty as a result of the high cost of living.

4.2.2 Marital status versus purchases

In this study, the female households were asked about their marital status (whether single or widowed) and the frequency of purchasing the commodities as well as the sizes (small quantities or in bulk). The findings are as shown in the table below.

Table 4.9: Marital status versus purchases

	skip		small		bulk	
	Frequency(mean)	%	Frequency(mean)	%	Frequency(mean)	%
widowed	10	37	16	59	1	4
Single mothers	40	38	60	58	4	4

From the study findings, 38 percent of the single mothers did not purchase the essential items compared to the widowed who had 37 percent not purchasing. A higher number (59%) of the widowed did small purchases and (58%) of the single mothers also purchased the items in small quantities. Only 4 percent of both the widowed and single mothers were in a position to do bulk purchases. It was established that the single mothers had large families as most of them while they engaged in prostitution, got unwanted pregnancies hence extra mouths to feed on.

On further probing, one of the respondents said “Sometimes the situation is so bad that we are given fake money as we engage in prostitution so that we can earn an extra coin. In the process I got infected with HIV and I have resorted to drinking ‘kumi kumi’ to help me forget my woes ”.

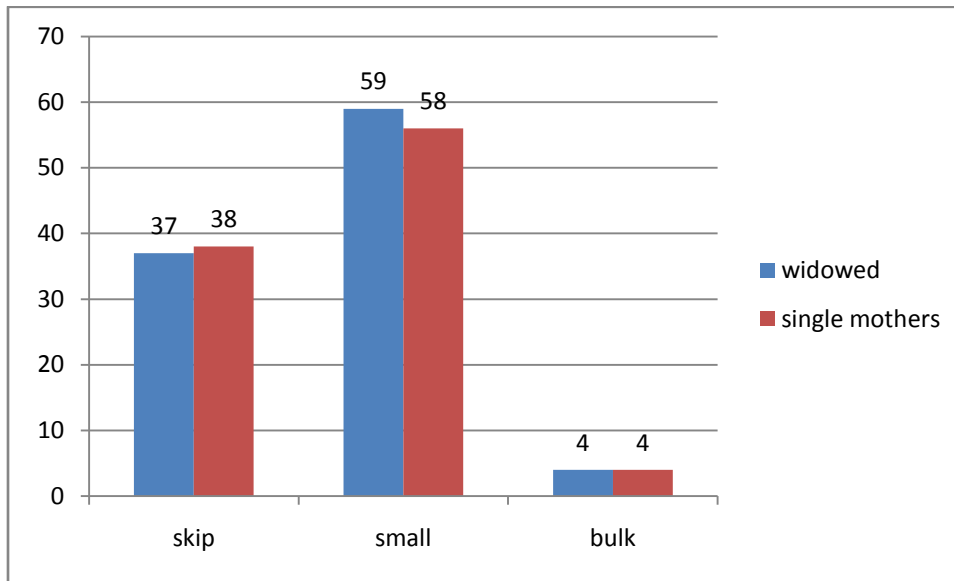
Quite a number admitted to being HIV positive. The respondents during a focus group discussion argued that health was a costly affair and that they relied on the missionary hospital which was charging little money. They indicated that they paid for a clinic card at Kshs 20 and the drugs in installments. Some also said that they went to government hospitals. The HIV victims could access antiretroviral drugs for free but the biggest challenge was limited disposable income and high cost of living. Consequently, they could not afford a balanced diet or a decent meal and had to take the drugs sometimes on empty stomachs. Quite a number of them said that they could not afford all the meals, they skipped the drugs or felt weak due to the poor type of food they took. For the normal ailments, majority resorted to herbal medicine and very few attended hospital or did over the counter drugs. Those who went to hospital did it as a one off thing especially when taking the children for immunizations.

Majority of the widows upon further probing argued that life was tough and that they were having a hard time fitting into their late husband's shoes as the sole bread winners at a time when the commodities of the very essential items were not affordable with ease unlike before. Some admitted to engaging their children in small businesses like hawking groundnuts in order to earn an extra coin to keep the family going. One of the respondents said, "We are forced to skip items like milk, bread, meat, rice, sugar and margarine because life is too expensive and we consider such items as luxuries". She added that most families did strong tea and on a lucky day they bought vegetables like sukuma wiki which happened rarely. They also consumed beans which they bought at an affordable cost of between 15 and Kshs 20. The most commonly consumed foods were porridge and ugali. This shows the high level of poverty among the women and children in the slum who mostly relies on starch food and can barely afford having the three meals per day or a balanced diet. The food insecurity is really wanting.

On further probing, one of the respondents said, "Travelling or making merry during festivities is a privilege we cannot afford. We only travel when there is need via a train at a cost of Kshs 30. The railway line is just a few meters from the slum".

The mothers also revealed that they used to get help weekly from a local white priest who offered oil, maize and powder milk but since he got transferred to a different parish, "No help has been forthcoming anymore, we have resorted to liquor brews in order to forget our woes", added one of the women. Majority of the women interviewed argued that they could not fully meet their family needs since they had limited money and the cost of living was quite high. They felt that money had lost its value compared to the previous two years (2010-2011) and struggled a lot to purchase the essential items.

Figure 4.5: Marital status versus purchases



Findings show that the percentages of the widows and single mothers who did not purchase the items were so close. The percentage of widowed doing small purchases was slightly higher at 59 percent while the single mothers had a percentage of 58 percent. The behavior was attributed to most of the single mothers having many children. Some of single mothers revealed that they had to engage in prostitution to earn an extra penny but unfortunately in the process they got unwanted children hence extra mouths to feed which had not been planned. Those who skipped the commodities felt that they could use or channel the funds to more pressing commodities considering that their income was limited and the cost of living was high. The respondents said that before with Kshs 300 they were able to buy most of the things with ease but at the moment things were not affordable and the amount could only buy very few items.

Malnutrition continues to threaten a significant proportion of Kenyan children and women. The most recent countrywide data from 2005/06 shows that 33 per cent of children are stunted, six percent are wasted and 20 percent are underweight (UNICEF Kenya Country Programme, 2009-2013).

Disaggregating poverty in urban areas by various socio economic characteristics, the 2005/2006 KIHBS shows that the prevalence of poverty (34% total) among male headed households is significantly lower (30%) than female headed households(46%). In turn, married female headed

households in urban areas have a lower incidence of poverty compared with female other households (female other signifying single, separated, divorced, or living together women). These latter households are among the most vulnerable in urban Kenya and suffer disproportionately from inadequate housing (Oxfam, 2009).

According to the World Bank study (2006), it established that over two-thirds (68%) of adult slum dwellers are economically active but the unemployment rate is high and stands at 26 percent. Disaggregating by gender, women were found to be almost five times more likely to be unemployed than men.

According to IRIN study (2010), on impact of rising food prices on urban slum dwellers of Kenya. It established that even enterprising slum dwellers who tried to sell food had trouble selling to their neighbours because food prices had doubled in just a couple of years. A slum dweller in Nairobi's Mathare slum who had been selling vegetables for 20 years said that in better times, her stock sold out every day. But lately market forces had begun to bite even harder for the millions in Kenya who live in such squalid, neglected settlements. She was sad that her customers were buying less and less and that goods like vegetables did not sell out, they went into the next day. People's ability to buy the goods had dropped drastically. A mother of five also told IRIN that she managed to put her children through primary school but never earned enough to pay for secondary education. "If I could afford to join a savings club where members' regular contributions are distributed on a rotational basis, I would buy a variety of foods to improve my stock and I would probably be selling more, and perhaps some of my children could go back to school," she said.

The findings concurred with the study which revealed the tough times faced by those living in slums. They were greatly affected by the high cost of living and could not afford to empower their children to become self-reliant in future thus perpetuating the cycle of poverty.

4.2.3 Main occupation versus purchases

The female households were asked their occupations and the frequency at which they bought the basic commodities. The findings are as shown in the table below.

Table 4.10: Occupation versus purchases

	skip		small		bulk	
	Frequency (mean)	%	Frequency (mean)	%	Frequency (mean)	%
Casual labourers	21	49	22	51	0	0
Employed	5	25	14	70	1	5
Selling charcoal	5	36	8	57	1	7
Shopkeepers(small kiosks)	2	40	3	60	0	0
Selling mandazi/chips	2	22	6	67	1	11
Selling vegetables	10	45	12	55	0	0
Selling maize/beans	6	38	9	56	1	6

In this study, the respondents were asked the occupations they were involved in and the estimated amount of income they earned. The occupations included casual labourers, charcoal selling, shopkeepers, mandazi sellers, selling vegetable, selling mandazi/chips and the employed.

Among categories identified ranged from female households who had unstable source of income to the employed who earned at least an average income of between Kshs 3,500- 6,000 while the traders earned between Kshs 80 to 200. This amount of money is barely enough to cater for their needs since the cost of living is extremely high thus they are trapped in a cycle of poverty as they live one day at a time hoping things would change some day.

Most of the days, the small business operators like those selling vegetables and the casual labourers did not earn anything yet they were supposed to pay for rent, feed children, pay for toilet services, buy water, kerosene and charcoal. Majority resorted to doing staple food, taking strong tea, taking herbs since they did not have money to buy over the counter drugs and also cooking using maize cobs. They mostly fed on starch foods like mandazi, white porridge, ugali and githeri which had little quantity of beans and also purchased small quantities of chips going for ksh10 for the children. Occasionally they could do ugali with very few quantities of sukuma wiki (kale) going for ksh20 for a large family.

Some also took illicit brew to forget their problems. As evident from the above figure, 49 percent of the casual labourers did not purchase the items while 51 percent did small purchases and none did bulk purchases. This revealed tough times they went through because there were days some

of them admitted to sleeping on an empty stomach and relying on well-wishers to come to their rescue. They bought either substandard uniform or second hand because it was cheaper considering that they also had to pay rent and meet other essential needs. They did so in installments since they also could not afford a one off payment citing the high cost of living.

During a focus group discussion, the mothers argued that jobs were hard to come by and that they could walk the whole day in the estate without getting a job. On the days they missed casual jobs and did not earn a single coin, they had to sleep on empty stomachs. Compared to the past two years (2010-2011), getting home chores was not hard at all, but currently they said life was getting tougher and tougher. They had to walk as far as Githurai 44, 45 and Kahawa west in search of jobs which was not at all a short distance.

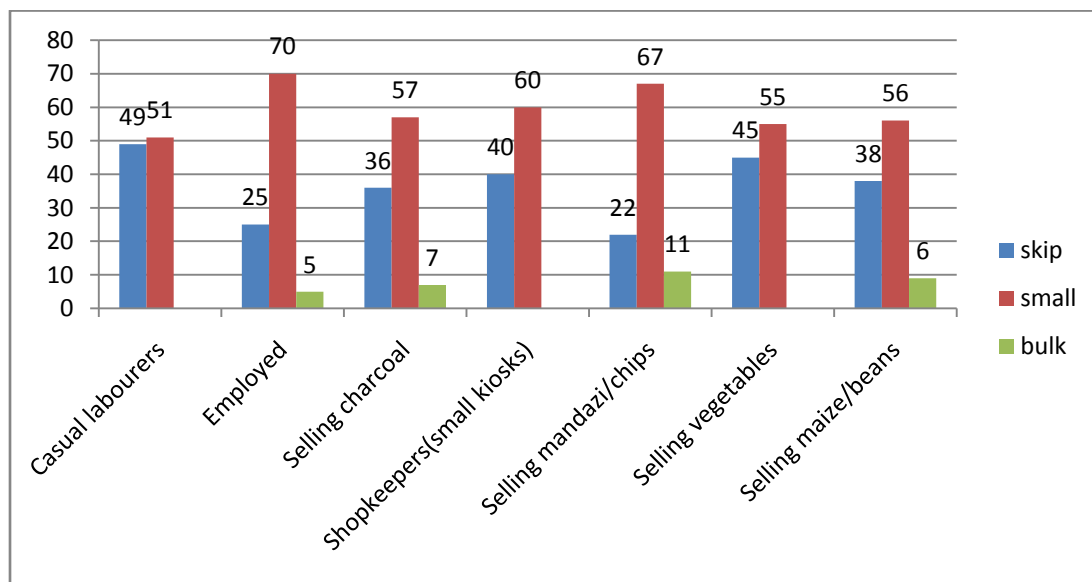
On a good week, they could earn between Kshs 300-350 per task but due to the high prices, the money they had worked so hard for could only purchase very few items thus they had to skip most of the items. The vegetable sellers also complained that most of their goods went stale most of the time since very few people could afford to buy vegetables. That meant a double loss for them since they couldn't earn money to at least put food on the table or buy other essential items for their children. The low monies earned have a major implication on their living standards as the little disposable income limits the basic goods they can purchase due to the high cost of living hence depriving their families the basic essentials.

On the contrary, the developed countries offer support to their poor. A record number of Americans are using food stamps, known as the Supplemental Nutrition Assistance Program (SNAP). Families are turning to SNAP benefits in record numbers. The working poor comprise a growing number of food stamp recipients and about half of those receiving benefits are children. The number of people using food stamps roughly corresponds to the number of Americans living in poverty, which rose to just below 50 million people in 2011. Utilizing the Supplementary Poverty Measure (SPM), which factors in expenses for food, clothing, shelter, health care and other essentials, the US Census Bureau estimates that nearly one in six people in the US is living in poverty. Enrollment in the food stamp program increased by 70 percent since 2008, to a record 47.8 million people as of December 2012. The biggest factor driving the increase is the

stagnating job market and a rising poverty rate. This means that a staggering 15 percent of the US population receives food stamp benefits, nearly double the rate in 1975.

In order to qualify, a household’s income cannot be more than 130 percent of the poverty level, which is about \$25,000 for a family of three, according to the Center on Budget and Policy Priorities (CBPP). The enrollees receive benefits on a debit card, which can to be used to purchase cereal, meats, fruits, vegetables, bread, milk and other staples (Global Research, March 2013).

Figure 4.6: Occupation versus purchases



As shown from the above graph, the findings revealed that casual labourers did not have any bulk purchases while the percentage of those who did not purchase was quite high at 49 percent while 51 percent bought in small quantities. The employed had very few mothers who did not purchase the commodities, quite a few did bulk purchases while the majority (70%) did small purchases. They had constant income at the end of the month and could manage to join merry go rounds which were sustainable. Also the charcoal sellers were in a better position economically compared to the casual labourers, they managed to do a few bulk purchases, had a lower percentage of those who did not purchase while the majority (57%) did small purchases.

The mandazi /chips sellers could also afford to do bulk purchases, had a higher number of mothers buying items in small quantities (67%) and a few 22 percent skipping the items. They had the advantage of people preferring to buy mandazi instead of bread since they could not afford to buy bread which was quite costly. Also the small scoops of chips attracted children as well as adults who bought the small scoops which were considered to be pocket friendly. Hence their earnings were much better compared to the vegetable sellers who were doing poorly since most people could not afford to buy vegetables daily. The shopkeepers as revealed were also doing poorly. The sales they made were not enough to enable them afford basic items. They did not have any bulk purchases and although they did small purchases, quite a high number of them did not purchase the items. The maize/beans sellers could afford a few bulk purchases although majority did small purchases, they also had quite a high number (38%) of those who did not purchase the commodities.

When the cost of fuel is upset by even a shilling, the ripple effect is automatically felt by the poor in the slums since it distresses the smooth cycle of production. As inflation rises, the same amount of money now fetches fewer goods and what is basic becomes a privilege. The study revealed that the underclass are unable to access basic items with ease and are forced to skip the basic items necessary for survival since they cannot afford due to the high cost of living. Thus it's prudent for the government to find long term solutions to empower and protect the underclass group more so the mothers who are the most affected by the harsh economic times.

Food, shelter, health and clothing are primary needs that have to be catered for before other needs like security, shelter, sense of belonging and affection, love and self- esteem and finally self -actualization are pursued(Abraham Maslow, 1943).

As the study revealed, the underclass barely meet their basic needs which are essential for survival. Hence it's important for the government to come up with policies that will cushion the underclass and empower them to grow economically thus reduce poverty as well enhance their living standards. Good policies will not only empower the victims economically but the government will also reap the benefits in form of taxes and channel funds used for supporting the poor to important projects to help the country grow and achieve millennium development goals which have been rolled over for a very long period of time.

4.2.4 Livelihood Strategies

The study sought to find out the livelihood strategies adapted by the single mothers. The results are as shown in Table 4.11.

Table 4.11: Livelihood Strategies

Livelihood strategies	Frequency	Percent%
Engaging children in child labour	26	20
Reduction on the frequency of meals/ unbalanced diet/buying items in small quantities and non food items	79	61
Borrowing	13	10
Illicit brew	7	5
Merry go rounds	5	4
Total	130	100%

Table 4.11 above shows the coping mechanisms adapted by the single mothers. During the interviews with the respondents, it was established that majority(61%) of the single mothers had to cope with the high cost of living by reducing the frequency of meals intake , taking unbalanced diet, buying items in small quantities and also reducing the consumption of non food items. The non food items included items like drugs, clothes, books, fuel and transport. They mostly resorted to buying substandard clothes/uniforms, books and soap which were of a poorer quality since they were cheaper. In addition majority walked to their places of work in order to cut expenses on the high cost of living. Most of the strategies adopted were of a negative nature, for example 20 percent of the respondents engaged their children in child labour to earn an extra coin for the family at the expense of their education. Other coping mechanisms entailed borrowing. A few, 10 percent managed to borrow from their neighbours who also expected the same favour in return while 5 percent took illicit liquor to forget their woes associated with the high cost of living and also got involved in prostitution despite the high rate of HIV/AIDS while only 4 percent were in stable merry go rounds. The study revealed the negative coping

mechanism adopted by the single mothers who were experiencing abject poverty occasioned by the high cost of living.

The findings concurred with Oxfam GB study on emerging food security emergency within extreme chronic poverty which revealed less constructive coping strategies like engagement in high risk livelihoods such as sex work, child labour and scavenging (Oxfam GB, 2009).

CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

This chapter deals with the summary of the research, conclusions and recommendations of the study.

5.1 Summary of Findings

From the research findings, it was established that a higher number of the female households experienced high levels of poverty and lived below the poverty line. They struggled to purchase essential items as a result of high cost of living occasioned by inflation for the past two years (2010-2011). Majority argued that money had lost its value and had to prioritize when purchasing the basic items. They mostly did small purchases or did not buy at all because they could not afford to do bulk purchases citing the high cost of living. Balanced diet was rarely taken and most of them took non nutrient foods like starch as they sought for cheaper foods. The respondents indicated that they bought maize and beans in small quantities at a cost of between Kshs 15-20 and Kshs 30-35 half a kilogram respectively and a kilogram of maize at between Kshs 30-40 a kilogram for grinding into maize flour at a cost of Kshs 5 per kilogram. On good days they could grind 3 kilograms of maize. Quite a high number did not purchase the items since jobs were hard to come by and those who had money could only afford to purchase limited items. They secured low paying jobs as a result of low education level. Majority had been involved in their occupations for more than five years while a few indicated less than a year. The study established that most of the underclass single mothers used firewood and maize cobs, followed by those who indicated that they used charcoal, kerosene and no respondent used electricity as a source of fuel. This further confirms the economic status of the underclass single mothers where they could not afford major and convenient sources of fuel like electricity and gas fuel. Majority of the respondents indicated that they used water purchased from vendors while a few got access to running water from taps within the home compound. This shows the respondents hard socio-economic livelihood in accessing basic needs.

It was established that a higher number of the respondents had 4-6 children and that they depended on them fully for the basic needs and paid their school fees. The respondents also indicated that they had to take care of their parents but due to the tough times, they were unable to regularly sent money back home. Most of the respondents indicated that they could part with

Kshs 50-100 when they were in a position to. A few admitted to living with their mothers and had to struggle to make ends meet.

Further when interviewed on how much they normally spent per month on rent, education, medication, fuel and transport, majority indicated Kshs 800-1000 per month on rent, Kshs 5000-6000 per term on secondary education and exam registration fee for class eight candidates at Kshs 500 annually, Kshs 20-100 per month on medication, Kshs 100-450 per month on fuel and Kshs 400-500 per month on transport with majority indicating that they normally walked as far as transport costs were concerned. The most convenient means of transport was by train, the railway line passes outside the home compound and they said that they travelled when it was really necessary at a fee of Kshs 30. They also could not manage travelling home for Christmas citing high cost of living hence it was considered a privilege.

Rent going for as low as Kshs 800 had to be paid in installments of between Kshs 50-100 weekly when they got money since they could not afford to make the lump sum payment at the end of the month. The respondents also revealed that they had to pay for toilet services at a cost of Ksh50 at the end of the month and those who could not afford used the bushes as an alternative. They also had to buy water at a cost of between Kshs 3- 5 per 20 litre container.

Some of the respondents indicated that they belonged to income generating organizations like merry go rounds with fellow business ladies at the work place, church and where they stayed. However most of them indicated that the merry go rounds could not work because they collapsed upon inception since most of them could not afford to make the contributions. The contributions were as low as Kshs 20 weekly.

It was established that health care was a major issue, majority of the respondents' utilized hospital only when they were critically sick while only few utilized hospital for preventive purposes especially for immunization. However majority also indicated that they resorted to herbal medicine and once in a while over the counter drugs. They said that for minor ailments like colds and coughs, stomach and headaches, they preferred buying over the counter drugs like pain killers or traditional herbs which were convenient for them and less costly.

The study established that the respondents' children did not school throughout with only a few indicating that their children schooled frequently. The respondents also indicated that they bought school uniforms annually or when they got torn beyond repair due to them being expensive. The uniforms bought were usually of a substandard quality or second hand ranging between Kshs 400-500 due to limited money. Most indicated that they preferred the siblings using uniforms already used by the older children. The exercise books bought for primary school level were also of a substandard quality. They bought 5 to 7 exercise books at a cost of between Kshs 8-10 which could last for at least two weeks. Most preferred the children using two books for all the subjects and only bought new books when they got filled up. Others indicated that on bad days the children had to borrow papers to write on from their classmates. Respondents also indicated that they shared desk costs with other parents when enrolling children in primary school but were unable to contribute towards school projects. They paid Kshs700 in installments for the desks which were only bought once when enrolling. Despite the free primary education programme, majority of the students did not attend school frequently. This was because of lack of basic needs like food hence could not concentrate in class. Others skipped school to assist their mothers in supplementing their little income by selling ground nuts in the neighbouring estates. The respondents also revealed that sometimes their children had to take care of them when they were sick because they could not afford a house help. Upon observation, the study established that majority of the households had low quality furniture, plastic or metallic utensils and their houses were squeezed and poorly ventilated. They lived in deplorable/squalid conditions. Only few houses had electronic components such as small radios. The household members had average quality clothes with most of the children in tattered clothes.

The rise in local food prices has aggravated both poverty and inequality since majority of the underclass mothers are unable to access the basic needs with ease and have to stretch the little money they have to make ends meet as a result of the high cost of living. Most of their little disposable income is spent on food and rent and have little or no money left for saving or expanding their businesses in order to improve their standards of living.

Rising local food prices can aggravate both poverty and inequality. Given that poor and vulnerable households spend up to 80 percent of their total expenditures on basic foodstuffs,

higher food prices erode their disposable income. In aggregate terms, estimates from the 2007 to 2008 food crisis suggested that higher food prices increased global poverty between three and five percent (UNICEF,2011).

5.2 Conclusions

The study established that the female households in the slum live in abject poverty owing to the high cost of living. Due to the low level of education and scarcity of jobs, their disposable income is limited. The high cost of living makes them more vulnerable. Consequently, they do not purchase most of the essential commodities and mostly depend on small quantities. They also live in deplorable conditions.

Empowerment of the underclass women economically and enactment of effective policies that will tame high inflation rates will lift the mothers out of poverty and generally overall poverty in the country.

5.3 Recommendations

In view of the findings in the study, the following recommendations are important:

Government level

More importantly the Central Bank of Kenya should come up with effective macro-economic policies to cushion the underclass poor against harsh economic times by putting in strict measures to prevent extreme inflationary rates and depreciation of the Kenyan shilling against the US dollar.

The government should assist with credit loans by encouraging women to formally register self-help groups hence assist more and more needy women. Support should also be identified for bright needy students in the slum by offering bursary to enable them complete school hence be economically empowered. The social protection scheme should be enhanced and offered to the underclass groups to uplift their standards of living.

Non-Governmental Organizations

The study recommends that NGO's and other well-wishers should help come up with the programs geared towards helping the underclass single mothers make a living in the highly

inflation affected economy. These may include trainings on investments, provision of loans and grants to enable them boost their businesses and creating a secure environment for their businesses.

The study further recommends that the government and private sector should join hands in provision of affordable social amenities like schools and hospitals to cater for children from diverse backgrounds including single families. This will enable them to advance their education to survive in a competitive and fast evolving business world. Schools should also provide learning requirements like books and writing materials to cater for children from disadvantaged families.

The women felt that if the government or Non-Governmental Organizations helped them in accessing funds to expand their businesses, they would be able to earn more income thus be cushioned from the economic crunch.

5.4 Suggestions for further research

The study strongly recommends that similar studies should be carried out in other areas. It is also important for another study to be carried out targeting married women to get their views on the impact of inflation/high cost of living.

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APPENDICES

Appendix I: Focus Group Discussion Guide

1. What do you consider to be high cost of living?
2. What are the indicators of high cost of living?
3. Who are the most affected and why?
4. What are the various means that you use as single mothers to cope with the high cost of living?
5. What do you consider as saving for the future?
6. What are the pathways to saving?
7. What do you think can be done to alleviate high cost of living by:
 - a) government
 - b) other organizations

Appendix II: Structured Interview Schedule

SECTION A: PERSONAL DATA

1. Marital status (tick)

Single () Widowed ()

2. Highest level of Education of the single mother

None()

Primary education completed ()

Primary education not completed ()

Secondary education completed ()

Secondary education not completed Secondary ()

College ()

Adult education ()

3. Educational levels of household members

Household members	Educational level			
	None	Primary	Secondary	College

Socio-economic characteristics of the respondents

4. Type of house of respondent:

- Traditional grass thatched house
- Semi-permanent house (Iron-sheet roofed with mud walls)
- Permanent house (bricks/ stones/ tiles/ iron-roofed)

5. i) What is your main occupation?

ii) For how long have you been involved in the occupation? (Tick)

- Less than 1 year ()
- 1-5 years ()
- 6-10 years ()
- Over 10 years ()

6. What was your main occupation two years ago?

7. Currently what is your source of income?

Source of income	Estimated Amount(Kshs)	Duration. (Tick)
		[Per Day/Week/Month]
		[Per Day/Week/Month]
		[Per Day/Week/Month]
		[Per Day/Week/Month]
		[Per Day/Week/Month]
		[Per Day/Week/Month]

SECTION B: SOCIAL AND ECONOMIC IMPACT OF INFLATION

I) SOCIAL AND ECONOMIC IMPACT FACED BY SINGLE MOTHERS

9. What is your source of fuel?

- (1) Electricity ()
- (2) Firewood ()
- (3) Charcoal ()
- (4) Kerosene ()
- (5) Other (specify).....

10. What is your source of water?

- (1) Tap water within the home compound ()
- (2) Tap water outside the home compound ()
- (3) Tap water purchased from carts ()
- (4) Well/borehole ()
- (5) Other (specify).....

12. How do you go to work?

- (1) Board a vehicle ()
- (2) Walk ()
- (3) Other (specify).....

13. How many children do you have?

14. Do you have any dependants?

15. Do you belong to any income generating organizations?

16.a)How do you purchase basic food items?

- (1) Purchase in bulk
- (2) Purchase in small quantities
- (3) Skip

(4) Others (specify).....

17. When do you utilize the hospital?

(1) Every time I feel sick (3) For preventive purposes

(2) When am critically ill (4) Others (specify).....

18. What is your source of drugs?

- (1) Hospital (3) Traditional medicine
 (2) Chemist (4) Other (specify).....

19. Are your children in school throughout?

(1) Yes (2) No

If no what happens?

- (1) Sit in the house (3) Plead with school
 (2) Borrow money (4) Other (specify).....

20. a) How often do you purchase books and uniforms?

- (1) Per month
 (2) Per term
 (3) Annually

b) How much do you spend on books and uniforms? Kshs.....

22. What are the estimated expenditures for the following items in your Household? Specify the average cost.

Items	Rate of purchase											
	Every time its needed	Q	C	Daily	Q	C	Weekly	Q	C	Monthly	Q	C
Sugar												
Rice												
Cooking oil												
Bread												
Maize flour												
Wheat flour												
Washing soap												
Bathing soap												
Margarine												

Q- Quantity C-Cost

23. How much do you spend on

a, Rent?(per month)Kshs.....

b, Education? (per year/per Term)Kshs.....

c, Medication?(per month)Kshs.....

d,Fuel?(per month)Kshs.....

f, Transport(per month)Kshs.....

Appendix III: Observation Schedule

The following observations will be made to establish the level of poverty

Physical infrastructure

a)Quality of the furniture

Poor condition ()

Good condition ()

b)Room ventilation

Good ()

Poor ()

c)Number of rooms in the house

Single ()

Double ()

Self-contained ()

d)Space in the rooms

Small ()

Items Squeezed ()

Big ()

e)Quality of electronics in the house

Old ()

Modern ()

f)Quality of dressing

Tattered clothes ()

Good condition ()

g)Quality of utensils

Old ()

Modern ()

h)Quality of the house

Semi-permanent in poor condition ()

Permanent but has poor finishing ()

Permanent with good finishing ()