

**SOCIO-ECONOMIC FACTORS INFLUENCING WOMEN'S EMPOWERMENT IN  
MVITA CONSTITUENCY, MOMBASA COUNTY, KENYA**

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## DECLARATION

This project is my original work and has not been presented for examination in any other university.

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This project has been forwarded for examination with my approval as the university supervisor

Sign \_\_\_\_\_ Date \_\_\_\_\_

Dr. Dalmas Omia

## **DEDICATION**

This project is dedicated to my son Adrian Keith, my parents – Dr. Ochola and Mrs. Mary Ochola, my sisters - Loy Salome and Viola Ochola, and my brother James Bill Ochola for moral, financial support and encouragement. This research is also dedicated to my Cousin Brian for encouragement given during the study period.

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## **ABBREVIATIONS AND ACRONYMS**

<b>CIDA:</b>	Canadian International Development Agency
<b>FIDA:</b>	Federation of Women Lawyers - Kenya
<b>KNBS:</b>	Kenya National Bureau of Statistics
<b>MDGs</b>	Millennium Development Goals
<b>MFIs:</b>	Micro-finance Institutions
<b>PAWO:</b>	Pan African Women Organization
<b>SUM/UNDCDF:</b>	Special Unit on micro-finance of the United Nations Capital Development Fund
<b>UN:</b>	United Nations
<b>UNIFEM:</b>	United Nations Fund for Women
<b>UNDP:</b>	United Nations Development Program
<b>WEDF:</b>	Women's Enterprise Development Fund

## **ABSTRACT**

Empowerment of women centers around individual and aggregate parts of intensity and it is important to contemplate ladies' strengthening from the point of view of ladies' financial attributes, as ladies are separated by heterogeneous classifications dependent on class, life cycle, or ethnicity. The purpose of this study was to investigate the influence of socio-economic influence on women empowerment in Mvita Constituency, Mombasa County, Kenya. This study was carried out using a descriptive survey research design. The study targeted 15 women groups, 15 women group leaders and 5 women leaders in Mvita Constituency. Purposive sampling was adopted and a census of 125 respondents formed the sample size. Questionnaires were used to collect data from the field in which quantitative data was analysed using descriptive analysis and qualitative data was analysed thematically. The study established that social and economic factors influences women empowerment to a very great extent. The study concludes that social factors and economic factors positively affect the level of empowerment of women in Mvita constituency. The study recommends that the government should use all machineries to increase the awareness of women empowerment, engage with civil society and support local ownership to ensure the legitimacy and sustainability of measures targeting women's access to justice and training, they should also prepare educational programmes for women's empowerment needs to integrate the gender issues in work oriented activities.

## CHAPTER ONE: INTRODUCTION

### 1.1 Background to the Study

The idea of strengthening is identified with sex fairness yet is particular from it, for example, Kabeer (1999) defines empowerment as, “the development in individuals' capacity to settle on key life decisions in a setting where this capacity was recently denied to them. Kabeer (2005) states that the ability to exercise strategic life choices incorporates three dimensions in the process of social change: agency, resources and achievements.

Empowerment especially incorporates power over assets and philosophy. As per Sen and Batliwala (2016) it prompts a developing inherent capacity more noteworthy fearlessness, and an internal change of one's cognizance that empowers one to beat outside hindrance. This view for the most part underscores on two critical perspectives. Right off the bat, it is a capacity to accomplish wanted objectives yet not a control over others. Also, thought of strengthening is progressively material to the individuals who are frail whether they are male or female, or gathering of people, class or standing. Malhotra, Schuler and Boender (2017) observe that in spite of the fact that idea of strengthening isn't explicit to ladies, yet it is exceptional in that and it cuts over a wide range of class and rank and furthermore inside families and families.

Chattopadhyay and Duflo (2014) study carried out in India showed the important contribution on women empowerment. The authors utilized a strategy of political booking for ladies in India to examine the effect of ladies' initiative on approach choice. They found that ladies were bound to take an interest in approach making process if the pioneer of the town network was happened to be ladies. Similarly, Kishor and Gupta (2014) study uncovered that normal ladies in India were

weakened with respect to men, and there had been little change in her strengthening after some time.

The center of strengthening lies in the capacity of a lady to control her very own pre-determination (Malhotra et al., 2002; Kabeer, 1999). This suggests that to be enabled, ladies must not just have to meet abilities (for example, instruction and wellbeing) and equivalent access to assets and openings, (for example, land and business), yet they should likewise have the office to utilize those rights, capacities, assets, and openings without dread or compulsion to settle on key decisions and choices, (for example, is given through initiative chances and support in political foundations).

As indicated by Eyben et al. (2008), monetary strengthening is the limit of ladies and men to take an interest in, add to and advantage from development forms in manners which perceive the estimation of their commitments, regard their nobility and make it conceivable to arrange a more attractive appropriation of the advantages of development. Ladies' financial interest and strengthening are crucial to fortifying ladies' rights and empowering ladies to have command over their lives and applying impact in the general public (Swedish Ministry for Foreign Affairs, 2010). Sexual orientation equity and engaged ladies are impetuses for duplicating improvement endeavors.

As indicated by Birdsall and Behrman (1999), expanding the job of ladies in the economy can be a piece of the answer for the monetary and financial emergencies and is basic for monetary versatility and development. They likewise include that in the meantime, there is should be careful that ladies are in a few settings bearing the expenses of recouping from the emergency, with the loss of occupations, poor working conditions and expanding dubiousness.

Scott (2004) finds that young ladies' mentalities and perspectives towards parenthood affect on their instructive achievement. Young ladies who dismiss conventional sexual orientation jobs will in general improve the situation at school and accomplish higher evaluations, contrasted with young ladies who hold customary perspectives on sex. On the other hand, sexual orientation job frames of mind and yearning towards parenthood had no effect on the instructive fulfillment of young men. For Scott, this implies even kids who mature at 11 years know that there is a contention among parenthood and family and training and vocation yet that this contention is available for young ladies and not young men.

Study by CIDA (1999) indicates that financial empowerment is important in enriching gender equality targets in the households as well as social progress in general. Desphanda (2001) argues that women who are engaged in paid work spend more money in their families while Kausar (1998), in his study amongst women in informal work and their contributions to domestic budget, concludes that the trend has challenged the traditional patriarchal gender division of responsibility originally witnessed in Pakistan. A comparable report by the National Australian Bank (NAB) demonstrates Australian couples trust ladies are progressively disposed to take control of family consumption and settle on critical family choice around training and human services.

Men still hold sway when it comes to the big-ticket items, exerting greater control over major financial investments like purchasing property and even determining whether a couple engages a financial planner. NAB head of social and industry financial aspects Dean Pearson said the exploration was flagging an adjustment in the budgetary elements between couples with ladies, especially age Ys, applying more power over every day money related choices (Wilson, 2016).

The women are also more aware of a couple's overall financial position at any given time, and control family spending decisions on education and health care. Men are slightly more likely to influence decisions around purchasing a family home, and tend to exert more influence over a couple's investment portfolio, for example the purchasing of shares. Men are also more likely to decide about seeking financial advice, choosing a bank, and determining utility and internet providers. The research also shows the younger the couples are, the more likely they are to be equals in decision making (Wilson, 2016).

According to Zaiton and Nooraini (2015), women are responsible for about half populace of Malaysia and have taken an interest in different areas of work, for example, producing, business, administration and farming, notwithstanding their conventional job in the unpaid local segments of the economy. Various examinations have presumed that the likelihood of Malaysian ladies partaking and prevailing in vocations essentially relies upon their capacity in adjusting family and work.

Empowering women has turned out to be main consideration in financial improvement and is progressively at the center of nations' intensity in the worldwide economy. According to Acha (2015), women empowerment is a measure of sustainable good governance in Nigeria. No proper development planning can be successfully made without the use of proper social and economic planning. Along these lines, there ought to be enhancements for ladies' entrance to essential monetary assets, for example, arrive, work sparing machines, nourishment handling machines, money related capital and other farming advancement.

Weda (2013) study focused on what influences women empowerment on management of group projects in Winam Division, Kisumu Kenya and revealed that that adult literacy should be promoted to address the high rate of illiteracy of women as that could be a test to the ladies

completely profiting by the trainings composed by the government, CBO and NGOs. Women need to be empowered more on usage of Information Communication and Technology (ICT). Further the exploration affirmed that there was enhancement in the executives of gathering ventures through keeping of money related records.

## **1.2 Problem Statement**

Studies advocate improving education of girls/women to improve children's well-being, for example, Shingla and Anju (2014) claims that a more educated woman has greater influence in her child's health. It is within the household that women are socialized to be subservient to men and the patriarchy is enforced (Faridi, 2011).

Since the 1950s, social researchers and women's activist scholars have progressively scrutinized the gendered division of work and care and the desire that the provider job ought to be satisfied by men. Norwegian government policy has increasingly targeted men as fathers, as a tool of changing gender relations. Recent years have seen a shift in gender norms for the breadwinner role in the U.S.A 2013 Pew Research think about found that ladies were the sole or essential providers in 40% of heterosexual relationships with children.

In addition to lower fertility rates, more elevated amounts of ladies' training are firmly connected with better wellbeing results, and in addition with more elevated amounts of instruction and monetary open door for their kids. A lady instructed past grade school is multiple times bound to be taught on HIV/AIDS, her kids twice as liable to get by past the age of five, and the danger of maternal passing declines by 66% (UNESCO, 2011; UNESCO, 2013). These ladies are additionally bound to send their kids to class, and even wed four years after the fact (Women Deliver, 2014; Levine, Lloyd, Greene, & Grown, 2009).

According to Women Deliver (2014), women burn through 90% of their earned salary on their families, while men spend just 30-40%. On the off chance that an additional time of elementary school helps young ladies' possible wages by 10-20% and an additional time of optional school adds 15-25% to the wages.

With a dearth of data, most policy interventions targeting elimination of gender gaps are not consistently evaluated. The available studies by Women Deliver and UNESCO as indicated above have not considered the cases of financial empowerment amongst married female graduates in Mombasa: the social and economic effects based on their experiences being financially empowered. It is true from the recent gender developments that an increased number of female graduates are contributing to the household budgeting and expenditure for instance in write ups from Women Deliver in 2014 thereby, helping their spouses in improving family welfare. The trend has changed over the years across the globe. This study undertakes to explore the socio-economic factors influencing women empowerment in Mvita Constituency Mombasa County.

### **1.3 Research Questions**

The proposed study was guided by the following research questions:

- i. What is the influence of social factors on women's empowerment in Mvita Constituency, Mombasa County?
- ii. What is the influence of economic factors on women's empowerment in Mvita Constituency, Mombasa County?



## **1.4 Study Objectives**

### **1.4.1 Overall Objective**

To investigate the influence of socio-economic factors on women's empowerment in Mvita Constituency, Mombasa County, Kenya.

### **1.4.2 Specific Objectives**

- i. To examine the influence of social factors on women empowerment in Mvita Constituency, Mombasa County
- ii. To establish the influence of economic factors on women empowerment in Mvita Constituency, Mombasa County.

## **1.5 Assumptions of the study**

The study assumes that social factors have an influence on economic empowerment of women in Mvita Constituency.

The second assumption is that social factors have an influence on economic empowerment in Mvita constituency.

## **1.6 Significance of the study**

The study findings would be important to women in Mvita Constituency as it would give insight on how socio-economic factors influences women empowerment and provide better strategies for more empowerment to them. The government and the policy makers would benefit from the study findings by understanding the best ways in which women can be empowered in the country. To non-government as well as government organizations dealing with advocacy of women related issues, the findings of the study will inform their advocacy by providing information on the sources of financial emancipation on female graduates and the socio-economic effects that emerge as a result.

## **1.7 Scope and Limitations of the Study**

This study was carried out among married female graduates within Mombasa County. The study focused on members of women's groups, women's group leaders, and women leaders in the local administration of Mvita Constituency, Mombasa County, Kenya.

The respondents were reluctant to answer some questions and felt as if they are investigated. In any case, the analyst guaranteed the respondents of the secrecy of the data given. What's more, the specialist got a letter of information gathering for the college to demonstrate that the information is just for scholastic purposes.

## **1.8 Definition of key terms**

<b>Empowerment:</b>	the increased access and control to opportunities and resources across social and economic spheres including the ability to make choices. In this study, it refers to increased economic access and household budgeting and expenditure control by women.
<b>Social Factors</b>	The actualities and encounters that impact people's identity, attitudes and way of life
<b>Economic Factor</b>	The effect of an activity on the economy of a specified area ranging from a single neighborhood to the entire globe as espoused in this study

## **CHAPTER TWO: LITERATURE REVIEW**

### **2.1 Introduction**

This section presents a review of literature on the socio-economic effects of women's financial empowerment. The review is done using the following areas: The social effects of women's financial empowerment and the economic effects of women's financial empowerment. The section concludes with a discussion on theoretical framework guiding the study.

### **2.2 Women and empowerment**

Women's empowerment involves expanding the monetary, social and political quality of ladies. Ladies are enabled by diminishing the sex incongruities in all training, by diminishing the imbalances among people in parts of financial aspects, political and public activity and teaching young ladies and ladies (Kongolo, 2012). Kuttab (2010) indicate that one of the key problems for the achievement of gender equality lies in the inability of many women to use existing legal standards to realize their rights. Therefore, it is important to consider legal empowerment approaches as part of the solution to advance women's access to justice. Invest more resources to identify and design effective, context-specific strategies to promote gender equality.

A study by Sharma (2011) observed empowerment procedure of network ladies. She found that ladies' strengthening procedure is exceptionally dictated by network setting, culture, family estimate, age at marriage of ladies, number of kids, versatility and additional time for new inventive exercises. Nonetheless, Koirala (2013) presumed that the variables like age, standing, occupation, instruction, family size and spouse occupation don't altogether effect on the financial and social strengthening of ladies associated with small scale fund program.

Soni, Shahjadi and Ashraful (2016) study investigated on factors affecting strengthening dimension of ladies: A Case Study of Kushtia, Bangladesh. The examination found that age, instructive capability and month to month pay effectively affect ladies strengthening level. Here, ladies' instructive capability is the most huge indicator of strengthening level in Kushtia district. That means, if women can get higher degree then they are more probably to obtain high empowerment level. On the other hand, women who earn high income are more likely to be highly empowered.

A study carried out by Hossain and Jaim (2014) found that woman who involved in any income related activities are more empowered than who are not. Kushtia, a district, is situated in the southern part of Bangladesh. Women empowerment rate of this district is low. As the female education rate is getting increased, they are taking part in different income generating activities. Bennett (2015) has provided a system in which "strengthening" and "social incorporation" are firmly related. The creator characterizes strengthening as the upgrade of benefits and capacities of differing people and gatherings to draw in impact and consider responsible the organization.

Farzana, Shamima and Kazi (2015) study focused on factors influencing women's decision making power: evidence from Bangladesh Urban Health Survey Data and discovered a significant effect on urban women's decision making inside household. Households being the central to most policy initiatives, understanding of decision making process inside household is particularly important. And the bargaining power of women in making household decisions is certainly an effective issue to look at in order to determine who should receive welfare benefits to increase household-well being.

Toufique (2016) carried out a study on the context specific factors affecting women empowerment and empowerment's implications for resource allocation, awareness and fertility: an econometric analysis. The findings reveal that female education, her involvement in income generating activities (both formal and informal) and the structure of the household (unit or extended) are important determinants. As regards the impacts of empowerment on the female's life, the paper finds that empowerment affects her food intake and expenditure patterns in quantitative and qualitative terms it positively impacts women's nutritional status and health care and confers positive impacts on taking family planning measures. Also empowered women's behavior is less discriminating when it comes to serving food among family members.

Empowerment is a process that enables disempowered individuals or groups to acquire capacity to 'control their lives and the capacity to settle on key life decisions' (Stine and Karina, 2013). A number of studies have portrayed the fact that better access to outside-home employment raises a woman's in-house decision-making ability as well as control over economic resources. Again many have argued that the ownership of assets may largely enhance the autonomy of females whether some have presented a link between pre-marital assets and female autonomy. Some studies have shown the importance of mothers' status for their children's nutritional status in countries like Rwanda, Jamaica, Thailand, Jordan and Malawi (Von-Braun, de Haen and Blanken, 2011); Handa (2015); Schultz, 2016).

Empowering women in India is vigorously reliant on a wide range of factors that incorporate land area (urban/country), instructive status, economic wellbeing (rank and class), and age. Arrangements on ladies' strengthening exist at the national, state, and nearby dimensions in numerous segments, including wellbeing, instruction, monetary chances, sexual orientation based savagery, and political cooperation. Be that as it may, there are huge holes between

arrangement progressions and real practice at the network level. One key factor for the hole in usage of laws and approaches to address segregation, financial weaknesses, and viciousness against ladies at the network level is the generally man centric structure that administers the network and family units in quite a bit of India.

Ladies' security, basic leadership power, and versatility are three markers for ladies' strengthening. In India, and all the more so for provincial and less instructed ladies, these three markers are essentially low. Basic leadership control among utilized urban ladies was higher than among provincial and less instructed ladies. The study likewise discovered that more seasoned wedded ladies had more basic leadership control than the more youthful wedded ladies. More youthful ladies and young ladies encounter an extra layer of separation because of their age.

Giving advantageous administrations, for example, preparing, working through gatherings as opposed to people, or close by different interests in bringing issues to light has been appeared to build ladies' immediate authority over assets (Wright, 2010). Ladies' Entrepreneurship Development Trust Fund (WEDTF) in Zanzibar, Tanzania, likewise reports that "ladies' expanded salary benefits their kids, especially in instruction, diet, medicinal services, and apparel".

Girls are socialized to help their mothers by taking household chores and care for younger children. Boys, on the other hand, are given roles that assist their fathers, helping in productive activities that bring income (Garcia, 2016). This suggests that women's work is not productive rather, reproductive with no monetary value (income). Men are allocated power in terms of hierarchy, and according to their gender, and once assigned; they are expected to utilize it accordingly.

In Nepal, Acharya et al. (2010) directed an investigation on ladies' self-rule in family basic leadership. The outcomes demonstrated that ladies' self-rule in basic leadership is decidedly connected with their age, business and number of living kids. Ladies from rustic zone and Terai area have less self-governance in basic leadership in every one of the four kinds of result measure. The outcomes additionally show that Western ladies were bound to settle on choice in claim human services, while they are more averse to buy every day family needs. Moreover, ladies' expanded training is decidedly connected with self-governance in possess human services basic leadership, anyway their all the more tutoring demonstrated non-noteworthiness with other result measures. Likewise, rich ladies were more averse to have self-governance to settle on choice in claim medicinal services.

Bano et al. (2012) study found that per month wage rate, education level, poverty, significantly influence rural women, whereas; women's income per month, expenditures, number of persons at home and the number of children negatively impacts her contribution in the family budget. Empirical findings suggested that availability of scholarships, easy loans, monetary incentives and increase in per month wage rate can enhance women's contribution in the family budget.

Faridi (2011) study established that age of working women, hourly wage, poverty status, women as head of household, permission for outside household are strongly associated with women's contribution in the household budget whereas; an increase in the number of children, hurdles to educational access, long working hours of spouse decreases the female contribution. The study suggests that a decrease in family size, control over population, increase in health facilities, permission for outside work and education, social security and old age benefits can increase women's participation in household earning.

In sub-Saharan Africa (SSA), ladies confront profoundly attached obstructions to accomplishing their potential at work and in different parts of life. Not exclusively does steady sexual orientation imbalance influence ladies, it blocks financial and social advancement in the area (Mikell, 2017). Business has a key role to play in advancing women's economic empowerment in SSA as it generates employment and have diverse and far-reaching impacts on communities through their operations and value chain activities. In addition, Boserup, Tan and Toulmin (2013) observe that to their human rights obligations, companies increasingly view women's economic empowerment as a core part of their mission and values, and they have a business interest in ensuring that women employees, suppliers, distributors, and customers succeed.

Study conducted by United Nations (2009)<sup>1</sup> shows that in excess of one billion individuals around the globe live beneath the neediness line, which especially incorporates ladies and offspring of creating nations. They further accentuate that ladies' strengthening is a basic factor in destroying women's poverty. Abed (2010) argues that women's economic emancipation is pivotal for alleviating poverty. In Bangladesh, over the last few decades, both microcredit institutions and non-government organisations (NGOs) have been contributing to break the cycle of poverty. One of the main features of both microcredit institutions and NGOs has been the overwhelming representation of women.

Rahman (2015) study examined factors influencing women's empowerment on microcredit borrowers: a case study in Bangladesh. Results demonstrate that non-borrowers are similarly enabled as microcredit borrowers. It has additionally been discovered that age and instruction dimensions of ladies were significant factors in such a strengthening. Buckley, G., (2017) contend that an engaged lady is confident in her capacity; she is fit for driving her life autonomously; she is socially and in addition monetarily free; she is obstinate, edified and has



opportunity from a wide range of mastery; and finally she is somebody who is equipped for representing her own rights.

### **2.2.1 Social effects of women's empowerment**

According to Hillenkamp (2015), increased education is associated with the empowerment of women. Research suggests that education is a sufficient factor to enable women to challenge gender issues, but much is required to change the norms and the critical attitudes of society as well (Adnane, 2015; Uhde, 2016). There are clear indications that education and employment decisions of women are made by their parents and later by their husbands once they are married. The organization of marriage has lost much importance due to the lack of women's control over income and property. The emphasis on marriage is due to its value for women in the context of norms of femininity (Garcia, 2016).

Learnt women are progressively powerful at enhancing their very own prosperity and that of their families. They are better prepared to extricate the most profit by existing administrations and openings and to create elective chances, jobs, and bolster structures (Guvenen and Rendall, 2015). These engaging impacts of ladies' training are showed in an assortment of ways, including expanded pay acquiring potential, capacity to can foresee assets inside the family, basic leadership self-rule, power over their own ripeness, and support out in the open life (UN, 2005). In Burkina Faso, Pambe et al (2013) uncovered low dimensions of basic leadership even among taught ladies and ladies working for money. The examination additionally uncovered that the more training ladies have, the more noteworthy association in choices all alone social insurance, inclusion in choices on significant family unit buys, and contribution in choices on visits to family or relative. Family unit riches status has an a lot weaker relationship with contribution in

basic leadership. Just the most extravagant ladies and to a lesser degree ladies with formal instruction were altogether having more basic leadership control.

Any such impacts, however, are highly dependent on the context. They are strongly conditioned by such factors as level of economic development, depth of the labor market, and degree of gender stratification (Wright, 2010). The effect of ladies' training is more prominent in settings that are as of now generally libertarian. Under such conditions, even unassumingly instructed ladies are bound to take an interest in imperative family choices, to work in non-cultivate occupations, and to control monetary assets (Guvnen & Rendall, 2015).

Young ladies who have been taught are probably going to wed later and to have littler and more advantageous families. Taught ladies can perceive the significance of medicinal services and realize how to look for it for themselves and their kids (Dheepa and Barani, 2009). Training causes young ladies and ladies to know their rights and to pick up certainty to guarantee them. Be that as it may, ladies' education rates are essentially lower than men's in most creating nations.

Numerous studies have verified that husbands and wives in West African societies do not necessarily pool their incomes and often have totally separate budgets because of the practice of polygyny, the stronger allegiance of individuals to their lineage than to their spouses, and the individuals' desire to control their own income (De Wolf, 2015; Makoro, 2007). In both urban and rural West African societies, there is a sexual division in financial responsibilities whereby men are typically anticipated that would accept accountability for major intermittent uses, for example, school charges, dress, lodging and social insurance, while ladies bear the everyday expense, providing food and other household necessities, minor health expenditures, and

additional clothing (Dheepa & Barani, 2009; Wright, 2010). But women's often smaller monetary contributions to the upkeep of the household should not be seen as merely supplementary to men's.

It is further argued (Guvenen & Rendall, 2015; Adnane, 2015) that on the off chance that adequate open doors are given to ladies to enhance their efficiency, the more they win, the more they appear to be esteemed inside their family. Similarly, the more they control pay, the better their youngsters appear to appreciate as far as training gauges, better wellbeing and low death rates. It is valid from this contention that if the efficiency of ladies is upgraded through enhanced access to data sources and administrations, at that point about 50% of labor potential can be completely used in working up of the country.

Attitudes about the predominance of men and mediocrity of ladies at the family and family level are still exceptionally normal in the Pacific. Rather than being equal partners, men are still widely considered the 'head of the household' with superior status and decision-making authority and often greater rights and freedoms (Begum & Chakraborty, 2001).

While increasing numbers of people are replacing these notions of family hierarchies with notions of equality, there is still a long way to go. The ramifications of family and family unit progressive systems and stereotyped jobs for people are many, including weakness results for ladies, decreased access of ladies to monetary and political investment, and savagery against ladies (Awan, Faridi and Abbas, 2015). Ladies' strengthening at the family unit and family level is basic to their full interest in and commitment to every single other circle of society. Equalizing power relations at this most basic unit of society will benefit everyone, from families and communities to entire nations (Khan & Khan, 2009).

Kongolo (2012) study focused on factors limiting women's involvement in development: lesson from Ithuseng, South Africa. The results suggest that the majority of the women in rural areas are illiterate. These women have been involved in development related work without knowing it, because they lack initiatives, innovations, self-reliance attitudes and they are isolated, not exposed to information and are marginalized through the non-interactive government development policies. These symptoms reflect a lack of structured development strategy to create needed opportunities for women.

### **2.2.2 Economic effects of women's Empowerment**

The term ladies' monetary strengthening alludes to the capacity of all ladies to completely take an interest in, add to, and advantage from financial development and advancement. It is a wide term enveloping a scope of differing however coordinated financial systems Carr, Chen and Jhabvala, 2016). It perceives that inside this system there are an assortment of sub-bunches meriting unique consideration, including ladies from generally hindered networks, young ladies, ladies with inabilities, and ladies living in country territories. It is important to recognise that all women are not the same. They have different needs, opportunities and capacities affecting their potential to become economically empowered.

According to Duflo (2012) women's monetary strengthening systems incorporate, yet are not restricted to, techniques with the accompanying points: (a) expanding the quantity of ladies who deal with, possess and control ventures and gainful resources; (b) creating HR and abilities; (c) accomplishing evenhanded portrayal in every word related class and levels in the workforce; (d) special acquisition; and (e) interest in endeavors that are claimed or overseen by ladies. While mainstreaming is a viable system for advancing sex balance and ladies' monetary strengthening, it requires regular and careful planning and monitoring.

Financial strengthening of ladies emphatically impacts their own life circumstances as well as fundamental to assembling their potential for supportable advancement and destitution mitigation. Ladies spend a higher level of their pay on sustaining and instructing their youngsters, which is gone for the prosperity of their families. Monetary freedom of ladies is vital as it checks abuse, feminization of destitution, segregation and dismisses of their essential human right. Sexual orientation correspondence at the financial dimension in this way contributes specifically to the decrease of neediness and generally speaking improvement (SADC, 2012).

In Bangladesh, social, monetary and political structures produce standards and practices of ladies' subordination to men, the outcomes of which are ladies' general absence of decision and organization fit as a fiddle their welfare (Chen and Mahmud, 2015). The Asia Foundation report of (2011) demonstrates that in country India, ladies' monetary open doors stay confined by social, social, and religious boundaries. Rustic ladies, especially of lower position and class, have the least education rates, and hence don't have the ability to arrange pay or contracts and regularly take part in the chaotic segment, independent work, or in little scale industry.

Moindi (2012) study examined how economic empowerment of women in affected in Mvita constituency, Mombasa County, Kenya and established that women continued to lack the access and control of resources in the society. This indicates that they had low income levels and were often excluded from the major decision making machinery. Further, their low economic status was further hampered by low levels of education; therefore, women lacked even the basic skills to enable them to improve their standards of living.

A study carried out by Edward (2014) focused on factors influencing women economic empowerment in Kirima Sub Location, Ndungiri Location, Nakuru North District, Kenya. The

study established that gender roles, financial facilities and activities of stakeholders influence on women empowerment. Therefore, there is need for the government to take a proactive role in containing family sizes, Society should strive to actively reduce gender discriminatory norms and practice, there should be an increase in awareness on the roles of stakeholders and need for financial institutions to work with count governments to implement devolution.

As CIDA (1999) notes in its sexual orientation strategy, thoughtfulness regarding sex correspondence is fundamental to sound advancement practice and is at the core of financial and social advancement. Improvement results can't be amplified and continued without unequivocal thoughtfulness regarding the distinctive needs and interests of ladies and men. By giving ladies access to working capital and preparing, microfinance assembles ladies' profitable ability to lighten destitution and expand financial yield. For this situation, ladies' qualification to money related administrations, advancement help, and equivalent rights lays basically on their potential commitment to society as opposed to on their inherent rights as individuals and individuals from that society (Mayoux, 2001). The notion of women's access to micro-credit has drawn criticism as access to resources does not automatically imply that these resources will be controlled by women (Mayoux, 2002). However, thinks about in Latin America, Asia, and Africa demonstrate that larger amounts of instruction increment the likelihood that ladies will take part in formal paid work (Wright, 2010).

Larger amounts of instruction increment the additions from formal work constrain cooperation more for ladies than for men (Morris-Keitel, 2013). An audit of the writing by Makoro (2007) on comes back to interest in training found that, by and large, ladies get just marginally higher returns for their tutoring speculations (10 percent) than men (9 percent). Returns shift, be that as it may, by dimension of tutoring. Ladies encounter higher comes back from auxiliary training (18

percent) than do men (14 percent), yet bring down returns (13 percent) from essential instruction than do men (20 percent).

Rajeshwari (2015) ladies are financially engaged when she can succeed and the ability to settle on and follow up on monetary choices. Truth be told, as indicated by UN World Survey on the Role of Women in Development 2014, there are demonstrated collaborations between ladies' strengthening and monetary, social and natural maintainability. Ladies' dynamic support in basic leadership encourages the designation of open assets to interests in human improvement needs, including training, wellbeing, nourishment, work and social insurance. For instance, as female training levels rise, newborn child and kid death rates fall and family wellbeing moves forward. Instruction additionally expands ladies' support in the work constrain and their commitments to house and national pay.

In Bangladesh, Begum and Chakraborty (2001) found that women who make effective economic contribution towards running their families, enjoy relatively greater power within their families in terms of decision-making, either independently or jointly with their husbands, than women who do not make effective economic contribution towards their families. Therefore, the facilitation of women's participation in the economic sphere, non-governmental organizations has played a positive and significant role in the life of women in terms of improving their status and that of their position within the family as far as decision making is concerned. According to Badatya K.C et al (2006), as far as family savings are concerned, loanee women wield greater influence and control than non-loanee women. In addition, the study found that loanee women wield relatively greater than non-loanee women in decision-making, and this fact is positively associated with loanee women's capacity to generate income and consequently their acquisition property. With regard to housing renovation and repair, loanee women participate relatively

more in the decision-making process than non-loanee women. (Evaluation Study, Andhra Pradesh; 2013). In Kenya, Kamau (2013) established that women have been able to access resources, which have enabled them meet their basic needs in the households, through utilization of resources, as well as gaining economic empowerment in Kiharu Constituency. Economic empowerment has translated into improved gender relations, as women are able to negotiate power in households with the resources they bring to the family. However, women face insurmountable roadblocks in their endeavor to address gender relations in utilization of microfinance resources, in a patriarchal system, which believes decision-making is a preserve for men.

Kamau further states that in the male-dominated society of Africa, the women in both rural and urban areas occupy a status which is generally much inferior to that of men. In all spheres of social and economic activities such as education, employment and work, health and nutrition, politics and even in life within the family, women enjoy limited opportunities, if at all. Not only their movement is restricted within a prescribed space, but adverse in their effect on a clearly and rigidly defined allocation of gender based responsibilities is there, resulting into the general powerlessness of women, even though the contribution of women to their families through their economic activities, which are deliberately ignored or kept invisible by men, is substantial. This subordinate position is further reinforced through various kinds of religious beliefs and cultural practices.

In India, Shingla and Anju (2014) conducted a study on the investment of working ladies in family unit planning and use. To examine the support of working ladies in family unit planning and consumption the creators built up a timetable as far as researching their example of month to month sparing, use design, method of spending, pay costs connection and how would they plan



for huge buys. The outcomes demonstrated that the greater part of the ladies examined show higher cooperation in exercises of family unit planning and use.

Ladies appeared to spend a greater amount of their pay on their families; in this manner, when ladies are expanded their livelihoods, the welfare of the entire family is made strides. In its give an account of its review discoveries, the Special Unit on Microfinance of the UNIFEM (2000) clarifies that ladies' prosperity benefits in excess of one individual. A few foundations affirmed the all around archived actuality that ladies are almost certain than men to spend their benefits on family unit and family needs.

Ladies, then again, will in general hold nothing back for themselves, with the outcome that more cash is typically accessible in ladies set out family units toward aggregate family consumption. Garcia (2016) additionally expresses that there are sound reasons why ladies' interests are probably going to be ideally serviced by putting exertion and assets in the aggregate welfare of the family as opposed to in their very own welfare yet additionally alerts that perceive that those motivating forces may change when ladies end up engaged and have new alternatives. Ladies who are monetarily enabled will have the ability to settle on the existence decisions that are best for them, and albeit many engaged ladies will put resources into their families, advancement associations must be set up for the likelihood that some won't (Uhde, 2016).

In the present era, woman's involvement in economic and earning activities to support her household budget has gained much importance. In a society like ours, male is considered as a main bread earner for the household. But now a day, an increase in family expenditure, inflation rate, high cost of living in urban areas, high educational expenditures for the child's education, poverty status demands higher share of women in household budget particularly in urban areas.

Khan and Khan (2009) study revealed that household expenditure approach (ratio of women monthly expenditures to total monthly expenditures) was taken to measure the dependent (women's contribution to the household budget) variable. Unemployment, poverty and lower educational status of husband strongly encouraged women to participate. For these reasons, women through her informal work are contributing to meet family budget. In addition, the presence of adult male lessened women's contribution towards household budget in their families. The study also found that factors like family size, education, ownership of assets, head of family status, family size positively contributed to the household budget.

Awan, Faridi and Abbas (2015) carried out a study on the factors affecting women contribution in household budget in urban informal sector. The study found that destitution status of the family unit is an imperative factor that powers a lady to take an interest in the family spending plan for their survival, and allocate more time for earning through her participation in the labor market, self-employment or self-enterprise. The study also found that the relationship of husband employment status negatively impacts women's contribution in the family budget. Also, husband unemployment, large household size, number of dependents, woman marital status puts a burden on the woman and forced her to share the family budget, to lessen unmet household budget.

According to Ferguson (2011) women empowerment is both an economic participation and economic opportunity. The author further brings up that the quantitative monetary cooperation in the work environment isn't just to bring down the lopsided dimensions of neediness among ladies, yet in addition for raising family unit salary and empowering financial advancement in a nation all in all. Kuttab (2010) shows that enabling and instructing young ladies and ladies and utilizing their ability and initiative completely in the worldwide economy, legislative issues and

society are along these lines key components of succeeding and thriving in a perpetually aggressive world.

The development to guarantee ladies' financial, social, and social rights (ESCR) as essential human rights is simply rising in India. The development plans to find ladies' rights inside the bigger human rights system, and by doing as such moves from seeing ladies' issues just inside the structure of savagery against ladies and conceptive rights (Upadhyay, 2010). ESCR endeavors to take a gander at the more extensive issues confronting ladies, in particular neediness, lodging, joblessness, training, water, sustenance security, exchange, and so forth. Ladies' monetary open door in India is a quickly evolving scene. As per Kabeer (2012) ladies are progressively entering the workforce especially ladies experts and are making change, yet there remains a substantial number of undetectable ladies specialists in chaotic and unstable areas. Nonetheless, sorting out at the nearby dimension, though little, is across the board. Execution of national and state level approaches falls behind in guaranteeing that ladies laborers have meet pay and are free from abuse.

## **2.6 Theoretical Framework**

### **2.6.1 Longwe's Empowerment Framework**

The womens' strengthening system was produced by Sara Hlupekile Longwe (1991). The point of the structure is to accomplish ladies' strengthening by empowering ladies to accomplish approach power over the variables of creation and take an interest similarly in the improvement procedure. The framework concentrates on analyzing equality in social life rather than equality in the development process, i.e., equality is examined as any social or economic roles and becomes a woman's issues when it takes a gander at the connection among people as opposed to at the customary and sex-stereotyped sexual orientation jobs (March et al., 1999).

As a young secondary school teacher, the government refused to give Sarah Longwe her maternity leave, despite Zambia's ratification of an ILO labor convention that required the school to provide 90 days of paid maternity leave. This led to Sara becoming a prime mover in a lobbying group that successfully pressed the government to introduce, in mid-70s, a provision for paid maternity leave at work places at national level. In 1984, as a founding member of the Zambia Association for Research and Development (ZARD), she played a vital role in pushing the government (1985) into ratifying the 1979 UN Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW ) and the enactment of the 1989 statutory laws on inheritance of the deceased estate (i.e. wills and intestate). Also in 1986, she was one of the founder members of the Zambian Non-Governmental Organizational Coordination Council (NGOCC) – this was an offshoot of the UN's Decade for Women -1976-1985). NGOCC is the focal point for Zambian women's movement for advocacy of the implementation of gender policies and human rights instruments (national, regional and international).

Longwe contends that neediness emerges not from absence of efficiency but rather from persecution and misuse. She conceptualizes five dynamic dimensions of uniformity, orchestrated in progressive request, with each more elevated amount indicating a more elevated amount of strengthening. These are the premise to survey the degree of ladies' strengthening in any territory of social or monetary life. The dimensions of balance are:

Control pertains using the participation of women in the basic leadership procedure to accomplish equalization of control among people over the variables of generation, without one of every a place of strength. This relates to the study where the married women participate in decision-making processes regarding household budgeting and expenditure to achieve a balance of control over the factors of production such as land, labour, land and capital.

Investment relates to ladies' equivalent interest in the basic leadership process, arrangement making, arranging and organization. Being developed undertakings, it incorporates inclusion in requirements appraisal, venture plan, execution and assessment. In this study, it relates to the woman's level of participation at the household level in decisions around household budgeting and expenditure within the marital setting.

Conscientisation relates to a comprehension of the distinction between sex jobs and sexual orientation jobs and the conviction that sex relations and the sex division of work ought to be reasonable and pleasant to the two sides, and not founded on the mastery of one over the other. In this study, the traditional male and female roles within a marital setting are explored in this study which brings out the relations and division of responsibilities in terms of decisions around household budgeting and expenditure as agreed by both parties.

Access - relates to ladies' entrance to elements of creation arrive, work, credit, preparing, showcasing offices, and all openly accessible administrations and advantages on an equivalent premise with men. Balance of access is gotten by anchoring fairness of chance through lawful change to expel prejudicial arrangements. This study brings out the levels of equality of access through the female graduate's access to factors of production and how it translates to household budgeting and expenditure within their marriages.

Welfare - Pertains to dimension of material welfare of ladies, in respect to men, as for nourishment supply, pay and therapeutic consideration, without reference to whether ladies are themselves the dynamic makers and makers of their material needs (dimensions of strengthening from the International Labor Organization - South-East Asia and the Pacific Multidisciplinary

Advisory Team). In this study, the material welfare of the female graduates is addressed through the details of the household budgets and expenditure within the marital setting.

The individual woman in the home is not likely to make much progress in challenging traditional norms. Power therefore expands in numbers and connection. Here a comprehension of the distinction between sex jobs and sexual orientation jobs comes into power with the conviction that sex relations and the sex division of work ought to be reasonable and pleasing to the two sides, and not founded on the control of one over the other. Access currently relates to ladies' entrance to elements of creation, arrive, work, credit, preparing, showcasing offices, and all freely accessible administrations and advantages on an equivalent premise with men.

### **2.6.2 Relevance of the framework to the study**

The framework emphasizes control as an important aspect of empowerment. This is assessed in the context of factors of production and the distribution of benefits. Women graduates' access to finance and having a role in the way these acquired resources are used in the household can be explained under this level of equality. The control arising out of female graduates' access to finance allows them to partake in activities that affect their lives in the household and outside as a result affecting their social lives.

The framework, through conscientisation, advocates that the sexual division of labor and responsibility should be fair to both sides and advocates for non-economic domination of one sex by the other. To this extent, women and men should be equally involved in the decision-making process including areas of household budgeting and expenditure since these activities affect their livelihoods. Correspondence of access is gotten by anchoring fairness of chance through legitimate change to evacuate unfair arrangements.

Correspondence of access is gotten by anchoring fairness of chance through legitimate change to evacuate unfair arrangements. This applies to the married graduates who have access to resources and as a result contribute to the household expenditure and therefore contribute to the budgeting and expenditure.

The gender gap at the welfare level results from inequality of access to opportunity, information, and other resources. Empowerment means that women are: 1) made aware of the gap and 2) animated to take actions for gaining access to their fair and equal share of the various resources available within the household, and within the wider system of state provision. At this base level work views women as passive recipients and welfare relates to the dimension of material welfare of ladies, in respect to men, regarding sustenance supply, salary and therapeutic consideration, without reference to whether ladies are themselves the dynamic makers and makers of their material needs.

## **CHAPTER THREE: RESEARCH METHODOLOGY**

### **3.1 Introduction**

This chapter describes the study design, research site, study population and unit of analysis, sample size and sampling procedures, data collection methods and analysis process. The section finally presents the ethical considerations that guided the study.

### **3.2 Study Design**

This study was carried out using a descriptive survey design. Elucidating study inquire about structure as a technique for gathering data by talking or regulating a poll for an example of people (Saunders et al, 2009). Unmistakable study inquire about structure was picked in light of the fact that it empowered the specialist to sum up the discoveries to a bigger populace and it was increasingly exact and precise since it includes portrayal of occasions in a painstakingly arranged manner.

### **3.3 Research Site**

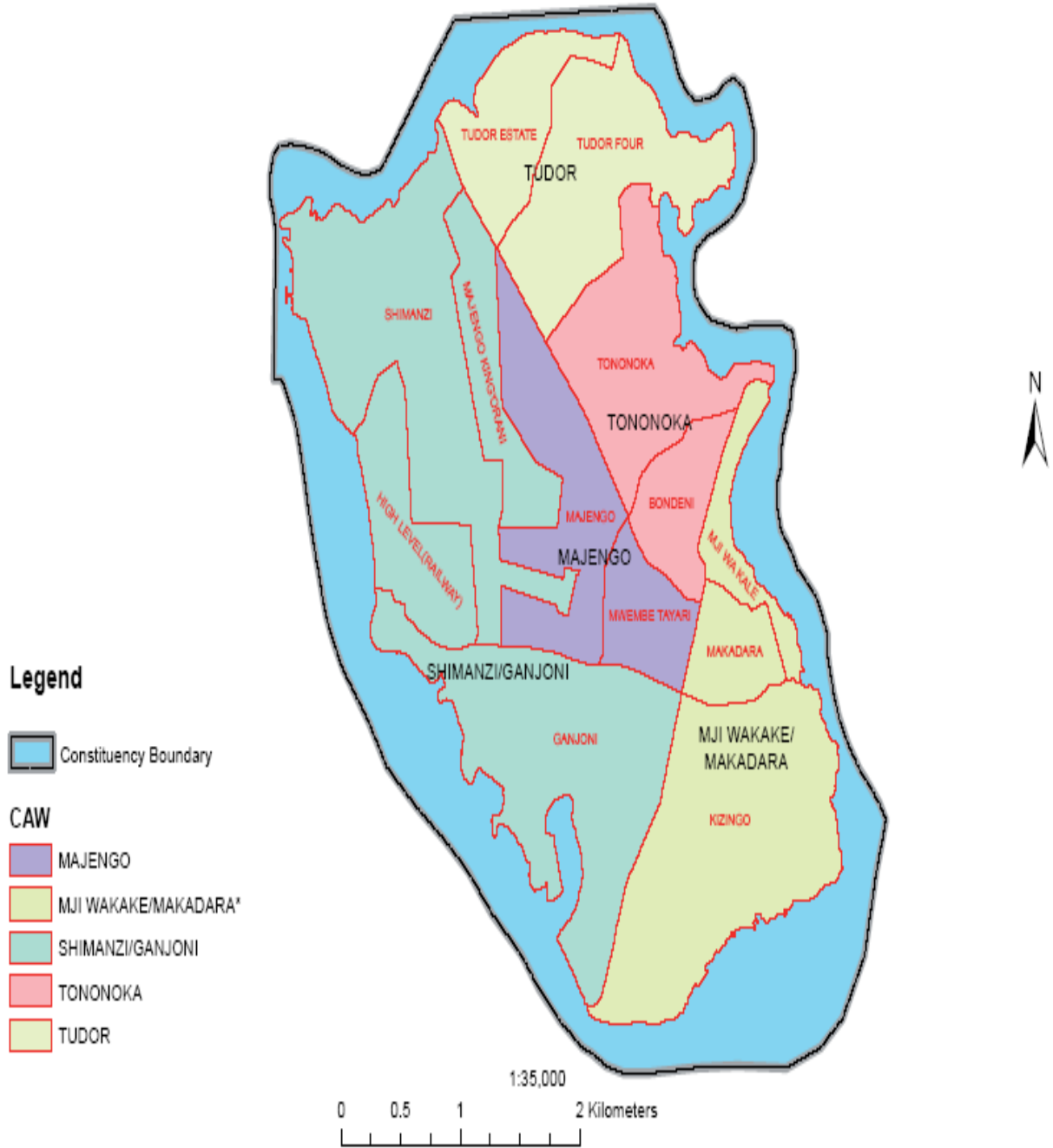
This study was conducted in Mombasa City County, which is one of the six counties in the Coastal plains. Mombasa is one of the oldest towns in Africa which started off as a trading port along the Indian Ocean Coast. It is the second largest city and a leading port. The old town is found on Mombasa Island and from here it has expanded to the mainland. The island is linked to the mainland by Likoni Ferry, Nyali Bridge and Makupa causeway. The port at Mombasa is very busy and welcomes ships from all around the world. It is also linked to the interior of Kenya and other Eastern African countries by railway and major roads. It is an administrative headquarters for Coast Province; a tourist and recreational center with sandy beaches and hot sunny climate.



It is also an important industrial center with an oil refinery at Changamwe and a cement factory at Bamburi; a historical city with important sites like Fort Jesus and Vasco da Gama Pillar nearby, a cultural center with rich Swahili culture commercial center with many clearing and forwarding companies located here and an education center

Mombasa is a center for transport and communication with the Moi International Airport located here. Local and International media houses are also located here and is also an important fishing center. Mombasa is a cosmopolitan city with local and international tourists residing there. The population of Mombasa is 939,370 and the employment rates have risen from 49.4% to 69.6% private sector and the self-employment rate from 2.3% to 19.2%. 498 Males and 1,265 Females registered for adult education in 2016 (Kenya Economic Report 2016). There is a general concern to promote employability of graduates as well as incorporate the needs of industry and national development priorities especially in the context of the goals delineated in Vision 2030. Universities play a critical role in promoting national development by offering skills required for human capital development. Annually, about 750,000 youth attempt to enter the labour market but only about 15 per cent are absorbed into formal employment (UNDP, 2010).

**Figure 3.1 Map of Kenya showing Mombasa County**



**Source: Maps data 2016**

### **3.4 Study Population and Unit of Analysis**

Cooper and Schindler (2006) depict populace as the whole gathering of people or things under thought in any field of request and have a typical characteristic. The objective populace was members of women's groups, women's group leaders, and women leaders in the local administration. According to Mvita Constituency report of 2018 there were 15 women groups. Therefore, the study targeted 15 women groups and the targeted respondents were 15 women leaders in Mvita Constituency. Each women group consisted of 7 members and 5 managers in the constituency. The total number of targeted women was 125.

### **3.5 Sample size and sampling procedure**

An sample size is a subset of the populace to which analyst means to sum up the outcomes. Any announcements made about the example ought to likewise be valid for the populace (Orodho, 2005). Purposive inspecting was received as it could best concentrate on specific attributes of a populace that are of intrigue, which could best empower the analyst to find solutions to the exploration questions. A census of 125 respondents was which formed the sample size.

### **3.6 Data Collection Methods**

#### **3.6.1 Questionnaires**

Essential information was gathered utilizing a semi-organized survey with open and shut finished inquiries. Kothari (2004) contends that the poll technique is suitable and very prominent for quantitative investigations. The shut finished inquiries empowered the analyst to assemble increasingly organized reactions that framed the reason for quantitative examination and making speculations. Then again, open-finished inquiries were utilized to give extra subjective data that might not have been gotten through the shut finished inquiries. The poll had four noteworthy segments whereby section A covered background information of the respondents, Section B

covered social factors, Section C covered economic factors and Section E covered economic empowerment.

### **3.6.1 Interviews**

Interviews are explicitly valuable for evoking information behind the respondents' examinations. The questioner can seek after in-force data over the topic. Meetings can be valuable as comply with-as much as positive respondents to questionnaires. For example, to similarly look at their responses. Interviews were carried out to the two key informants from each group. Probing approach was used guided by using the study's questions of the study

### **3.7 Data Processing and Analysis**

The research generated quantitative data. This was obtained through the semi-structured questionnaires. Quantitative data was analyzed using descriptive statistics which included percentages, frequencies, mean and standard deviation and presented in tables, figures, charts and graphs with the use of Statistical Package for Social Sciences (SPSS) version 17.0. The qualitative data collected from the interviews was analysed using content analysis technique and presented in narrative form.

### **3.9 Ethical Considerations**

The research sought the required approvals from the relevant bodies before the field work begins. Moral issues were put into thought by the scientist in this investigation to keep away from the loss of validity of the examination. The principal moral issue was checking for written falsification. To stay away from written falsification, there were affirmations of all thoughts that were obtained from different writers.

Secondly, there was consent issues related to the research. The individuals who couldn't wish to partake in the investigation were not constrained to take an interest at all. The respondents who partook in the examination deliberately were required to have an educated assent. For the most part, this shows potential research respondents were completely mindful of the systems to be engaged with the examination. Consequently, they gave their agree to participate in the examination. To this impact, every one of the respondents were completely mindful of the expectations of the examination and were given the affirmation that this investigation would altogether be for scholastic purposes. The respondents were additionally made mindful of their entitlement to pull back from the investigation whenever. Likewise, there was no remuneration of the ladies and for their time, just appreciation.

There was likewise classification and security issues. To upgrade security and privacy, the respondents were not required to show their names. Strict privacy was clung to, where no data was given to any individual who was not approved. The researcher also assured the respondents that the results of the study would be shared with the scientific community in general and the report would be accessible to them upon request.

## CHAPTER FOUR: RESEARCH FINDINGS AND DISCUSSION

### 4.1 Introduction

This chapter presents the results of analysis of descriptive statistics and content analysis deriving from the research data collected from members of women's groups, women's group leaders, and women leaders in the local administration of Mvita Constituency, Mombasa County, Kenya. The chapter also provides a discussion of the research findings with reference to the theoretical and empirical literature review.

### 4.2 Response Rate

The study sought to find out the response rate of the respondents. Findings are presented in table 4.1.

**Table 4.1: Response Rate**

	Frequency	Percentage
Response	115	92.0
Not Response	10	8.0
<b>Total</b>	<b>125</b>	<b>100.0</b>

**Source: Survey Data (2018)**

The results in Table 4.1 show that out of 125 respondents, 115 filled in and returned the questionnaires making an overall response rate of 92.0%. Berg (2004) states that reaction rate of 70 percent or more is great. In this way the general reaction rate was honorable at 92.0%. This was made conceivable for the most part on the grounds that the specialist could set up direct contact with the respondents and disclosing to them the motivation behind the investigation.

### 4.3 Respondents' Background Information

#### 4.3.1 Length of Period in the Group

**Table 4.3: Length of Period in the Group**

<b>Period</b>	<b>Frequency</b>	<b>Percentage</b>
Less than 2 years	22	19.1
2- 5 years	45	39.1
6 – 9 years	33	28.7
10 and above	15	13.0
<b>Total</b>	<b>115</b>	<b>100.0</b>

**Source: Survey Data (2018)**

According to the findings, majority of the respondents had been in the group for a period between 2 to 5 years as represented by 39.1%. 28.7% of the respondents had been in the group for a period between 6 to 9 years, 19.1% for less than 2 years and 13.0% for 10 years and above. These discoveries demonstrate that the investigation included the respondents who had joined the gatherings for an extensive stretch of time and in this way could comprehend the examination setting.

#### 4.3.2 Respondents' Age

The study sought to find out the age level of the respondents. Findings are presented in Table 4.4.

**Table 4.4: Respondents' Age**

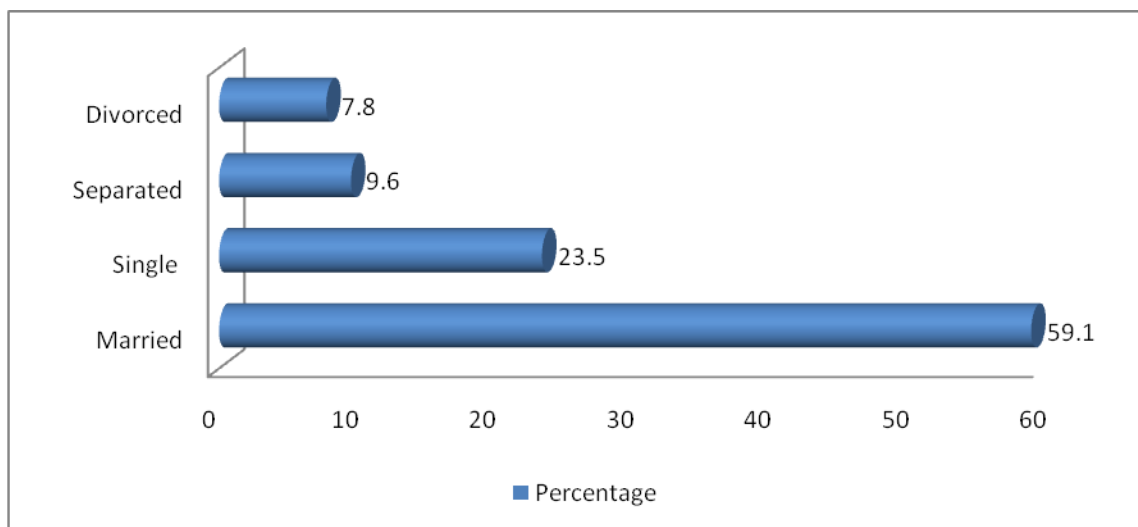
<b>Age Bracket</b>	<b>Frequency</b>	<b>Percentages</b>
Less than 25 years	29	25.2
25 – 34 years	36	31.3
35 -44 years	27	23.5
45 years and above	23	20.0

**Source: Survey Data (2018)**

According to the findings, majority of the respondents were between the ages of 25 to 34 years as represented by 31.3%. 25.2% of the respondents were aged below 25 years. 23.5% of the respondents were between 35 to 44 years and 20.0% aged 45 years and above. These findings show that the study involved the respondents from different age gaps.

**4.4 Social Factors and Women Empowerment**

The study sought to establish the extent to social factors influence women empowerment in Mvita Constituency, Mombasa County, Kenya. The findings are presented as follows.

**4.4.1 Marital Status****Figure 4.2: Marital Status****Source: Survey Data (2018)**

The established that majority (59.1%) of the respondents were married, 23.5% single, 9.6% separated and 7.8% divorced. These discoveries are in accordance with the discoveries of Kishor and Gupta (2014) who observed that marriage therefore becomes the only option for future settlement of women in absence of their parents since it takes care of their security and



livelihood. In such social environment, women’s decision to remain single (unmarried, separated and divorcee) is codified as denial to their assigned duty of reproduction and transmitting the traditional social rules and values across generations. Moreover, Panda and Agarwal (2015) indicates that there is a possibility of facing social and economic insecurity in absence of adequate income.

#### 4.4.2 Education Level

**Table 4.5: Education Level**

<b>Education Level</b>	<b>Frequency</b>	<b>Percentages</b>
Primary Level	18	15.7
Secondary Level	46	40.0
Diploma/College	35	30.4
University Degree	16	13.9
<b>Total</b>	<b>115</b>	<b>100.0</b>

**Source: Survey Data (2018)**

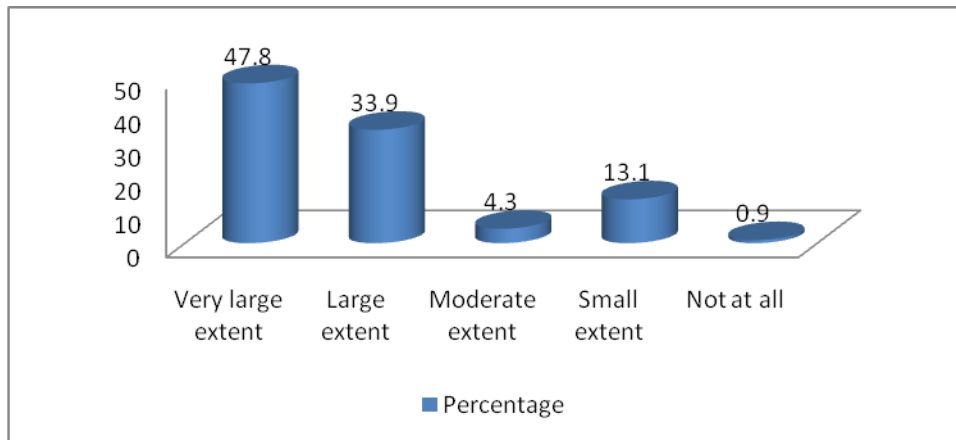
Majority of the respondents had attained a secondary level of education as shown by 40.0%, 30.4% had diploma/college certificate, 15.7% primary certificate and 13.9% had attained a university degree level of education. As per Rohit (2015) instruction is viewed as an essential achievement of ladies strengthening since it empowers them to confront the difficulties, to go up against their conventional job and completely change them. Training of ladies is the most integral asset of progress their situation in the general public.

Consistent with Boateng et al. (2012) and Acharya et al (2010) relative to women with no formal education, women with some education are more likely to be involved in decision-making. It could be that educated women are likely to be better in terms of knowledge to negotiate their

participation in household decisions, and to some extent also because they are in a better position to have paid work.

Majority (47.8%) of the respondents further indicated that their education level has improved their living standards to a very great extent, 33.9% to a large extent, 13.1% to a small extent, 4.3% to a moderate extent and 0.9% not at all as shown in Figure 4.3. Chandler (2011) indicates that education reduces disparities and capacities as a methods for enhancing their status inside the family. Empowerment and capacity building provides women an avenue to acquire practical information and learning for their improved livelihoods.

**Figure 4.3: Influence of Education on Women Empowerment**



**Source: Survey Data (2018)**

The respondents were given list statements regarding the influence of social factors on women empowerment in Mvita Constituency to indicate their level of agreement. The findings are shown in Table 4.6.

**Table 4.6: Social Factors and Women’s Empowerment**

Statement	Mean (M)	Standard Deviation (SD)
-----------	----------	-------------------------

Family income is a very important factor in increasing

women empowerment	4.06	1.178
Household assets increase women empowerment	3.98	1.075
Women are less likely to participate in economic activities whose life partners are working	4.23	0.854
Women can exercise greater control over both their resources and life choices	4.17	0.785
<b>Aggregate Score</b>	<b>4.11</b>	<b>0.973</b>

---

**Source: Survey Data (2018)**

From the findings, the respondents strongly agreed on statements that women are less likely to participate in economic activities whose life partners are working and women can exercise greater control over both their resources and life choices their resources and life choices as shown by mean score of 4.23 and 4.17 respectively which varied significantly as shown by standard deviation of 0.854 and 0.785 respectively. These were followed by statements that family income is a very important factor in increasing women empowerment (M=4.06, SD=1.178) and that household assets increase women empowerment (M=3.98, SD=1.075). The study therefore deduced that overall, social factors influences women empowerment to a very great extent as expressed by an aggregate score of 4.11 based on the five point likert scale in the questionnaire.

According to the first key informants interviewed, women are mostly victimized as they are not mostly allowed to get involved in the decision making process. This is because women have limited mobility when, especially if they are pregnant and responsible for small children. The respondents further indicated that social dimension of women empowerment is raised as a process in independence, self-confidence, and action to change social relations. The second key informant indicated that women education level and work status are related to the empowerment

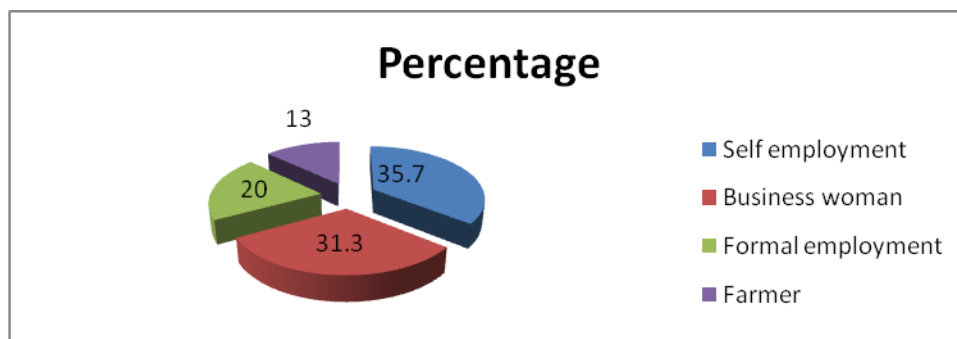
of women. The respondent further reiterated that raising women's knowledge improvement could enhance participation of women's development projects.

These findings are in line with the findings of Bennett (2012) who considered women group formation fundamental for their better openness to assets. Additionally, general mindfulness about network needs, availability to acknowledge new innovation, receptiveness to change notwithstanding society hindrances, is a portion of the positive results of collection. As indicated by Acharya, Bell, Simkhada, Teijlingen and Regmi (2010) higher financial status, to be specific ladies' expanding training and cooperation in wage work, to be emphatically related with ladies' more prominent say on basic leadership in the family unit. Boateng et al. (2012) see that wealthier ladies in Ghana were observed to be almost certain than poorer ladies to be associated with basic leadership all alone human services, while utilized and instructed ladies were bound to have a say in all parts of the basic leadership in their family unit, in respect to jobless ladies and ladies with no formal training.

#### **4.5 Economic Factors and Women's Empowerment**

The study sought to establish the extent to economic factors influence women empowerment in Mvita Constituency, Mombasa County, Kenya. The study established that majority (35.7%) of the respondents were self employed, 31.3% business women, 20.0% formal employment and 13.0% were farmers as shown in Figure 4.4. Cooper (2012) findings reveal that having paid employment is also a factor positively and significantly associated with women's greater say on all aspects of household decision-making. Women who are paid for work might be better able to make their case in household bargaining, as they have the means of contributing to supporting the costs related to their own health care as well as in major purchases.

**Figure 4.4: Economic Factors and Women Empowerment**



**Source: Survey Data (2018)**

Majority (38.3%) of the respondents were earning over 15000 to 20000, 26.1% over 20000, 25.2% between 10000 to 15000 and 10.4% below 10000. Blumberg (2015) financial components are distinguished as a vital factor for engaging ladies. Increments in the estimation of female time and her fiscal salary have been hypothesized to result in higher haggling power and more noteworthy interest in family unit basic leadership. Anderson and Eswaran (2015) demonstrate theoretically that income needs to be in the control of women not just generated by them in order to impact their bargaining power in the household. The findings are shown in Table 4.7.

**Table 4.7: Range of Income**

<b>Range</b>	<b>Frequency</b>	<b>Percentage</b>
Below 10000	12	10.4
10000 – 15000	29	25.2
<15000 – 20000	44	38.3
<20000	30	26.1
<b>Total</b>	<b>115</b>	<b>100</b>

**Source: Survey Data (2018)**

The respondents were given list statements regarding the influence of economic factors on women empowerment in Mvita Constituency to indicate their level of agreement. The findings are shown in Table 4.7.

**Table 4.7: Economic Factors and Women Empowerment**

<b>Statement</b>	<b>Mean (M)</b>	<b>Standard Deviation (SD)</b>
Family income is a very important factor in increasing women empowerment	4.33	0.415
Household assets increase women empowerment	4.21	1.304
Women are less likely to participate in economic activities whose life partners are working	3.77	1.516
Women can exercise greater control over both their resources and life choices	3.56	1.335
<b>Aggregate Score</b>	<b>3.97</b>	<b>1.252</b>

**Source: Survey Data (2018)**

From the findings, the respondents strongly agreed on statements that family income is a very important factor in increasing women empowerment and that household assets increase women empowerment as shown by mean score of 4.33 and 4.21 respectively which varied significantly as shown by standard deviation of 0.415 and 1.304 respectively. These were followed by statements that women are less likely to participate in economic activities whose life partners are working and that women can exercise greater control over both their resources and life choices as shown by mean score of 3.77 and 3.56 respectively and a significance variance of 1.516 and 1.335 respectively.

According to the first key informants interviewed, economic factors enables women to achieve equal access to and control over resources that will empower in gaining their daily income and control over other areas of their lives. The respondent further indicated that empowering women economically can prompt expanded interests in youngsters' instruction, wellbeing decreased

family unit destitution. The second key source showed that when ladies are engaged monetarily they gain capacity to monetary basic leadership inside their family, network and neighborhood economy and furthermore gain control over access to and power over budgetary, physical and information based resources, including access to work and pay age exercises.

These findings concur with the findings of Begum and Chakrabortty (2011) who found that women who make effective economic contribution towards running their families, enjoy relatively greater power within their families in terms of decision-making, either independently or jointly with their husbands, than women who do not make effective economic contribution towards their families. Kamau (2013) established that women have been able to access resources, which have enabled them meet their basic needs in the households, through utilization of resources, as well as gaining economic empowerment.

#### 4.6 Women Empowerment

**Table 4.8: Women Empowerment**

<b>Statement</b>	<b>Mean (M)</b>	<b>Standard Deviation (SD)</b>
Better living standards	4.02	1.297
Decision making	4.44	1.224
Resource accumulation benefit	3.99	0.762
<b>Aggregate Score</b>	<b>4.15</b>	<b>1.094</b>

**Source: Survey Data (2018)**

The findings shows that majority of the respondents strongly agreed on decision making (M=4.44, SD=1.224) which was followed by better living standards (M=4.02, SD=1.224) and resource accumulation benefit (M=3.99, SD=0.762). Acharya et al. (2010) led an investigation on ladies' self-governance in family basic leadership. The outcomes showed that ladies' self-rule in basic leadership is emphatically connected with their age, business and number of living

youngsters. Pambe et al (2013) uncovered low dimensions of basic leadership even among instructed ladies and ladies working for money. Shingla and Anju (2014) conducted a study on the participation of working women in household budgeting and expenditure. and found that more than half of the women studied exhibit higher participation in activities of household budgeting and expenditure.

According to the first key informants interviewed, the intervention strategies on women empowerment can be through increasing women capacity and resources in improving their initiatives and capacity to implement gender equitable policies. The second key informant on the same indicated that women can be empowered through increasing women economic participation and self reliance, capacity to engage and advocate on women's economic issues and change in social behaviour on norms affecting women's participation in economy.



## **CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS**

### **5.1 Introduction**

This chapter focuses on the summary of findings, conclusion, recommendation for policy and practice, and recommendation for further studies. The researcher sought to investigate influence of socio-economic factors on women empowerment in Mvita Constituency, Monbasa County, Kenya.

### **5.2 Summary of Findings**

The study sought to find out the influence of social factors on women empowerment in Mvita Constituency, Mombasa County. The study established that social factors influences women empowerment to a very great extent. Most of the women in Mvita Constituency are married and they have attained a secondary school certificate level. It also established that women are less likely to participate in economic activities whose life partners are working and women can exercise greater control over both their resources and life choices their resources and life choices. Descriptive statistical analysis of the data gathered revealed that social factors have a statistically significant effect on women empowerment.

The study sought to examine the influence of economic factors on women's empowerment in Mvita Constituency, Mombasa County. The study established that economic factors influences women empowerment to a very great extent. Most of the women in Mvita Constituency are self employed and their income level is between 15000 to 20000. It was established that family income is a very important factor in increasing women empowerment and that household assets increase women empowerment.

### **5.3 Conclusion**

The results of statistical analysis showed that social factors greatly influence women empowerment in Mvita Constituency. Thus, the researcher concludes that social factors positively affect the level of empowerment of women in the constituency. Training assumes a fundamental job in bringing the helpful change among the ladies and organized them exceptional as far as insightful, abilities and potential to confront and attempt distinctive socio-social issues.

The results of statistical analysis showed that economic factors greatly influence women empowerment in Mvita Constituency. Thus, the researcher concludes that economic factors positively affect the level of empowerment of women in the constituency. Women's economic empowerment is the way toward accomplishing ladies' equivalent access to and authority over monetary assets, and guaranteeing they can utilize them to apply expanded command over different aspects of their lives.

### **5.4 Recommendation for Policy and Practice**

This study recommends that;

- Training to prepare educational programmes for women's empowerment needs to integrate the gender issues and work oriented activities
- The financial institutions should empower women by providing them with small loans and train them on how to start and manage a small business.
- The government should ensure active involvement of women in decision making at all levels.

### **5.5 Recommendation for Further Studies**

The findings of this study were based on socio-economic factors on women empowerment in Mvita Constituency, Mombasa County, Kenya. Therefore, it is recommended that comparable

investigations ought to be completed in different Counties in Kenya and other area as this would help in approving the discoveries and finishes of this examination.

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## APPENDICES

### Appendix I: Letter of Introduction

Cynthia Anyango Ochola

P.O Box 1478

Mombasa

Dear Madam

#### **Re: Request for Participation in Research Study**

I am a postgraduate student at Nairobi University undertaking a study entitled: '*Socio-Economic Factors Influencing Women Empowerment in Mvita Constituency, Mombasa County, Kenya*' as partial requirement for the award of the Degree of Master of Arts in Gender and Development Studies.

In regard of this, you have been chosen to take part in this examination by giving the data of enthusiasm by filling in the survey. Generously take note of that the exploration is only for scholastic reason.

I am appreciative ahead of time for your participation.

Yours Sincerely

Sign.....Date.....

**Cynthia Anyango Ochola**

**Student, University of Nairobi**

## Appendix II: Questionnaires

### Instructions:

- i. Do not compose your name or that of your gathering anyplace on this poll
- ii. Tick [] where fitting or fill in the required data on the spaces gave

### Section A: Demographic Data

1. Gender: Male []      Female []
2. How long have you been in the group?  
Less than 2 years []      2 – 5 years []  
6– 9 years []      10 and above []
3. Age?  
Less than 25 years []      25 – 34 years []  
35 – 45 years []      Over 45 years []

### Section B: Social Factors

4. Marital Status?  
Married []      Single []  
Separated []      Divorced []
5. What is your level of education?  
Diploma/College Level []      University Degree Level []  
Primary Level []      Secondary Level []
6. To what extent has your education level improved your living standards?  
Very Large Extent []      Large Extent []  
Moderate extent []      Small extent []  
Not at all []

The statements below relate to the influence of social factors on women empowerment in Mvita Constituency, Mombasa County. Indicate the extent to which you agree or disagree:

**Key:** Strongly agree(SA)=5, Agree(A)=4, Undecided(U)=3, Disagree(D)=2, and Strongly Disagree(SD)=1.

Statement	1	2	3	4	5
Education is very important factor in increasing the women's empowerment					
Closed Relatives' Educational Status influences women empowerment					
Married women have more likely to participate in the labor market.					
Family set up influences women empowerment					

**Section C: Economic Factors**

7. What is your current Occupation?

Formal Employment [ ]

Business Woman [ ]

Self Employment [ ]

Farmer [ ]

Other (Specify) .....

8. What is your range of income?

Below 10000 [ ]

10000 – 15000 [ ]

<15000 – 20000 [ ]

Over 20000 [ ]

The statements below relate to the influence of economic effects on women empowerment in Mvita Constituency, Mombasa County. Indicate the extent to which you agree or disagree:

**Key:** Strongly agree(SA)=5, Agree(A)=4, Undecided(U)=3, Disagree(D)=2, and Strongly Disagree(SD)=1.

<b>Statement</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Family income is a very important factor in increasing women empowerment					
Household assets increase women empowerment					
Women are less likely to participate in economic activities whose life partners are working					
Women can practice more noteworthy authority over both their assets and life decisions					

#### **Section D: Women's Empowerment**

The statements below relate to women's empowerment. Indicate the extent to which you agree or disagree. Please tick where appropriate. Please tick where appropriate.

<b>Statement</b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
Better living standards					
Decision making					
Resource accumulation benefit					