

**FACTORS INFLUENCING WOMEN ECONOMIC
EMPOWERMENT IN KIRIMA SUB LOCATION, NDUNGIRI
LOCATION, NAKURU NORTH DISTRICT, KENYA**

BY

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DECLARATION

This research project is my original work and has not been presented for a degree or any other award in any institution of higher learning.

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L50/84413/2012

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

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DEDICATION

This project is dedicated to my loving Parents Mr. and Mrs. Kabugua whose support is unmeasured, God bless you abundantly and to all my brothers whom I am proud of for the encouragement they have given me and to my lovely daughter Monica.

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LIST OF ABBREVIATIONS AND ACRONYMS

CESO	Canadian Executive Service Organisation
ICRW	International Centre for Research on Women.
IMF	International Monetary Fund
KIM	Kenya Institute of Management.
OECD	Organization for Economic Co-operation & Development.
SADC	Southern Africa Development Community
SIDA	Swedish International Development Authority
UN	United Nations.
UNF	United Nations Foundation.
UNFPA	United Nations Population Fund
WDR	World Development Report.
WEF	Women Enterprise Fund
WIEGO	Women in Informal Employment Globalization & Organisation.

ABSTRACT

The economic empowerment of women is the most important step in enabling the empowerment of women in other aspects like political and social. Economic independence of women is the key to achieving women rights and making independent decisions on financial matters. The economic empowerment of women in Kirima Sub Location is affected by many factors; both positive and negative. The study purposed to establish factors influencing women's economic empowerment in kirima sub location, in this regard the study was guided by four objectives: To establish influences of gender roles on economic empowerment of women, to determine influences of demographic factors on economic empowerment of women, to assess influences of financial facilities towards women economic empowerment and to establish how activities of stakeholders influences women economic empowerment. The study adapted discripto-explanatory design. The study targeted all women in 1122 households in Kirima sub location. A sample size of 286 households was used and the sampling procedure applied was probability sampling in this case systematic random method. Closed ended questionnaires were used together with an interview schedule that enabled collection of primary data. The analysis of the study comprised both descriptive and inferential statistics due to the nature of the data collected. The study established on a large extent demographic factors influencing women economic empowerment, $\chi^2=73.466(0.000<0.05)$, gender roles greatly interfered with women economic engagement $r = -.355 (0.000)< (0.05)$, financial facilities influences on women economic empowerment $\chi^2=17.593(0.01<0.05)$ and activities of stakeholders influences on women empowerment $r = .147^*(0.030) <(0.05)$. The study recommended 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. The study ought to be of significance to the community, fellow researchers, and the body of knowledge, policy makers and curriculum developers.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Economic empowerment aims to raise the capacity of women and men to participate in, contribute to and benefit from growth processes in ways which recognise the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth. Economic empowerment of women increases their access to economic resources and opportunities. This access is often hindered by discrimination and persistent gender inequalities. Women's economic participation and empowerment bring direct benefits to women but also have a strong impact on poverty and growth, and are essential for achieving the Millennium Development Goals. (OECD,2011).

Women's income affects their accumulation of physical, human, and financial assets, including pensions and insurance. Together with inheritance or programs of land redistribution, a woman's own income is one of the key mechanisms for the accumulation of personal assets. And personal assets matter greatly for a woman's ability to cope with shocks, and to invest and expand her earnings and economic opportunities.(World Bank, 2012).Female entrepreneurs play an important role in the economies of developing countries. Accessing financial services allows these businesswomen to invest in their enterprises in order to stay competitive and profitable. Yet, formal financial institutions such as banks and credit institutions have been out of the reach of many women in developing countries. (CESO, 2012).

More than half a billion women have joined the world's labour force over the past 30 years, and women now account for more than 40 percent of workers worldwide. One reason for increased workforce participation is an unprecedented reduction in fertility in developing countries as diverse as Bangladesh, Colombia, and the Islamic Republic of Iran, along with improvements in female education. Yet women everywhere tend to earn less than men.(IMF, 2012).

Women represent 70 percent of the world's poor. They are often paid less than men for their work, with the average wage gap in 2008 being 17 percent. Women face persistent discrimination when they apply for credit for business or self-employment and are often concentrated in insecure, unsafe and low-wage work. Eight out of ten women workers are

considered to be in vulnerable employment in sub-Saharan Africa and South Asia, with global economic changes taking a huge toll on their livelihoods.(UN Women, 2011).In subsistence economies, women spend much of the day performing tasks to maintain the household, such as carrying water and collecting fuel wood. In many countries women are also responsible for agricultural production and selling. Often they take on paid work or entrepreneurial enterprises as well. Unpaid domestic work from food preparation to care giving directly affects the health and overall well-being and quality of life of children and other household members. The need for women's unpaid labour often increases with economic shocks. (UNFPA,2010).

In Bangladesh, social, economic and political structures generate norms and practices of women's subordination to men, the consequences of which are women's relative lack of choice and agency in decisions that shape their welfare. (Chen and Mahmud, 1995).The Asia Foundation report of (2011) indicates that in rural India, women's economic opportunities remain restricted by social, cultural, and religious barriers. Most notably inheritance laws embedded in Hindu and Shariat civil codes continue to marginalize women in the household and the larger community. Rural women, particularly of lower caste and class, have the lowest literacy rates, and therefore do not have the capacity to negotiate pay or contracts and most often engage in the unorganized sector, self-employment, or in small scale industry. CESO (2012) asserts that Patriarchal social systems operates against the economic interests of women through informal networks as well as through a country's laws and economic policies.

Women face discrimination in gaining access to credit. Such economic disempowerment is further reinforced by women's lack of access to other important economic and security assets, such as land and property. The lack of economic rights in terms of access to, and ownership of, assets often leaves women dependent on their husbands, fathers or brothers throughout their lives. This economic disempowerment curtails their autonomy in many aspects of their lives from employment and education to reproductive decision-making and the ability to escape situations of violence. Statistical year book for Asia and the Pacific report (2011).

In Uganda, women are the main cultivators, but they own only 7 percent of the land. In Cameroon, women do more than 75 percent of agricultural work, but hold less than 10 percent of land certificates. A significant number of low-income women also earn income through home-based production, either as self-employed producers or as subcontractors to

larger firms. Lack of title to land or property blocks access to credit, thereby limiting the growth of farming businesses. For women farmers to realize their full potential as producers, access to land must be accompanied by access to rural extension, credit, production inputs, technology and human capital development. Securing women's property rights strengthens women's income-generating work and is also a means of social protection. (SIDA, 2009)

Women in Kenya are poorer than men, with 54% of rural and 63% of urban women and girls living below the poverty line. Women in Kenya are more likely to be poor and vulnerable to adverse shocks than men. This is due to limited ability to own land and property which negatively affects their ability to participate in economic growth. The foundation for sustainable development explains that Women are limited from owning, acquiring, and controlling property throughout Kenya, regardless of social class, religion, or ethnic group. If women attempt to assert property rights over men or in-laws, they are often ostracized by their families and communities.(World Bank, 2006).Lack of adequate access to education, training and technology, Lack of access to clean water, sanitation, Lack of access to responsible health care/reproductive, Lack of access to credit/finance, safe work conditions, living/minimum wages, Cultural practices, tradition, religious interpretations of women's status, Women's lack of knowledge about rights and laws and Lack of adequate representation in decision-making positions and governance structures impact heavily on women economic empowerment.(Negash, 2006).

Women in rural areas usually access land and housing through their husband or other relatives, or they rent land in their local village. Their economic security becomes dependent on their relatives and is not secured through formal titling or laws. In cases such as divorce, the death of a husband, or remarriage, women's ownership rights are not guaranteed, and are often forfeited or overruled by social pressure. As a result, women's economic security is weak, and uncertainty leads to low incentives for women to invest in the land or their farm. (SIDA, 2009).

Economic empowerment of women not only positively impacts their own life situations but is also central to mobilizing their potential for sustainable development and poverty alleviation. Women spend a higher percentage of their income on feeding and educating their children, which is aimed at the wellbeing of their families. Economic independence of women is crucial as it counteracts exploitation, feminization of poverty, discrimination and disregards

of their fundamental human right. Gender equality at the economic level therefore contributes directly to the reduction of poverty and overall development. (SADC, 2012).

Women's economic empowerment is about providing women with not only resources but also with the opportunities to apply resources in ways that lead to economic success. Through better jobs, more options to start and manage viable businesses, greater access to land, education and skills development, and more opportunities to participate in decision-making. (CESO, 2012). Women who are economically empowered contribute more to their families, societies and national economies. It has been shown that women invest extra income in their children, providing a route to sustainable development. (ICRW, 2011).

1.2. Problem Statement

The economic empowerment of women especially in the rural areas faces many challenges. Despite the many initiatives and programmes initiated by both the government and non governmental agencies, the actual situation is far from the desired one. Many rural women remain dependent and lack means to achieve economic independence in the families and community at large.

Women are unable to achieve their full economic potential and ensure their own well-being, due to barriers to entering the workforce and engaging productively in the economy. This is largely contributed by the failure of women to secure credit facilities and other sources of finance to enable them start businesses. (IMF, 2012).

Different gender roles influence women economic empowerment, for instance the role as a care giver, looking after the children, the sick and the entire family deprive them of the chance to venture into meaningful economic activities. Many women and girls live in a world where their economic rights, contributions and priorities have been largely overlooked. Most of the world's poorest people are women who face unequal access to the resources needed to improve their economic and social status. (SIDA, 2009).

This study, therefore, sought to establish the factors that influence economic empowerment of women in Kirima sub location of Ndungiri location, Nakuru North district.

1.3. Purpose of the Study

The primary concern of this research was to examine the specific factors that positively and negatively influence women economic empowerment.

1.4. Objectives

1. To establish the influence of gender roles on economic empowerment of women in Kirima sub location.
2. To determine the influence of demographic factors on economic empowerment of women in Kirima sub location.
3. To assess the influence of financial facilities towards women economic empowerment in Kirima sub location.
4. To establish how activities of particular stakeholders influences women economic empowerment in Kirima sub location.

1.5. Research Questions

1. How do gender roles influence women economic empowerment in Kirima sub location?
2. To what extent do demographic factors influence women economic empowerment in Kirima sub location?
3. How does access to financial facilities influence women economic empowerment in Kirima sub location?
4. To what extent do activities of particular stakeholders influence women economic empowerment in Kirima sub location?

1.6. Significance of the Study

The study findings will be vital to the field of gender empowerment and more especially on the economic empowerment of women in the society. This study added significant input on the understanding of the various factors that influence women economic empowerment in the society by providing in depth analysis on the issue and validating known information.

The study findings will be important to the policy makers since elaborating on the issues that trigger economic empowerment of women in the society, the study shall highlight appropriate areas that may require policy formulation to strengthen economic empowerment of women. For instance a policy that allows women to access loans without much bureaucracy.

This study will go a long way in contributing knowledge to the various institutions concerned with empowerment of women in the society; it can enable these institutions to tailor make their approaches to suit the exact factors that women want addressed to get economically empowered.

This study is of great merit to researchers, since it can provide a room for further research; provide researchers with rich information in developing their research in the field of women empowerment. To the community and more especially to the women, the findings may be of help in encouraging women to get economically empowered by embracing the factors stimulating their economic empowerment in the family and community at large.

1.7. Delimitation of the Study

This study was limited to Kirima sub Location and the focus was on factors that influence women economic empowerment, these factors include activities of various nongovernmental organisations that influence women economic empowerment, access to financial services that helps influence women economic empowerment, the different gender roles that influence women economic empowerment and demographic factors which includes age, education levels, marital status that influence women economic empowerment. This study took four months to be completed. This study established how different factors influence the empowering of women economically in the community.

1.8. Limitations of the Study

Due to the small/unique sample available for the study, results were not generalisable beyond the specific population from which the sample was drawn.

Due to the length of the study, a significant number of respondents available in the preliminary testing were unavailable or unwilling to participate in the final stage of testing.

1.9. Assumptions of the Study

It was assumed that the subjects gave 100% effort by answering questions correctly and truthfully. It was assumed that data collection instruments were valid and reliable to give the actual picture of the study.

It was assumed that during this study, the sample represented the true population to enable generalization of the findings to the target group.

1.10. Definitions of Significant Terms

The following terms assumed the stated meanings in the context of the study.

Women economic empowerment: refers to providing women with not only resources but also with the opportunities to apply resources in ways that lead to economic success.

Economic empowerment: This refers to the capacity of women to participate in, contribute to and benefit from growth processes in ways which recognize the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth.

Women empowerment: this refers to mean enabling women to live lives of well- being and dignity, based on equality, rights and justice.

Gender roles: This refers to a set of social and behavioral norms that are generally considered appropriate for either a man or a woman in a social or interpersonal relationship which shapes their involvement in economic activities.

Financial services: Services and products provided by financial institutions such as banks, insurance companies, brokerage firms, consumer finance companies, and investment companies to people and businesses.

Non -governmental activities: refers to activities that are undertaken by non-governmental organizations to empower women economically for instance capacity building, business and better farming methods training.

Demographic factors: Socioeconomic characteristics of a population expressed statistically, such as age, sex, education level, income level, marital status, occupation, religion, birth rate, death rate, average size of a family, average age at marriage.

Activities of Stakeholders: this refers to the people or institutions such as nongovernmental organisation, community based organisations and the government who have an interest in the economic empowerment of women.

1.11 Organisation of the Study

This research project report consists of five chapters. In chapter one is the introduction which includes the background to the study, statement of the problem, purpose of the study, objectives of the study, research questions, significance of the study, delimitation and limitations of the research, assumptions of the study, definitions of significant terms, summary and finally the organisation of the study.

Chapter two is the literature review. In this chapter past research findings is discussed in relation to the factors influencing women economic empowerment. This section explains how different gender roles, access to financial services, activities of non- governmental organisations and demographic factors influence the economic empowerment of women. The Literature reviewed did not only help in identifying the existing gaps that need to be addressed for this research but most importantly improve on community welfare projects. The conceptual framework is a hypothesized model that was used to identify concepts under this study illustrating the relationship between the dependent and independent variables.

Chapter three: This is a research methodology section. Here several vital areas are highlighted in details. For instance the research design discripto explanatory to be used is explained, the target population, sample size, sampling procedures, methods of data collection, the validity of the research instruments, reliability to give consistency, methods of data analysis, operational definitions of variables, ethical issues considered in the study and finally the summary of the chapter is given.

Chapter four: This section of the study looks at the analysis, presentation interpretation and discussion of data collected using the research instruments as seen in chapter three. The findings were analysed based on the specific objectives of the study. Both inferential and descriptive methods of analysis were used to answer the objectives.

Chapter five: This section of the research study looks at the summary of findings, conclusions and recommendations. Each objective is summarized and recommendations given based on the results. Areas that require further study in the field of women economic empowerment and contribution of the study to the body of knowledge is also included.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter presents a review of literature related to the study. The literature review is discussed under several themes namely; the concept of women economic empowerment, how gender roles affect women economic empowerment, the effects of demographic factors on women economic empowerment, the influence of financial facilities on women economic empowerment and the role of different stakeholders empowering women economically. This section also features the conceptual framework which highlights the relation among the literature review, study objectives and the research questions of the study. The knowledge gap is also discussed as revealed in the study.

2.2 The Concept of Women Economic Empowerment

Economic empowerment of women is the most important enabler of other empowerments. It gives women voices/broaden their choices/dignity and confidence to claim their space in the society. (WEF, 2011). Economic empowerment is about making markets work for women at the policy level and empowering women to compete in markets at the agency level. (World Bank 2006). Economically empowering women is essential both to realise women's rights and to achieve broader development goals such as economic growth, poverty reduction, health, education and welfare' (Golla et al., 2011). He argues that a woman is economically empowered when she has both the ability to succeed and advance economically and the power to make and act on economic decisions. According to WIEGO (2010), for women to achieve full economic empowerment there must be an integrated understanding of where women and men are situated in the workforce and in the economy, and what the consequences of gender differences are.

Economically empowering women is a win-win that can benefit not only women, but society more broadly. It promotes women's ability to achieve their rights and well-being while also reducing household poverty, increasing economic growth and productivity, and increasing efficiency. Research has found strong reasons to emphasize women's economic empowerment because economic empowerment is one of the most powerful routes for women to achieve their potential and advance their rights since women make up the majority of the world's poor, meeting poverty-reduction goals requires addressing women and their economic empowerment. Discrimination against women is economically inefficient. National

economies lose out when a substantial part of the population cannot compete equitably or realize its full potential. Working with women makes good business sense. When women have the right skills and opportunities, they can help businesses and markets grow. (ICRW, 2011).

Economic stability increases an individual's options and choices in life. Economic empowerment puts women in a stronger position and gives them the power to participate, together with men, in the shaping of society, to influence development at all levels of society, and to make decisions that promote their families and their own wellbeing. Economic empowerment of women is a matter of human rights and social justice. Women can achieve economic empowerment if the resources are available and women have the skills to utilize them, they have access to economic opportunities and control over the benefits of those opportunities, and they can use those benefits to make strategic choices leading to positive changes in their lives. (SIDA, 2009).

Jobs empower women and have significant benefits for society. In addition, increases in employment and earnings benefit individual women by boosting their self-esteem and bargaining power at home, reducing domestic mistreatment and violence, and delaying early marriage and pregnancy. Documented benefits for society as a whole include greater investment in children's schooling and health, and reduced poverty for all. (WDR, 2012; WDR, 2013). Raising female employment levels to those of males could increase gross domestic product by five percent in the United States, nine percent in Japan, 12 percent in the United Arab Emirates and 34 percent in Egypt, simply through the infusion of additional earners in the economy (Booz & Co., 2012). Furthermore Booz (2012) argues that gains for individual women and the economy, income-enhancing interventions for women can help to change traditional gender norms that influence family spending on female children. Rising aspirations for girls, along with increased family spending on them, may be among the most consequential benefits of jobs for women. These benefits provide a convincing argument for investing in expanding economic opportunities for women in developing countries. Lakshman (1996) argues that women economic empowerment has brought positive changes in household and community perceptions of women's productive role, as well as changes at the individual level. In societies like Sudan and Bangladesh where women's role has been very circumscribed and women previously had little opportunity to meet women outside their immediate family there have sometimes been significant changes. It is likely that changes at

the individual, household and community levels are interlinked and that individual women who gain respect in their households then act as role models for others leading to a wider process of change in community perceptions and male willingness to accept change.

Working poor women play critical roles in the economies of their households, communities and countries. They are more likely to be self-employed than wage employed. As self-employed, they are most likely to be unpaid contributing family workers in family firms or farms and own account operators who do not hire others; relatively few are employers who hire others. Many are also sub-contracted workers for formal firms, an intermediary category between independent self-employed and dependent wage workers. These subcontracted workers typically own or rent their workplace often their own home, own or rent their equipment, pay to repair equipment, and pay for utilities, yet they do not buy raw materials or sell finished goods. Many self-employed women work from their homes; this constrains their productivity, isolates them from other workers, and undermines their knowledge of and access to markets. It also undermines their bargaining power. (WIEGO,2010).In reality, women face obstacles in achieving economic empowerment and overcoming many of them requires society to actively reduce gender discriminatory norms and practices and to ensure that public institutions are accountable for putting gender rights into practice. Exploitative and discriminatory working conditions, gender segregation in the labour market, restricted mobility, women's double work burden and diminished health caused by gender-based violence, for instance, are examples of factors that limit women's ability to access and/or enjoy the returns on their work.(SIDA, 2009).

Women are more likely than men to work in sectors, industries and occupations with lower average labour productivity, such as in low-technology services or in low-mechanized farming. Women's limited access to productive resources and inputs stems from market and institutional failures, such as having less access to up-to- date information about markets and prices than men because of time or social constraints. These productivity and earnings differences are transmitted across generations, creating a productivity trap. For example, poor families in rural villages in India or Bangladesh invest less in girls' schooling and nutrition compared to their investment in boys' schooling because adult women receive meager or no earnings. Women's economic disadvantage today is perpetuated in the form of lower investments in the girls and women of tomorrow. (UNF, 2013).

Men's higher labour force participation relative to women in most regions of the world reflects the breadwinning responsibilities ascribed to them in most cultures. He continues to assert that women's labour force participation, on the other hand, varies considerably across the world. While most societies ascribe primary responsibility for unpaid work within the domestic domain to women and girls, they vary considerably in their expectations of women's economic contributions. In some regions, women are expected to share in breadwinning responsibilities and may have their own farms and enterprises. In others, not only are they expected to specialize in unpaid domestic work, but there are strong cultural restrictions on their mobility in the public domain. (Kabeer, 2012). Globally many more women than men are unemployed; women unemployment rate is higher than those of men in 113 out of 152 countries for which there is available data (ILO, 2010). Kabeer explains further that women's socially ascribed responsibilities for various forms of unpaid work within the home clearly play a role in explaining their lower rates of labour force participation relative to men. They also explain their greater concentration in forms of work that are compatible with discharging these responsibilities but carry poorer remuneration: part-time, casual, irregular, seasonal and often home-based.

The World Bank report (2011) on women empowerment explains that many countries in the world have statutory laws which explicitly discriminate against women. In their review of data from 141 countries in the world, the report indicates widespread evidence of legal differences between men and women which differentiated their incentives or capacity to engage in waged work or to set up their own businesses. These restrictions ranged from the less frequently reported ones of needing husband's permission to start a business to the more frequently reported ones that differentiate access to, and control over, land and other property. Along with formalized gender discrimination, attitudes and behavior on the part of actors in the public arena can further curtail women's capacity to take advantage of economic opportunities. Scholars like Anker and Hein (1985) point out that many employers expressed a preference for male workers on the grounds that women were seen to have a weaker attachment to the labour market, with higher rates of absenteeism and turnover.

In both Mozambique and Tanzania, husbands and fathers prevent women from engaging in outside paid work, particularly forms of paid work where they were likely to come into contact with other men (Oya, 2010). In Mexico, women confirmed that husbands were openly against or at best dubious about having spouses work outside the home.

According to (SIDA, 2009), the economic empowerment of women requires working with men, and challenging long-standing gender stereotypes. The report further suggests that a vital starting point for increasing women's economic participation is to work with men to address the double burden of care-giving and paid work. Working with men and women to confront gender stereotypes is important for economic empowerment of both women and men, as it will expand men and women's opportunities to provide for themselves. Addressing the gender stereotyped division of labour that condemns women to carry out the bulk of unpaid work will also provide men with opportunities to expand their role in society. It will allow men to combine family and work, and engage in the care of their children and other family members; it will also increase opportunities for them to take up non-traditional male jobs and increase their options for income-generating work. According to (UNF, 2013), entrepreneurship is a significant source of women's economic opportunity employment and income generation for both urban and rural women, especially in agrarian and urbanizing economies where wage employment opportunities for women are scarce. Entrepreneurship can cover a wide range of activities from income-generating projects poor women undertake in their homes, to selling products on the street and in open markets by individual producers, to owning or managing a business in a fixed location with one or more employees.

Poverty is a major factor driving women's labour force participation rates. While there is some regional variation in the economic activity rates of women from more affluent households, women from poorer households in most regions are either economically active or seeking to become so. In cultures like South Asia where there are strict norms of female seclusion, there is in fact a strong association between household poverty and women's labour force participation. (Bennett, 1992; Das, 2006).

The contribution of micro finance institutions to women economic empowerment is huge, however although the positive impact of microfinance on women's empowerment is evident, ILO (2008), argues that microfinance providers must also be cautious to avoid possible negative outcomes. Studies have shown that women sometimes have little or no control over their loan, with the husband or male family member making all decisions. Moreover, differences in literacy, property rights and social attitudes about women may limit impact outside of the immediate household. Residents of rural areas specifically continue to have difficulties in accessing microfinance. Women may also struggle with the heavier workload created by the responsibility for loan repayment. Changes in the access to finance influence

the distribution of working time between men and women in the same household and between activities yielding different returns. Evidence suggests that up to a point microcredit increases the workload of women and girls, perhaps offset by more equality in household decision-making. In addition to the contribution of micro finance institutions in establishing entrepreneurship, I-PEOPLE (2011) explains that entrepreneurship is one strategy for advancing women's economic empowerment. Poor women in particular often work in micro, small and medium-sized enterprises, which have been reported to account for up to 60% of formal sector employment in most low-income Asian and Pacific countries. Many times women's home-based businesses play a crucial role in the survival of the family and in generating supplementary family income. Such entrepreneurial activities also serve to promote confidence and self-sufficiency and raise status in society.

The processes by which women's physical empowerment and well-being are affected can also take more subtle forms and stem from different types of societal and cultural discrimination experienced throughout the lifecycle, from birth to old age. This may include female feticide and infanticide due to son preference; gender disparities for immunization; disparities in child nutrition and healthcare; early marriage; unequal access to education and subsequent employment; and unequal access to social protection. (I-PEOPLE, 2011).

2.3 Gender Roles and Women Economic Empowerment

In order to achieve the third Millennium Development Goal of gender equality and women's empowerment, it must be the case that women have equal capabilities such as education, health and mobility, and equal access to resources and opportunities such as land, productive assets, employment, and entrepreneurship. Nonetheless, they should also have the agency to use these capabilities and resources to make strategic choices. (Rubel, 2013). Woman empowerment is considered to take place when a woman challenges the existing norms and culture of the society in which she lives, to effectively improve her wellbeing (Swain and Wallentin, 2007). According to (WIEGO, 2010) it contends that the almost universal responsibility of women for providing unpaid domestic tasks and care for the family is a key reason behind their lower rates of participation in the paid labour force, as well as for their lower pay.

However women's contribution to increased income going into households does not ensure that women necessarily benefit or that there is any challenge to gender inequalities within the household. Women's expenditure patterns may replicate rather than counter gender

inequalities and continue to disadvantage girls. Without substitute care for small children, the elderly and disabled, and provision of services to reduce domestic work many programmes reported adverse effects of women's outside work on children and the elderly. Daughters in particular may be withdrawn from school to assist their mothers. (Mayoux, 2005)

According to (I-PEOPLE, 2011) unremunerated productive work can be seen as an important informal substitute for social protection systems, as women often assume the household burden for responsibilities such as childcare and caring for the elderly, finding supplementary income to feed the family, and providing education in circumstances where social service provision is limited. The increase in women's household workload limits women's access to the paid economy. Time-use data that illustrate this burden of unremunerated work on women are sparse; however, for countries for which it is available data demonstrate that women often suffer from "time poverty" as a result of such activities. For example, time-use data from Kazakhstan in 2006 indicate that women spent an average of 6.3 hours a day on domestic work in comparison with 3.6 hours for men; 3.1 hours on paid work compared with 4.9 hours for men; 0.4 hours commuting compared with 0.6 hours for men; and 5.7 hours of free time compared with 6.3 hours for men.

Although in some contexts women may be seeking to increase their influence within joint decision-making processes rather than independent control over income (Kabeer 1998), neither of these outcomes can be assumed. Women's perceptions of value and self-worth are not necessarily translated into actual well-being benefits or change in gender relations in the household (Sen, 1990). Worryingly, in response to women's increased but still low incomes evidence indicates that men may be withdrawing more of their own contribution for their own luxury expenditure. Men are often very enthusiastic about women's credit programmes, and other income generation out programmes, for this reason because their wives no longer 'nag' them for money (Mayoux, 1999). Small increases in access to income and influence may therefore be at the cost of heavier workloads, increased stress and women's health. Although in many cases women's increased contribution to household well-being has improved domestic relations, in other cases it intensifies tensions. (Mayoux, 2005).

Women's controlling of the use of contraceptive to reduce fertility is a precondition for shifts in patriarchal social systems (Malhotra, 2012). If women control contraception, they control a vital aspect of their lives, which becomes an empowering process that can redefine family structures and patriarchal institutions (Dixon-Mueller & Germain, 1994). Many researchers

argue that low fertility levels, along with other social changes such as delayed marriage, can dramatically change women's lives. Such developments can weaken the patriarchal systems by reducing the centrality of marriage, motherhood, and domestic roles in women's lives (Davis, 1984). Studies of developing countries such as Egypt, Thailand, and Taiwan show that fertility declines have contributed to enhancing women's opportunities and empowering them to take advantage of increased education, credit, and employment (Amin & Cynthia, 2002). Gender norms, practices and power relations of a society negatively affect other aspects of women's well-being such as the acceptability and prevalence of violence against women, lack of access to reproductive health and family planning services, and sex-preferential nutritional distribution within the family. The physical empowerment of women can be affected by, and effect, the possibilities of engaging in society in many different ways; for example: personal mobility to access health services, education and the labour market; psychological wellbeing and self-esteem including confidence to claim their rights; as well as other aspects of life. According to (OECD, 2011) Improving women's health strengthens their economic empowerment. Access to sexual and reproductive information and services including information about HIV transmission and reduced rates of early marriages, increase women's chances of finishing education and breaking out of poverty

Violence against women and girls constitutes a widespread violation of human rights as well as a significant limitation to women's empowerment. In some communities violence against women is seen as punishment being administered to women. It's the role of men to instill discipline to women. Violence against women and girls leads to death and disability; While many countries focus upon providing support for women and girls who have experienced violence, combating violence against women and girls in the long term requires attention to preventative measures and shifts in cultural and social norms and practices as well as significant institutional change. (CEDAW, 1979). According to Asia Foundation (2011) Mobility restrictions for women are dependent upon how the family and community view women's rights. They also, however, are intrinsically dependent on the prevailing levels of violence against women in the household and the community.

Abuse and violence towards women is predominantly perpetrated within the household, and marital violence is among the most accepted by both men and women. Wife beating, slapping, rape, dowry related deaths, feudal violence towards tribal and lower caste women, trafficking, sexual abuse, and street violence permeate the Indian social fabric, and create one

of the most serious obstacles in achieving women's empowerment. Discrimination against women in most parts of India particularly the north emerges from the social and religious construct of women's role and their status. As such, in many parts of India, women are considered to be less than men, occupying a lower status in the family and community, which consequentially restricts equal opportunity in women and girls' access to education, economic possibilities, and mobility. Discrimination also limits women's choices and freedom. These choices are further dependent on structural factors like caste and class.

Collecting fuel-wood is a predominately female responsibility in most of African countries. A study conducted in three countries reported that women spend up to 300 hours a year in Ghana and Tanzania and 800 hours a year in Zambia collecting fuel wood (Malmberg, 1994). In northern Ghana, it was reported that the productivity of Shea butter production was affected due to shortage of fuel-wood and lack of alternative energy. A total of 20 hours of women's Labuor is needed to produce one kilo gram Shea butter. Use of adequate energy and improved technology can dramatically reduce the amount of time and drudgery of labuor need and increase productivity and income. Dejene (2006) explains that women and girls spend more time fetching water compared to men and boys. Studies report that women spent more than 700 hours a day fetching water in Ghana, 500 hours in Tanzania and 200 hours in Zambia. Water is a main ingredient in food processing and other major household and market economies in which women are engaged. The limited access to water by communities, not only exacerbates women's and girls' time and labor burden, it also affects their livelihoods disproportionately. Most of women's economic activities, food processing, vegetable and palm oil extraction, fish smoking, textile and other need considerable amount of water and energy sources.

Women perform the bulk of unpaid care work across all economies and cultures. In many societies, existing norms dictate that girls and women have the main responsibility for the care of children, the elderly and the sick, as well as for running the household, including the provision of water and energy supplies. This undermines their chances of going to school or being able to translate returns on their own productive work into increased and more secure incomes, and better working conditions. Some unpaid care work, such as looking after family members, is valued by those undertaking it but much else is drudgery, such as water and fuel collection. Improved delivery of, and access to public services, such as health clinics and public transport can also reduce the time burden that women face. Whilst economic growth in

many developing countries has led to more women working outside the home, this increased participation has not translated into equal employment opportunities including safety in some contexts or equal earnings for men and women. Women are clustered into selected sectors of the economy, with little change over time. Women are more likely than men to engage in low-productivity activities. They are also more likely to be in wage or unpaid family employment or work in the informal wage sector. In agriculture, women operate smaller plots of land, farm less remunerative crops and have lower yields. As entrepreneurs, they tend to manage smaller firms and concentrate in less-profitable sectors. And in formal employment, they concentrate in “female” occupations and sectors. (DFID, 2013).

2.4 Demographic Factors and Women Economic Empowerment

According to the United Nations' Universal Declaration of Human Rights, access to basic education is a human right. Thus, education is an end in itself. In addition, education is an important instrument with which people can improve their lives and which helps empowering vulnerable groups. It is an instrument that has a significant impact on women's economic empowerment. Investments in women's general education, including literacy is considered one of the most important elements, complementary to income-generating activities that are considered essential for women's economic empowerment. Post-primary education has the greatest pay-off for women's empowerment in that it increases income earning opportunities and decision making autonomy (Cheston and Kuhn 2002; Albee and 1994; UNFPA 2006). Educated women are better informed about their legal rights and how to exercise them and thus are more politically active and can participate equally in societal and political decision-making processes. Women's levels of education determine their chances of becoming parliamentarians (Moghadam 2003; Eckert et al. 2007; Morrison et al. 2004).

With respect to women's health and well-being, education gives women the knowledge to demand and seek proper health care. Thus, it is evident from different studies that there is a negative correlation between female education and maternal mortality and a positive correlation between female education on one hand and women's life expectancy and family health on the other hand. Education here refers not just to getting education but to the level of education which is found to be more important; only at secondary or higher levels of schooling does education have a significant beneficial effect on women's health (McAlister and Baskett 2006; Task Force on Education 2005a; 2005b; Eckert et al. 2007). Besides, education enhances women's well-being. It reduces violence against them, gives them a more

autonomy in shaping their lives, improves their status within the family and gives them a greater voice in household decisions, including financial decisions (Lewis et al.2008).

Education is essential to sustain gains concerning women's empowerment for future generations, through its intergenerational effects. Mothers' education shows universally positive impacts on children's schooling. The effect is more pronounced for girls than for boys and is significantly stronger than the effect of fathers' education, particularly where girls' enrollment lags behind that of boys. This effect is stronger, the more educated a mother is. Besides, daughters of educated mothers are more likely to have higher levels of educational attainment, which comprises a "multiplier effect" (Moghadam et al. 2003; Blumberg 2005; Sweetman 2008). In addition Women both urban and rural who have some level of education have higher decision making power in the household and the community. Furthermore, the level of women's education also has a direct implication on maternal mortality rates, and nutrition and health indicators among children. (Asia Foundation, 2011).

Women with young children are more likely to be self-employed, often in household-based activity, than single women or women without children (Kabeer, 2008). Better-off women with children are more likely to be found in salaried forms of work which provide maternity leave and child care support, they can better afford to pay for help with child care and domestic chores and they are more likely to have access to time-saving infrastructure like electricity, running water, sanitation. (Budlender, 2008).Very poor women with children, particularly those who are household heads and hence primary earners take up waged work either because it offers higher returns than the forms of self employment available to them or because they lack start-up capital, skills and networks to run their own enterprise. These women have to manage their child care responsibilities in ways that can often have adverse consequences for themselves and their children: taking young children to work with them, leaving them in the care of older female siblings whose education thereby suffers or leaving them at home unattended. (Kabeer, 2012).

Whitehead (2009) states that 'falling and/or insecure incomes from farming have pushed many women and men into own-account activities in rural economies as part of diversification strategies' where limited access to start-up capital and other resources combine with gender biases in the market to cluster women in low-entry, low return activities. West (2006) explains and says that women's participation in income-generating activities will lead to women's empowerment because by having access to resources a

woman can improve her bargaining position, thereby allowing for greater control over decisions and life choices. If a woman has income of her own, she presumably has a greater ability to take care of herself and is therefore less dependent on her husband or others for survival. Her ability to negotiate within the household should increase not only because she has more to offer the household, but also because she has an improved fallback position. Greater bargaining power in the household is seen as empowering because it affords a woman greater control over her and her family's life.

A woman income level affects her economic empowerment, as Mayoux (2005) explains about studies which consider income levels find that for the majority of borrowers income increases are small, and in some cases negative. All the evidence suggests that most women invest in existing activities which are low profit and insecure and or in their husband's activities. In many programmes and contexts it is only in a minority of cases that women can develop lucrative activities of their own through credit and savings alone. Although for many very poor women decreases in household vulnerability may not have been captured in many studies and may be as important as actual increases in income, many women aim for significant increases in their own income. Mayoux (2005), explains further that women's choices about activity and their ability to increase incomes are seriously constrained by gender inequalities in access to other resources for investment, responsibility for household subsistence expenditure, lack of time because of unpaid domestic work and low levels of mobility, constraints on sexuality and sexual violence which limit access to markets in many cultures. These gender constraints are in addition to market constraints on expansion of the informal sector and resource and skill constraints on the ability of poor men as well as women to move up from survival activities to expanding businesses. The (I-PEOPLE, 2011) report on women empowerment indicates that part of the disparity in income can be explained by the different forms of women's participation in the paid economy. Women are overrepresented in poorly paid positions and sectors of the economy and are less represented in the often better-paid industrial and service sectors across Asia and the Pacific. For example, based on available data, 47% of working-age women were engaged in the agricultural sector in 2008, compared with 38% of men. The proportion of women employed in industry in the region has increased only slightly from 17% in 1991 to 18% in 2008. Many working-age Asian and Pacific women are own-account or contributing family workers in "vulnerable employment", meaning that their incomes are low, unstable and unaccompanied by social protection or regulation of working conditions.

A woman's occupation can play a role in empowerment outcomes because occupations are associated with income, educational requirements and power within society. They can tell you something about the skills and credentials required to do the job, about the monetary rewards associated with such a position, about working conditions and about class position. In India, women work in jobs from all occupational classifications, but they are largely concentrated in low-skill, low-income positions like agricultural, domestic work and unskilled manual labour. (West, 2006). Very few women are working in higher prestige occupational categories and women are rarely in positions of authority in any employment sector. For those few women who have the education and the opportunity to work in non-manual position, they are often found in "feminized" occupations in the service industry, like nursing, teaching and social work. (ILO, 1998). In all countries, expectations about attributes and behaviours appropriate to women or men are shaped by culture, tradition and history. The general pattern is that women have less personal autonomy, fewer resources at their disposal, and limited influence over the decision making processes that shape their societies and their own lives. (OECD, 2011).

2.5 Financial Facilities and Economic Empowerment of Women

Micro-finance, including micro-credits is often considered as an instrument that promotes empowerment. It can stabilize livelihoods, broaden choices, provide start-up funds for productive investment, help poor women to smooth consumption flows and send children to school. To graduate women's income-generating activities from survival level into strong and viable businesses, women need access to the full range of credit, banking and financial services and facilities, essential to fully develop their productive assets, their land and their businesses. (OECD, 2011).

ILO (2008) found that women workers throughout the world contribute to the economic growth and sustainable livelihoods of their families and communities. Microfinance helps empower women from poor households to make this contribution. Microfinance the provision of financial services to the poor in a sustainable manner utilizes credit, savings and other products such as micro insurance to help families take advantage of income-generating activities and better cope with risk. Women particularly benefit from microfinance as many microfinance institutions target female clients. Microfinance services lead to women's empowerment by positively influencing women's decision-making power and enhancing their overall socio-economic status. The conference paper of ILO (2008) presented in

Geneva, states that by the end of 2006, microfinance services had reached over 79 million of the poorest women in the world. As such, microfinance has the potential to make a significant contribution to gender equality and promote sustainable livelihoods and better working conditions for women. Seventy percent of the world's poor are women. Yet traditionally women have been disadvantaged in access to credit and other financial services. Commercial banks often focus on men and formal businesses, neglecting the women who make up a large and growing segment of the informal economy. Microfinance on the other hand often targets women, in some cases exclusively. Female clients represent eighty-five percent of the poorest microfinance clients reached. Therefore, targeting women borrowers makes sense from a public policy standpoint. The business case for focusing on female clients is substantial, as women clients register higher repayment rates. They also contribute larger portions of their income to household consumption than their male counterparts. There is thus a strong business and public policy case for targeting female borrowers.

Children of women microfinance borrowers also reap the benefits, as there is an increased likelihood of full-time school enrolment and lower drop-out rates. Studies show that new incomes generated from microenterprises are often first invested in children's education, particularly benefiting girls. Households of microfinance clients appear to have better health practices and nutrition than other households. Positive environmental impact is also achievable as microfinance programmes may support green jobs and renewable energy systems. Microfinance therefore makes a strong contribution to the realization of the Millennium Development Goals. (ILO, 2008). There have undoubtedly been women whose status in the household has improved, particularly where they have become successful entrepreneurs. Even where income impacts have been small, or men have used the loan, the fact that micro-finance programmes have thought women worth targeting and women bring an asset into the household may give some women more negotiating power. Savings provide women with a means of building up an asset base. Women themselves also often value the opportunity to be seen to be making a greater contribution to household well-being giving them greater confidence and sense of self-worth.

Women face discrimination in gaining access to credit. Such economic disempowerment is further reinforced by women's lack of access to other important economic and security assets, such as land and property. Women's access to land in Afghanistan, Bangladesh, Fiji, India, Islamic Republic of Iran, Mongolia, Papua New Guinea and Sri Lanka is very limited.

Women's access to bank loans and other forms of property is also very low in many countries. Women in Afghanistan and Papua New Guinea have no access to property other than land. The lack of economic rights in terms of access to, and ownership of, assets often leaves women dependent on their husbands, fathers or brothers throughout their lives. This economic disempowerment curtails their autonomy in many aspects of their lives from employment and education to reproductive decision-making and the ability to escape situations of violence. (I-PEOPLE, 2011).

Studies reported women's micro and small entrepreneurs often complaining about the lack of demand for their products, although according to the earlier mentioned study in Southern Africa, they do not respond to increased markets (DAI, 2005). There are various factors that limit women's income generating activities access to markets. As noted earlier, women disproportionately experience limited mobility due to various factors linked to either their family responsibility or cultural practices. Those who can travel lack the market information on products and inputs, thus become dependent on the middle traders who buy their products at relatively lower than the market price. Because women often produce small amounts, they are limited to the local village markets, where the market for their products and services are already saturated. In addition small women-owned businesses face difficulties accessing the credit needed to invest in expanding their activities. In Ethiopia, Women have not gained from the growth opportunities: they are under-represented in the formal private sector, are concentrated in informal micro and small enterprises with lower returns, and account for only 23% of formally registered micro and small enterprises. Women are less likely to get credit, loan amounts are smaller, and women find it more difficult to mobilise collateral for business loans. Women constitute between 30-47% of micro-finance institution clients, lower than the average for Africa of 63.5%. Zambia has experienced over a decade of strong economic growth driven by mineral wealth, and was recently reclassified as a lower-middle income country. But extreme poverty rates remain high, especially among female-headed households (57% in 2006) compared to male-headed households (49%). Women are more likely to be poor because they lack access to employment, technical and vocational education and training, productive resources such as land, credit and technology. Overall, female labour market participation at 60% is lower than for men at 79%. Women are less likely to be employed in the formal sector than men (6% compared with 15%), and in the informal sector women have lower levels of start-up capital. Women are less likely to have access to banking services and only 20% of statutory land is owned by women. (DFID, 2013).

2.6. Activities of Stakeholders and Women Economic Empowerment

Women's participation in the labour market can be increased by addressing the constraints and barriers women face accessing work, including public employment programmes, and by providing well-focused vocational training. Social protection measures can enhance the productivity and participation of poor women in the labour market by reducing their vulnerability to livelihood risks and economic shocks. Almost two-thirds of employed women in developing countries are in vulnerable jobs, as own-account or unpaid family workers, as casual agricultural labourers at the bottom of a global value chain, as workers in urban factories and workshops or as domestic servants. Structural and cultural factors make it more difficult for women to access vocational training programmes due to their care giving responsibilities and societal expectations about which jobs are suitable. (OECD, 2011).

Several stakeholders have come up with different programmes to promote the education and economic empowerment of women in Kenya. One such stakeholder is the Equity bank foundation in partnership with MasterCard Foundation. The purpose here is to bring about social transformation as Roy indicated at the annual wings to fly held in January 2014 at the Safaricom Stadium Kasarani, Nairobi. *'This investment is about social transformation and the creation of new economic opportunities for people living in poverty. Our partnership will empower Kenyan women and young people by expanding access to secondary education and building the financial capability of micro entrepreneurs.'* Reeta Roy, (2014) president and CEO of The MasterCard Foundation.

According to the Equity Group Foundation, (2014) the bank will provide financial education to low income and unbanked women and young people in Kenya over the next three years. Of these beneficiaries, 7,500 high potential entrepreneurs will receive additional one on one mentoring and business training to develop their enterprises. In order to enhance their financial capacity, women and young people in the program will be provided access to savings and other services through Equity Bank which will also make available up to \$200 million in credit to the women and youth trained through this program.

The Kenyan government is promoting the economic empowerment of women through various programmes. One of the initiatives is through the Access to Government Procurement Opportunities where 30% of all government tenders will be given to youths, women and persons with disabilities without competition from established firms.

The growth of micro-finance institutions and their impact in helping reduce poverty has gained worldwide recognition. By the end of 2003, about 80 million people were accessing micro-credit by about 2,900 Micro Finance Institutions. Despite this continued growth, there is a considerable gap of unmet credit demand worldwide. The success of micro-finance in supporting micro and small business in general and those operated by own women in particular in India and Bangladesh is well known. Studies have shown that similar successes have been noted in South Africa and Mauritius. (Dejene, 2006).

Some African countries have made concerted efforts to promote micro and small enterprises through policy measures, institutional development in micro- credit and training. Some of them have also integrated the promotion of MSE into their Poverty Reduction Strategy Papers. For example, the Kenya Development Plan (1997/2001) envisioned the development of MSE by developing and reviewing legal framework and regulatory environment, formulating programs to improve access to credit and finance, supporting women and youth involvement in the small/medium scale and informal sector through special programs, encourage strong background linkages with the manufacturing sector, and reviewing and harmonizing licensing procedures for informal sector enterprises (Chen, et al 2004).

Women's lack of assets, due to the gender discriminatory property and inheritance practices in many of the African countries limit women's access and control over resources specifically land. For example, female headed households in Uganda claimed that their inability to finance their startup capital prevented them investing in businesses and trade activities. The lack of both start up and working capital limits the size, type and location of income generating activities. In recent decade micro-credit institutions have gained greater prominence in filling in the financial resource gaps to the poor in general and to poor women in particular. (OECD, 2011).

Women entrepreneurs need more than credit to succeed, equitable allocation of loan funds per electoral unit, use of mobile phones to reduce transactions costs and deepen outreach/financial inclusion, formation of own rural savings and credit organizations to access wholesale funds as WEF partners, use of young community based volunteers and gender officers to carry out free capacity building in rural setup-not urban workshops/seminars, Public-public-private partnerships to scale up operations, subsidized government lending/empowerment programs which can succeed with political will at all levels, community involvement, professional management and proper targeting.(WEF, 2011).

2.7. Theoretical Framework

In academic literature, the word empowerment first came onto the scene with regards to civil rights. One of the first articles was written in 1975 and called “Toward Black Political Empowerment – Can the System Be Transformed.” This sparked multiple articles discussing empowering the black community, but it also ignited the use of the word in other circles. In 1978, the social work community utilized the word in an article entitled “From Service to Advocacy to Empowerment.” Still other groups, from political entities to health organizations, latched on to the word citing it in articles such as “Grassroots Empowerment and Government Response” in *Social Policy* and “Counseling for Health Empowerment.” The term really took off with literature discussing empowerment of marginalized peoples, such as women and the poor, and especially with regards to community development. For example, in 1983 the Women’s Studies International Forum discussed empowerment of women in “Power and Empowerment.” From then until now, the literature has increasingly been focused on these issues. In 2010, articles were published entitled “Power and empowerment: Fostering effective collaboration in meeting the needs of orphans and vulnerable children” and “Women empowerment through the Self Help Group approach” that demonstrate just a few ways how empowerment is being discussed in the academic community.(Village Earth, 2011).

The feminist notions of empowerment see women as acting agents and not as beneficiaries, clients, participants and they deal with the question of power. (Rowlands, 1998).Rowlands classified power into several themes as power over: controlling power over someone and something. Response to it can be compliance, resistance or manipulation. Power to: generative or productive power that creates new possibilities and actions without domination. Power with: power generating a feeling that the whole is greater than the sum of individuals and action as a group is more effective. Power from within: a sense that there is strength that is in each and every individual. The recognition of one’s own self-acceptance and self-respect enables the acceptance of others as equals.

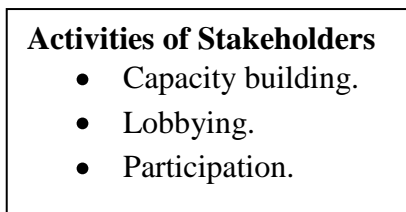
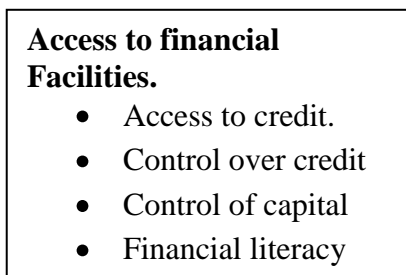
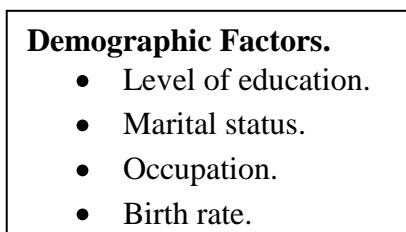
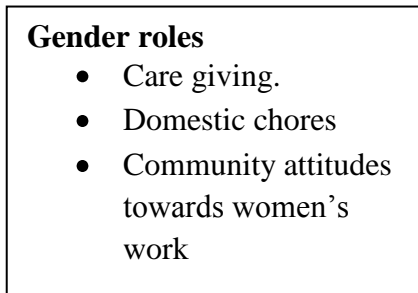
The theorization of empowerment would involve in framing the concept in cognitive, psychological, economical and political aspects (Stromquist, 1993). The cognitive aspect refers the ability of women to understand the situation of subordination in society at the micro- as well as macro-level and also to take decisions that are against the cultural and social norms. It involves learning other notions of gender relations and the dismissal of

beliefs that structure the powerful traditional gender ideologies. Cognitive dimension includes knowing about one's sexuality and demystifying old taboos, knowing one's fundamental rights, unpaid work and also elements that constitute life in marriage, with children and in the household. The psychological aspect refers to the developing of the feeling that women can make a contribution to improve their situation and that their action will be successful. It includes developing self-esteem. However, self-respect and self-esteem cannot be taught rather a situation must be created where these can develop. There needs to be space where women can assert themselves. Though the psychological aspect is important it needs to be strengthened by economical aspects. Reducing economic dependency can be a basis for empowerment. Women need to be engaged in a productive activity that gives them some financial autonomy. The political aspect involves the capacity to analyse a situation in a political and social context. It includes the ability to organise and mobilize for social change. The process of empowerment covers not only awareness at the individual level but also at the collective level. This results in collective action which again is the precondition for collective change.

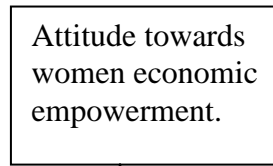
In the prevailing literature empowerment is located to a large extent at the individual level. The individual notion must be contrasted to the notion of entrepreneur self-reliance that is prevalent in mainstream development. Developing self-esteem is an important prerequisite. However, in order to enhance changes in women's power within society the individualistic notion does not suffice. Personal empowerment is one of the factors of a holistic understanding of empowerment. Also, it does not automatically lead to empowerment between relationships. It is the collective ways of learning and collective ways of acting and resisting that brings about change. Empowerment is achieved if and when women set the agenda, organise mutual self help in the neighbourhood, group or network, demand accountability by the state and society for change. It is the women's needs and visions that are at the centre point (Young, 1993).

2.8 Conceptual Framework of the Study

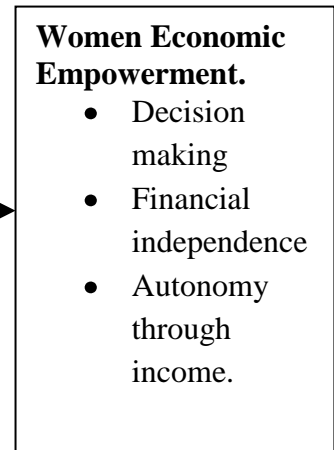
Independent variable



Moderating variables



Dependent Variable



Intervening variables

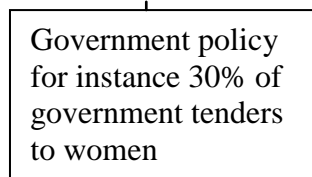


Figure1: Conceptual Model of Women Economic Empowerment

The conceptual framework has two main variables, factors affecting (independent) and women economic empowerment (dependent). The independent variable is conceptualized to comprise the gender roles that affect women economic empowerment, demographic factors that affect women economic empowerment, the effects of financial facilities in women economic empowerment and how the activities of different stakeholders affect women economic empowerment. Under gender roles, several duties of women assigned by the society will be looked into for instance the care giving role of looking after children, the elderly and the husband.

Demographic factors as seen in the framework will be evaluated in terms of the level of education among women and how this education helps in affecting the women economic empowerment in terms of making informed decisions and choices: marital status, this will be seen in terms of how the status of women affect their empowerment, how women in marriages get economically empowered: birth rate, the purpose here will be to look into the powers that women have in deciding the number of children and the use of contraceptives to regulate the size of the family: occupation, the purpose is to look into the jobs that women do as compared to the jobs that men do in the society.

Access to financial facilities as a factor that affects the economic empowerment of women will be evaluated in terms of how women have the necessary awareness about credit, how women get access to credit, how women have the control of credit they receive from microfinance and other financial institutions and how women have control over capital.

The activities of different stakeholders for instance community based organisations, nongovernmental organisations , credit and financial facilities and government will be evaluated to determine how these activities affect the economic empowerment of women in the society. Here the relevance of different programmes will be assessed to establish their importance.

The factors affecting the economic empowerment of women will be moderated by several issues for instance government policy that requires women to have 30% of all government tenders to see if it will spur the economic empowerment of women; the attitudes towards women economic empowerment will also be taken as a moderating factor. Women economic empowerment will be determined by how women make economic decisions, their financial independence and how they have access to credit.

2.9 Summary of Literature Review and Research Gaps

This chapter reviewed literature on the concept of women economic empowerment, demographic factors, gender roles, financial facilities and activities of different stakeholders in affecting the economic empowerment of women. From this review a number of studies (Golla 2011; ICRW 2011; Booz 2012; Lakshman 1996; SIDA 2009) and among others have portrayed a good side of economically empowering women in the society. Demographic factors for instance education is very vital for the achievement of economic empowerment in women as revealed by (Morrison et al, 2004). Occupation and level of income of women has been painted as crucial elements affecting women empowerment.

Review of literature on how gender roles affect the economic empowerment of women has shown that some activities undertaken by women in the society slow down their empowerment, for instance, women take much of their time taking care of the children, husbands and doing domestic chores. But very little is known about the savings women make from their small businesses and farming that they undertake at their homes. Economic empowerment is greatly affected by cultural norms, traditions and beliefs. There is very little that is available about the gender roles that stimulate economic empowerment of women. In addition there is very little information available about the cultural practices that helps empower women economically.

Literature has also showed that access to financial services helps to empower women economically as revealed by (OECD, 2011) where availability of finances to women promotes the economic independence of women in their households. It also reveals the barriers that women face in accessing finances, for instance husbands refusing and religious obstacles. The literature gap is manifested in the sense that very little is known of how the women who face such barriers overcome them.

The activities of different stakeholders in helping empower women economically are given in the literature review. Activities of foundations for instance Equity group foundation in helping educate and empower women is discussed. The role of the government in promoting the empowerment of women is also seen. However there is a literature gap in the sense that very little is known about the failures of different stakeholders in trying to empower women economically. Besides little is being told of how these stakeholders address these issues. The magnitude of success of these programmes is hard to measure given the many obstacles women face in their lives especially in the rural areas.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter focuses on the research design, target population, sampling procedure, methods of data collection, data collection instruments, validity, reliability, methods of data analysis, operational definition of variables and the ethical issues adapted by the study.

3.2 Research Design

This study adopted a discripto-explanatory design. The purpose is both descriptive and explanatory where; description is the precursor to explanation. Explanatory design intends to explain rather than just describe a phenomenon. It identifies the actual reasons why a phenomenon occurs. Descriptive research attempts to describe such things as behaviour, attitudes, values and characteristics. It determines and reports the way things are. (Mugenda and Mugenda, 2003).

Descriptive design describes or presents a picture of a phenomenon or phenomenon under investigation.(KIM, 2009).It involves measuring a variable or set of variables as they exist naturally. Kothari, (2004) postulate that descriptive research studies are those studies which are concerned with describing the characteristics of a particular individual, or of a group. According to (Best and Khan, 1993) descriptive study design is the most appropriate in behavioral science as it seeks to find out factors associated with certain occurrences, outcomes and conditions of behaviour. Lokesh (1984) argues that descriptive research seeks to obtain pertinent and precise information concerning the status of phenomenon and whatever possible to draw valid general conclusions from the facts discovered.

3.3 Target Population

This is the population in which the researcher wants to generalize the results of the study. (Mugenda&Mugenda, 2003). The target population will constitute all women from the 1,122 households in Kirima sub location, Ndunguri/ Kirima location, Nakuru North district as per the 2009 population census. One woman above 18years of age in every homestead was targeted. The distribution of the target population across the Kirima sub location is shown in Table 3.1.

Table 3.1: Distribution of the Households in Kirima sub-Location

District	Location	Sub-location	Males	Females	Total	households
Nakuru North.	Ndungiri/Kirima.	Kirima	2,570	2,545	5,115	1,122

Source: www. Opendata.go.ke

3.4 Sample Size and Sampling Procedure

This section looked into the sample size and the procedures that were used in picking the sampled subjects for the research study.

3.4.1 Sample Size

A sample size refers to the number of items to be selected from the universe to constitute a sample. (Kothari,2004). The household was taken as the sampling unit. According to Nachmias and Nachmias(1996) a sampling unit is a single member of a sampling population which can be an individual, household, city etc. This was based on the Krejcie and Morgan’s (1970) table of determining sample size. A population of 1,122 households gave a sample size of 286 households at a confidence level of 95% and margin of error 5%. This approach of sample size determination uses the formula:

$$n = \frac{x^2 NP(1-P)}{(d^2(N-1)+X^2 P(1-P)}$$
 where,

n=desired sample size

N= target population.

P= population proportion (0.5)

d= degree of accuracy reflected by the amount of error that can be tolerated

x^2 = the table chi square value for one degree of freedom relative to the desired level of confidence ($X^2=3.841$ at 95% confidence level).

Substituting for the variable in the formula, a population N of 1,122 will give a sample size of

$$n = \frac{3.841 \times 1122 \times 0.5 \times (1-0.5)}{0.05^2 (1122-1) + 3.841 \times 0.5(1-0.5)} = 1,077.4/3.762 = 286.39$$

Thus the sample size for the study comprised of 286 female subjects drawn from 286 households in Kirima sub- location.

3.4.2 Sampling Procedures

Sampling refers to the process of selecting a number of individuals for a study in such a way that the individuals selected represent the large group from which they were selected. (Mugenda & Mugenda, 2003). The study used probability sample designs. In this case systematic sample was applied because it is an easier and less costlier method and is

convenient for large populations. This method consists of selecting every K th sampling unit of the population. The K th case was determined by the following formula;

$K = N/n$, where;

N = population.

n = sample size.

The sampling interval will be; $1122/286 = 3.92$.

Thus the K th = 4.

The first item was selected randomly to get the starting point and there after every 4th item was included in the sample.

3.5 Data Collection Instruments

The study utilized two kinds of research instruments to gather the necessary primary data; questionnaires and interview schedules. According to (KIM, 2009) a questionnaire is a set of carefully selected and ordered questions used in survey studies. Mugenda and Mugenda (2003) argue that questionnaires are commonly used to obtain important information about the population. Questionnaire was used because it is wide ranging, simple, clear, and self-administering. The questionnaire with both structured and unstructured items was administered to female household responds. Structured questions are easier to analyze since they are in the immediate usable form. Unstructured questions were used because they permit a greater depth of response. The questionnaire had two sections; the first section was to seek information on the respondents profile such as marital status, age, education level. The second section was to address issues in relation to the objectives of the study and the research questions formulated to guide in primary data collection.

An interview schedule is a set of questions that the interviewer asks when interviewing (Mugenda & Mugenda, 2003). Kothari (2004) asserts that it involves presentation of oral verbal stimuli and reply in terms of oral verbal responses. An Interview schedule was used because it makes it possible to obtain data required to meet specific objectives under study, they are flexible and enables the interviewer adopt to the situation and get as much information as possible. The interview schedule comprised of unstructured questions relating to the objectives of the study that were used as a guide when interviewing key informants. The purpose for the usage of an unstructured interview was to make it possible to probe in order to acquire deeper information that helped in meeting the study objectives.

3.5.1 Pilot Testing

A sample of 10 household female respondents was used to pilot test the questionnaires developed in the same sub location. The households that participated in the pilot study were not included in the actual sample size for the study. According to (Mugenda & Mugenda, 2003) respondents to be encouraged to make comments and suggestions concerning the instructions, clarity of questions to be asked and their relevance to the study. The pretested questionnaires were then subjected to a reliability analysis where the researcher tested all the items of the questionnaire, with the aid of Cronbach Alpha test, resulting in high reliability coefficients as presented in Table 3.2.

Table3.2: Reliability Statistics

Variable	Cronbach Alpha	No. of Items
Demographic Factors	0.725	21
Gender Roles	0.893	25
Activities of Stakeholders	0.733	8
Financial facilities	0.768	29
Women's empowerment	0.873	4

George and Malley (2003) recommends that an alpha value of below 0.5 is unacceptable, a value of 0.5 is poor, 0.6 is questionable, 0.7 is accepted, 0.8 is good while 0.9 is excellent. The closer the coefficient is towards 1.0 the greater is the internal consistency of the items on scale.

3.6 Validity

According to Mugenda and Mugenda(2003) validity refers to the degree to which results obtained from the analysis of the data actually represent the phenomenon under study and it deals with how accurately the data obtained in the study represents the variables of the study. It is concerned with the question “am I measuring what I intend to measure?” (Nachmias & Nachmias, 1996).It is an indication of accuracy in terms of the extent to which a researcher conclusion corresponds with reality (Mc Burney and White, 2010). The instruments for the study were developed to specify the domain of indicators that were relevant to the concept being measured; in this case content validity was applied. This was made possible by the assistance of the supervisor and other research experts at the University of Nairobi who helped review the content validity of the instruments to be used.

3.7 Reliability

Reliability is a measure of the degree to which a research instrument yields consistent results after repeated trials. (Mugenda & Mugenda, 2003). KIM (2009) explains reliability as whether a research instrument can be relied upon to produce the same results when used by someone else or when used again on the same respondents. Nachmias and Nachmias (1996) states that it is a ratio of the true score variance to the total variance in the scores as measured. Reliability was realized through administering of the same instrument twice to the same group of subjects to obtain the coefficient of stability. The scores were correlated from both testing periods. A high coefficient yields data with high test retest reliability as evident in Table 3.1. This first test took place during the pilot testing period.

3.8 Data Collection Procedures

The study used questionnaires and interview schedule to obtain key primary data from the respondents. Permission to conduct research was obtained from the National Commission for Science, Technology and Innovation. First an exploratory study was done on Kirima Sub location, to familiarize well with the area. Questionnaires were issued per household as determined by the sampling procedure adopted, in this case systematic sampling; a random number was picked as a starting point where the assistant's chief office acted as a land mark. The participants who could not understand clearly the language used was taken through the questionnaires. In some instances the questionnaires were left with the participants at household levels and letter to be collected. Key informants were identified among microfinance's, community based organizations and women self help groups.

3.9 Methods of Data Analysis

The study used both qualitative and quantitative analysis. The study incorporated both because of the need to understand the relationships, activities and numeric measures to evaluate an aspect of a particular situation. The objectives of the study were analysed using Descriptive and inferential methods. The data collected was edited, coded, classified and tabulated. Descriptive statistics was used to provide information on how data obtained in respect to variables of interest relate to each other. Here measures of central tendency was used. Inferential statistics was used to enable generalization of the results from samples to population. Inferential statistics deal with inferences about population based on results obtained from samples.(Mugenda & Mugenda, 2003). Correlation and chi square statistics were used to analyse the degree of relationship between variables.

3.10 Operationalization of the Variables

Table 3.3: Operationalization of Variables

Variable	Type of variable	Indicators	Measure	Measurement scale	Tools for data collection	Tools of data analysis.
Women economic empowerment	Dependent.	decision making Financial independence Access to production inputs.	% of women making independent decisions. % of women accessing production inputs. % of women economically independent	Ratio Ratio.	Questionnaire Interview schedules	Descriptive Inferential
Gender roles	Independent	Hours spent on housework. Equity of domestic duty load. Attitudes on what work women do	% of hours spent on economic activities. Level of division of labour. Level of community attitudes towards women economic involvement	Ratio Ordinal Ordinal	Questionnaire Interview schedules	Descriptive Inferential.
Demographic factors	Independent	Family size Education level Occupation	Number of children Level of education Nature of job	Ordinal Ordinal Ratio.	Questionnaire Interview schedules	Descriptive Inferential
Financial facilities	Independent	Access to loans Financial literacy Control over credit	% accessing loans Level of financial literacy % having control over credit.	Ratio Ordinal Ratio	Questionnaire Interview schedules	Descriptive Inferential
Activities of stakeholders.	independent	Lobbying Participation Capacity building	Level of lobbying. Level of participation by stakeholders Level of capacity building	Ordinal Ordinal Ordinal	Questionnaire Interview schedules	Descriptive Inferential

3.11 Ethical Issues

The research was conducted with utmost integrity, in that the research was not undertaken for personal gain and did not have a negative effect on respondents. The research acknowledged other peoples and researchers work to avoid plagiarism and fraud.

The study only worked with respondents who were willing to participate in the research. No respondent was forced to participate through deception and false promises. The subjects were informed of the facts about the research in order to make informed decision regarding participation.

The research avoided questions that could embarrass the subjects, avoided the use of threatening statements or compelling people to say what they didn't believe in as this could cause psychological harm to subjects.

The research observed confidentiality and privacy of subjects. This was made possible by keeping the information given confidential. Subjects were assured of confidentiality and privacy of the information they gave for the study.

The study followed due process as required by laws of Kenya. Permission was sought from the National Commission for Science, Technology and Innovation to authorize the research and also an authorization letter was obtained from the University of Nairobi.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION, INTERPRETATION AND DISCUSSION

4.1 Introduction

The results of the data analysis on factors influencing women's economic empowerment in Kirima sub location are presented in this chapter. Both qualitative and quantitative analysis was performed. The findings are presented in descriptive, correlation statistics, chi square and a quick impression summary. The chapter is presented in sub headings which include: Respondents profile, demographic factors, gender roles, financial facilities and activities of stakeholders. The study was able to interview 217 respondents. The sections below present the study findings in accordance to the study objectives. The findings have been presented in tables and interpretation of the findings done in this section. The findings answered the following research questions:

- i. How do gender roles influence women economic empowerment in Kirima sub location?
- ii. To what extent do demographic factors influence women economic empowerment in Kirima sub location?
- iii. How does access to financial facilities influence women economic empowerment in Kirima sub location?
- iv. To what extent do activities of particular stakeholders influence women economic empowerment in Kirima sub location?

4.2 Response Return Rate

Out of 286 questionnaires given, 217 were filled and returned back bringing the response rate to 76% which was considered adequate enough. According to Bailey (2008) a response rate of 50% and above is considered adequate for generalisation of the findings of the study.

Table4.1: Response Rate

Number of questionnaires Distributed	Number of questionnaires returned	Return rate
286	217	76%

4.3 Respondents Profile

In order to better understand the study, it was imperative to have knowledge on the profile of the respondents. The findings are presented in the following subsequent subthemes.

4.3.1 Age of Respondents

The study sought to determine the age distribution of the participants since the research targeted women of age 18 and above.

Table 4.2 Age of Respondents

	Frequency	Percent
16-25 year	55	25.3
26-35 years	86	39.6
36-45 year	59	27.2
over 45 years	17	7.8
Total	217	100.0

From the findings, Table 4.2 shows that (39.6%) of the respondents were between the ages of 26-35 years. This was followed by 27.2 % who were between 36-45 years. 25.3% were between 16- 25 years while those who were over 45 years were 7.8%. The findings in number of years showed a normal distribution in number of years hence representative enough.

4.3.2 Marital Status

The respondent's marital status are shown in Table 4.3

Table 4.3 Marital Status

	Frequency	Percent
Single	74	34.1
Married	125	57.6
Other	17	7.8
Total	217	100.0

According to the findings as indicated in Table 4.3, 57.6% were married while 34.1% were single. 7.8% responded as others which represented either divorced or widowed. 5% did not respond to this question probably because they thought it was private. Marital status is one of the elements that influence on women economic empowerment status thus useful in formation of the studies base.

The study further sought to establish the education level of respondents. The findings are presented in Table 4.4

Table 4.4 Highest Level of Education

	Frequency	Percent
Primary level	12	5.5
Secondary level	83	38.2
college	82	37.8
University	34	15.7
Post graduate	6	2.8
Total	217	100.0

It was established that 38.2% represented by a frequency of 83 had secondary education; this was followed closely by 37.8% that had a college education.15.7% had attained a university degree while 2.8% had a post graduate certificate. Only 5.5% had primary education as their highest level. Having education implied that the majority of respondents could read and interpret the contents in the questionnaire. Hence the answers elucidated were considered viable.

4.4 Demographic Factors and Economic Empowerment

This section presents findings in respect to objective one which sought to determine the influence of demographic factors on economic empowerment of women in Kirima sub location. These findings are presented in Table 4.5.

Table 4.5 Having a Family

	Frequency	Percent
Yes	156	71.9
No	61	28.1
Total	217	100.0

The study sought to establish whether the respondents had a family. 71.9% affirmed that they had families while 28.1% were of the contrary of the 71.9% respondents who had families, they were required to respond to the number of children they had. This is presented in Table 4.6

Table 4.6 Number of Children

	Frequency	Percent
1	9	4.1
2	29	13.4
3	43	19.8
4	36	16.6
5	26	12.0
6	7	3.2
7	6	2.8
Total	156	71.9

On number of children, it was established that with a minimum of 1 child and a maximum of 7 children, the mean number of children was 3. From the mean, it could then be deduced that many women in Kirima who had children had small family sizes that they could cater for their needs. 19.8% which was the highest percentage had 3 children. 12% had five children, 3.2% had 6 children while 2.8 represented with a frequency of 6 had seven children which was the maximum number of children. It was retaliated that family size affected women economic engagement. A bigger family implies that the family resources have to be channeled to raising the family hence economic opportunities such as savings and investments may be forgone.

Table 4.7 Number of Children and Full Engagement in Economic Venture

	Frequency	Percent
Missing	51	23.5
Yes	79	36.4
No	87	40.1
Total	217	100.0

The study sought to establish whether number of children limit women from full economic engagement in productive ventures. 36.4% of the participants affirmed that the number of children limit women from full engagement in economic ventures, while 40.1% were of the view that the number of children does not limit their full engagement in economic ventures. The remaining 23.5% chose not to respond to this question. From the study, it was clear that number of children can either hinder or not hinder women full engagement in an economic venture depending on other demographic factors such as income, availability of help and education level.

Of the 36.4% who were of the view that number of children limit their full engagement in economic activities were asked to give the major effect of the phenomenon. The results were presented in Table 4.8

Table 4.8 Showing Effect of Number of Children towards Full Women Engagement in Economic Activities

	Frequency	Percent
I cannot afford all basic needs due to the size of my family	23	10.6
My family size makes it hard for me to save	27	12.4
I am forced to permanently reside in kirima sub location due to the demands availed by my family	8	3.7
I cannot expand my business/ economic activities due to the size of my family	13	6.0
I have to take up waged work cater for my family needs	8	3.7
Total	79	36.4

From the findings shown in Table 4.8, it was established that family size makes it hard for women to save (12.4%), this was followed by inability to save due to the large family size (10.6%), and others felt that they could not expand their businesses due to the size of their families (6%). It was then concluded that family size influences on how women engage in economic activities. A bigger family size continuously ties a woman to the house and their income is spent in feeding the family hence very little remains to engage in other activities that can enhance empowerment.

It was imperative to establish the importance of education towards having a source of income; the findings are presented in Table 4.9

Table 4.9 Importance of Level of Education towards source of Income

	Frequency	Percent
Missing	10	4.6
Enables me have relevant skills	111	51.2
Enables me to bargain for job opportunities and markets	38	17.5
I can make solid financial decisions	58	26.7
Total	217	100.0

Table 4.9 show that the main importance of having education towards source of income was that it enabled one to have relevant skills (51.2%), this was followed by 26.7% who thought that through education they could make solid decisions. 17.5% were of the view that it could enable then bargain for job opportunities. It was then established that education was important towards source of income as it could enable women in Kirima have relevant skills. Having education was important towards source of income as it enabled women in Kirima have relevant skills, this concurs with previous studies carried out stating that education had greatest pay off for women’s empowerment as it increases on their level of skills and income earning opportunities among others (Cheston & Kuhn, 2002; UNFPA, 2006).

The study sought to establish if the women in Kirima Sub location were involved in any economic activity. The findings are represented in Table 4.10.

Table 4.10 Engagement in any Economic Activity

	Frequency	Percent
Missing	1	5
Yes	194	89.4
No	23	10.6
Total	217	100.0

The findings in Table 4.10 show that 89.4% of respondents were currently engaged in economic activities while 10.6% were not engaged in any economic activity. It was then concluded that majority of women in Kirima were engaged in an economic activity. Important noting was that the economic activity could either be paid or not paid work (subsistence farming).89.4% were currently engaged in economic activities implying that women had something to do and as a result of this reduced on their chances of vulnerability.

Key informant interviews further revealed that indeed women in Kirima are engaged in economic activities. Most of them participate in small scale businesses and peasant farming. Agriculture was mentioned to be the backbone thus majority of the people participated in farming selling their products to markets in Nakuru town and local markets. Maize was the major cash crop produced while others cultivated food crop. Those who were employed worked at the district headquarters performing different duties. The key informants further revealed that bargaining power varied from one woman to the other with engagement in economic activity but of importance was that economic activities enabled them to make sound financial decisions. However, other key informants thought that women in the area did not have bargaining power due to cultural constraints as well as lack of proper education

Of those who were currently engaged in an economic activity, the study sought to establish which economic activity they were engaged in. A cross tabulation was undertaken between the economic activity undertaken and payment for such work. The results are presented in Table 4.11

Table 4.11 Cross Tabulation between Economic Activity and Receiving Pay

		Are you receiving Payment from your work?			Total
		Missing	Yes	No	
economic activity	Missing	9	3	13	25
	Farming	1	28	4	33
	Casual laborer	0	27	2	29
	Permanently employed	0	27	0	27
	Self-employed	0	63	4	67
	House wife	0	18	18	36
Total		10	166	41	217

Out of 217 respondents, 166 were receiving payment for their work while 41 were not receiving any pay. There was a missing value of ten individuals, this were women who were not engaged in any economic activity. With the highest frequency of 63, the respondents were self-employed. 28 were farmers, 27 were casual laborers and permanently employed respectively. 18 were house wives who were receiving money for the work they do at home.

West (2006) in his study explained that women's participation in income generating activities will lead to women empowerment because by having access to resources a woman can

improve her bargaining position, thereby allowing for greater control over decisions and life choices. If a woman has income of her own, she presumably has a greater ability to take care of herself and is therefore less dependent on her husband or others for survival. Mayoux (2005) further reasoned that a woman income level affects her economic empowerment. Contrary to most belief about house wives not receiving payment for domestic work, the study established that out of the 36 women who were housewives, 18 received payment while 18 did not. This represented a 50% of those who received pay yet they were house wives. The pay was inform of pocket money and daily allowance that enabled them make economic decisions hence contributes to empowerment. Much as there was payment for some house wives DFID (2013) resonated that women perform the bulk of unpaid care work across all economies and cultures. In many societies, existing norms dictate that girls and women have the main responsibility for the care of children, the elderly and the sick, as well as for running the household, including the provision of water and energy supplies which are mostly unpaid work.

The study then sought to establish reasons as to why others engaged in economic activity but were not receiving payment for their work. The responses are tabulated in Table 4.12.

Table 4.12 Reasons for not Receiving Payment

	Frequency	Percent
Missing	177	81.6
I work for subsistence	31	14.3
They pay my husband directly	1	.5
The payment is in kind	2	.9
Others, Specify	6	2.8
Total	217	100.0

Table 4.12 show that 14.3% of the respondents did not receive payment because they worked for subsistence. This meant that they work in order to provide food for their families. Most people who work for subsistence were mostly housewife's. 0.5% represented by a frequency of 1 said their husbands were paid directly while 0.9% with a frequency of 2 get paid in kind, this further meant they are either paid using food staff, clothing or even given shelter.

It was concluded that (14.3%) of respondents who engaged in economic activities but were never paid worked for subsistence. Women would engage in any economic activity that enabled them to have food on the table irrespective of whether they would be paid in kind or

working for subsistence. The study by (Kabeer, 2012) alluded to the fact that women have to manage their child care responsibility in ways that can often have adverse consequences for themselves and their children: taking young children to work with them, leaving them in the care of older female siblings whose education thereby suffers or leaving them at home unattended.

Of those who received payment for their work, the study sought to establish how many hours they worked, a cross tabulation was then undertaken between working hours and economic activities. This is presented in Table 4.13

Table 4.13 Cross Tabulation between Number of Working hours and Economic Activity

		Number of Working hours					Total
		Missing	1-4 hours	5-8 hours	9-12 hours	More than 12 hours	
economic activity	Missing	16	0	6	3	0	25
	Farming	1	1	31	0	0	33
	Casual laborer	0	0	16	13	0	29
	Permanently employed	0	0	22	4	1	27
	Self-employed	0	8	45	14	0	67
	House wife	0	0	4	32	0	36
Total		17	9	124	66	1	217

The findings from Table 4.13 show that 124 women worked between 5-8 hours. Majority of who were permanently employed. 66 women worked between 9-12 hours, majority of whom 32 were house wives. Only one person worked for more than 12 hours. It was then concluded that majority of the respondents worked between 5-8 hours.

From the findings as shown in Table4.13, the discussions given points to the fact that size of the family limits on women working hour's engagement. The findings of the study resonated well with Kabeer (2008). He was of the opinion that women with young children are more likely to be self-employed, often in household-based activity, than single women or women without children. This is because they need extra time to tender for their children thus they reduce on the time needed for productive paid work and instead use some of their time for unpaid work. Budlender (2008) further supported this assertion by explaining that better-off women with children are more likely to be found in salaried forms of work which provide maternity leave and child care support, they can better afford to pay for help with child care

and domestic chores and they are more likely to have access to time-saving infrastructure like electricity, running water, sanitation. However such opportunities mentioned by Budlender can only be available to women who have better education and business skills.

Further the study sought to establish if the size of families' limited full engagement of women in comparison to the number of hour's women worked. A chi square test was performed. It was hypothesized that; H_0 = family size/ number of children does not limit women working hours engagement. Table 4.14 gives the findings.

Table 4.14 Chi Square Test for Family Size and Women Working hours Engagement

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	52.542 ^a	8	.000
Likelihood Ratio	61.134	8	.000
Linear-by-Linear Association	6.459	1	.011
N of Valid Cases	217		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is .24.

From table 4.14, the chi square value was 52.542, the degrees of freedom being 8 and the level of significance was .000. The p value ($0.000 < \alpha (0.05)$) thus the hypotheses was rejected and it was concluded that family size/ number of children limits on women working engagement this thus reduces on the number of hours that they work.

Those who responded to be self-employed were required to rate their success. Table 4.15 presents the findings.

Table 4.15 Performance of Self Employed Entities

	Frequency	Percent
Missing	117	53.9
Poor	5	2.3
Good	59	27.2
average	27	12.4
excellent	9	4.1
Total	217	100.0

Table 4.15 show that of the 67% who were self-employed, 27.2% rated their performance as good, 12.4% as average ,4.1% as excellent while only 2.3% as poor. It was then concluded that women whose economic activity was acquired through self-employment were going

well. Good performance in self-employment meant that women could undertake economic decisions thus leads to economic empowerment which is an enabler of all other empowerments as it gives women voices/broaden their choices/dignity and confidence to claim their space in the society (WEF, 2011).

The study then sought to establish the effect of economic activity on economic independence of women. The respondents were asked to rate various components economic activity and economic independence on a five point likert scale. The range was strongly agree (5) to strongly disagree (1). The scores of strongly disagree and disagree were taken to represent a component that had an impact to a small extent (S.E) equivalent to a mean score of 0 to 2.5 on a continuous likert scale; ($0 \leq S.E \leq 2.4$). Scores of neutral were taken to represent a component that had an impact of a moderate extent(M.E) equivalent to a mean score of 2.5 to 3.4 on the continuous likert scale: ($2.5 \leq M.E \leq 3.4$). The scores for both agree and strongly agree were taken to represent a component which had an impact to a large extent (L.E) equivalent to a mean score of 3.5 to 5 on a continuous likert scale; ($3.5 \leq L.E \leq 5.0$). This impact of economic activity on economic independence is shown in Table 4.16.

Table 4.16 Effect of Economic activity on Economic Independence of Women

	N	Minimum	Maximum	Mean	Std. Deviation
I can make financial decisions	217	0	5	3.49	1.098
Am able to make investment decisions	217	0	5	3.46	1.213
Enable me to undertake personal development.	217	0	5	3.59	1.119
I don't have to publicize personal issues due to financial constraints.	217	0	5	3.19	1.004
Planning has been made easy as I don't have to wait for financial approval from any one.	217	0	5	3.30	1.305
I now have bargaining power	217	0	5	3.19	1.373
Valid N (listwise)	217				

It was established from Table 4.16 that to a large extent economic activities enabled women to undertake personal development (mean 3.59) which was followed by making financial decisions (mean 3.49), being able to make investment decisions (mean 3.46), enabled women to plan thus they do not wait for financial approval from anyone, having bargaining power (3.19) and not publicizing personal issues due to financial constraints (3.19). It was then concluded that economic activities help women undertake personal development.

Findings from key informants revealed that economic empowerment enabled women to access money thus enable women to plan and develop themselves. It was further established that there is increase in the trend in economic activities as many women are venturing in not only economic activities but also paid work. It was further established that economic activities influences on women capacity to have productive inputs through enabling access to credit facilities as well as acquire factors of production such as land and even get well-paying jobs. Through empowerment women can acquire more training and knowledge which further improves on their status.

To establish the relationship between demographic factors and economic empowerment, chi square test was undertaken to check on the association between the variables. It was hypothesised that: H_0 demographic factors do not influence women economic empowerment. See Table 4.17 for details

Table 4.17 Association between demographic factors and Women Economic Empowerment

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	73.466 ^a	12	.000
Likelihood Ratio	83.280	12	.000
Linear-by-Linear Association	1.707	1	.191
N of Valid Cases	217		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is .75.

From table 4.17, the chi square value is 73.466 with 12 as its degree of freedom. The significant value was 0.00 thus the hypotheses was rejected and it was concluded that to a large extent demographic factors affect women economic empowerment.

4.5 Gender Roles and Economic Empowerment

This section aimed to establish influence of gender roles on economic empowerment of women in Kirima sub location.

Table 4.18 Specified Gender Roles

	Frequency	Percent
Missing	3	1.4
Yes	186	85.7
No	28	12.9
Total	217	100.0

From the findings, 85.7% affirmed to have specified gender roles while 12.9% said they did not have any specified gender roles. It was then concluded that specialized gender roles do exist where women are required to perform certain tasks due to their gender. Gender specific roles existed in Kirima sub-location. This implied that there are roles which are considered to be feminine. In most cases these roles are usually domestic and unremunerated productive work. According to I-people (2011) the increase in women's household workload limits women's access to the paid economy thus this hinders on their emancipation.

The study then sought to establish the type of domestic work that women in Kirima sub location performed. Being a multiple response question, multiple analysis was performed and the findings were presented in Table 4.19

Table 4.19 Multiple Responses for Domestic Work

		Responses		Percent of Cases
		F	Percent	
type of work ^a	Ploughing	102	17.8%	49.8%
	Cooking	195	34.0%	95.1%
	Cleaning	186	32.4%	90.7%
	Tending babies	52	9.1%	25.4%
	Fetching water	39	6.8%	19.0%
Total		574	100.0%	280.0%

Using the response percent in Table 4.19, it was established that majority of the respondents with 34.0% performed cooking as a domestic work, this was followed by 32.4% who performed cleaning, 17.8% were engaged in ploughing, 9.1% looked after babies while 6.8% fetched water. It was then concluded that the domestic work majorly performed by women in Kirima was cooking.

The research sought to establish if women in Kirima Sub location gets help when doing domestic work. The findings are presented in Table 4.20.

Table 4.20 Availability of help in Performing Domestic Work

	Frequency	Percent
Missing	3	1.4
Yes	181	83.4
No	33	15.2
Total	217	100.0

Table 4.20 indicates that 83.4% of the respondents had people who helped them in performing domestic tasks while 15.2% did not have anyone to help. This indicated that the burden of domestic work was at least lessened by presence of a helper.

Of those who indicated that there are people who help them perform domestic tasks, were asked to indicate the individuals who provided this help. Table 4.21 presented the findings

Table 4.21 Persons Providing Help

	Frequency	Percent
Family member	125	57.6
Neighbor	6	3.1
Sibling	21	9.7
House help	10	4.3
Another child	12	5.5
Others (Specify)	7	3.2
Total	181	83.4

Table 4.21 shows that most of the respondents (57.6%) indicated that a family member helps them in performing domestic work. This was followed by 9.7% who indicated that their sibling helped to perform domestic work. 5.5% were helped by their older children. 4.3% had employed house helps, this further indicated that those who had employed house help at least had money to spare that enabled them to pay their house help.

Of the 57.6% who were married, the study further sought to find out whether their husbands helped in the chores that are considered feminine. The results are tabulated in 4.22

Table 4.22 Help from Spouse

	Frequency	Percent
Yes	77	35.5
No	48	22.1
Total	125	57.6

It was established that 35.5% of the respondents received help from their husbands while 22.1% did not. The study thus basing on the majority of the married respondents who affirmed that their husbands help in chores considered feminine concluded that husbands help their wives perform some domestic duties.

Of the 22.1% who do not receive help from their husbands were asked to explain this phenomenon, the results are presented in Table 4.23 as follows:

Table 4.23 Reasons why Men do not help in Domestic Work

	Frequency	Percent
It is not cultural	20	9.2
He helps in other masculine work	24	11
He enjoys sitting	1	.5
He is used to not helping around	3	1.4
Total	48	22.1

The findings in Table 4.23 shows that 11% of the respondents indicated that their husbands do not help as they engage in other work considered masculine. 9.2% were of the opinion that it was not cultural while 1.4% with a frequency of 3 were of the view that their husbands were not used to helping at home. It was thus concluded that men do not help their wives perform tasks that are considered feminine because they felt that there are other masculine roles that they can perform hence differentiation of tasks.

As shown in Table 4.22, 35.5% of husbands help their wives perform duties considered to be feminine. The findings thus acts as a pointer to the study conducted by Kabeer (1998) who view that helping women in domestic work influences joint decision making process and helps further in empowerment of women. Men do not help women perform domestic work due the fact that they consider some chores feminine and would rather engage in work that they consider masculine, others do not help because it was viewed as not cultural. Thus swain and wallentine (2007) encouraged that women ought to challenge the existing norms and culture of the society that she lives, in order to effectively improve her wellbeing.

The study sought to determine if specific gender roles like domestic work performed by women in Kirima sub location interferes with economic engagement as represented in Table 4.24.

Table 4.24 Domestic Work Interfering with Economic Engagement

	Frequency	Percent
Missing	14	6.5
Yes	95	43.8
No	108	49.8
Total	217	100.0

The findings presented in Table 4.24 show that 43.8% thought that domestic work interfered with economic engagement while 49.8% were of the view that it did not. Although a slightly

higher percentage (49.8) viewed that domestic work did not interfere with women economic engagement, it could not be concluded with certainty. Information from key informants revealed that women had learnt a balancing act thus engaging in economic activity did not hinder them from performing domestic work and vice versa. Thus the study deduced that there were other factors that if combined with domestic work would lead to interfering with economic engagement by women hence it was concluded that at times domestic work interfered with economic engagement by women and at times it did not. Women at times are not able to concentrate on economic engagement while undertaking domestic work due to limited time. This implies that trying to balance between domestic and economic work is a challenge.

Of the 43.8% who opined that domestic work interfered with women economic engagement were asked to explain their answer as presented in Table 4.25 for findings.

Table 4.25 How Domestic Work Interferes with Economic Engagement

	Frequency	Percent
I don't have time to fully commit/ concentrate on my economic engagement	40	18.4
Am constantly fatigued to be productive in my economic engagement	23	10.6
It is hard to balance between family and work place expectations	32	14.8
Total	95	43.8

As shown in Table 4.25, (18.4%) of the respondents who thought that domestic work interfered with their economic engagement felt that it deprives them time to fully concentrate on their economic engagement. 14.8% felt that it was not easy balancing between family and work place expectation while 10.6% cited constant fatigue as the reason as to why they felt performing domestic work interfered with economic engagement by women. It was then concluded that performing domestic work at times deny women time to concentrate on other economic engagement.

The study then sought to find out what was the view of community towards domestic work performed by women. Table 4.26 presents the findings.

Table 4.26 Attitude of Community on Domestic Work

	Frequency	Percent
positive	160	73.7
negative	57	26.3
Total	217	100.0

It was established that the community had a positive attitude on domestic work performed by women; this had a startling percentage of 73.7 only 26.3% thought that community had a negative attitude towards work performed by women.

Findings from key informants showed a mixed reaction on community attitude towards domestic work performed by women. Of those who thought there was a positive attitude said that people appreciated the work women do thus citing “ a home without a woman is a boring place” culturally domestic work has been cut to be a domain for women, through socialization the practice has been defined thus individuals have learnt to appreciate the work undertaken by women. On the other hand, there were informants who thought that it had negative appreciation as it is considered to be meant for women and especially young girls thus seen as a job for the low class woman. The society expects women to perform the simple tasks. They are mostly expected to do what men look down upon as weak professions and this tends to limit their potential thus women can’t compete with men in certain tasks such as engineering among others. These findings justify (DFID, 2013) report that women perform the bulk of unpaid care work across all economies and cultures. In many societies, existing norms dictate that girls and women have the main responsibility for the care of children, the elderly and the sick, as well as for running the household, including the provision of water and energy supplies.

Respondents were further asked to explain their answers in regard to how community view domestic work performed by women. See Table 4.27 for findings.

Table 4.27 View of Community on Domestic Work

	Frequency	Percent
Appreciate role of women in building homes	172	79.3
Have unrealistic expectations on women	17	7.8
They do not view domestic and house work as an economic activity	28	12.9
Total	217	100.0

Of the 73% who had a positive appreciation of domestic work done by women opined that women play a positive role in building homes (79.3%) of the others who had a negative attitude towards domestic work performed by women, it could be explained that this was caused by the fact that they did not view domestic work and house work as an economic activity.

Community had a positive attitude on domestic work performed by women (73.7%) this attitude was influenced by socialization process that had defined gender roles and thus status are ascribed through the given gender roles, since it was seen as culturally appropriate the community had learnt of its positive contribution in society thus had a positive attitude. Some negative attitude towards domestic work done by women has encouraged women to want to break from the mentality that they are inadequate thus they want to prove that they can do what men can. It could be deduced that there was a positive appreciation by community on domestic work performed by women as it was seen to build homes. Due to gender role socialization, women are expected to take up domestic work which mostly is unpaid. I-People (2011) viewed that increase in women’s household workloads limits women access to the paid economy. Inequality is further engrained when women do not take up paid work as they lack a bargaining power in the home front which serves to dis- empower them. Engaging fully in domestic work results to time poverty by women hence they do not engage in paid work. Performing domestic work by women does not challenge on the set cultural norms and practices thus this explains why community appreciates domestic work.

The study then sought to establish whether the community supported women economic activity. This is presented in Table 4.28.

Table 4.28 Community and Women Economic Activity

	Frequency	Percent
Missing	8	3.7
Yes	124	57.1
No	26	12.0
I don’t know	25	11.5
Somehow	34	15.7
Total	217	100.0

Table 4.28 indicated that 57.1% thought that the community supported economic activities that women do, 12% did not support the economic work that women do, and 11.5% did not

have an idea whether the community supported their work or not while 15.7% were of the opinion that somehow the community supported their economic work. It was then concluded that the community supported economic work of women.

The respondents were required to explain their answers in regard to whether the community supported the economic work they do. Table 4.29 has the findings

Table 4.29 Support of Community on Women’s Economic Activities

	Frequency	Percent
Missing	8	3.7
Support women to acquire further training	50	23.0
Use the goods and services provided by women	90	41.5
See women as competition	27	12.4
Believe women cannot perform	26	12.0
Engage women as a last resort	16	7.4
Total	217	100.0

Of those who thought the community supported the economic activity of women were of the view that the community uses their goods and services(41.5%), the other 23% said the community support women to acquire further training. Those who were of the view that community does not support their economic activity resonated that women are seen as competition (12.4%) while others believed that women could not perform (12%). The study thus drew a conclusion that through using goods provided by women and supporting women to acquire further training, the community was supporting women’s economic activities.

Supporting women is very crucial, this was done through use of services provided by women and supporting women through further training. The findings of the study agree with what SIDA (2009) articulated that women face obstacles in achieving economic empowerment and overcoming many of them requires society to actively reduce gender discriminatory norms and practices and to ensure that public institutions are accountable for putting gender rights into practice.

It was imperative to establish whether gender roles interfered with women economic empowerment. Table 4.30 presents the findings.

Table 4.30 Gender Roles Interfering with Women Economic Empowerment

	Frequency	Percent
Yes	143	65.9
No	30	13.8
I don't know	40	18.4
Somehow	4	1.8
Total	217	100.0

The findings in Table 4.30 indicate that 65.9% were of the view that gender roles interfered with women economic empowerment. 13.8% thought gender roles did not interfere while 18.4% were not sure thus their response was that they did not know. Conclusions were drawn that indeed gender roles greatly interfered with women economic empowerment.

Explanations on how gender roles interfere with women economic empowerment were presented in Table 4.31

Table 4.31: Gender Roles and Economic Empowerment

	Frequency	Percent
Missing	13	6.0
Women are not engaged in paid work	18	8.3
Hold women from fully participating at work place	80	36.9
Defines women in terms of domestic work	51	23.5
Socializes women to be docile hence not undertake important decisions	27	12.4
Sets a culture on dependency on men	28	12.9
Total	217	100.0

From Table 4.31, it was established with the highest percentage of (36.9) that gendered roles hold women from fully participating at work place. This was followed by 23.5% where by gender roles define women in terms of domestic work, 12.4% thought that gender roles socialized women to be docile hence not being able to undertake important decision while 12.9% were of the view that it sets a culture of dependency on men. It was thus deduced that gender roles limits women from fully participating at work place.

Key informants indicated that gender roles inhibited women economic empowerment as they consume women's time. The chores that were included in this category were domestic hence women could not engage in economic activity. It was further revealed that certain jobs were considered for certain gender thus gender roles played a role in determining the economic

activity that women engage in. Gender roles are reinforced by culture thus a number of women accepted the gendered roles and over the years they have come to view them as natural and culturally accepted hence learnt the act of balancing between domestic work and economic engagement. However there are cultural connotations that go hand in hand with gender roles that hinder women from achieving total empowerment such as land ownership and property rights.

Gender roles hinder women from fully participating at work place and as a result this affected women economic empowerment. Gender roles further influences on the economic engagement women participate in. From the study it was clear that certain jobs were considered for certain gender. Agreeing with ILO (1998) who viewed that certain women were often found in “feminized” occupations in the service industry, like nursing, teaching and social work.

The study then sought to establish the contributions of gender on different life chances. The findings have been presented in Table 4.32 as follows.

Table 4.32 Life Chances and Gender

Denied Access to Credit		
	Frequency	Percentage
Yes	108	49.8
No	86	39.6
Total	217	100
Denied Property and Inheritance		
Yes	121	55.8
No	75	34.6
Total	217	100
Denied Employment Opportunity		
Yes	94	43.3
No	96	44.2
Total	217	100
Never Been Denied Anything Due to Gender		
Yes	78	35.9
No	104	47.9
Total	217	100
Missed Opportunities but was Never Aware it was Due to Gender		
Yes	164	75.6
NO	20	9.2
Total	217	100

On access to credit, it was established that 49.8% had been denied access to credit due to their gender while 39.6% had not. 55.8% had been denied property and inheritance due to the fact that they were women. 43.3% had been denied employment opportunity while 44.2% had not. Majority of respondents 75.6% were of the opinion that they had been denied a number of opportunities but never attributed it to gender.

From the findings certain opportunities have been denied to women basing on gender, this included access to credit, inheritance and property and to some extent employment opportunity. Further majority of the respondents (75.6%) opined that they had been denied opportunities but never attributed it to gender. Past studies have indicated that women face obstacles in achieving economic empowerment due to discriminatory norms and practices, exploitative and discriminatory working conditions, gender segregation in labour market, restricted mobility, women's double work burden and diminished health (SIDA, 2009). World Bank (2011) further points to the fact that women are explicitly discriminated against. The restrictions ranged from needing husband's permission to start a business, differentiated access to and control over, land and other property. Along with formalized gender discrimination, attitudes and behaviour on the part of actors in the public arena just as revealed by this study. On denial of employment opportunity, this study agreed with Anker and Hein (1985) who pointed out that many employers expressed a preference for male workers on the grounds that women were seen to have a weaker attachment to the labour market, with higher rates of absenteeism and turnover.

Lastly on this objective, the study sought to establish influence of gender roles on economic empowerment of women. A correlation analysis was undertaken to establish the relationship between the two variables. See Table 4.33 for presentation of findings.

Table 4.33 Correlation between Influence of Gender Roles and Women Economic Empowerment

		Gender Roles	Women Economic Empowerment.
Gender roles	Pearson Correlation	1	-.355**
	Sig. (2-tailed)		.000
	N	217	217
	<hr/>		
Economic Empowerment	Pearson Correlation	-.355**	1
	Sig. (2-tailed)	.000	
	N	217	217
	<hr/>		

** . Correlation is significant at the 0.01 level (2-tailed).

From Table 4.33, $r = -.355$ indicating a negative correlation between gender roles and economic empowerment. P value ($0.000 < \alpha (0.05)$) thus the relationship is very significant. It was thus concluded that there was a negative correlation between the two variables. As gender roles increased women economic empowerment diminished. This is because there are aspects of gender roles that serve to deny women a chance to actualise and thus keep them economically disempowered.

4.6 Financial Facilities and Women Economic Empowerment

This objective sought to assess influence of financial facilities towards women economic empowerment in Kirima sub location.

First the study sought to establish how knowledgeable the women of Kirima sub location are on financial issues. This is represented in Table 4.34.

Table 4.34 Awareness of Financial Issues

	Frequency	Percent
Missing	4	1.8
Large	40	18.4
Moderate	135	62.2
Small	38	17.5
Total	217	100.0

To assess the extent to which women in Kirima understood financial issues. Table 4.34 indicate that to a moderate extent (62.2%) there was awareness of financial issues, this was followed by 18.4% who were of the opinion that they largely understood financial

issues. 17.5% said to a small extent they understood financial issues. Thus it was deduced that the women in Kirima moderately understood financial issues. The findings revealed that women in Kirima were aware of financial issues on a moderate level (62.2%) Awareness of financial issues implied that women can contribute to economic growth, this concurs with a study by ILO (2008) that concluded that women workers throughout the world contribute to the economic growth and sustainable livelihoods of their families and communities thus knowledge an understanding of financial issues was critical

Table 4.35 Responsible Financial Advisor

This Table 4.35 shows institutions responsible for making Kirima Sub location women aware of financial matters.

	Frequency	Percent
Missing	4	1.8
Government	71	32.7
Banks	23	10.6
micro finances	90	41.5
Nongovernmental	25	11.5
other please specify	4	1.8
Total	217	100.0

From Table 4.35, microfinance's had the highest percentage of 41.5% in making women of Kirima aware of financial issues, this was followed by 32.7% whereby the government was responsible. Non-government organizations contributed 11.5% of people awareness in financial matters. Thus it was true to say that micro finances largely contribute to awareness of women in Kirima towards financial matters. The findings of the study are agreeable with the conference paper of ILO (2008) which states that by the end of 2006, microfinance services had reached over 79 million of the poorest women in the world. Micro finance thus provides financial services to the poor enabling them to utilize credit and savings thus it ensures that individual's capacities are well built when it comes to financial issues.

The study further sought to find out whether the women in Kirima had financial institutions that catered for their financial needs.

Table 4.36 Availability of Financial Institutions

	Frequency	Percent
Yes	146	67.3
No	71	32.7
Total	217	100.0

From Table 4.36 it was ascertained that 67.3% had financial institutions to cater for their financial needs while 32.7% did not have. It was thus true to say women in Kirima had financial institutions that help in their financial needs. Having a financial institution for financial needs ensure women can access credit; this is one of the indicators of financial empowerment. Women however have traditionally been disadvantaged from accessing credit and other financial services yet they make up the large segment of the informal economy.

The study further sought to determine if the women of Kirima Sub location had borrowed loans from financial institutions. This is presented in Table 4.37.

Table 4.37 Borrowing Money from a Financial Institution

	Frequency	Percent
Missing	26	12.0
Yes	106	48.8
No	85	39.2
Total	217	100.0

From the findings, it was clear that 48.8% had borrowed money from a financial institution while 39.2% had not. Thus a majority of women had borrowed money as indicated in Table 4.37.

Further the study determined the form of security used by women in Kirima Sub Location to access money from financial institutions as presented in Table 4.38

Table 4.38 Forms of Security

	Frequency	Percent
title deeds	14	6.4
chamas	60	27.6
spouse	32	14.7
Total	106	48.8

With the highest percentage (27.6) of the respondents said that they used women groups known as chamas to act as a form of security while borrowing money. This was followed by 14.7% who used their spouse as a security while with a lower percentage (7.4) used title deeds. Group lending was used as a form of security by Women in Kirima while borrowing money. This was seen as the easiest form of collateral, group members come together to borrow money and use the group as security. It has been reported that the group urges its

members to repay money in order for increased future borrowing. Most women do not own land and lack property and other security assets thus face discrimination in gaining access to credit (I-People, 2011).

An investigation was further made and presented in Table 4.39 on what kept women of Kirima sub location from borrowing money.

Table 4.39 Reasons for not Borrowing Money

	Frequency	Percent
Lack of collateral	40	18.4
Prevailing high interest rates	13	5.9
Stringent repayment periods	10	4.6
I did not need a loan	22	10.1
Total	85	39.2

Table 4.39 show that the women in Kirima who did not borrow money did this due to lack of collateral (18.4%). This was followed by 10.1% who thought that they did not require a loan from a financial institution. 5.9% did not borrow money because of the high interest rates charged by financial institutions while 4.6% thought there were stringent repayment periods of loans. Thus it was concluded that lack of collateral was a major reason that kept women in Kirima sub location from accessing and borrowing money.

From key informants, it was established that many factors were intertwined in explaining why women were not accessing financial services. These included ignorance, lack of proper plans, business skills and knowledge, fear and lack of collateral. It was further established that there were financial institutions in Kirima area were not enough. Kirima being a remote area sandwiched between Nakuru and Nyahururu town, the women find the two towns far hence access to financial facilities become problematic. While borrowing money, there are a number of barriers that keep women from borrowing money. Lack of access to collateral still remains a number one challenge for women while trying to access finances from banks and other such institutions. These findings concurs with (I-PEOPLE, 2011) findings which stated that Women face discrimination in gaining access to credit. Such economic disempowerment is further reinforced by women's lack of access to other important economic and security assets, such as land and property

The respondents were required to rate their accessibility to loans/ credit. As presented in Table 4.40.

Table 4.40 Accessibility to Credit/ Loans

	Frequency	Percent
Missing	6	2.8
easily accessible	125	57.6
not accessible	86	39.6
Total	217	100.0

It was indicated in Table 4.40 that 57.6% of the respondents thought that accessing loans was easy, while 39.6% were of the contrary. It was concluded basing on the highest percentage that accessing loans was easy. With time, accessing loans had been made easier. Through access to loans, economic empowerment can be fostered as women are able to make economic decisions (WEF, 2011). Further more access to credit is often considered as an instrument that promotes empowerment. It can stabilise livelihoods, broaden choices, and provide start-up funds for productive investment and helps poor women to smooth consumption flows. (OECD, 2011).

A chi square test was undertaken to assess influence of financial facilities towards women economic empowerment in Kirima Sub Location, it was hypothesised that: H_0 financial facilities do not influence women economic empowerment. The findings are illustrated in Table 4.41.

Table 4.41 Influence of Financial Facilities and Women Economic Empowerment

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	17.593 ^a	4	.001
Likelihood Ratio	26.371	4	.000
Linear-by-Linear Association	3.250	1	.071
N of Valid Cases	217		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is .20.

From Table 4.41, the chi Square value is 17.593 with 4 as the degrees of freedom. The significant level is 0.01 thus the hypotheses was rejected and the study concluded that financial facilities influences on women economic empowerment. The phi and Cramer V indicated by the symmetric measures further showed the relationship between the two variables was weak (0.001)

Financial facilities influences on women economic empowerment. This implies they can assess credit, have savings and investments which lead to their emancipation. There are financial services which have been tailored to suit the need of women that help in the process of economic empowerment.

4.7 Activities of Stakeholders and Women Economic Empowerment

The last objective sought to establish how activities of particular stakeholder’s influences women economic empowerment in Kirima Sub Location.

The study sought to determine if women in Kirima sub location were aware of any stakeholders involved in activities that facilitate women involvement in economic empowerment. This is presented in Table 4.42.

Table 4.42: Organisations Dealing with Women Economic Empowerment

	Frequency	Percent
Missing	4	1.8
Yes	190	87.6
No	23	10.6
Total	217	100.0

It was revealed by the study in Table 4.42 that 87.6% of the respondents were aware of organizations that facilitate women economic awareness. Only 10.6% were not aware thus it was concluded that women in Kirima were aware of the organisations that facilitate women economic empowerment. Having an awareness of these organisations imply that women can access information and further be mentored when it comes to empowerment. Through these organisations constraints in breaking the ceiling for women are usually addressed with the aim of emancipating women in their economic undertakings.

Of the 87.6% respondents who were aware of organisations that facilitate women involvement in economic empowerment were required to specify the organisation. The results are presented in Table 4.43.

Table 4.43 Organisations Involved in Empowerment Programs

	Frequency	Percent
Government	27	12.4
micro finances	103	47.5
Nongovernmental	21	9.7
Banks	39	17.9
Total	190	87.6

With the highest percentage (47) micro finances were involved in economic empowerment for women, commercial banks followed with 17.9% while government had 12.4%. The study thus deducted that micro finances provided economic empowerment facilities for women. Women particularly benefit from microfinance as many microfinance institutions target female clients. Microfinance services lead to women's empowerment by positively influencing women's decision-making power and enhancing their overall socio-economic status. (ILO,2008).The growth of micro-finance institutions and their impact in helping reduce poverty has gained worldwide recognition. The success of micro-finance in supporting micro and small business in general and those operated by own women in particular in India and Bangladesh is well known. Studies have shown that similar successes have been noted in South Africa and Mauritius (Dejene, 2006) thus the findings of this study conforms to other previous studies undertaken.

There was need to find out how the named stakeholders in Table 4.43 help women to participate in economic activities. This is presented in Table 4.44

Table 4.44 Involvement of Organisations

	Frequency	Percent
Lobbying	14	6.5
Advocacy	26	11.9
Education	60	27.7
recruitment	21	9.6
capacity building	69	31.9
Total	190	87.6

Table 4.44 indicates that organizations get involved in a number of ways. 31.9% of organisations do capacity building; this was followed closely by 27.7% who involve women in education programs. 11.9% do advocacy which is usually aimed towards policy making and crafting of law which can encourage emancipation of women, 9.6% recruit women thus offer employment facilities that is a major contributor to economic empowerment. The other 6.5 do lobbying. The results for capacity building and education were summed up thus it was concluded that 59.6% majorly involved women through education program and capacity building. Through training which include capacity building and education program, organisations participate in economic empowerment aiming to improve the lives of women.

According to WEF, (2011) women entrepreneurs' need more than credit to succeed thus training programs come in handy to ensure the economic empowerment need is met.

The study sought to establish awareness of certain activities by stakeholders. The responses are tabulated on 4.45

Table 4.45 Awareness on Activities by Stakeholders

Equity Foundation Partnering with Master Card		
	Frequency	Percentage
Missing	16	7.4
Yes	73	33.6
No	128	59.0
Total	217	100
30% Access to Government Procurement		
Missing	22	10.6
Yes	110	50.7
No	84	38.7
Total	217	100
Micro Financial Institutions		
Missing	14	6.5
Yes	173	79.7
No	30	13.8
Total	217	100
Uwezo and Women Enterprise Fund		
Missing	10	4.6
Yes	192	88.5
No	15	6.9
Total	217	100

On awareness of activities by different stakeholders all aimed towards empowerment of women, it was established that only 33.6% were aware of equity master card foundation while 59% were not aware of it. 50% were aware of the 30% portion set aside for youth and women access to government procurements while 38.7% were not. 79.9% which is a large percentage were aware of micro finances while 88.5% were aware of Uwezo fund and women enterprise funds.

Some activities of stakeholders were known by some women in Kirima sub-location. The implications of the findings were that much as the women in Kirima sub location were aware of activities of certain stakeholders towards economic initiatives of women, awareness could not be translated to access. Mostly the women were aware of the activities of the government such as Uwezo and women enterprise fund (88.5%). 30% access to government funds being a new aspects is not well known as indicated by 50% of individuals. Micro finances are well known and so are its activities as indicated by 79.9%. It was further noted that activities by cooperates were not known by the women in Kirima sub location, only 33.6% were aware of the equity bank foundation partnering with the master card.

The study further sought to ascertain whether those who were aware of the activities by stakeholders were using them. See Table 4.46 for presentations of findings.

Table 4.46 Use of Stakeholders Activities

	Frequency	Percent
Missing	8	3.7
Yes	114	52.5
No	95	43.8
Total	217	100.0

From Table 4.46 a high percentage of (52.5) agreed to have used and engaged with the activities provided by the different stakeholder. 43.8% on the other hand had not used the activities provided by the particular stakeholders. It was concluded that majority of the respondents (52.5%) had used this activities, yet this could not be said to be enough, if there is to be an increase in empowerment rates, then more women have to utilise the activities, this can necessitate introduction of new activities.

For the 43.8% who had not utilized the activities of stakeholders, the study sought to establish reasons as to why they had not utilized the services. The results are tabulated on Table 4.47

Table 4.47 Reasons for Non Use of Opportunities Provided by Particular Stakeholders.

	Frequency	Percent
Not easy to access	18	8.2
It's a complicated process	24	11.1
I don't have any entry point	4	1.8
I am not aware of how the process works	43	19.8
Generally I lack information	6	2.7
Total	95	43.8

From Table 4.47, (19.8) which was the highest percentage were of the opinion that they were not aware on how the process works. 11.1% further asserted that the process was complicated, 8.2% were of the view that the process was not easy to access while 2.7% of the respondents said they lacked information. It was clear that women did not use the opportunities as a result of not being aware of how the process works, while others were not using because it was complicated.

Group lending (chamas) provided the biggest avenue for accessing information on opportunities availed to women by different stakeholders. Whichever the channel used the aim should be to make women aware of the opportunities. Channels that are commonly accessed by women especially in local areas such as Kirima should be encouraged. In respect to this a multiple response analysis was used to determine how the respondents come to be aware of the services offered by the different stakeholders as presented in Table 4.48.

Table 4.48 Multiple Response Analysis for Awareness of Services by Stakeholders

	Responses		Percentage of Cases	
	F	Percent		
Awareness ^a	newspapers	63	11.9	32.6
	T.V	72	13.6	37.3
	Friends	81	15.3	42.0
	Chamas	104	19.7	53.9
	Posters	30	5.7	15.5
	trainings	44	8.3	22.8
	Radio	66	12.5	34.2
	others,	69	13.0	35.8
Total	529	100.0	274.1	
^a . Group				

The information from Table 4.48 uses response percentages to interpret the findings on channel of awareness. It was established that majority of women in Kirima Sub location learnt of the activities of the stakeholders through chamas (19.7%),15.3% learnt through friends, 13.6% through T.Vs,13% learnt through other channels like church and school committees, 12.5% through radio, 11.9% through newspapers while 8.3% was through trainings and 5.7% saw the adverts through posters. This imply that there are diversified channels that women can learn of opportunities presented by stakeholders all geared towards there emancipation.

The study sought to establish whether the respondents had ever received training on economic empowerment. Table 4.49 indicates the findings.

Table 4.49 Training on Economic Empowerment

	Frequency	Percent
Missing	3	1.4
Yes	137	63.1
No	77	35.5
Total	217	100.0

From the findings in Table 4.49, 63.1% had received training on economic empowerment while 35.5% had not. The implications were that a high number of the women respondents had received training on economic empowerment.

Since a bigger number of the women had received training as indicated in Table 4.49, the study sought to find out the specific stakeholders that conducted the trainings as illustrated in Table 4.50.

Table 4.50: Concerned Training Organizers

	Frequency	Percent
Government	32	14.7
NGO	21	9.6
Local church	46	21.2
Chama	38	17.5
Total	137	63.1

Table 4.50 shows that the leading training institution on women empowerment in Kirima sub location was the local church with a 21.2%,this was followed bychamas17.5% who organise

trainings for members or received training as a group from other institutions. Those trained by the government were 14.7% while 9.6% of the trainings were done by nongovernmental organisations. From a key informant point of view is that local institutions such as the church and chamas take a leading role in offering training to women, this is because the women in Kirima Sub location could easily identify and associate themselves with them, since they understand the situation of women in the sub location.

In addition to determining the stakeholders involved in offering training as indicated in table 4.50, the study sought to establish the impact of the training to women in Kirima sub location as presented in Table 4.51.

Table 4.51: Impact of the Training on Women Economic Empowerment.

	Frequency	Percent
Educative	85	39.2
Relevant	52	23.9
Total	137	63.1

The findings in Table 4.51 indicated that 39.2% of the respondents thought that the trainings were very educative while 24.9% of the respondents said the trainings were relevant. There was no response in regard to the training being poor thus it was concluded that the trainings conducted were very educative and met their objective.

To establish how activities of particular stakeholders influence economic empowerment of women, descriptive statistics was used to determine the mean of the effects provided. Table 4.52 represents the findings.

Table 4.52 Effects of Stakeholders Activities on Women Economic Empowerment

	N	Minimum	Maximum	Mean	Std. Deviation
Activities of stakeholders helps women access credit facilities	217	0	5	3.47	1.114
Activities of stakeholders helps in training and empowering women	217	0	5	3.64	1.089
Addresses constraints and barriers faced by women	217	0	5	3.22	1.092
Protection measures by stakeholders enhances productivity and participation of women.	217	0	5	3.46	1.075
Helps in reducing on vulnerability of livelihood by women.	217	0	5	3.38	.984
Valid N (listwise)	217				

Table 4.52 shows that with the highest mean, (3.64) it was established that the activities of stakeholders help in training and empowering women. This was followed by activities of stakeholders helping women access credit facilities (3.47). A protection measure by stakeholders enhances productivity and participation of women (3.46) and lastly activities by stakeholders help in reduction of vulnerability of livelihood by women. It was important noting that the means presented were to a large extent.

On key informants it was clear that the activities and programs of stakeholders had helped empower women economically. Stakeholders had trained women on entrepreneurial skills as well as capacity building in the form of business plans and the provision of cheap financial services. Other stakeholders however felt that their activities have been to an average extent as many women still were not ready to accept and absorb new things. It was further established that lobbying had been very effective as it helps attract more women. Through success of other women, many have been inspired and as a result economic empowerment nearly made a reality. Through participation, women learn first-hand and thus get knowledge on what is needed if they are to be empowered.

On whether stakeholders strive to harmonize their activities in order for women to benefit, it was determined that stakeholders have different programmes, targeting different categories of people with different goals and objectives. The differences make their work disjointed while others seem to be in competition thus they were not striving to harmonize their activities.

To establish how activities of stakeholders influence women economic empowerment in Kirima sub location. A correlation analysis was undertaken to this effect. The results were tabulated on 4.53.

Table 4.53 Correlation between Activities of Stakeholders and Women Economic Empowerment

		Women economic empowerment.	Activities of stakeholders
women economic empowered,	Pearson Correlation	1	.147*
	Sig. (2-tailed)		.030
	N	217	217
Activities of stakeholders	Pearson Correlation	.147*	1
	Sig. (2-tailed)	.030	
	N	217	217

*. Correlation is significant at the 0.05 level (2-tailed).

The findings in Table 4.53 indicated $r = .147$ indicating a positive correlation between activities of stakeholders and women economic empowerment. P value (0.030) < α (0.05) indicating the relationship is significant. It was then deduced that there is a positive correlation between activities of stakeholders and women economic empowerment. As the activities of stakeholders increases then more women become empowered.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents summary of findings, conclusions and recommendation made to the study. Suggestions for further research and the study's contribution to the existing body of knowledge on the factors that influence women economic empowerment in Kirima sub location have been given. The chapter is organized in sub themes basing on the objectives of the study.

5.2 Summary of Findings

Majority of respondents (71.9%) had families, the mean number of children in a family was three and many women in Kirima sub location had small family size in which they could cater for their needs. Large family sizes at times hinder economic engagement as it makes it hard for women to save and ties a woman to the house, further resources are channeled to raising the family. It was established that education was important towards source of income as it could enable women in Kirima have relevant skills. Majority of women in Kirima were engaged in an economic activity which was either paid work or not. Most women participated in small scale businesses and peasant farming. Bargaining power varied from one woman to the other depending on the economic engagement they were in. Cultural constraints as well as lack of proper education deprived women of bargaining power in the area.

On demographic factors, majority of women who were engaged in economic activity were receiving pay for their work. Most of them were self-employed followed by farmers. Of interest to note is that there were other house wives who received pay for domestic work which is not a common phenomenon. Women who worked and were not receiving their pay were mostly doing the work for subsistence. Those who were receiving payment mostly worked between 5-8 hours. Family size/ number of children limits on women working engagement reducing on the number of hours that they work. It was noted that those who were in self-employment had economic activities that could be rated to be doing well. To a large extent economic activities enabled women to undertake personal development. There was an increase in economic trends as women in Kirima sub location are not only venturing in economic activities but paid work. A chi square analysis to determine association between the variables concluded that to a large extent demographic factors affect women economic empowerment

Specialized gender roles existed in Kirima sub location, where women are required to perform certain tasks due to their gender. Cooking was the major domestic work performed. 83.4% had people who helped them in domestic work; these individuals were mostly family members. Some married women received help from their husbands. Men who never helped felt that they could help with other chores that were a bit masculine. Domestic work in itself alone did not hinder women from engaging in economic activities, there were other factors that intertwine with domestic work that hinder women from engaging in economic venture. However it was noted that performing domestic work at times deny women time to concentrate on other economic engagement.

The community had a positive attitude on domestic work performed by women (73.7%), this was because they appreciated the role of women in building homes. It was established that the community supported women economic activity through use of the good and services produced by women. Others who thought that the community did not support women economic activity felt that women were seen as competition. Gender roles interfered with women economic engagement as it holds women from fully participating at work place. Gender had an influence in different life chances such as access to credit, inheritance and property and employment opportunities. There was a negative correlation between gender roles and women economic empowerment. Increase in gender roles implied a decrease in women economic empowerment.

There was a moderate understanding of financial issues by the women in Kirima. Micro finance institutions largely contributed to this. There were financial institutions that catered for financial needs of women in the area. 48.8% which were the majority had borrowed money from financial institutions using group lending as their form of security. Those that had never borrowed money sited lack of collateral as the major reason for this. Accessibility of loan in Kirima was seen to be easy. Conclusions were drawn that financial facilities influences on women economic empowerment.

Women in Kirima were aware of the organizations that facilitate women economic empowerment (87.6%). Micro finances were the leading organisations followed by commercial banks. These organisations were mostly involved through education program and capacity building. Uwezo and women enterprise funds topped the list of activities by stakeholders that women were aware of. It was further revealed that awareness necessitated

use of the activities. Those who had not utilized the activities cited not being aware of how the process worked. There were diversified channels used to enable women learn of the activities by different stakeholders. Majority of women (63.1) had been trained on economic empowerment with local churches mostly taking the lead in these trainings followed by women's groups (chamas). The training was considered to be effective. However most of the stakeholders do not strive to harmonize their activities. There was a positive correlation between activities of stakeholders and women economic empowerment. As the activities of stakeholders increases then more women become empowered.

5.3 Conclusions of the Study

Following the findings, the study concludes as follows:

Large family sizes hinders on economic engagement of women. Women will undertake unpaid work or even engage in subsistent work in order to take care of their families. Family size further limits on women economic engagement thus reducing on their working hours. On a large extent demographic factors affect women economic empowerment.

On gender and economic engagement, it was concluded that gender roles do exist that hinder women from engaging in productive economic work. Community had positive attitude towards domestic work due to the fact that it would want to maintain the status quo on gender roles. Gender roles greatly interfered with women economic engagement, it further influenced on different life chances.

Financial facilities influences on women economic empowerment. With increased facilities where women can access credit and financial advice then economic empowerment was likely to increase.

On Activity of stakeholders, it is concluded that these activities influences on women empowerment however there was no harmonization in the activities so that women can take advantage of such opportunities

5.4 Recommendations

Basing on the findings of the study, it is recommended:

- i. The government has to take a proactive role to ensure family sizes are contained. This can be through family planning and child spacing campaigns. There is also need to educate women and emphasize development of skills unlike formal education where the emphasis is usually placed in completion of a class and gaining certification. Emancipating women should be all round thus should be inclusive of the social, political and economic aspect.
- ii. Socialization on gender roles has to be undertaken with the aim of empowering instead of fostering a culture of patriarchy and male domination. Gender roles should be aimed at making better society instead of fostering dominion and subjugation on women. Society should strive to actively reduce gender discriminatory norms and practices and to ensure that public institutions are accountable for putting gender rights into practice. Exploitative and discriminatory working conditions, gender segregation in the labour market, restricted mobility, women's double work burden and diminished health caused by gender-based violence should be advocated against.
- iii. Awareness on activities of stakeholders should be increased with an aim of improving economic status of women through advertisements, promotions, community forums, bill boards and posters. More women need to undertake and use the activities/ programmes provided by stakeholders. Further there is need to train women on the different packages offered by the stakeholders. Government need to be proactive and where possible through policy measures streamline on the activities of the stakeholders.
- iv. Financial institutions should work with the county government in implementation of devolution so that women from the grass roots benefit from financial facilities. There are devolved funds in county government which if not followed to provide a system of transparency might be misused thus financial institutions should come with programmes that can ensure the funds are availed to women for economic activities.

5.5 Suggestions for Further Research

Following the findings, the study gave the following suggestions for further research

- i. A study to establish challenges to women economic empowerment yet there is affirmative action.
- ii. A study to be undertaken to establish role of devolution on women emancipation.

5.6 Contribution to the Body of Knowledge

This section presents the study's contribution to existing knowledge in Table 5.1

Table 5.1: Contribution of the study to the Body of Knowledge

No	Objective	Contribution to Knowledge
1	To establish the influence of gender roles on economic empowerment of women in Kirima sub location.	Extreme roles only performed by women at household levels reduce quality time of these women to participate in economic activities. Whereas in households where gender roles are shared women get the chance of participating in economic activities hence getting empowered economically.
2	To determine the influence of demographic factors on economic empowerment of women in Kirima sub location	Demographic factors to a large extent influences women economic empowerment in Kirima sub location. Education enables women to be aware of their rights, make informed decisions concerning finances and investments. The type of occupation shapes a women ability to save and invest. Some married women lacked the autonomy and support of making financial decisions
3	To assess the influence of financial facilities towards women economic empowerment in Kirima sub location.	Access to credit by women greatly influences their empowerment. When women have access to cheap loans they will be able to establish small investment projects that will go a long way in uplifting their lives and that of their families. When women lack access to credit it becomes a major stumbling block to their economic empowerment.
4	To establish how activities of stakeholders influences women economic empowerment in Kirima sub location	Activities of various stakeholders whose programmes aim at empowering women economically indeed influence this course. Stakeholders like self-help groups, community based organisations, women chamas groups and micro finances can educate, lobby train women on investments and saving. Women who lack information on the programmers of these stakeholders largely miss out. It's the duty of stakeholders to full sensitize their target population for better results

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APPENDICES

Appendix 1: Letter of Transmittal

Edward Njoroge Kabugua,
University Of Nairobi.
P.O Box 12906.
NAKURU.

The District Commissioner,
Nakuru North District.
P.O Box
Bahati.

Dear Sir

RE: RESEARCH PROJECT

I am an M.A. Project Planning and Management student at the University of Nairobi undertaking research on “factors affecting women’s economic empowerment in Kirima sub location, Ndungiri location, Nakuru North District” as part of my course requirements.

The study will entail gathering of primary data from 286 sampled households in Kirima sub location.

The purpose of this letter is therefore to request your office to grant me permission to carry out the proposed study.

Thanking you most sincerely in advance.

Yours Faithfully

Edward Njoroge Edward.

Appendix II: Research Questionnaire.

INTRODUCTION

This questionnaire seeks to establish the factors affecting women's economic empowerment in Kirima Sub location, Nakuru North district.

You are not required to fill in your name. All information given will be treated with utmost confidentiality.

Section one. Respondents Profile

Please fill in the blanks or tick and answer questions truthfully

1 What is your age?

16-25 years () 26-35 years () 36-45 year () over 45 years().

2. Marital Status;

Single () Married () () separated () other specify -----

3. Educational level

Primary level () Secondary level () college () University () Post graduate ()

Section Two: demographic factors and economic empowerment.

4. Do you have a family?

() yes () no

5. If **yes**, how many children do you have?.....

6. Does the number of your children / size of the family limit your full engagement in productive economic venture? () yes () no

6.b. if **yes**, use the statements provided to give the **major** effect as a result of your family size.

a. I cannot afford all basic needs due to the size of my family ()

b. My family size makes it hard for me to save ()

c. I am forced to permanently reside in kirima sub location due to the demands availed by my family ()

d. I cannot expand my business/ economic activities due to the size of my family ()

e. I have to take up waged work to cater for my family needs ()

7. From your answer in question 3, has your educational level been helpful in the following:

a. Having a source of income? () yes () no

b. Increased knowledge on maternal mortality? () Yes () no

c. Improved nutrition and health? () yes no ()

8. What is the **main** importance of your level of education towards having a source of income?

- a. Enables me have relevant skills ()
- b. Enables me to bargain for job opportunities and markets ()
- c. I can make solid financial decisions ()

9. Are you **currently** engaged in any economic activity? (This can either be paid or not paid work)

() Yes () no

9.b. If yes, which economic activity?

- a. Farming ()
- b. Casual laborer ()
- c. Permanently employed ()
- d. Self-employed ()
- e. House wife ()
- f. Other (), Specify -----

9. c. Are you receiving Payment from your work?

() Yes () no

9.d. If no why?

- a. I work for subsistence ()
- b. They pay my husband directly ()
- c. The payment is in kind ()
- d. Others, Specify -----

10. If answer to **9** is **yes**, how many hours do you work?

1-4 hours () 5-8 hours () 9-12 hours () More than 12 hours

11 If self-employed in (**9.b**) how do you rate your success?

() poor () Good () average () excellent

12. How does your economic activity helps you achieve economic independence?

On a scale of 1-5 of which one 1= Strongly disagree, 2 = Disagree, 3= Neutral,4 = Agree and 5= Strongly agree. Indicate your feelings on each items listed.

Y	Items	1	2	3	4	5
1	I can make financial decisions					
2	Am able to make investment decisions					
3	Enable me to undertake personal development.					
4.	I don't have to publicize personal issues due to financial constraints.					
5	Planning has been made easy as I don't have to wait for financial approval from any one.					
6	I now have bargaining power					

Section Three: Gender Roles and Economic Empowerment.

13. Do you have specified gender roles at home?

Yes no

14 .What types of domestic work do you do?

- a. Ploughing ()
- b. Cooking ()
- c. Cleaning ()
- d. Tending babies ()
- e. Herding ()
- f. Fetching water ()
- g. Other, Specify -----

15. Do you have anybody who helps you perform these tasks?

yes no

15.b. If yes in 15 above, who is it?

- a. Family member ()
- b. Neighbor ()
- c. Sibling ()
- d. House help ()
- e. Another child ()
- f. Others (Specify) -----

16 .If married, in 2 above. Does your husband help in chores considered feminine?

() Yes () no

16.b. If no, why?

- a. It is not cultural ()
- b. He helps other masculine work ()
- c. He does not know how to perform the chores ()
- d. He enjoys sitting ()
- e. He is used to not helping around ()
- f. He is incapacitated [illness, physical disability] ()

17. Do you think performing domestic chores interferes with your engagement in economic activities? () yes () no

17.b. if **yes** how?

- a. I don't have time to fully commit/ concentrate on my economic engagement ()
- b. Am constantly fatigued to be productive in my economic engagement ()
- c. It is hard to balance between family and work place expectations ()
- d. Any other-----

18. How does the community view domestic work performed by women?

() positive () negative

18.b Why do they hold this view?

- a. Appreciate role of women in building homes ()
- b. Have unrealistic expectations on women ()
- c. They do not view domestic and house work as an economic activity ()

19. Is the community supportive of your economic activity?

yes no I don't know Somehow

19.b Explain your answer in 19.

- a. Support women to acquire further training ()
- b. Use the goods and services provided by women ()
- c. See women as competition ()
- d. Believe women cannot perform ()
- e. Engage women as a last resort ()

20. Does gender roles interfere with women economic empowerment?

Yes no Somehow () I don't know ()

21. How does gender roles interfere with women economic empowerment?

- a. Women are not engaged in paid work ()
- b. Hold women from fully participating at work place ()
- c. Defines women in terms of domestic work ()
- d. Socializes women to be docile hence not undertake important decisions ()
- e. Sets a culture on dependency on men ()

22. Have you ever experienced the following due to your gender?

- a. Denied access to credit yes () () no
- b. Denied property and inheritance () yes () no
- c. Denied employment opportunity () yes () no
- d. I have not been denied anything due to my gender ()yes ()no
- e. I have missed opportunities but I don't know it was as a result of my gender
()yes ()no

Section four: Financial facilities and women economic empowerment.

23. To what extend do you understand financial issues?

very large large moderate small very small

24 Who do you think is responsible for your answer above?

government banks micro finances nongovernmental other please specify

25. Do you have a financial institution that caters for your financial needs?

yes no

26. Have you ever borrowed money from a bank or a financial institution?

yes no

26b. If **yes**, what form of security do you **oftenly** use to acquire loans/credit?

title deeds chamas spouse other specify -----

26c. If **no**, what kept you from borrowing?

- a. Lack of collateral
- b. Prevailing high interest rates
- c. Stringent repayment periods
- d. I did not need a loan

27. Rate your accessibility to loans/credit?

easily accessible not accessible

28. In your opinion does access to credit/ loans helps achieve women economic independence?

yes no

Section Five: Activities of Stakeholders and Women Economic Empowerment.

29. Do you know any organisation that facilitates women involvement in economic empowerment?

yes no

30 if yes, please specify the organisation involved

government micro finances nongovernmental banks other specify ---

31. How do these organisations named above help women to participate in economic activities?

lobbying advocacy education recruitment capacity building
others Specify-----

32. Are you aware of the following activities by stakeholders?

- a. Equity bank foundation in partnership with master card foundation yes no
- b. 30% access to government procurement opportunities yes no
- c. Micro financial institution yes no
- d. Uwezo and women enterprise fund yes no

32b. if aware are you using them?

yes no

32c. if not in use of the activities in 32 above, why?

- a. Not easy to access ()
- b. It's a complicated process ()
- c. I don't have any entry point ()
- d. I am not aware of how the process works ()
- e. Generally I lack information ()
- f. Not interested. ()

32d. if aware, where did you learn about them {multiple responses allowed}

() newspapers ()T.V ()friends ()chamas () posters ()trainings ()radio ()others,
specify-----

33. Have you ever been trained on economic empowerment?

() yes () no

33b. If yes, who conducted the training?

()Government ()NGO ()Local church ()Chama ()microfinance ()other-----

33c. How was the training?

- a. Educative ()
- b. Relevant ()
- c. Poor ()

33d. What were you trained on?{Multiple responses allowed}

- a. Savings and investments ()
- b. Business startups ()
- c. Income generating activities ()
- d. How to access credit ()
- e. How to perform domestic work ()
- f. Other, Specify -----

34. The following statements aim to establish how activities of stakeholders influence women economic empowerment. On a scale of 1-5 of which one 1= Strongly disagree, 2 = Disagree, 3= Neutral,4 = Agree and 5= Strongly agree. Indicate your feelings on each items listed.

Y	Items	1	2	3	4	5
1	Activities of stakeholders helps women access credit facilities					
2	Activities of stakeholders helps in training and empowering women					
3	Addresses constraints and barriers faced by women					
4.	Protection measures by stakeholders enhance productivity and participation of women.					
5	Helps in reducing on vulnerability of livelihood by women.					

35. Do you think the government has done/ is doing enough to promote economic empowerment?

yes no

36. If **No** what can it do?

- a. Increase access to credit
- b. Increase gender mainstreaming
- c. Implement policy measures to empower women
- d. Encourage institutional development that are pro-women
- e. Domestic work should be regarded as paid work

Section five: Economic Empowerment

37. If not streamlined demographic factors can hinder women economic empowerment

Strongly agree Agree Neutral Disagree strongly disagree

39. Access to finance is a major enabler to empowering women

Strongly agree Agree Neutral Disagree strongly disagree

40. For women to be economically empowered, then all stakeholders need to play their role.

Strongly agree Agree Neutral Disagree strongly disagree

41. Economic empowerment helps women overcome the barrier of gender roles.

Strongly agree Agree Neutral Disagree strongly disagree

Thank you for finding time to respond to the questions

Appendix III: key Informant Interview Guide.

Introduction

This study seeks to establish the factors affecting the economic empowerment of women in Kirima Sub location, Nakuru North District, Kenya. Your organisation has been selected by chance to participate in the study since your views are considered important to the study. Your participation is purely voluntarily. All the information will be treated with utmost confidentiality.

Gender Roles

1. Do you think gender roles influence on women economic activities in Kirima? **How do gender roles influence their economic empowerment?**
2. What is the view of the community on domestic work? **How does community attitude towards what women do/ should do economically affect women desire to achieve economic independence?**
3. How does performing domestic work interfere with women economic engagement in Kirima sub location?

Demographic Factors

4. How does the following affect on women economic activities?
- Family size, level of education, marital status, occupation and birth rate.
5. Are women in kirima engaged in economic activities? **How are they engaged? Do they have bargaining power?**
6. Is education for girls and women valued in this sub location? **What shows? How has education helped women of this sub location to be economically empowered?**
7. How does economic activity help women to be empowered? **What is the trend in economic activities, is it declining or increasing?**
8. In your opinion, how does the economic empowerment of women influence women capacity to have productivity inputs?

Access to Financial Facilities

9. What keeps women from not accessing financial services and facilities?
10. How does access to financial facilities influence on women economic empowerment?

Roles of Stakeholders

11. To what extent have the activities and programmes of your organization help to empower women economically?
12. How effective is lobbying and participation of women in your programmes helping to make them economically empowered?
13. Do stakeholders strive to harmonize their activities in order for women to benefit?

How do they do this?

14. How do activities of stakeholders influence women economic empowerment?

Thank you for your time and participation.

Appendix IV: Authorization Letter from the University



UNIVERSITY OF NAIROBI
COLLEGE OF EDUCATION AND EXTERNAL STUDIES
SCHOOL OF CONTINUING AND DISTANCE EDUCATION
DEPARTMENT OF EXTRA - MURAL STUDIES

Tel 051 - 2210863

P. O Box 1120, Nakuru
15th May 2014

Our Ref: UoN/CEES/NKUEMC/1/12

To whom it may concern:

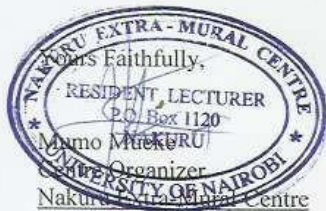
RE: EDWARD NJOROGI KABUGUA- L50/84413/2012

The above named is a student of the University of Nairobi at Nakuru Extra-Mural Centre Pursuing a Masters degree in Project Planning and Management.

Part of the course requirement is that students must undertake a research project during their course of study. He has now been released to undertake the same and has identified your institution for the purpose of data collection on "Factors Influencing Women Economic Empowerment in Kirima Sub- location, Kirima Location, Nakuru North District.

The information obtained will strictly be used for the purpose of the study.

I am for that reason writing to request that you please assist him.



Appendix VI: Authorization Letter from National Commission for Science, Technology and Innovation



NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY AND INNOVATION

Telephone: +254-20-2213471,
2241349, 310571, 2219420
Fax: +254-20-318245, 318249
Email: secretary@nacosti.go.ke
Website: www.nacosti.go.ke
When replying please quote

9th Floor, Utalii House
Uhuru Highway
P.O. Box 30623-00100
NAIROBI-KENYA

Ref: No.

Date:
16th July, 2014

NACOSTI/P/14/2744/2580

Edward Njoroge Kabugua
University of Nairobi
P.O.Box 30197-00100
NAIROBI.

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on "*Factors influencing womens economic empowerment in Kirima Sub Location, Ndungiri Location, Nakuru North District,*" I am pleased to inform you that you have been authorized to undertake research in **Nakuru County** for a period ending **30th September, 2014.**

You are advised to report to **the County Commissioner and the County Director of Education, Nakuru County** before embarking on the research project.

On completion of the research, you are expected to submit **two hard copies and one soft copy in pdf** of the research report/thesis to our office.


SAID HUSSEIN
FOR: SECRETARY/CEO

Copy to:

The County Commissioner
The County Director of Education
Nakuru County.



National Commission for Science, Technology and Innovation is ISO 9001: 2008 Certified