

DETERMINANTS OF ECONOMIC EMPOWERMENT OF WOMEN IN NYERI MUNICIPALITY, NYERI, KENYA

Margaret Muthoni Njega

Dedan Kimathi University of Technology, Nyeri, Kenya

Samuel Mwangi Kimondo

Jomo Kenyatta University of Agriculture and Technology, Nairobi, Kenya

mwangikimondo@yahoo.com

Francis Kaara Kiura 

Jomo Kenyatta University of Agriculture and Technology, Nairobi, Kenya

fkiura@gmail.com

Abstract

The study was focused on economic empowerment of women which is essential in achieving accelerated growth, development and reduction of poverty in Kenya. The study looked at the factors influencing the economic empowerment of women through survey in Nyeri Municipality, Kenya. In Kenya most of the women live below the poverty line due to gender inequality in most sectors of the economy. The population of Nyeri Municipality is predominantly Christian. The study used women church groups with a membership of 8455 to reach the target population. The study randomly sampled 370 respondents and used questionnaires to collect data. Data was analyzed using descriptive and inferential statistics. The study revealed that education, access to credit, control of economic resources and employment have a positive relationship with economic empowerment. The findings will be useful to the Ministry of Gender and Social Services in its effort to formulate and implement gender policies, NGOs dealing with women empowerment in formulating their programs and Micro finance institutions. The information will also be used by women in empowering themselves in working towards achieving self sufficiency and improved standards of living and the government in attaining the vision 2030.

Keywords: Empowerment, Economic resources, Employment, Access to credit, Enterprise, Poverty line

INTRODUCTION

Kenya like other African countries faces profound problems resulting from low economic growth and high population growth and governing difficulties. National poverty rate is the percentage of the population living below the national poverty line. Poverty line is the minimum level of income deemed adequate in a given country (Ravallion, 1992). In practice the common understanding of the poverty line is significantly higher in developed countries than in developing countries (Hagenaars, Aldi and Klass, 1988). The common international poverty line has been roughly a dollar a day (Sachs, 2005). National estimates are based on population weighted sub-group estimates from household surveys.

Table 1. National poverty rate in Kenya

1992	44.8%
1994	40.3%
1997	52.3%
2005	45.9%

Source: Global poverty working group 2006

Throughout Africa, women are a powerful force for growth and development, making important contributions to the economy as workers and entrepreneurs and to the welfare of their families. In many Africa countries however, unequal access to property, discrimination in the labor market, and business related obstacles hinder women from contributing even more to their countries growth and well being. Removing such obstacles can help not only to empower women but also to unlock economic potential of their nations. According to Msafiri (2000) women have a lot of talent and it is only lack of resources that hinder their path to personal development. In Kenya, Klasen (2002) shows that the fact that women during 1960 – 1992 period did not complete as many years of schooling on average as men did accounts for almost 1% point difference between the long run growth potential of Kenya when compared with that of high performing economies. Quisumbing (1996) estimates that increasing female access to agricultural inputs to the same level as that of their male counterparts would increase yields by 22%.

In Kenya, 54% of rural and 63% of urban women live below the poverty line (GOK, 1997). Although gender inequality in education enrollment at the primary level have narrowed to almost parity following the introduction of free primary education in Kenya in 2003, disparities in secondary and university education persist and negatively affect both women's labor force participation and their ability to acquire the skills needed to start and grow a business. At

secondary level 60% of students enrolled in 2007 were male while 40% were female (UNESCO, 2008). Male enrolment in the universities surpasses that of females almost by half. According to the Republic of Kenya economic survey, (2008) the proportion of female students enrolled in the Universities was 40.1% while that of male students was 59.9%. The cost of education is the most common cause for girls dropping out of school (GOK, 2002). In general when the cost of education increases at household level, families tend to prefer schooling for boys. Women's lower education level result in their lower formal labor participation and lower level of skills for women entrepreneurs. Women are also 'time poor' because of their dual roles in household economy and labor market. On average women work longer hours (12.9 hrs) compared with those of men (8.2 hrs) yet they earn less because more of these hours are not remunerated (Saito, Mekanon and Spurling, 1994).

Women in Kenya therefore have less opportunity to be educated, are more at risk of gender based violence, female genital mutilation and face greater risks of economic and sexual exploitation.

There are several parties that support women empowerment in Kenya though without much success. They include;

- i) The government through the women enterprise fund, new constitution and the affirmative action for women in the education sector.
- ii) Non governmental organizations such as Forum for African Women Educationists (FAWE) Kenya and Education for Marginalized Children in Kenya (EMACK) Girls forums
- iii) Micro-finance institutions such as Kenya women finance trust and Faulu Kenya.
- iv). Women themselves through self help groups.

Statement of the problem

A large proportion of women in Nyeri Municipality live below the poverty line than men. In Kenya 54% of rural and 63% of urban women live below the poverty line. In addition to low or lack of education, limited access to economic resources is one of the major reasons why poverty is prevalent among women in Nyeri especially those living in the rural areas. Despite the fact that women constitute about 80% of agricultural labor, yet credit to this sector disproportionately favors men. Women in Nyeri are also 'time poor' because of their dual roles in household economy, and labor market. On average women work longer hours (12.9 hrs) compared with those of men (8.2 hrs) yet they earn less because more of these hours are not remunerated.

This is despite strong support from the government, non governmental organizations and the women themselves. The government has supported women empowerment through the women enterprise fund, affirmative action in the education sector and the new constitution which

empowers women economically by guaranteeing that a third of all appointments should be from either gender. A number of non governmental organizations also support women empowerment such as Forum for Women Educationists (FAWE) Kenya, Education for Marginalized Children in Kenya (EMACK) Girls forum and Micro finance institutions. The women have come together to empower themselves through women groups and chamas. The purpose of the study is to establish the factors influencing economic empowerment of women in Nyeri Municipality and provide ways of addressing the problems.

General objective.

To investigate the determinants of economic empowerment of women in Nyeri Municipality.

Specific objectives

- a) To evaluate extent to which level of education enhances economic empowerment of women.
- b) To analyze extent to which access to credit assist in economic empowerment of women.
- c) To find out extent to which level of employment facilitate economic empowerment of women.
- d) To assess extent to which control of economic resources contributes to economic empowerment of women.

Research Questions

- i) To what extent does the level of education enhances economic empowerment of women?
- ii) To what extent does access to credit assist in economic empowerment of women?
- iii) To what extent does the level of employment facilitate economic empowerment of women?
- iv) To what extent does control of economic resources contribute to economic empowerment of women?

Scope of the study

The study was carried out in women church groups in Nyeri Municipality. They are grouped into three categories which are, those under the Catholic Church, those under Protestant churches, and those under the Pentecostal Churches.

Significance of the study

Women economic empowerment involves a program that seeks to improve the living standards of women. This can be achieved through education, access to credit, employment and control of economic resources. This study will be useful to the Ministry of Gender and Social Services in its effort to formulate and implement gender policies, non-governmental organizations dealing

with women empowerment and Micro finance institutions in formulating their programs and the women in empowering themselves to work towards achieving self sufficiency and improved standards of living.

Limitations of the study

Some respondents were biased and failed to disclose all the information necessary to make accurate conclusions and due to factors such as cost and time, the study was limited to a small sample size of only 370 respondents.

Definition of Key terms

Woman - A female who is over 18 years of age and is out of school.

Economic Empowerment - Ability to manage ones own life.

Enterprise - Any income generating activity

Poverty line – Living below a dollar a day

THEORETICAL LITERATURE REVIEW

Economic empowerment of women

The concept of women empowerment has been described differently by different authors. World Bank Gender Equality Plan, (2007): 'Economic empowerment is about making markets work for women (at the policy level) and empowering women to compete (at the agency level)'. According to ICRW (2011), 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. UNDP (2008) argues that women's economic empowerment can be achieved by targeting initiatives to expanding women's economic opportunity; strengthen their legal status and rights, and ensure their voice, inclusion and participation in economic decision-making.

According to SIDA (2009), women empowerment is the process which increases women's real power over economic decisions that influence their lives and priorities in society. Women's economic empowerment can be achieved through equal access to and control over critical economic resources and opportunities, and the elimination of structural gender inequalities in the labour market, including a better sharing of unpaid care work.

A key factor in all the definitions however is that women empowerment relates to the ability of women to manage their lives. Women empowerment is a process which leads towards a state in which women are empowered. That is empowerment involves an improvement in women's ability to manage their own lives. This is obtained through increased access to key resources and activities (Duflo, 2005).

Women empowerment gives a direct link between empowerment and equal opportunities. The process of empowering women will improve their ability to manage their lives. That is it improves their access to education, access to formal sector employment, access to entrepreneurship, access to finance, control over fertility etc. This improved ability to manage their own lives entails an expansion of women's opportunities in the direction of equal opportunities in comparison to men.

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 (ICRW, 2011). To succeed and advance economically, women need the skills and resources to compete in markets as well as fair and equal access to economic institutions. To have the power to benefit from economic activities women need to have the ability to make and act on decisions and control resources and profits. In the 21st century, women enjoy more freedom and power than ever before. However they are still disadvantaged when compared to men in virtually all aspects of life. Women are deprived of equal access to education, health care, capital and decision making power in the political, social, and business sector. Whereas men are credited with performing three quarters of all economic activities in developing countries, women actually perform 53 percent of the work (United Nations 1995). The 1995 UN Human Development Report states that "an estimated \$ 16 trillion in global output is currently 'invisible' of which \$ 11 trillion is estimated to be produced by women.

The world has recognized the vital importance of education as a main aspect of human security and as a means to empower women. According to the UNDP Human Development Report, (1995) women in Africa represent 52 percent of total population, contribute approximately 75 percent of the agricultural work and produce 60 to 80 percent of the food. Yet they earn only 10 percent of African incomes and own just 1% of the continent's assets. These numbers indicate the tremendous challenges women face on their road to gender equality. Despite repeated effort made by the government, NGOs and Multilateral development agencies, the majority of women in the developing world are still relegated to micro enterprises and informal tasks. In addition, women still make up majority of part time and temporary workers in developed countries. As a result, women working in informal economies are likely to have low access to basic health care services, education, financial capital, political appointments, employee rights and land ownership. But woman's economic empowerment must not be examined in a vacuum.

Unfortunately, widespread cultural and economic practices work to prevent empowerment. To fully assess the opportunities and obstacles that exist, the intersection of political, social/cultural and environmental conditions must be analyzed alongside traditional

economic indications. Until women are given the same opportunities that men are, entire societies will be destined to perform below their true potentials. Until societies, governments and non-governmental organization around the world come together and make a concentrated effort to empower and grant equality to women the world will be stuck in the past and human well-being will never truly realize its full vigorous potential (UNDP 1995).

In Kenya the new constitution has given women equal rights with men including right to ownership of property such as land. The constitution also states that no more than two-thirds of political appointments shall be of the same gender.

Measuring women economic empowerment.

Measuring empowerment depends on the establishment of universal standards but at the same time must allow for indicators which are sensitive to context. Approaches to measuring women's empowerment in more broad terms, involves defining what is meant by empowerment and identifying the different elements which make up this definition. These elements are variously defined as; resources, agency and achievements (Kabeer, 2001); control over resources and agency (Malhotra, 2002); agency and opportunity structure (Alsop *et al.*, 2005); agency, structures and relations (CARE, 2006); assets, knowledge, will and capability (Charlier and Caubergs, 2007). In most cases, these elements are then broken down into sub-dimensions with associated indicators and sources of measurements. Thorlind (2000) believes that social economic empowerment indicators provide important measures and are necessary prerequisites, of any further generation of democracy promoting social capital in developing countries. He outlines the social-economic empowerment indicators as; literacy and social awareness (mass literacy campaigns and functional literacy training), economic empowerment (credit, employment levels, minimum wages), self organization (groups, people's federation and cooperatives), and participation in local institutes (local governments, village courts, civil associations)

Feminist Theory

Feminist theories have fought for economic empowerment of women from as early as the 18th century. Feminist theory is the extent of feminist into theoretical or philosophical discourse. It aims to understand the nature of gender inequality. It examines women's social roles, experience, and feminist politics in a variety of fields such as sociology, communication, economics and education (Brabeck and Brown, 1997). Feminist researchers embrace two key tenets that their research should focus on, the condition of women in society and their research must be grounded in the assumption that women generally experience subordination. Themes

explored in feminism include discrimination, objectification, oppression and stereotyping (Macionis and Linda, 2010).

Feminist theories first emerged as early as 1792 in publications such as “The changing Woman”, “Ain’t I a Woman” and so on. The changing woman is a Navajo Myth that gave credit to a woman who in the end populated the world. In 1851, Sojourner Truth addressed women’s rights issues through her publication “Ain’t I a Woman”. Sojourner Truth addressed the issue of women having limited rights due to men’s flawed perception of women. Truth argued that if a woman of color can perform tasks that were supposedly limited to men, then any woman of any color could perform those same tasks (Kolmar, 2005).

After her arrest for illegally voting, Susan B Antony gave a speech within court in which she addressed the issues of language within which the constitution documented in her publication, “Speech after Arrest for illegal voting” in 1872. Antony questioned the authoritative principles of the constitution and its male gendered language. She raised the question of why women are accountable to be punished under law but they cannot use the law for their own protection (women could not vote or own property). She also critiqued the constitution for its male gender language and questioned why women should abide by laws that do not specify women (Kent, 1993).

Although there were not any feminist terminologies based on their arguments, all these women founded a lexicon of debates that contributed to modern feminist theory. For example Sojourner Truth raised the issue of intersectionality, while Susan B Antony raised the issue of the language debate. In the late 1960s feminist psychologists such as Jean Baker Miller, sought to bring a feminist analysis to previous psychological theories, proving that there was nothing wrong with women but rather with the way modern culture viewed them (Zajko, Vanda and Leonard, 2006)

Feminist economics broadly refers to a developing branch of economics that applies feminism insights and critiques to economics. It encompasses debates about the relationship between feminism and economics on many levels. One prominent issue that feminist economics investigates is how GDP does not adequately measure unpaid labour predominantly performed by women such as housework, childcare and eldercare (Waring, 1988). In the Houseworker’s Handbook, Betsy Worrer presents a cogent argument that reproduction and domestic labor of women form the foundation of economic survival; although, unremunerated and not included in the GDP (Marilyn, 2004).

Feminist researchers have fought for gender equality and women rights from the early days. They agitated for women empowerment both economically and socially and thus very

relevant to my area of study as women in Nyeri municipality experience similar inequalities. This includes unpaid labour and the right to own property.

How economic empowerment has been addressed in the world

In India majority of women lack assets that help contribute to their empowerment and well being, economic independence through self employment and entrepreneurial development must be paid attention to. As a Nation, India is committed to the empowerment of women. The government declared year 2001 as “women’s empowerment year”, to focus on a vision where women are equal partners with men. Through the Ministry of women and child development, the government sought to promote economic empowerment of women through policies and programs cutting across sectors. They include, Support to Training and Employment Program for women (STEP) which seeks to upgrade skills of poor women and those without assets and provide employment on sustainable basis, Rajiv Gadhi Scheme for Empowerment of Adolescent Girls (RGSEAG) which aims at vocational training for girls above 16 years of age for their economic empowerment, Rashtriya Mohila Kosh (National credit fund for women) RMK was set up to provide micro-credit to poor women (Azad India Foundation, 2010).

Bangladesh, though still an impoverished country has made remarkable progress economically and socially. Growth rates have risen and the incidence of poverty has declined. Bangladesh has closed the gender gap in primary education and reduced it at secondary level. Many factors including government policies, an extremely active civil society and an admittedly fragile but nevertheless functioning democracy, women’s rights advocates have also been part of a powerful but hidden motor of change (United Nations Educational, Scientific and Cultural Organization, 2001). The Grameen Bank literally “Bank of the villages” has also played a major role in women empowerment in Bangladesh. The bank has offered credit to many poor people. It targets the poorest of the poor with a particular emphasis on women who receive 95% of the bank loans. Women represent a suitable clientele because given that they have fewer alternatives such as traditional credit lines and incomes, they are more likely to be credit constraints and they have unequal share of power to household decision making (Center for Economic and Business Research, 2000).

The African continent is well endowed with abundant resources. However, its people remain poor and those mostly affected by poverty rate are African women. Part of what makes them poor are social inequalities and the lack of opportunities they face solely because of their gender. The African Union Protocol on rights of women in African (2003) recognizes the economic values of women and covers a broad range of economic rights for women such as equal pay for equal work, control over land and productive resources and equitable inheritance

of these properties. The African Union Solemn Declaration on Gender Equality in Africa (SDGEA) commits African leaders to report on the progress of gender equality and women empowerment on the continent.

How economic empowerment has been addressed in Kenya

The Government

The Kenyan government is committed to promotion of gender equality and women's empowerment in compliance with several global and regional instruments, conventions, resolutions and declarations that she is a signatory to. They include; Convention on the Elimination of all forms of Discrimination Against Women (CEDAW), 1981, the Beijing Declaration and platform for action 1995, Millennium Development Goals (MDGs) particularly goal number 1 and 3 (Eradication of poverty, Gender equality and women empowerment), the AU solemn Declaration of Gender equality in Africa, 2004, and Presidential Directive on 30% affirmative action for women in appointments and promotions among others.

The government is also supporting women empowerment through the women enterprise fund, free primary education, subsidized secondary education, and affirmative action for girls' selection to public Universities (one point less for girls).

Non-Governmental Organizations supporting women empowerment

The Kenya Community Development Foundation (KCDF) is a Kenyan Development organization that supports communities. In too many societies in Kenya, girls still face the double discrimination of being young and being female. Girls also have less opportunity to be educated, are more at risk of gender based violence, and face greater risks of economic and sexual exploitation. KCDF in collaboration with other partners have continued to increase the number of girls transiting successfully to higher levels of education through provision of education scholarships and life skills acquisition. KCDF also advocates for policy changes towards greater protection of girls from violence and discrimination in school and at home (Devolved Grants Program Report, 2010).

Education for Marginalized Children in Kenya (EMACK) Girls forums supports the establishment of girls' forums in over 220 schools in all the districts that it works. The objective of the school based forums is to promote girls enrolment, retention, completion, performance and active participation in schools by encouraging girls to identify and address the unique problems and needs that affect their education (Education for Marginalized Children of Kenya (EMACK), 2011).

Forum for African Women Educationists (FAWE) Kenya is an NGO working in 32 African countries to empower girls and women through gender-responsive education. FAWE Kenya chapter works closely with the ministry of education to support girls and women acquire education and training for development (UNICEF's Flagship Report for 2012).

United Nations children's fund (UNICEF) Kenya runs a girls' scholarship program in Lorth Easterf province whose main aim is to ensure girls from North Eastdrn if post primary education have access to quality education. UNCEF has also initiated a program on preventing gi2ls and future generations from being exposed to FGM. This program has made a lot of progress (FAWE Annual Report 2011).

The Constitution

The constitution was promulgated on August 27, 2010 There are many beneficial provisions for women in the new constitution. The constitution recognizes equal rights of women and men in areas of citizenship, equal rights to own property including land and rights to inheritance. The new bill of rights now provides that all marriages shall be registered under an act of parliament. This means that even customary law marriages will be certified protecting women's interests in disputes between a window and her in-laws over property.

The new structure on devolution should also benefit women as no more than two-thirds of the members of representative bodies in each county government shall be of the same gender. This means that women will now be elected to decision making positions. Under legislature, forty seven women will be elected by the registered voters of the counties, each woman representing a county (Inter Press Service, 2010).

Micro-finance Institutions (MFIs)

MFI is a term commonly used to define financial institutions dedicated to assisting small enterprises, the poor and households who have no access to the more institutionalized system. Through microfinance, women have been able to run small businesses which constitute a significant share of economic activity in developed and transitioning economies.

To meet the unsatisfied demand for financial services to women, a variety of MFIs have emerged over time in Kenya. They range from non governmental organizations, savings and credit co-operatives, commercial banks and regulated specialized providers. Access to savings and credit facilities strengthens women in economic decisions. It improves their skills, knowledge and enhances their status in the community. Increasing women access to microfinance has led to social and political empowerment. Poverty alleviation and women

empowerment are seen as two sides of the same coin and it is the only way to bring wider changes in gender inequalities.

EMPIRICAL LITERATURE REVIEW

Throughout Africa women are a powerful force for growth and development making important contributions to the economy as workers and entrepreneurs and to the welfare of their families. In many African countries however, unequal access to property, discrimination in labor market, the business related obstacles hinder women from contributing even more to their countries' growth and well being. Removing such obstacles can help not only to empower women but also to unlock economic potential of their nations.

Kenya's economic growth potential can be boosted by enabling women to contribute more fully and more effectively to the country's economy (Amanda *et al*, 2007). The report recognizes that Kenyan women have unequal access to opportunities and assets and that is the single greatest determinant of poverty for women.

Women make up nearly half of all MSMEs but their businesses tend to be smaller, are less likely to grow, have less capital investment than male-dominated firms and are twice likely as male-owned firms to be operated from home. Many women entrepreneurs in developing countries face disproportionate obstacles in accessing and competing in markets. These include women's relative lack of mobility, capability and technical skills in relation to men (World Bank, FAO and IFAD, 2009). The World Bank action plan (2006) "Gender Equality as Smart Economics" argues that economic empowerment is about making markets work for women and empowering women to compete in markets. Female owned MSMES report only 57% of the income earned by their male counter parts and their business generates 40% of total MSMES employment (National Micro and Small Enterprise Baseline Survey, 1999). The report argues that women in Kenya face more severe legal, regulatory and administrative barriers to starting and running business than men.

Table 2. Employment level on MSMES ownership by gender

Location	Male	Female
Urban	58.1%	41.9%
Rural	60.8%	39.2%^
Total	59.9%	40.1%

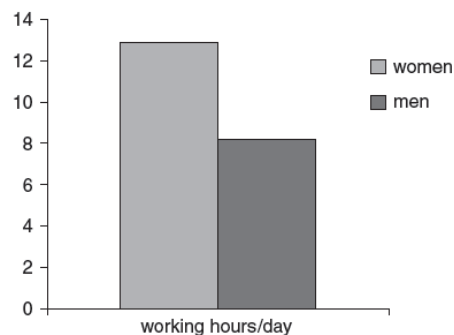
Source: adapted from GOK 1999

Employment and national accounts data do not capture non-market activities (where women pre-dominate) and therefore fail to demonstrate the full contribution of women to the household economy and the extent of the female work burden. Women in Kenya are 'time poor' because of their dual roles in household economy and labor economy. On average women work longer hours (12.9hrs) compared with those of men (8.2hrs), yet they earn less because more of these hours are not remunerated (Saito, Mekannon and Spurling, 1994). Women constitute 60.8% of unpaid family workers.

Kenyan women are making a large (although frequently 'invisible') economic contribution, particularly in agriculture and the informal sector. Most women live in the rural area where they dominate the agricultural sector (tea, coffee, horticulture, vegetables, cereals, poultry e.t.c) (ILO, 2004). Women in the rural areas of Kenya are burdened with household tasks such as collecting firewood and pounding grain. Only 30% of household in Kenya have access to piped water supplies and fetching water can account for up to 40% of a woman's day taking from 3 to 5.25 hours (Were and Kiringai, 2003). Child care is also an important source of time burden for women in Kenya. Women's labour time and flexibility are therefore more constraint than men's. The disproportionate cost borne by women in terms of reproductive work in household economy limits the time that they can spend on economic activities and means that they have less time to devote to developing their businesses (Blockdem and Hughes, 1993).

In Kenya, Klasen (2002) shows that the fact women during 1960-1992 period did not complete as many years of school on average as men did accounts for almost 1% point difference between then long run growth potential of Kenya when compared to that of high performing economies. Although gender inequality in education enrolled at the primary level

Women's Time Burden in Kenya



Source: Saito, Mekonnen, and Spurling 1994.

has narrowed to almost parity following the introduction of free primary education in Kenya 2003, disparity in secondary and university education persist and negatively affect both women's labour force participation and their ability to acquire the skills needed to start and grow a business. At

the tertiary level 63% of students enrolled in 2004 were male while 37% were female. The cost of education is the most common cause for girls dropping out of school (GOK, 2002). In general

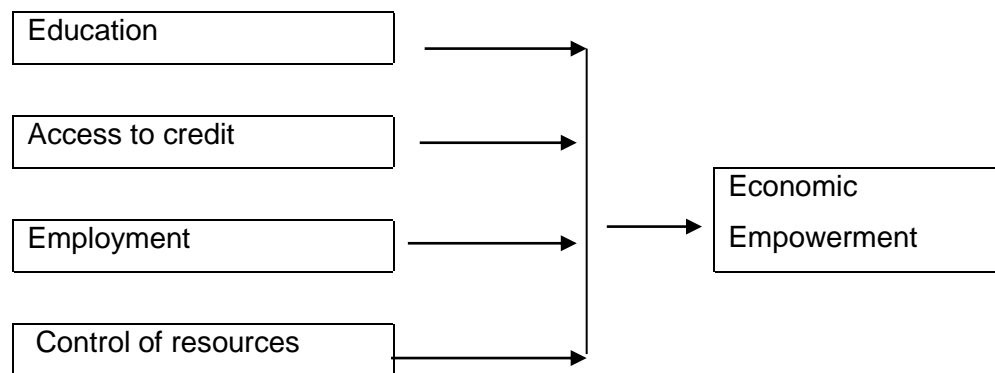
parents in Kenya favor their sons' education over daughters (Barng'etuny, 1999, Eshiwani, 1993). Factors such as teenage pregnancy and early marriages also lead to lower transition rates to secondary and tertiary education for girls. Women's lower education level results in their lower formal labour participation as well as lower levels of skills for women entrepreneurs.

Table 3. Education enrolment

Year	2000		2004		2008	
	Boys	Girls	Boys	Girls	Boys	Girls
Primary	50%	50%	52%	48%	51%	49%
Secondary	53%	47%	53%	47%	53%	47%
University	63%	37%	63%	37%	59%	41%

Source: Adapted from GOK 2005, UNESCO, 2009.

Conceptual Framework



Education and women empowerment

Education is Vital to a thriving society. Education is often seen as the key to women's empowerment. An educated society will be a breeding ground for innovation and advancement and positive self-sustaining growth. It is important to educate our women no matter where they live, for they will grow to become responsible citizens to the society. According to Waigi (2008), no matter what poverty, illness, violence or other problems that people face, the only long term solution is education. He believed strongly on the value of education in addressing all problems faced by a society. That is why focus on education is so important for improving the economic welfare of a society. The education of women and girls has been called by the World Bank "one

of the best investments a country can make in its future growth and welfare". The better educated the mother; the less likely the child is to die in infancy. The children of educated mothers are better nourished and healthier. The children of educated mothers are more likely to succeed in school more so than if only the father is educated. Their daughters are more likely to attend school, do well and graduate. Educated women are more receptive to family planning and tend to have later marriages and fewer children (United Nations Population Fund, 2012).

Research shows that the longer a girl stays in school, the less likely she is to marry and have a baby as a teenager. Studies have shown that girls who marry later and bear children later have healthier children (Bicego, 1993) and report better wages (Patrinos, 2002). Early marriages, early pregnancy, less study time due to household chores can damage women's self esteem and prevent them from gaining access to higher education and opportunities for economic independence (Barngetuny, 1999). Enrolment rates by gender are a strong indication of the value that society places upon educating sons versus daughters (Ellis, 2007). Only 75% of females completed primary school, compared to 85.5% of males in 1991 (World Bank, 2011).

Reasons for female dropouts include; early pregnancy, early marriages and poor performance due to lack of study time. Girls were expected to help with household chores and with young siblings while boys were encouraged to study so that they could excel and become wage earners for their families. Many parents sent daughters to school solely to find a good suitor (Barngetuny, 1999). Low education levels put women entrepreneurs in Kenya at a disadvantage compared to men. While the gender gap in primary education in Kenya has decreased in recent years, the gap remains high at secondary and tertiary education levels. Lower education decreases the chances that women will have the knowledge needed to excel in business and thereby contribute to the country's overall economic growth (Education Center for Advancement of Women, 2012).

Access to credit and women empowerment

Access to credit is still a problem for many people in developing countries (UN 2009). Although women constitute 50.3% of the total Kenyan population (KNBS, 2009), majority of them have been excluded from the formal financial services. The place can be rural or urban. Women have been credit starved. Conventional financial institutions have abandoned them. Women hold only about 1% of registered land title deeds in Kenya (Kimenye, 1999). Without title deeds, women are often unable to access credit. In Kenya, women typically receive less than 10% of the credit awarded to smallholders and only 1% of the total amount of credit directed to agriculture (FAO, 1998). Lacking accumulated wealth, education and access to affordable and trustworthy financial

services, women, their families and their communities face persistent poverty and debt. This situation can be found almost anywhere in Kenya.

Micro finance programs providing women with financial and business literacy increase their legal awareness and their legal status and therefore empowered them as individuals within their household as well as a group within their communities (UN 2009).

Employment and women empowerment

Women constitute over 50% of Kenya population (KNBS, 2009) but majority of them are among the illiterate and poor in the country. Although women are major actors in Kenya's economy, particularly in agriculture and the informal sector, men tend to dominate in the formal sector. The true inequalities lie within the formal sector, which is dominated by men. In the formal sector, 70% of those employed are men while 30% of those employed are female (Sessional Paper no 2 of 2005). Most women (58%) in the formal sector are employed in service industries mainly education and they typically occupy the lower-paid jobs (Manda, 2002). Also majority of the working women earn salaries which are significantly less than men's (Regional Program on Enterprise Development Survey, 2003). Reasons for this lower earnings in the formal sector include; a preference among employers for male employees and a belief that men deserve to be paid more than women (which is based on the longstanding notions in Kenya that men are the providers for the families) (Ellis, 2007).

Women constitute more than 70% of all agricultural workers but frequently operate on an unpaid family basis (National Policy on Gender and Development, 2000). Women provide more than 80% of the labor in food production and 50% in cash crop production (Curry, Kooijman and Recke, 1999). Women are also increasingly becoming farm Managers and heads of farm households with estimates that more than 40% of all smallholder farms in Kenya are managed by women and yet they hold only about 1% of registered land titles in Kenya (Kimenye, 1999). Without title deeds, women are often unable to access cooperative membership, markets and credit. Although Kenya's employment laws are gender neutral, one finds that in practice women have not been sufficiently catered for. Deliberate measures are therefore important to ensure that practices which tend to promote sex discrimination are eliminated.

Control of economic resources and women empowerment

Resources include land, water, forests etc. One of the greatest factors working against women empowerment is land tenure system. In many cultures land is passed on to men and not women. Most rural land is registered to men. Even though women are the ones that deal in

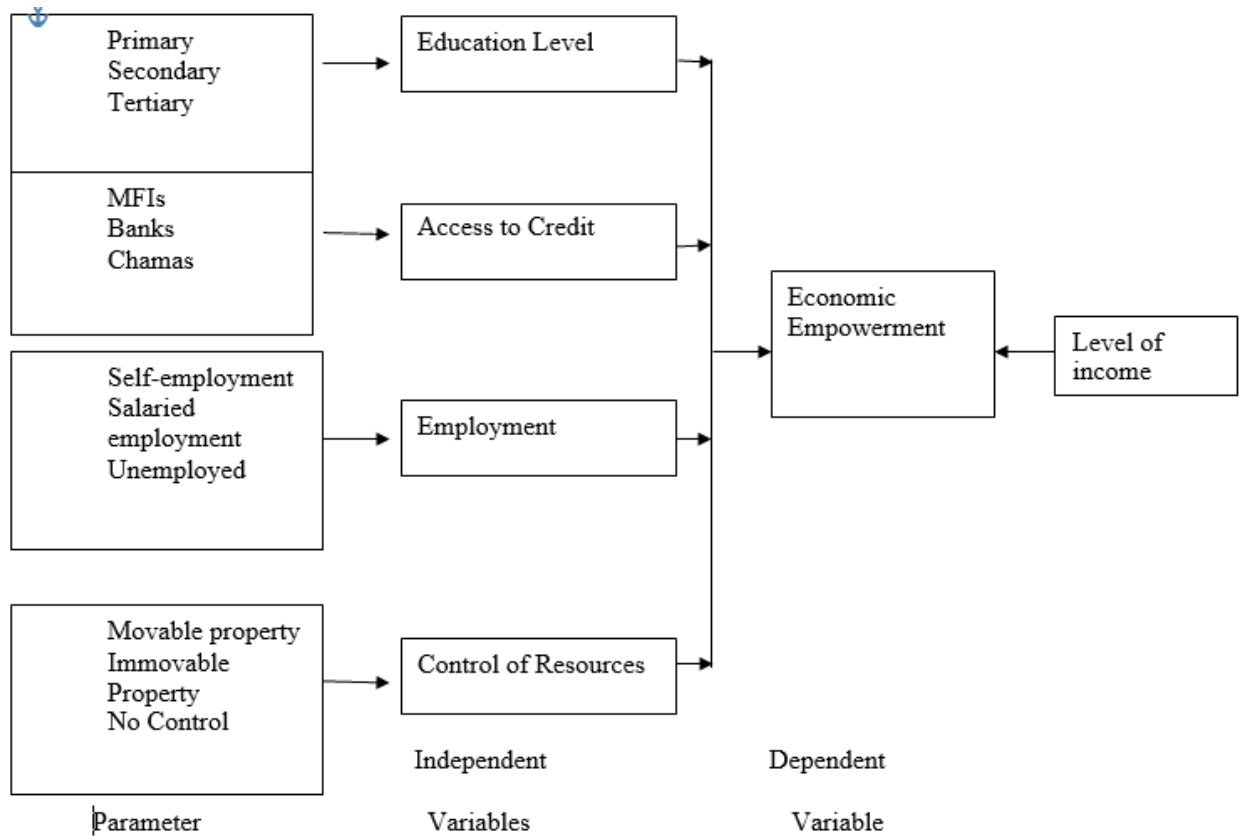
production of the land, its fate is entirely a male issue. Women hold only about 1% of registered land title deeds in Kenya (Kimenyee, 1999).

Women are primary users and haulers of water. The question of access is usually of more importance to women than men. The location of the water source mean an increase or decrease in the time spent fetching or hauling it. Once a water supply system is brought to a village, a lot of time from water collection is saved. The saved time is especially important to women and to the community. Frequently women use this saved time in expanding or initiating more economically productive activities like income-generation. AID Impact Evaluation Report Number 32 states that with installation of piped water systems, women in Panama actually doubled their monthly output of small home-produced goods.

Access may be limited by the owner or controller of land and environmental resources. This is critical as these resources constitute an essential validation of social and political autonomy. For women, it is a means of moving from reproductive roles to production (Mies, 2003). In Kenya, women ownership of property is governed by statutory law, customary laws and religious laws. The marital status of women is also critical to owning or accessing property. In a study carried out by The Women and Law in East Africa Research Group in inheritance laws and practices, it was clear that women tended to own movable property but not land (Mitulla, 2002). Most women have access/possession of land but do not legally own it. In marriages, women have almost no say or control over land because husbands hold the title deeds (Ouko, 2009). Husbands decide how to use the land, when to sell the land and to whom to sell the land. When the husband die the widow's in-laws typically evict her from the land and take the livestock and household goods. If a woman separates or is divorced from her husband, then she is often expelled from the house with only her clothing (Ouko, 2009).

The newly passed Kenyan constitution of August 2010, forbids discrimination. Section 40 promises every person the right to own property and section 60 ensures equitable access to land. However, customary laws are still in effect in some areas where the law is not strongly enforced, favoring men and denying women their right to property. The new bill of rights requires all marriages to be registered under an Act of parliament even marriages under customary law, which will particularly protect widows who dispute with in-laws over land (New Constitution a Winner with Women, 2010). Furthermore the current global trend towards women's empowerment may also have an effect upon women to take a stand in their right to property.

Operationalization



RESEARCH METHODOLOGY

Research Design

The researcher adopted a survey research design. A survey research design is an efficient method for systematic collection of data from a broad spectrum of individuals. A survey design is also effective, cheap and easy to conduct. The researcher also applied inferential and descriptive statistics to highlight in quantitative and qualitative terms the degree to which the various variables influence economic empowerment. According to Gay (1983), a survey is an attempt to collect data from members of a population in order to determine the status of that population with respect to one or more variables. A survey is therefore a self-report study which requires the collection of quantifiable information from sample (Mugenda and Mugenda, 2003).

Target Population

The survey targeted women in Nyeri municipality. The population of Nyeri municipality is predominantly Christians. The researcher used women church groups to get to the target

population. The study used stratified random sampling. In stratified random sampling, subjects are selected in such a way that existing sub-groups in the population are more or less reproduced in the sample (Mugenda and Mugenda, 2003).

Table 4. Target population

STRATA	WOMEN CHURCH GROUP	NUMBER
Catholic Church	Catholic Women Action	1230
Protestant Churches	Women Guild	2748
	Mothers Union	1832
Pentecostal Churches	Women Fellowships	2645
TOTAL		8455

Source: Local churches

Sample Size

There are 8455 members in the different women church groups in Nyeri Municipality constituency. The researcher then sampled 370 respondents who were selected randomly within the different strata. This was arrived at using the following formula (Mugenda and Mugenda, 2003).

$$\text{Sample size} = n.N/n+N$$

$$\text{Where } n = Z^2pq/me^2$$

N = Population

Z = confidence level at 95% (standard value of 1.96)

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

$$q = (1-p)$$

Me = margin of error at 5% (standard value of 0.05)

Table 5. Sample size

Strata	Women church group	Members	Sample size
Catholic Church	Catholic Women Action	1230	54
Protestant Churches	Women Guild	2748	120
	Mothers Union	1832	80
Pentecostal Churches	Women Fellowship	2645	116
Total		8455	370

Data collection instruments and procedures

The researcher used questionnaires as an instrument of data collection. Each item in the questionnaire addressed a specific objective or question of the study (Mugenda and Mugenda, 2003). The questionnaire was closed ended, that required the respondents to tick the appropriate response to the question. The questions are straight forward to include precise answer.

Closed-ended questions are easier to analyze, administer and economical to use in terms of time and money. However they are difficult to construct and limit the respondent's response (Mugenda and Mugenda, 2003). The researcher took the questionnaires to the respondents through their respective church groups.

Reliability and validity

Random error is the deviation from a true measure due to factors that have not effectively been addressed by the researcher. Errors may arise from inaccurate coding, ambiguous instructions to the subject, interviewers and interviewees fatigue and bias (Mugenda and Mugenda 2003). The researcher tried to perfect the questionnaire by use of simple words and short sentences which are easy to understand in order to minimize the errors.

Validity has to do with how accurately the data obtained in the study represents the variables of the study. The researcher carried out a pilot (re-test) study on randomly selected women in Nyeri municipality before the actual study to ensure reliability and validity.

Data Analysis and Presentation

The researcher analyzed the data from the respondents using descriptive and inferential statistics. The gathered data was validated, edited and coded before the actual data analysis was done. The validation process determined the return rate of the questionnaires. The data was then represented in frequency distribution tables, and charts.

The researcher used the correlation coefficient to determine the nature of the relationship between the dependent variable and each of the independent variables. The research model was as follows.

$$Y = a + bx_1 + bx_2 + bx_3 + bx_4$$

Where

Y= dependent variable (economic empowerment)

X1= education

X2= access to credit

X3= employment

X4= control of resources

a= is the constant

B1-4= regression coefficient or change induced in Y by X.

Ethical considerations

Ethics refers to a branch of philosophy which deals with one's conduct and serves as a guide to one's behavior (Mugenda and Mugenda, 2003). The information given by the respondents was handled with utmost confidentiality and used for academic purpose only. The researcher also protected the identity of the respondents by using numbers instead of names. The researcher sought permission from the different church authorities to collect data for this purpose. The respondents willingly participated in the research as the researcher explained to them the purpose.

ANALYSIS AND RESULTS

Response Rate

There were 269 respondents out of the total sample targeted and issued with questionnaires of 370. This translated to 72.7% response rate. A response rate of 50% is adequate for analysis and reporting and a response rate of 70% and over is very good (Mugenda and Mugenda, 2003).

General information

Table 6. Age Distribution of the respondents

Range	Percentage (%)
21-30 years	16.2
31-40 years	32.5
41-50 years	27.5
Over 50 years	23.8
Total	100

From the findings, those in the age bracket 31-40 years comprised 32%, followed by those at the age of 41-50 years at 26.5% and 23.8% were above the age of 50 years. It also revealed that 16.2% were between 21-30 years. It was evident that majority of the women were within their reproductive age. Saito, Mekanon and Spurling, (1994), women work longer hours (12.9hrs) compared with those of men (8.2hrs). With these number of man hours in a day and

given the right resources and atmosphere, women can greatly improve their economic empowerment through increased productivity both in business and in employment.

Employment status

Respondents' employment status was sought. Majority (40%) of the respondents are employed while 38.3% are self employed and the rest 21.7% are unemployed. This is an indication that majority of the women have formal or informal employment. Manda (2002) argues that 58% of women in the formal sector are employed in service industries mainly education and they typically occupy the lower-paid jobs. This implies that though many women are in employment they are not given equal opportunity with men as they mostly occupy lowly paid jobs.

Table 7. Improvement as a result of employment status

Rating	Percentage (%)
Very poor	3.3
Poor	15.0
Fair	26.7
Good	46.7
Very good	8.3
Total	100

The above shows diverse responses from the respondents. Out of this 3.3% held the view that employment status rates very poorly as a contributor to economic empowerment, 15% poor, 26.7% fair while 46.7% and 8.3% believed that employment is a good and a very good contributor respectively. Employment is critical for any economic development. The fact that 45% felt that it is not a good contributor, concurs with Ellis (2007) that employers prefer male employees and a belief that men deserve to be paid more than women. This shows that though many women are engaged in some level of employment they do not hold key positions and majority of them are poorly remunerated.

Extent to which employment impacts on economic activities

This question sought to investigate whether employment impacts on economic activities. Out of the total respondents, 3.3% felt that employment impacts on economic activities to a very little extent, 1.7% little extent while 26.7% felt that it impacts to some extent. The findings further revealed that 56.7% were for the opinion that the impact is to a great extent while 11.7% felt that

it impacts to a very great extent. Majority of the respondents therefore believe that employment impacts to a great extent to economic activities. This implies that the higher the level of employment, the higher the level of economic activities. Majority of the working women earn salaries which are significantly less than men's (Regional Program on Enterprise Development survey, 2003). This means that with better remuneration and higher ranking positions, women can improve their economic status to a great extent.

Table 8. Extent employment impacts on economic activities

Ratings	Percentage (%)
Very little extent	3.3
Little extent	1.7
Some extent	26.7
Great extent	56.7
Very great extent	11.7
Total	100

Access to credit

The question sought to find out whether the respondents have access to credit and if yes from which source.

Table 9. Access to credit

Response	Percentage (%)
Yes	85.0
No	15.0
Total	100

Majority (85%) of the respondents have access to credit while 15% have no access. There are many Micro Finance Institutions giving credit to women, and with more awareness, more and more women can access credit. This shows that though majority of the women have access to credit, the challenge could be on the amount loaned which in most cases does not have much impact economically. It also shows that there is need for more effort to ensure that all women have access to affordable credit.

Table 10. Source of credit

Source	Percentage (%)
Banks	23
Micro-finance Institutions	52
Chamas	25
Total	100

The table shows that 23% of the respondents get their credit from banks, 52% from Micro-finance institutions and 25% from Chamas (self help groups). Majority (52%) of the women access their credit through Micro-finance institutions. This implies that majority of the women are aware of the existence of the Micro-finance institutions offering affordable credit and their contribution to economic empowerment.

Table 11. Improvement of economic status as a result of access to credit

Rating	Percentage (%)
Very poor	1.8
Poor	2.0
Fair	11.7
Good	71.2
Very good	13.5
Total	100

The above table shows that 1.8% of the respondents rated improvement of their economic status as a result of access to credit as very poor, 2% as poor and 11.7% felt that their economic status has improved fairly as a result of credit. The findings further reveal that 71.2% were for the opinion that improvement of their economic status as a result of access to credit is good while 13.5% felt that it was very good. Majority (71.2%) of the women felt that improvement in economic status as a result of access to credit is good. This implies that if women are able to access more affordable credit, they can be able to start and expand their businesses. This would translate to better earnings and employment opportunities for other women.

Table 12. Impact of access to credit on economic activities

Rating	Percentage (%)
Very little extent	1.5
Little extent	7.2
Some extent	23.7
Great extent	55.7
Very great extent	12.0
Total	100

The respondents gave varied responses to the question. 1.5% held the view that access to credit impacted to a very little extent on economic activities, 7.2% little extent, 23.7% to some extent while 55.7% and 12.0% believed that access to credit impacts on economic activities to a great extent and very great extent respectively. Majority (55.7%) felt that access to credit impacts on economic activities to a great extent. This indicates that through access to affordable credit, women can be able to engage more in economic activities. In this direction, more needs to be done to ensure that cheap credit is available such as the Women Enterprise Fund and the Uwezo Fund.

Control of resources

The question sought to find out the kind of resources the respondents control. 20 % of the respondents do not control any resources, 73.3% movable resources while 6.7% control immovable resources. Majority (73.3%) of the respondents control movable resources with only 6.7% controlling immovable resources. This is in agreement with Kimenye, (1999) that women only hold 1% of registered land title deeds in Kenya. Without the title deeds, women cannot control the use of land and this also limits their access to credit. Finally this impacts negatively on their economic status. To counter this, women should be encouraged towards land ownership to improve their credit rating.

Control of resources

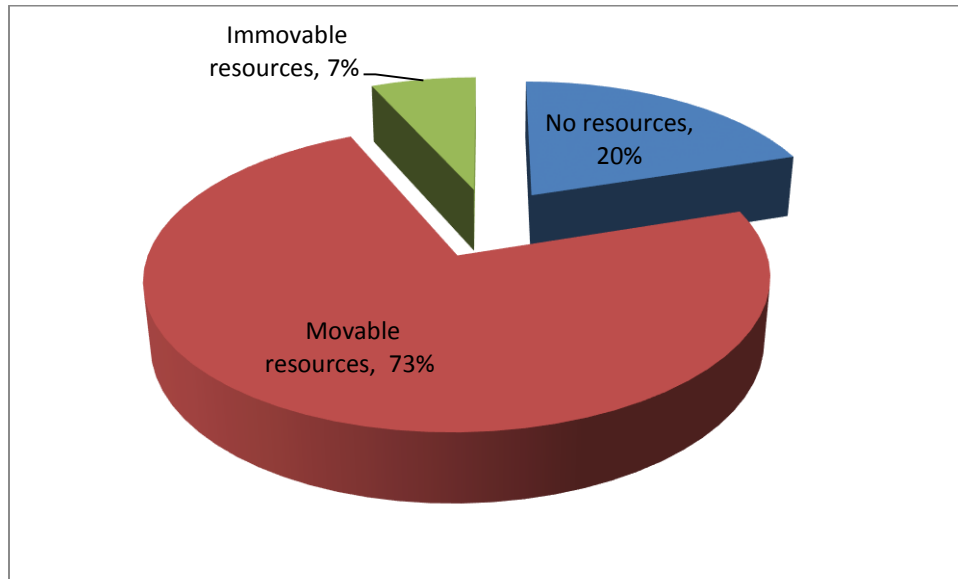


Table 13. Improvement of economic status as a result of resources controlled

Rating	Percentage (%)
Very little extent	8.3
Little extent	3.3
Some extent	25.0
Great extent	61.7
Very great extent	1.7
Total	100

Respondents' opinion on what they thought on the effect of the resources they controlled to their economic status was sought, out of which 8.3% believed that improvement in economic status as a result of the resources they control was to a very little extent, 3.3% little extent while 25% felt that it had improved to some extent. The study also revealed that 61.7% of the respondents thought that their economic status had improved to a great extent and 1.7% to a very great extent. Majority (61.7%) of the respondents believed that their economic status had improved to a great extent. Kenyan women have unequal access to opportunities and assets and that is the single greatest determinant of poverty for women (Amanda et al, 2007). Some customary laws favor men and deny women the right to own property but with the implementation of the new constitution, this is bound to change and women's economic status will be greatly improved.

Table 14. Impact of control of resources on economic activities

Rating	Percentage (%)
Very little extent	1.7
Little extent	1.7
Some extent	11.9
Great extent	74.6
Very great extent	10.2
Total	100

The findings revealed that 1.7% of the respondents held the opinion that the impact of control of resources on economic activities was to a very little extent, 1.7% little extent, 11.9% some extent while 74.6% and 10.2% believed that the impact is to a great extent and very great extent respectively. Majority (74.6%) believed that the impact of control of resources on economic activities is to a great extent. This shows that if women were given a chance to own immovable resources like land and buildings through inheritance their economic status would be greatly improved.

Table 15. Influence of control of resources on individual entrepreneurial skills

Rating	Percentage (%)
Strongly disagree	1.7
Disagree	5.1
Neutral	10.2
Agree	66.1
Strongly agree	16.9
Total	100

The table shows that 83% of the respondents believed that control of resources influence individuals entrepreneurial skills. However 10.2% were undecided or did not know whether it influenced. In addition, 6.8% either disagreed or strongly disagreed. This indicates that many women are in agreement that control of resources influence an individual's entrepreneurial skills.

Education

Table 16. Education level

Level	Percentage (%)
Primary	6.6
Secondary	51.7
Tertiary	41.7
Total	100

Respondents' level of education was sought. Majority (51.7%) of the respondents have secondary level of education while 41.7% have tertiary level and the rest (6.6%) hold primary level of education. This is an indication that 58.3% of the women do not have post secondary education which would be sufficient to either secure employment or manage their own businesses. This concurs with the findings of Barng'etuny, (1999) and Eshiwani, (1993) that parents in Kenya favor their son's education over daughters. This implies that affirmative action is needed to ensure that more and more girls have access to higher education which would translate to better economic rating in future.

Table 17. Influence of Education on economic status

Rating	Percentage (%)
Very little extent	4.9
Little extent	5.1
Some extent	33.3
Great extent	51.7
Very great extent	5.0
Total	100

The study revealed that 4.9% of the respondents believed that education had influenced their economic status to a very little extent, 5.1% little extent and 33.3% to some extent. It also revealed that 51.7% thought it had influenced to a great extent while 5% felt it was to a very great extent. Majority (51.7%) of the respondents felt that education had influenced their economic status to a great extent. This is in agreement with Education Center for Advancement of Women (2012) that lower education level decreases the chances that women will have the knowledge needed to excel in business. This shows that if more women got a chance to access higher education, their economic status would be greatly improved.

Table 18. Impact of level of education on economic activities

Rating	Percentage (%)
Very little extent	3.3
Little extent	8.4
Some extent	33.2
Great extent	50
Very great extent	5.1
Total	100

The question sought to find out the extent to which education impact on economic activities. The study revealed that 3.3% of the respondents felt that impact of education on economic activities is to a very little extent, 8.4% little extent while 33.2% were for the opinion that the impact was to some extent. The study also revealed that 50% believed that the impact was to a great extent and 5.1% thought that the impact was to a very great extent. The fact that majority of the women felt that education impacted to economic empowerment to a great extent implies that education is a key factor to economic empowerment. Different stakeholders like the Government and NGOs should put more resources on the education of the girl child to ensure that more and more girls access higher education which would impact positively to their economic empowerment in future.

Economic Empowerment

This was the dependent variable in the study and to measure it, the researcher sought to find out the respondents level of income.

Table 19. Monthly income bracket

Income bracket (kshs)	Percentage (%)
Below 5000	8.5
5001-10000	10.2
10001-20000	22.0
20001-50000	35.6
Over 50000	23.7
Total	100

The table shows that 8.5% of the respondents fall under the below 5,000 income bracket, 10.2% 5,001-10,000 and 22.0% 10,001-20,000 income bracket. The findings also revealed that 35.6% fall in the 20,001-50,000 and 23.7% over 50,000. Majority (35.6%) of the respondents earned

between 20,001 and 50,000. This implies that a large proportion of the women are able to take care of their lives as 59.3% earn more than 20,000 shillings per month but a significant number 40.7% earn an income of less than 20000 shillings. Many households are headed by women and this income is inadequate to take care of the large families.

Determination of Relationship

In this section, the researcher sought to establish if there was relationship between variables and determine the nature and the strength of the relationship. To determine the relationship, the researcher computed a table of correlation coefficients.

Table 20. Correlation analysis

Correlation		Education (X1)	Access to credit (X2)	Control of resources (X3)	Employment (X4)
Economic Empowerment (Y)	Pearson Correlation (r)	0.308*	0.454**	0.405**	0.443**
	Sig. (2-tailed)	0.018	0.001	0.001	0.000
**Correlation is significant at the 0.01 level (2-tailed)					
*Correlation is significant at the 0.05 level (2-tailed)					

Test of relationship on Education

There is a positive relationship between the independent variable, education and the dependent variable economic empowerment. This is expressed by the positive correlation coefficient of 0.308. Assuming that there is a unit change of the parameter measuring education, it would result to a 0.308 change in economic empowerment. The sig. value for the two-tailed test is 0.018 which is less than 0.05 significant level. This implies that the sampled data can be applied to the general population at 95% confidence level. This shows that education level enhances economic empowerment of women. Other researchers have shown that education enhances economic empowerment of women (Waigi 2008; FAWE 2011; UNPF 2012; Barg'etuny 1999 and ECAW, 2012) and thus supported by the findings of this research.

Test of relationship on Access to credit

There is a moderate positive relationship between access to credit and economic empowerment indicated by a correlation of 0.454. The correlation can imply that a unit change of the parameter measuring access to credit will result to a 0.454 change in economic empowerment. The significant level is 0.001 which is less than 0.01 implying that the data from the sample can be generalized with 99% confidence level. This indicates that access to credit assist in economic empowerment of women. Other researchers (kimenye, 1999; UN 2009) have shown that access to credit is correlated positively to economic empowerment.

Test of relationship on Control of economic resources

There is a positive relationship between control of economic resources and economic empowerment as indicated by the correlation of 0.405. The correlation can be assumed to imply that a unit change of the parameter measuring control of economic resources will result to a 0.405 change in economic empowerment. The data can be applied to the general population at 99% confidence level. This implies that control of economic resources contributes to economic empowerment of women. Mies (2003), and the Kenya new constitution support that, control of economic resources contributes to economic empowerment of women and thus in agreement to the research findings.

Test of relationship on Employment

There is a positive relationship between employment and economic empowerment. This is indicated by the correlation of 0.443. A unit change of the parameter measuring employment will result to a 0.443 change in economic empowerment. The sig. value for the two-tail test is 0.000 which is less than 0.01 level of significance. Hence level of employment facilitates economic empowerment of women. The sampled data can be applied to the general population at 99% confidence level. Other researchers in support of this (Amanda et al, 2007; ICRW, 2011; UNDP, 2008 and Kenya constitution, 2010) meaning that they are in agreement to the research findings.

Multiple regression analysis

Multiple regression analysis was used to deduce a model that could be used to explain the factors that influence economic empowerment. Employment status had the greatest effect on economic empowerment with a unit change in employment, holding access to credit, resources controlled and education constant, resulting to 30.1% increase in economic empowerment. Resources controlled had the least effect with a unit change in resources controlled, holding

employment, access to credit and education constant, resulting to a 3.5% increase in economic empowerment.

Table 21. Coefficients

Model		Unstandardized		Standardized		95.0% Confidence Interval for B		
		B	Std. Error	Beta	t	Sig.	Lower Bound	Upper Bound
1	(Constant)	.146	1.013		.144	.886	-1.892	2.184
	Employment status	.365	.192	.301	1.901	.063	-.021	.751
	Access to credit	.457	.270	.273	1.691	.097	-.087	1.001
	Resources controlled	.055	.266	.035	.205	.838	-.480	.589
	Education	.061	.200	.039	.305	.762	-.341	.463

Dependent Variable: monthly income bracket

The overall equation as suggested in the conceptual framework can be represented by use of unstandardized coefficients as follows:

$$\text{Economic Empowerment} = 0.146 + 0.365\text{Emplyt} + 0.457\text{Credit} + 0.055\text{Resources} + 0.061\text{Edu}$$

This means that even without the four variables under study, economic empowerment is expected to be 0.146. The relationship between employment and economic empowerment is positive. This means that an increase in the level of employment increases the level of economic empowerment. The coefficient (0.365) shows change in Economic empowerment given one unit change in employment level. The bigger the coefficient in absolute value, the stronger the association between the two variables (Mugenda and Mugenda, 2003). Resources controlled have the weakest relationship with a one unit change in resources controlled causing only 5.5% increase in economic empowerment.

SUMMARY OF THE MAJOR FINDINGS

The principal objective of the study was to find out the factors influencing economic empowerment of women. The main factors studied were employment, access to credit, control of economic resources and education.

Employment

The study revealed that most of the women are engaged in some form of employment. From the study, 40% of the women are in salaried employment while an equally large group (38.3%) is in self employment. A good number of the women (81.7%) believed that their employment level had influenced their economic status to a substantial level. Many women also were for the opinion that employment influences the level of economic activities to a great extent and this is supported by 68.4%.

Access to credit

The study revealed that an overwhelming majority of the women have access to credit. They get credit from various sources including banks, Micro-Finance institutions and self help groups commonly referred to as Chamas. Fewer women sourced their credit from banks (23%) in comparison to Micro-Finance institutions and the self help groups. Most women felt that improvement in their economic status as a result of access to credit was good (71.5%) and 13.5% very good. Many women also were for the opinion that access to credit impacted significantly to economic activities. This is supported by 67.7% who felt that it had impacted to a great extent and a very great extent.

Control of economic resources

From the findings majority of the women control both movable non-movable resources. A big majority in this group control movable resources (73.3%) with only a small portion (6.7%) controlling immovable resources like land. Majority of the respondents believed that their economic status had improved substantially as a result of the economic resources that they control. A good proportion of the respondents were for the opinion that control of economic resources impacted to a significant extent on the economic status.

Education

The study revealed that a big majority of the respondents (93.4%) had post primary education. Out of this, 51.7% had secondary education while 41.7% had attained tertiary level of education. Many respondents (90%) believed that education had influenced their economic status to a

significant extent. This concurs with Waigi (2000) who believed very strongly on the value of education in addressing all problems faced by a society. Also from the study, majority of the respondents were for the opinion that education impacted on economic status to a great extent.

CONCLUSION

Women need to realize their full potential. To make this a reality more emphases should be laid on the education of the girl child. For women to achieve economic empowerment, they need a level of education that is adequate to seek formal employment and to start and manage their own businesses. Tertiary education would also play a vital role in empowering women through skills and knowledge. The skills acquired would go a long way in assisting the women get into formal employment, and manage their own small scale businesses and farms for economic benefits.

Access to credit can be a useful tool for enhancing economic empowerment. However the credit, need to be accessible and affordable even to the rural poor. The number of women who use banks as their source of credit according to the study is quite low (23%) as compared to the ones who use Micro-Finance institutions and the Chamas. Some Micro-Finance institutions have been established with the sole purpose of empowering women and more and more need to be established. Self help groups play a very important role in empowering women mostly in the rural areas and also among the urban poor. The Chamas encourage even the poorest of the poor to save and borrow. The group members create a revolving fund from where they borrow thus improving their standards of living.

The study revealed that control of economic resources has a positive correlation with economic empowerment. Most women control movable resources and a few control immovable resources like land and buildings. Control of immovable resources puts a woman at a better position because she can pledge the asset as collateral and acquire cheaper credit. Control of economic resources also influences the level of economic activities which is a major contributor to economic empowerment.

Employment level is also important in economic empowerment. This is evident from the large number of women who felt that employment has a great impact on their economic status. Those who could not secure formal employment have gone ahead to start their own businesses as is evident by the number of women who are in self-employment.

RECOMMENDATIONS

The researcher came up with various recommendations base on the findings of the study. The recommendations were made on each independent variable in relation to the dependent variable.

Education

Education is the key to success. In order to achieve economic empowerment, women need to acquire the necessary knowledge and skills. Education should be made free and compulsory up to secondary level. For those who are not able to further their education either due to poverty or poor grades, training institutions should be established mostly in the rural areas to impart skills necessary to carry out business activities. Education of the girl child should be emphasized with heavy penalties imposed on those who marry off and those who marry underage girls who are supposed to be in school.

Access to credit

Access to affordable and trustworthy financial services empower women as individuals within their households as well as a group within their communities. Credit should be made accessible to women as well as affordable. Micro-Finance institutions should not only avail credit to women but also empower them with skills on how to manage it so that it can be of economic benefit to them. Self help groups should be encouraged as they accommodate the lower bracket in the income levels. Table banking should be encouraged where women meet in their groups, save and borrow. Women in these groups save as little as 100 shillings and they create a pool from which they borrow. With time this grows to a large revolving fund from where they are able to borrow and establish their own businesses thus improving their standards of living. Deliberate action should be taken by the government and other non-governmental organizations to invest more resources in creating awareness of the existence of the institutions or departments that are established to offer them cheap credit.

Control of resources

Women mostly control movable resources with very few controlling the immovable resources. Women control a very small percentage of the land title deeds in Kenya. The new constitution should be fully implemented as it has many beneficial provisions for women. The constitution recognizes equal rights of women and men in the areas of rights to own property including land and rights to inheritance. The new structure on devolution should also benefit women as no more than two-thirds of the members of representative bodies in each county government

should be of the same gender. This means that women will now be elected to decision making positions. Some customary laws that disempower women should be done away with and the perpetrators fined heavily.

Employment

Based on the establishment that employment status had the greatest effect on the economic empowerment model as indicated by its largest standardized beta coefficient (0.301), the study concludes that stakeholders should pay more attention on women employment as it has a larger effect on economic empowerment. Men tend to dominate the formal sector where 70% are men and 30% are women. To solve this inequality, affirmative action should be used where more jobs are created for women in the formal sector. Training institutions should also come up with ways of making sure that women enrolment is enhanced to be at par with men. This would translate to more women getting jobs in the formal sector. Women also tend to occupy the lower paid jobs. Deliberate action should be taken to train them on the job and prepare them to take more challenging positions.

AREAS OF FURTHER RESEARCH

Since the study only looked at the determinants of economic empowerment of women in Nyeri Municipality, there is need for the same study to be replicated in other parts of the country. More so there should be further research on the determinants of economic empowerment of men in Nyeri. Other suggested titles for further research may include.

1. Challenges facing the implementation of affirmative action in attaining gender equality in Kenya.
2. Role of Non Government Organizations in poverty eradication of women in Nyeri County.
3. Effects of affirmative action on economic empowerment of women.

REFERENCES

- Baden, S. (1998). *Gender issues in Agricultural Liberalization.* BRIDGE Report 41, Institute of Development Studies (IDS), Brighton.
- Barngetuny, M. (1999). *Women's education and career opportunities in Kenya*. Nairobi, Kenya: creative Publishing Company limited.
- Bicego, George T and Boerm, J. Ties (1993). *Materials education and child survival: A comparative study of data from 17 countries* social science and medicine 36 (9) pp 1207-1227.
- Blackden, C. M., and C. Bhanu, (1999). *Gender, Growth and poverty Reduction: Special Program of Assistance for Africa, 1998. Status Report on Poverty in Sub-Saharan Africa.* Technical Paper 428, World Bank, Washington. DC.

- Buchman, C. (1999). "The state and schooling in Kenya: historical developments and current challenges". Africa today 46(1) pp 95-117.
- Debie, R. (2008). "Non-governmental organizations (NGOs) and sustainable development in sub-Saharan Africa". Lanham: Lexington Books.
- Ellis, A. (2004). "Why Gender matters for Growth and Poverty reduction" Draft, World Bank, Washington, DC.
- Ellis, Amanda et al, (2007). "Gender and economic development in Kenya: unleashing the power of women". The international Bank for Reconstruction and development, The World Bank: Washington, DC.
- Eshiwani, G. (1993). "Education in Kenya since independence". Nairobi, East Africa Educational Publishers.
- G.O.K, (1999). "National Micro and Small Enterprise Baseline Survey". Nairobi: Central Bureau of Statistics, Ministry of Planning and National Development.
- G.O.K, (2000), "National Policy on Gender and Development." Nairobi, Kenya.
- G.O.K, (2005), "Sessional Paper No. 2 of 2005 on Development of Micro, and Small Enterprises for Wealth and Employment Creation for Poverty Reduction." Nairobi.
- G.O.K. (2003), "Economic Recovery Strategy for wealth and Employment Creation". Nairobi: Government Printer.
- GOK, (2010). "The constitution of Kenya", Government printer. Nairobi, Kenya.
- Hagenaars, Aldi and de Vos Klass. "The definition and Measurement of Poverty". Journal of Human Resources 1988.
- ILO, (2004), "Gender and Employment Dimensions of Poverty; Policy issues, Challenges and Responses." National Policy Group, Policy Integration Department, Geneva.
- ILO, (2005), "Evaluation: Women Empowerment through Employment and Health (WEEH)". Project; ILO evaluation summary ILO Geneva.
- Inter press service (November 23 2010) "A brand new constitution, but can women enjoy land Rights" Inter press service.
- Inter Press Services (August 6 2010). "New constitution a winner with women". Inter press service.
- Kabeer, N (2005), "Gender equality and women empowerment" a critical analysis of the third Millennium Development Goal. Gender and Development.
- Kabeer, N. (2001). "Conflict over credit; re-evaluating the empowerment potential of loans to women in rural Bangladesh". World development 29(1); 63-84.
- Kent, S.(1993) "Making Peace: The re-construction of Gender in interwar Britain". Princeton
- Kimenyi, L. (1999) "Assessment of technology, Dissemination and utilization by women and men farmers. A case study of Embu and Mbeere Districts." Proceedings of KARI Gender workshop on institutionalizing Gender in a National Research system held at KARI Headquarters, Nairobi October 5-8 1998.
- Klasen, S, (2002). "Low schooling for Girls, slower Growth for all Cross –Country Evidence on the effects of Gender Inequality in Education on Economic Development."
- Macionis, Gerber and Linda (2010). Sociology 7th Canadian Edition Toronto Ontario: Pearson Canada Inc pp 35.
- Mugenda O. and Mugenda A. (2003), "Research Methods Quantitative and Qualitative Approaches". ACT press, Nairobi.
- Power, Marilyn, (2004) "Social Provisioning a starting Point for feminist Economics" Feminist Economics Volume 10 Number 3 Routledge November 2004.

Quisumbing, A, (1996). *“Male-Female Differences in Agricultural Productivity: Methodological Issues and Empirical Evidence.”* World Development 24 (10): 1579-95.

Ravallion, M,(1992), *“Poverty freak”*. A Guide to Concepts and Methods. Living standards Measurement Papers. The World Bank 1992 pp 25.

Saito, K., H. Mekanen, and D. Spurling, (1994). *“Raising the Productivity of Women Farmers in Sub-Saharan Africa.”* Discussion Paper 230, World Bank: Washington, DC.

United Nation, (2009). *“World survey on the role of women in development”*. Women’s control over Economic Resources and access to finance resources, including Microfinance .

United Nations Population Fund (UNFPA) and Microcredit Summit Campaign (2009). *“From microfinance to macro change: integrating health, education and microfinance to empower women and reduce poverty”*. New York.

Waring, M,(1988) *“If women counted”*. A new feminist Economics, San Francisco; Harper and Row

Were, M. and J. Kiringai, (2003). *“Gender Mainstreaming in Microeconomic Policies and Poverty Reduction Strategy in Kenya”* African women’s Development and Communication Network, Nairobi.

World Bank (2003). *“Regional program on enterprise development survey.”* World Bank Washington, DC.

Zajko, Vanda and Leonard, Miriam (eds) (2006). *“Laughing with Medusa”*, (Oxford University Press