

**EFFECTS OF INCOME DIVERSIFICATION STRATEGIES ON FEMALE HEADED  
HOUSEHOLD LIVELIHOODS IN ILIMA DIVISION, MAKUENI COUNTY, KENYA**

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Award of Master of Arts Degree in Sociology (Community Development and Project  
Management) of Egerton University**

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## DECLARATION AND RECOMMENDATIONS

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This research thesis is my original work and to the best of my knowledge has not been presented for examination of any degree in any Institution or University.

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## **DEDICATIONS**

This work is specifically dedicated to my beloved husband Dr. Justine M. Kyambi, my children Mercy Mutheu, Faith Mwende, Caxton Kyambi, and Victor Munene.

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## ABSTRACT

This study focused on the effects of income diversification strategies on female headed household livelihoods in Ilima division of Makueni County, Kenya. Culturally, it is the responsibility of every female head to have a sustainable livelihood for her household. However, environmental changes have put pressure on natural resource base; a condition that has destabilized the sustainability of the female headed household livelihoods in Ilima Division. This occasioned the need for an examination of the livelihood strategies adopted by female headed households to improve their living standards. The specific objectives of the study included; to determine the livelihood strategies adopted by female heads, to establish the challenges limiting the adoption of the livelihood strategies, to establish the support mechanisms facilitating the adoption of the livelihood strategies and to ascertain the livelihood changes realized through diversification of income by female headed households. The study was informed by rational choice theory (RCT) which explained the actions and decisions chosen by female heads in relation to the livelihood strategies while sustainable livelihood approach model (SLA) expounded on gender power relations linked to accessibility of livelihood capital. The study used a multi stage sampling procedure to obtain 153 respondents from a target population of 1531 and an additional 15 key informants who were purposively identified and interviewed to provide information on the livelihoods of female headed households. Data was collected through interview schedules, focus group discussions and questionnaires and was analyzed using descriptive and inferential statistics. Data was analyzed using statistical tools with the aid of Statistical Package for Social Sciences (SPSS) version 22 for windows. The analyzed data was presented by use of tables and graphs. The study revealed micro business and intensified subsistence farming as the most adopted strategies by female headed households. Traditional and cultural practices have been challenges to the female heads while infrastructure and social networks were found to be the most supportive mechanisms to these female heads. The study recommends that female heads should form women groups that should make good monetary contributions and lend the money to group members to use it as capital for their business which is a strategy to improve their livelihoods. It advocates for a government policy on free education for the girl child in all levels to mainstream gender equality and equity. The study also advocates that the government should put in place adequate policies and support structures that can avert the problems facing the livelihoods of female headed households in rural areas.

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## **LIST OF ABBREVIATIONS AND ACRONYMS**

<b>ADB</b>	-	African Development Bank
<b>ASAL</b>	-	Arid and Semi-Arid Lands
<b>DFID</b>	-	Department for International Development
<b>FAO</b>	-	Food and Agricultural Organization
<b>FHH</b>	-	Female headed households.
<b>FH</b>	-	Female heads
<b>GOK</b>	-	Government of Kenya.
<b>IFAD</b>	-	International Fund for Agricultural Development
<b>ILO</b>	-	International Labor Organization
<b>NGO</b>	-	Non-Governmental Organization
<b>OECD</b>	-	Organization for Economic Cooperation and Development
<b>PIP</b>	-	Policies, Institutions and Processes
<b>RTC</b>	-	Rational choice theory
<b>SLA</b>	-	Sustainable Livelihood Approach
<b>SHG</b>	-	Self-help group

## CHAPTER ONE

### INTRODUCTION

#### 1.1 Background of the Study

The number of female-headed households is increasing due to natural attrition, family conflicts and male negligence of family duties which include migrating to cities. This phenomenon has profound and far-reaching effects on female headed household's ability to cater for their daily needs. This situation has made the affected FHH to opt for different income diversification strategies so as to support their households. These income diversification strategies are employed out of necessity since the farm income is not enough to sustain the FH households (Aliber, 2009).

Female head's income has been affected by changes in market demand, technology and environment due to limited access to social and economic assets. In Latin America, female heads contribute between 30 to 40% of total household income, Peruvian female headed households contribute 51% of the net income and in Mexico off-farm activities of female heads generate more than half of the household incomes. In sub-Saharan Africa, female headed family's reliance on agriculture tends to diminish continuously due to unreliable rainfall and over utilization of land. This situation has made life hard for the FHH as it is not sufficient to cushion the escalating cost of living (Christiansen & Subbarao, 2005). The more diverse the income portfolio for these women; the better-offs for their households. In Ethiopia, substantial resources have been spent on research and extension on how female heads can be agriculturally empowered to cater for household needs although critics still argue that there is an urgent need to focus on off-farm activities for this group of women (Yigremew, 2006).

In view of these outstanding issues, various empirical studies have pinpointed that Female headed households are living alongside male headed households though their struggle for getting a livelihood is different. This means that households are not the same everywhere, because their structure is dependent upon social context since they are a sub-system of wider social relations and realities (Pratt, 2006). In Kenya, female headed households in rural areas are faced with severe constraints due to limited access to assets that facilitate income diversification. Several challenges emanating from different pressures on the natural resource base make the female

headed households to diversify into non-farm activities to get an income for their household. Despite the marginal position of the female heads in the society, their role is very important as their contribution on-farm and off-farm activities are paramount in relation to rural development (Lay, Mahmood & M'Mukaria 2008).

Female headed households are typically endowed with varying amounts, different types of resources as well as capabilities that equip them to respond to change and opportunities differently from male headed households. Agriculture is no longer considered as women's major source of livelihood due to climate change and this has challenged female heads to look for alternative means of survival. Kenya's vision twenty–thirty and African union acknowledges empowerment of women in relation to development. Consequently, the Kenyan constitution recognizes female inheritance of property but many of them are still discriminated or are ignorant of this policy. However, it has been concluded that the current government policy on land redistribution inheritance contributes to the creation of more female headed households (World Bank, 2010).

Diversification does not have an equalizing effect on household overall income because better-off families are typically able to meet their domestic needs in more favorable and specialized labor markets than poor rural families. Total income and the share of income derived from non-farm sources by female heads are often positively correlated (Rogan, 2012). However, the livelihoods of FHH are not influenced by material conditions but also factors which include physical weakness, social isolation, vulnerability and powerlessness. This raises the issue of the diversification of strategies by FHH livelihoods as well as their sustainability per household.

## **1.2 Statement of the Problem**

In Ilima Division, female heads play a big role in household responsibilities which include access and preparation of food for their families. This makes them desire to have their household's livelihood stable throughout the year. Nevertheless, the household livelihoods of these female headed households are unsustainable due to different factors. Changes in the environment have caused problems that have put pressure on natural resource base. Consequently, female household heads, in particular have faced different constraints based on their unique position in the household including their responsibility to generate income for their households as well as doing reproductive work. Although these households are living alongside

male headed households, they have a higher dependency burden than their male-headed counterparts since livelihood choices are compromised by gender differences. This worsens their status in rural and remote areas which is creating a great concern to the society at large. The assumption that women must provide for their families probes the desire to investigate the effects of income diversification strategies on female headed household livelihoods in the rural areas of which no similar study had been carried out in Ilima Division. This prompted the need for the present study.

### **1.3 Objectives of the Study**

#### **1.3.1 Broad Objective**

The broad objective of the study was to examine the effects of income diversification strategies on female headed household livelihoods in Ilima Division, Makueni County, Kenya

#### **1.3.2 Specific Objectives**

The study aimed to achieve the following specific objectives:

- i. To determine livelihood strategies adopted by female household heads to improve their household livelihood in Ilima Division.
- ii. To establish the challenges limiting female household heads from adopting livelihood strategies meant to improve their livelihoods in Ilima Division.
- iii. To establish the support mechanisms influencing adoption of livelihood strategies meant to improve household livelihoods of female headed households in Ilima Division.
- iv. To establish the livelihood changes realized through adoption of income diversification strategies by female household heads in Ilima Division.

### **1.4 Research Questions**

To achieve the objectives, the following research questions were generated:

- i. What are the livelihood strategies adopted by female household heads to improve their household livelihoods in Ilima Division?
- ii. Which challenges limit female household heads from adopting livelihood strategies meant to improve their household livelihoods in Ilima Division?
- iii. What support mechanisms influence adoption of livelihood strategies meant to improve their household livelihoods of female headed households in Ilima Division?



- iv. Which livelihood changes are realized through adoption of income diversification strategies by female household heads in Ilima Division?

### **1.5 Justification of the Study**

Makueni County is classified as ASAL, a condition that poses challenges to every household's livelihood in terms of economic production. This has intensified the burden placed on female heads in managing household livelihoods due to the limited and unreliable income resources (Djurfeldt Jirstrom & Andersson, 2013). However, there is a remarkable tendency of the FHH engagement on multiple occupations to get a livelihood for their household as indicated by ADB, (2007). Examining the struggles female heads go through in relation to their household livelihoods especially at a time when development has been shifted to the rural areas through the county governments was very necessary for this study. The study hopes to open the minds of the female household heads to embrace more of the strategies that have high returns for an increased income for their households. The success of governance structures will depend on eradication of extreme deficiency of basic needs experienced by vulnerable groups such as females who have families and have no support from male partners. The study has made recommendations that will guide policy makers in empowering female household heads to be aggressive in securing a livelihood for their households through diversification of their income. This study noted that despite the existence of policies that are meant to safeguard women in general, there were no efforts made towards their implementation and so the FHs were left with no option other than strategizing on how to get a livelihood for their households. The study has recommended for the full implementation of these policies alongside other policies that the government should put in place so as to take care of these vulnerable groups and bridge the economic gap that exists between FHH and MHH in rural areas especially in Makueni. The study also recommends that the government should create awareness to women and the society in general about the constitutional and legal rights of women which could lead to their involvement in development that can sustain their household livelihoods. However, little has been done on the effects of the income diversification strategies on female headed household livelihoods in Ilima division. This formed the basis of the current study.

## **1.6 Scope and Limitation of the Study**

The current study limited itself to the effects of income diversification strategies employed by female headed households in Ilima division of Makueni County, Kenya. The current study confined itself to female household heads and the key informants as its primary respondents. The study also used documented records available on effects of income diversification on female headed households as its secondary sources of information. Income diversification activities employed by female heads were casual waged labor, micro business and intensified subsistence farming. The challenges facing the FHs were women roles, cultural practices, inequality in resource accessibility and absence of male partner. The FHs were also supported by financial empowerment, infrastructure, formal education and social networks.

The study focused on gainful casual labor, income generating activities related to micro business, collective action/welfare groups in support of the female heads during execution of the income diversification strategies. Although Ilima division is densely populated with a population density of approximately 400 persons per square kilometer, the female heads respondents were not located in one place and so data collection was laborious. This study deployed some measures to contain the anticipated limitations arising from this. The study identified and utilized one field assistant to collect data from the respondents who were in different locations. The topic under investigation was sensitive and so some respondents were not willing to cooperate. To make them comfortable in answering the interview questions, the purpose of the study was explained clearly and the letters from both NACOSTI and Graduate school were shown to them for clarity.

## 1.7 Operational Definition of Terms

**Casual and migratory wage:** It is income in terms of money that is earned through a job or piece of work that is either in the local area or outside that is given on temporary basis

**Diversification:** It is a cooperate strategy in which a household or family establishes different source of income other than that of its current.

**Empowerment:** It is the process of supporting female heads to discover their abilities and utilize them to have a livelihood for their households.

**Female Headed Household:** These are households which have the female head as an adult woman who has children and resides without a male partner.

**Female Heads:** A woman who legally becomes the head of the household when there is no permanent male partner, due to death, desertion, divorce, separation or single motherhood.

**Household:** This is referred to as a social unit sharing consumption and production.

**Household Headship:** This is defined as the person who has the greater authority in the family or household.

**Income** It is all the monetary achievements acquired by the female heads through working or selling goods in different areas

**Income diversification:** This is an investment strategy which incorporates household assets for a sustainable income through different generating activities in order to reduce female headed households' vulnerability

**Intensification:** This is the application of greater quantities of labour by household women in a given land through practicing different farming methods.

**Livelihood:** This is the sum of ways in which households make ends meet from year to year, and how they survive through difficult times. It is the activities and the access to the resources that determine the living gained by the individual or households

**Micro-business:** It is defined as a small scale business which is privately owned and independently operated by a sole proprietor who is the woman heading their families.

**Remittances:** is help in terms of money or material sent to the family members by those female household heads who have gone to work outside their home.

**Sustainable livelihood:** It is a livelihood that can cope and recover from stresses and shocks and maintain or enhance its capabilities, assets and activities and both now and in the future

**Subsistence Farming:** This is the activity which forms a livelihood strategy whereby the output is consumed directly by the household members and a few purchased inputs enter the production process.

## **CHAPTER TWO**

### **LITERATURE REVIEW AND THEORETICAL FRAMEWORK**

#### **2.1 Introduction**

This chapter reviewed literature relevant to the effects of income diversification strategies on the female headed household livelihoods in Ilima Division, Kilungu Sub-County in Makeni County. It also highlighted the challenges faced by these households as well as the support mechanisms facilitating execution of income diversification strategies. The conceptual framework was discussed to show the relationship between dependent variable, independent variables.

#### **2.2 Diversified Strategies Enhancing the Livelihoods of Female Headed Households**

Casual and migratory wage labor is a larger source of employment for females heading their families although the data on gender and resources allocation of labor is limited (Ngai, 2007). Casual wage labor as an income diversifying strategy may not give a livelihood to the female headed households since the FHs are bound by their household endeavors (Fontana & Natali, 2008). This has caused a gender-based difference in employment status within the informal sector although the composition of the female casual workforce varies somewhat across regions. Household female head's engagement in the informal work contributes to the household's source of income through the meager pay they receive. The said contribution is used to sustain household demands for the members (Vatta, Garg, & Sidhu, 2008). One of the objectives of this study being ascertaining whether waged labor improves livelihoods of female headed households; it was evident that female heads involvement in it yielded to some improvement in their household livelihoods.

Women's work is said to be undervalued and poorly remunerated though they still migrate in search of such employment to make a livelihood for their households. They work for long hours and many of their activities are not defined as economically active employment in national accounts (Dasgupta, 2009). Low levels of education and age factor make it hard for the female heads to get employment, a reason which makes them move to foreign communities as recorded by Bachelet (2011). Female migrants send their remittance to their households back at home in

support of their household livelihoods. These remittances from wage labor support their household food inadequacy as well as meeting other pressing family needs such as school fees or pay health bills. However, female heads working outside their homes have both negative and positive impacts upon the traditional gender roles since they leave their duties to other members of the family who may mismanage the remittances meaning that the ultimate intention is not achieved as indicated by Frankenberger *et al.* (2009).

Female household heads engage in various micro-businesses where they sell either agricultural products or buy and resell different products as a livelihood strategy. The female heads with low income embark on entrepreneurial activities which enable them to become economic agents of change by increasing their productivity which in turn support their family's level of income (Beneria, 2008). Economically self-reliant sector of micro-entrepreneurs gives a solution to unstable income for female headed households. In most rural constituencies in Kenya, women constitute a significant number of entrepreneurs and their main challenge is to get their household a livelihood (Babatunde & Qaim, 2009). The current study sought to ascertain whether micro-business had some input that gave the female headed households a change in their household livelihoods.

Female household heads operate small enterprises of raising poultry or livestock such as goats which serves as family food and income booster (Andersson, 2012). Other common businesses carried out by these female heads include dry-season vegetable farming, basket and mat-making, soap-making, fish-smoking, traditional brews and petty trading. These businesses have short lifespan, are part time or seasonal business with low returns yet they give just enough for the household's livelihood. Majority of these small scale businesses are operated in non-perfect markets which make them unrewarding due to exploitation making the household returns to be meager (ILO, 2009). However, the current study sought to explore how micro-business in these non-perfect markets is used by female headed households in Ilima Division to improve their household livelihoods.

Micro business is an important booster of female headed household livelihoods since it acts as a good source of household's income (Kristof, 2009). On the other hand, accessing income generating activity poses a challenge to these women due to gender inequality. However micro and small scale enterprises have increasingly become the mainstay of female headed household

provision as they bring change in their households' living standards. The income earned from the enterprises is used to meet some of the basic needs of the female headed households as recorded by Babatunde and Qaim (2009). The present study sought to explore the contribution of micro enterprises to the female headed households in Ilima Division which improves their financial independence as well as the household security.

Female headed households have a minimal access to productive resources due to patriarchal norms which affects the speed at which they practice subsistence farming. Although they invest so much in terms of energy and time in agricultural subsistence production, their output still remains low due to some limiting factors such as land, labor, farm equipment, technical assistance and information (Beneria, 2008). Female headed households work in the subsistence and informal economies is invisible in the way it is not accounted for, planned for and is marginalized yet it closely contributes to the development of the global world. However, household female heads in Kenya play an important role in subsistence farming in different areas to get a livelihood for their household (Ibnouf, 2009). The current study recognizes intensified subsistence farming as a strategy that can be employed by female headed households to supplement whatever other income they have to construct their livelihoods. The produce obtained from the gardens is used to raise money to pay for other needs like school fees for the FHH and so the household livelihood is sustained.

Farm activities are used by female headed households to keep their household livelihoods sustainable. The farm activities employed by FHH are such as intensified subsistence farming which has shown some setbacks resulting from degrading environment, increasing workloads and changing access to land which have serious implications on female headed household livelihoods (World Bank, 2010). On the other hand, female household heads are limited due to lack of power within and without their households. However, it is noted that female heads in African countries utilize the available resources in a maximum way to get a livelihood for their households (Montpellier, 2013). The current study was geared to examine whether the produce obtained from the agricultural gardens contributes to the income of the female headed household in Ilima Division.

Female headed households employ subsistence farming in order to increase production by making better use of natural resources though over population and subdivision of land at

inheritance leads to ever-declining farm size. This phenomenon has made subsistence farming to fail in securing sufficient income for the female headed households as observed by Aliber (2009). However, the female headed households employ knowledge-intensive practices with natural resource base so as to increase the gardens production for a sustainable livelihood for their households. Intensification production provides a source of income which makes the female headed household to overcome adversity and meet their household basic needs. These produce are used to improve the quality of life for the female headed households since it empowers them to be stable economically and have a predicted growth for the future on a sustainable basis (Maroyi, 2009). The current study therefore focused on subsistence farming to link the gap between what is achieved from the garden in Ilima Division and how it is used by the household as a livelihood.

#### **2.2.4 Challenges Limiting Adoption of Livelihood Strategies by Female Heads.**

From the objective on challenges limiting adoption of livelihood strategies, Females heading their households have the challenge of being primary care givers in the family as described by gender norms and have a duty of giving their household a livelihood. This is a role that includes taking care of the children due to a dichotomy that exists between the gender roles which are set in a biological basis (Pratt 2006). Negative aspects of motherhood including fatigue, curtailment of freedom and frustrations in career opportunities are never mentioned nor taken care of by the society as expressed by Sherbinin, *et al.*, (2008). However, women are never mindful but struggle to keep their households' income stable. Gender is one of the factors that influence the mode of diversification of income carried out by the household heads. Gender roles play an important role because they either support or act as a hindrance to the adoption of income diversification strategies on FHH livelihoods (Ibekwe, *et al.*, 2010).

In modern countries, female heads are still delegated to domestic duties and no consideration is made for those that have a career. Besides holding a part-time or full-time job, the female heads are responsible for child care and household chores which include providing a living for the household (Sherbinin *et al.*, 2008). Gender roles influence family income through the decision made by the female heads. Influence of gender roles at the household level affect the coping mechanisms adopted by female headed households in search of a livelihood. The gender of the household head not only shapes access to particular livelihood opportunities but also the way in



which social norms are expressed materially. Local conceptions of gender rights and roles will structure the possibilities for engaging in any number of economic undertakings (Pratt, 2006). The potential to exploit a particular asset or capitalize on a livelihood option is governed by the social meanings attached to that particular tasks and modes of income in relations to the individual's gender. Identifying the nature of gender not only provides a clearer puzzle to household head obligations but also shows how livelihood strategies of a given households are negotiated, structured and legitimated (Quisumbing *et al.*, 2010). It is in this context of exploiting assets where gender positions dictate which assets belong to who that necessitated this study.

Traditional beliefs and Cultural practices are gender biased since they disadvantage female-headed household significantly due to the socially constructed gender roles associated with the livelihood strategies of female headed households. Cultural beliefs and norms have little acceptance of female heads taking up any employment in the society. The Organization for Economic Cooperation and Development (OECD) database on Gender, Institutions and Development confirms this by looking at a broader set of factors related to discrimination against women in general. This body records that discriminatory institutions have a direct impact on female headed household economic development (Devereux, *et al.*, 2008). The cultural beliefs and norms dictation of income diversification strategies that are adopted by female headed households in Ilima Division was to be explored in this research.

Customary norms hindering access to information often prevent female heads from exploiting opportunities that can reciprocate something for their household's livelihood. Social norms evolve over time because the traditional intra-household division of labor implies that women still do most household chores. The social structure of traditional societies all over the world has undergone changes but gender has not changed completely. Women's workload is a threat to their household's livelihoods since they have no free time left for them to do extra work to better their income (Fernandez, 2013). The influence brought about by social norms may be limiting the exploitation of income diversification strategies by female headed households.

Seasonality and weather variations present opportunities for the household female head to work especially in agriculture where she gets something for the household. Variations of productions of rain fed food crops and their prices impact differently on different cultures and societies

because some crops are taken as women crops. When the prices are not good then the household female head struggles to bring a balance in providing a livelihood to their families (Sherbinin, *et al.*, 2008). Despite the fact that a household is taken as the unit of analysis generally, it is criticized for its inability to deal with gender or power based intra-household inequalities and so it remains the predominant focus of livelihoods research.

Households represent the simplest and yet most complex form of social organization that operates as a basic production and consumption unit as well as an agent of economic change. It is within household that livelihood resources are strategically allocated and livelihood behavior is strategically organized. However, a household has predictive capabilities concerning the interactions between household decision makers and the trends in the management of livelihood assets (Haggblade *et al.*, 2010). This current study was designed to link gender inequalities to income diversification strategies carried out by female household heads in search of a livelihood for their households.

Female headed households are understood to be vulnerable to shocks because of their unequal position in society since they have less access to productive resources. In most developing countries, land is the basic means of livelihood activities for a large proportion of the population which is inclusive of FHH. Lack of well-defined boundary, division and land use deprive rights to FHH households to diversify their income appropriately. The different land rights include rules on regulation on land use, the development of land and the requirements regarding the disposal of land. In many African countries, women have a problem with land ownership and female headed households are faced with difficulty times in regard to access of land and labor compared to male headed households. Women defend their right differently depending on their social status, the presence of family network and marital status. Environmental degradation that results to recurrent drought and hunger forces most of the female headed households to remain in short of resources which includes land produce. Such constraints greatly affect the ability of female headed households to construct viable livelihood and lead them to experience problems that push them to disadvantaged position (Manji, 2008). Access to land by FHH could avert the strain that these household women go through in search of their family's livelihoods.

FAO (2011) ascertained that female-headed households are generally small hence they lack sufficient labour to diversify their income portfolios. In addition to labour, female-headed

households and women in general have a low productivity in their gardens in comparison with the gardens farmed by men. The reason for this is that less productive resources are allocated to the land controlled by female heads and also have a less likelihood of owning it and if they do, their land size is often smaller and the quality is worse than those owned by men. If a household lacks the resources it needs, it will have to borrow and the female head is often deprived of credit, distribution networks or land rights. However, since this approach requires sufficient access to land, it is not possible for many female headed households to carry out income diversification strategies effectively hence it can be concluded that female household heads can produce enough for their household if they have enough land to work on.

As a consequence, much of female heads exclusion from mainstream economic opportunities has led to their participation in casual, informal and unregulated labor at rates of pay that are lower than those of men. They might also lack the connections needed to get access to different forms of employment, starting up a business which requires some capital and sometimes social norms regarding female labor force participation hinders them from entering the labor market (FAO 2011). The current study was used to ascertain whether female household heads in Ilima Division are discriminated in matters related to mainstream economic opportunities.

Absence of male partner in a female headed household is taken as a challenge due to the gap created naturally. The impact of losing a male figure and a breadwinner in various households prompt many households to adopt specific survival strategies to cope with the socio-economic and cultural challenges the female headship face. Identification of these coping strategies is useful in providing policies on improving the livelihood strategies. Since a major impact of losing breadwinner is in form of reduced household income, many affected households try to supplement their household income in various ways. Some households engage in diversification of their income sources in order to surmount their economic challenges and crises of their everyday life (Mulugeta, 2009). Absence of male partner in the family has greatly contributed to a staggering income of the female headed households since they do not reap as anticipated in the informal economy and as a result they become impoverished and live in hunger. The responsibilities given to female heads make their life so unbearable since they have to look after their families. The challenges of doing household chores reduce the time they can devote to other income generating activities (Bird & Prowse, 2008). The current study sought to find out

whether strengthening and expanding of the income resource base of female headed households brings a change in their households.

The socio economic status of female headed households is influenced by lack of their male partner and consequently suffers from lack of income earned by the male partners. This is a common problem of such households and it places a heavy burden on the female head as they search for an income that equals to the one sought by male partners. Consequently, FHH are commonly seen as households that are unable to provide important capital for their families which is purely an assumption resulting from the absence of male partner. Female headed households are not accommodated by the norms, values, behaviors, and social skills appropriate to their social position. This implies that divorced female heads are considered by the society as inappropriate in terms of acceptability and socialization of their family members which include their children (Mulugeta, 2009). Female household heads therefore work under great pressure than male headed households and have to communicate their assets and abilities more explicitly so as to compensate for their alienation and unfitness in the society. FHH have to manage negative impressions and construct social networks that are crucial in occupational achievement that can enable them have livelihoods for their households (FAO, 2011). Female headed households can have equivalent life to the one of the male headed households if the society accepts their status irrespective of the presence of a male partner.

#### **2.2.4 Support Mechanisms Helping Female Headed Households**

Female headed households are not living in isolation but live alongside male headed households in their communities. Although traditional norms .have made the FHH to have inadequate access to capital which is the most commonly reported obstacle to their improved livelihoods, the female headed households with assets may convert the assets to get an investment capital which is a support towards their income diversification strategies. The investment capital is used as a financial empowerment for their household livelihoods. On the other hand, micro-finances empower female heads by creating access to productive capital for them (Senadza, 2014). Financial empowerment evaluations paint a positive picture on the influence of credit programs on female headed household livelihoods. The FH use savings and credit for their economic activities which are geared towards getting some incomes for their households. Active female head borrowers are empowered by the loans given by micro-finances to carry out income

diversification strategies and therefore get a livelihood for their families (Bigsten & Tengstam, 2011). The current study sought to find out how financial empowerment helps FHH to implement income diversification strategies so as to get a livelihood for their household.

Female heads financial empowerment may be done through group members who are based on group solidarity. Micro-credit schemes have been particularly targeting low earning female heads by giving them financial assistance to make them feel appreciated, change their attitude towards their community and improve their household's livelihoods. Since FHH lack ability to embrace income diversification strategies in the best way possible, empowering them will enable them to make productive choices and improve their household livelihoods. Financial empowerment of female heads may be explored closely through interrelated pathways targeting their achievements in relation to their household livelihoods. Their capability and their potential to have a good livelihood depend on their empowerment achieved through the financial assistance (Kitetu, 2013). Empowering female heads financially or through connection is a support that could help them improve their household livelihoods

Infrastructure is also noted as a support mechanism that has helped the FHH in relation to income diversification strategies. Infrastructure entails the basic facilities, services and installations needed for the functioning of a community or society. Infrastructure in rural sector is geared towards attaining the national goals of development since each infrastructural service builds on the other to produce a multiple effect on the society. It improves working markets, speeds the flow of information and increases the mobility of people, resources and output. Decentralization of infrastructural services which has been devolved to the rural areas has linked female headed households with different local agencies. Female headed households have become mobile due to the infrastructural services and can receive important information which can increase their household income and support their household livelihood (Kaur & Sekhon, 2005). Infrastructural services can support FHH if they link them in carrying out income diversification strategies to get a livelihood for their households.

Significant increases in investment in rural infrastructure helps to increase production and consumption of income diversification products. Rural road construction has been found to be associated with increases in agricultural production, expanded use of agricultural credit, increase in land value, and proliferation of small shops as well as expansion of rural markets. Good

transport infrastructure increases market access for the female heads who are transacting daily to make an income for their household livelihood. Female heads who are producers need to be linked to the markets through investment in infrastructure which reduces transport and marketing costs which realizes the market potential for a better living of the household (Chamberlin & Jayne, 2012). If these women lack infrastructural services, they would find difficulties in execution of income diversifying strategies.

Infrastructural development in poorer regions reduces production and transaction costs. It expands job opportunities for the female heads by reducing the costs to access product and factor markets. The role of infrastructure is analyzed in terms of income equality, decline in stocks and the quality of infrastructural services regardless of the econometric technique and the inequality measure of employment (Losch *et al.*, 2011). A similar observation showed that access to infrastructure raises the value of the assets of the household female head since improvement in communication and road services imply capital gains for the female headed households. The fixed transaction costs of subsistence farmers to access product markets are helpful to the female heads because they can sell whatever they have to improve their livelihood. The role played by infrastructural services is intended to raise the income of female headed households through easy accessibility of the services (Barrett, 2008).

Rural roads allow reliable and regular motor vehicle access to both farm and non-farm economy and they influence rural towns, which can function as growth hubs as well as transport infrastructural services. These facilities are important since they play multiple economic roles, some of which strengthen local inter-sector linkages and contribute to the enhancement of the income diversification strategies taken up by female headed households. Due to the concentration of economic activity and population, rural towns serve as important market outlets for produced goods within the surrounding villages and as employment centers for the village female heads who commute on a regular basis in order to sell their services (Haggblade *et al.*, 2010). These towns tend to attract people from surrounding areas or on transit; they generally host a range of services where female heads acquire employment which enable them to improve their household livelihoods. Rural towns constitute important links between the rural hinterland and more distant markets, playing the role of intermediate marketing centers for the female headed households to sell their services. Linking rural roads and selling of female head services

in the market is correlating with waged labor which is one of the income diversification strategies of female headed household (Winters *et al.* 2009).

Local trading centers established in rural areas offer opportunities for opening of local business. These local markets also offer trading of agricultural produce which is a job investment accessible to the female heads that are in charge of their households. Accessibility of these local markets for trading with agricultural produce requires a means of transportation and the middlemen operating in local areas use bicycle or motorbike to transport agricultural goods from village to local trading centre. This makes it possible for the female heads to transport their goods from the village to the market by paying the middlemen. Enhancement of access to infrastructural services widens the options for livelihood improvement for the female headed household (Fields, 2010). The current study ascertained that infrastructural services support FHH in operating micro-business which is an income diversification strategy.

Education has always been taken as an impetus to improvement of life generally since it equips the learners with general knowledge. Education and training are essential components of any strategy of improving household's livelihoods. Learning about improved production technologies and methods, new products and markets, business and life skills such as decision making, self-confidence, or conflict management can make a big difference in the livelihoods of the female headed households (ILO, 2009). Skills development is particularly important to the household of a female head that are more likely to contribute to family labor, subsistence farming or home-based micro-entrepreneurs in the informal sector. Female heads often have different training needs linked to their domestic work, care responsibilities, gender based divisions of labor or undertaking specific tasks in their daily activities. Education and training are powerful tools against poverty and hunger, and also acts as an empowerment tool for female heads. Educated female heads are more likely to be healthier, have higher earnings and exercise greater decision-making power within the household (IFAD, 2009). Education and skill development could avert the income status of FHH through bettering the diversification strategies.

In many transitional economies, progress has been achieved in opening doors to education and health protection for female heads since educated and healthy women are able to choose a good livelihood that is economically benefiting their households (ILO, 2009). It has been revealed that if women receive the same levels of education, experience and farm inputs as men, there will be

no significant differences in male and female productivity. From a developmental perspective, investing in girls' education has the highest rate of return of any possible investment in developing countries. Educated mothers have fewer children and are also more likely to send them to school, thereby raising the productivity of future generations, increasing their income, and generating sustainable livelihood even in the future (Quisumbing, *et al.*, 2008). Education is taken as a means of opening up new horizons for female heads hence the educated female heads are not satisfied with the traditional roles but invest through education in adopting different income diversification strategies. The level of education attained by the female head determines the kind of livelihood for that particular household (Djurfeldt & Bergman 2013).

Educated female heads have a greater possibility of success in their household incomes with better information and better social network. Synergy between education and more income can have a self-perpetuating effect in the household's livelihoods in the long run. Those who have more income and opportunities are likely to invest more in their children's education, and the next generation is more likely to secure a better income for a better livelihood. Education acts as an entry to a good income and the access to education can be different according to the income level of these female heads. It is evident that the female heads who receive educational training services have better household livelihoods (Reardon *et al.*, 2006). The current study established the relationship between education of female heads and their utilization of income diversification strategies for a livelihood.

Female headed households face difficulties in recovering from shocks that operate at an aggregate level affecting the entire community and country as risks cannot be shared. These households are less able to deal with shocks than the male headed ones which are in a similar case to the households headed by orphans, the elderly and the chronically ill. All families have strengths as well as diverse ways of coping to survive and stay together. However, no matter how much strength a family has, the impact of the broader environment may make it difficult for the female headed families to cope with crisis without additional support. In fact, all families need support beyond the family to survive and to reinforce their internal strengths (Munaku & Chigora, 2010). External shocks and lack of support may affect the female headed household livelihoods if there is no support given to them.



Social network plays a major role in the income diversification of the female headed households since social network helps it to gain ideas, skills, information and services which influences their decision in starting a new initiative or maintain an existing one. Many economic interactions are embedded in networks of relationships and the structure of the network plays an important role in governing the outcome. More specifically, the choice of income generating activity adopted by female heads can be influenced by their relationships as well as interactions (Maertens & Barrett, 2012). It is certain that many economic interactions accessible to female heads can bring a change in their livelihood diversification strategies.

Lack of access to credit and collateral restrictions often prevent the female heads from diversifying their income. In such cases, informal kinship and connections within the community serves as an alternative for these female headed households. On the other hand, these female headed households could be receiving cash transfers from other family members who could be grown up children who have migrated to other different areas to work (Jackson 2007). Social network that exists between individual female heads indicates the way they are connected through various social familiarities, ranging from casual acquaintance to close familial ties. Informal kinship ties and community network have long supported women to access credit through mutual lending. Female heads invest in social bonds, relational social network ties, household welfare and possibly neighborhood relations (Kim, 2011). When there is an exogenous shock, female headed households can receive support from community members leading to sustainability of the household livelihoods.

Social network connects one arbitrary female head to another arbitrary female head in a social group. Social network may involve NGOs which increases initiatives on microcredit supporting the female heads to access loans which are used as an income for the household. Female heads also have Self Help Group (SHG) network which provides opportunities for collective action and risk sharing alongside a platform of sharing information, knowledge, skills and developing more contacts within the community. The advantage of the NGOs and the SHG to the female headed household is the accessibility to financial assistance from different financial bodies (Hassan & Birungi, 2011).

Many economic interactions are embedded in networks of relationships and the structure of the network plays an important role in governing the outcome. Choices of female heads can be

influenced by the people they are connected to through various relationships or interactions. The shape and size of social networks determines the strength of the participants who include female heads. Smaller tighter networks composed of strong ties behave differently from larger looser networks of weak ties. Female heads participate in smaller networks and benefit more in getting an increased household income which is used to make a livelihood. These networks support female headed households to secure income diversification strategies that can change their household livelihoods (Baird, *et al.*, (2014). The current study linked social network as a strategy adopted by female heads to diversify their household income.

Previous studies conducted from other areas by different scholars have showed that female headed households have been and have gone through different strangles. Some studies done in India showed that majority of female headed households diversify their income differently and creation of a facilitating environment is necessary to increase their livelihood options. An example from India points out that contribution of women in the household income through the livelihood strategies has limitations on their access to productive resources, assets and opportunities. It is evident that enhancement of future planning process and development interventions need to consider carefully the scope and nature of different livelihood options open to female heads (Sosina, Holden& Barrett, 2009).

From the argument of studies conducted in eleven Latin American countries that reported that off-farm income activities acted as a source of income and also were used by many female headed households to make a livelihood, multiple and diverse nature of the livelihood base linked to land-based strategies are options that could help female headed households. Other studies done in South Africa wanting to understand and address some of the issues relating to improving household livelihood of female headed households noted that on-farm activities can act as an income diversification strategy by female heads to make a livelihood for their household (Hart & Vorster, 2007). The current study seeks to find out whether the female headed households in Ilima Division are supported by off-farm activities in improving their household livelihoods.

Bigsten and Tengstam (2011) found that female-headed households are less likely to diversify into non-agricultural waged work but are more likely to diversify into business. In Ghana, female-headed households combine their farming activity with self-employment. However, there

are influencing factor that were noted by the studies that limit the female-headed households in relation to diversification strategies. The challenges that hinder the income diversification strategies taken up by female headed households to make a livelihood for their households were ascertained by the current study.

Many of the studies carried out depict that participation in off-farm activities and the contribution of the on-farm income can better the female headed household standards of living. If success is to be achieved in terms of poverty reduction and increase livelihood portfolios, it is important to support both agricultural and non-agricultural sectors for the female headed household category Senadza (2014). Previous studies done on household livelihoods focused on female headed households diversifying into formal activities that are of high value but ignored subsistence activities where most of the women in the rural areas dominate. Diversification of income has predominantly focused on general concerns of individuals and household livelihood portfolios as a means of increasing their income (Worku, 2007). Income diversification strategies have been used to better livelihoods of different categories of people alongside the livelihoods of specific entity group such as female headed household. The current study linked income diversification strategies based on on-farm and off farm activities and the constraints verses support encountered by female headed households in search of the household livelihood and it showed a specific commitment on female headed household livelihoods in relation to diversification strategies employed to sustain their household livelihoods.

## **2.3 Theoretical Framework**

### **2.3.1 Introduction**

Income diversification strategies on female headed households have become a popular concept in rural development discourse. The female headed income diversification analysis is based on the assumption that the current livelihoods reflect on the female heads rational choices. The focus on female headed household's income diversification is relevant to household's livelihood in Ilima division. Unreliable rainfall in Ilima division makes rural development necessary especially in income diversification strategies among female headed households which form the backbone of rural economy. In an attempt to explain the relationship between income diversification strategies and female headed household livelihoods, the study focused on rational choice theory and the Sustainable Livelihood Approach.

### **2.3.2 Rational Choice Theory**

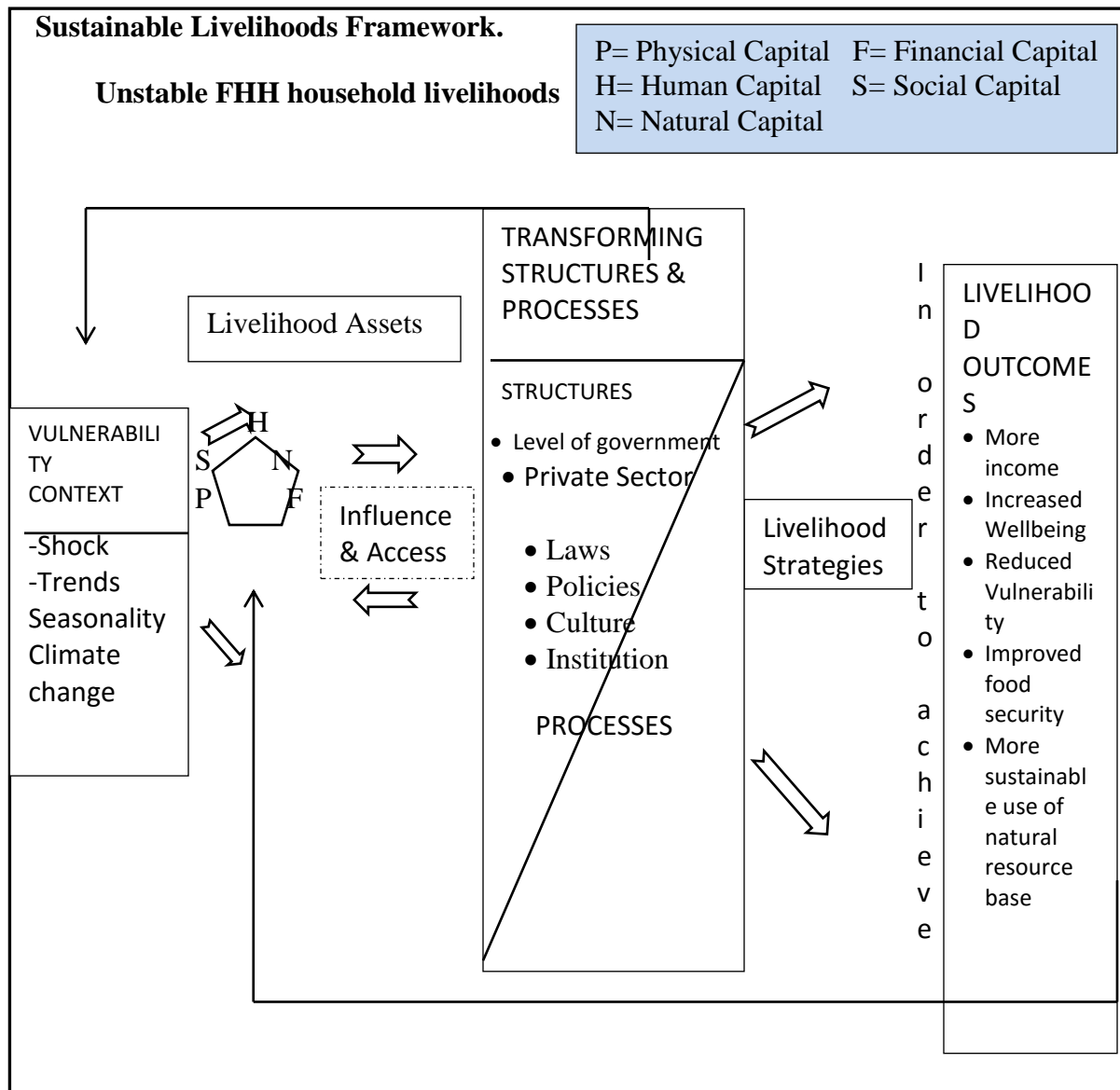
Rational choice theory is defined as the process of determining what options are available and then choosing the most preferred one according to some consistent criterion (Coleman 1990). It attempts to explain all conforming social phenomenon in terms of how self-interested individuals make choices under the influence of their preferences and they do it in a calculative move. Rational choice theory analyses that consumer's actions are fundamentally rational in nature (Lovett, 2006). Individuals, households, as well as commercial entities in this case female heads tend to critically assess the likely costs and benefits of any action before arriving at a decision they deem important.

Female headed households adapt to the changing modes of incomes that depend on natural factors. The natural factors are not sufficient and accessible for the female heads and so their livelihoods are not stable. The insufficiency is solved through income diversification strategies adopted by female heads in order to make a livelihood for their households. Generation of income for the female headed household in Ilima division is achieved through making their choices rationally which are affected by some challenges. The household female head is assumed to have beliefs about her status and the world in which she is embedded and so she is bound to choose actions that best satisfy her preferences. The theory holds the assumption that social phenomena are explained in terms of individual actions which are motivated by the wants or goals that express their preferences. As it is not possible for the female heads to achieve everything desired, they make choices in relation to both their goals and the means for attaining it (Lovett, 2006). The current study showed how female heads make rational choices related to income diversification strategies to make a livelihood for their households.

The theory holds that individuals must anticipate the outcomes of alternative courses of action and calculate the best for them. Rational female heads choose the alternatives that are likely to give them the greatest satisfaction. This theory revolves around basic principal which assumes that in the universe of evolving social phenomenon, there exists an entity capable of acting purposefully in situations which exerts influence on their wellbeing. The discrete purposeful actors make decisions which suggest that they usually yearn to optimize the choices they make based on perceived benefits associated with the choices. The theory suggests that the discrete purposeful actor's actions follows an underlying reasoning often based on cost and benefit

analysis of a given situation (Boudon, 2003). Female heads choice of income diversification strategies is only possible through the support mechanisms received by the female heads and is based on the perceived benefits expected to provide a livelihood for their households.

The female heads' rationality is limited by their position and ability to think through competing alternatives since they are always seeking to optimize benefits while minimizing costs. These female heads are often willing to choose an acceptable option by the society rather than the optimal one because it may be difficult to precisely measure and assess due to gender related factors. RCT has shortcomings because it has not handled all the variables on income diversification strategies and the livelihoods of female headed households. This shortcoming is what prompted the use of SL approach to compliments it.



**Figure 2.1:** The SLA Approach Framework

(Adapted from DFID, 2002)

Sustainable livelihood framework discusses variables from their practical perspective but it fails to explicitly identify power relation on gender. This aspect of social relation between men and women is characterized by a marked inequality and social domination of males against females which is not addressed by RCT. On the other hand, SL approach addresses the development agenda and integrates all people’s centric approaches including female heads. Its ability to incorporate all these new challenges and approaches to development makes it a robust

livelihoods assessment and interventions design tool which can be used by all categories of people in the society (DFID 2002).

The SL framework provides a useful and simple way of representing the complexity of people's lives and can be adapted for understanding the income diversification strategies adopted by female headed households to make livelihoods in Ilima division. Other aspects may be beyond the ability of the female head which include wider trends that face them such as population growth, seasonality of production, markets; and any shock as indicated by (Chamberlin & Jayne, 2012). It reconciles the contribution made by all the sectors which build up the stocks of assets upon which these female heads draw to make their household livelihoods (Krantz, 2001). The aim is to exactly use some reasonable standard and define development criteria such as distance to roads which is a support mechanism, gender minority status and unreliable rainfall among others which was the concern for the current study.

The most complex component of a livelihood is the portfolio of assets out of which female headed household construct their living. This portfolio includes tangible assets and intangible assets which are demands and appeals made from material, moral or other practical support in search of an income for the household. Livelihood resources are conceptualized as different types of capitals which stress their role as a resource base from which different productive streams are derived for livelihood construction. These capitals are such as human, natural, physical, social and financial (Scoones, 2009). These capital assets may not be accessed equally by the female heads due to their position in relation to traditional and cultural beliefs of the society and they face some challenges as they adopt income diversification strategies to make the household livelihoods.

Under human capital resources such as education and skills development, attitudes and identity as well as beliefs defines what female heads do. Education and skill development is a significant obstacle to operating a micro-enterprise. Credit is an important part of the livelihood strategy and so knowledge of the management of credit arrangements, repayment scheduling, saving, and interest rates is required by the female heads (Bigsten & Tengstam, 2011). On the other hand, physical resources such as infrastructure and the equipment used to support livelihoods of female headed households are of direct importance to households in the rural areas. Better roads and improved infrastructure increases participation in rural development by female headed

households (Brannen, Emberly & McGrath, 2009). Physical resources are also used as collaterals for loans which are diversification strategies adopted by the female heads to have a livelihood.

Natural resources such as agricultural land provide a diversity of opportunities for the female headed household's to make a livelihood for their families although selling the produce is affected by trends and seasonality of that particular time (Reardon *et al.*, 2006). Household women are affected by inequality in accessing land, the size of the land and the ownership rights of land. They could also have inequality in access to water for an assured agricultural production for their household livelihoods. Livelihood strategies frequently vary between individuals and households depending on differences in asset ownership, income levels, gender, age, and social or political status (Brunello & d'Hombres, 2007). One of the objectives of the study under investigation was challenges female heads face as they carry out income diversification strategies which are concerned with women roles, traditional and cultural beliefs among others.

SLA supports strategies which improve the livelihoods of the female headed households by strengthening the resilience of their coping and adaptive strategies. Policy and governance issues as they impinge on household livelihoods are addressed at the community and household level. However, a community usually does not represent such homogeneous collective social units as most development researchers tend to assume. Their assumption is that in every community some people are better off than others, and even if the social or economic differences are not clear to an outsider, they exist and the poor are living side-by-side with more affluent households (Brannen *et al.*, 2009). This means that income diversification strategies adopted by female headed households to make a livelihood are dictated by many factors which are both external and internal.

A livelihood is sustainable when it can cope with and recover from stresses and shocks maintain or enhance its capabilities and assets, while not undermining the natural resource base (Krantz, 2001). The SL framework describes that development work has to focus on people and that the people themselves have to be key actors in identifying the important aspects of their own livelihoods. One of the critiques is that there are too many components to address an element which makes it impossible to handle. However, the proponents advocate that the framework has a holistic overview of which factors are beneficial to include in any given development activity

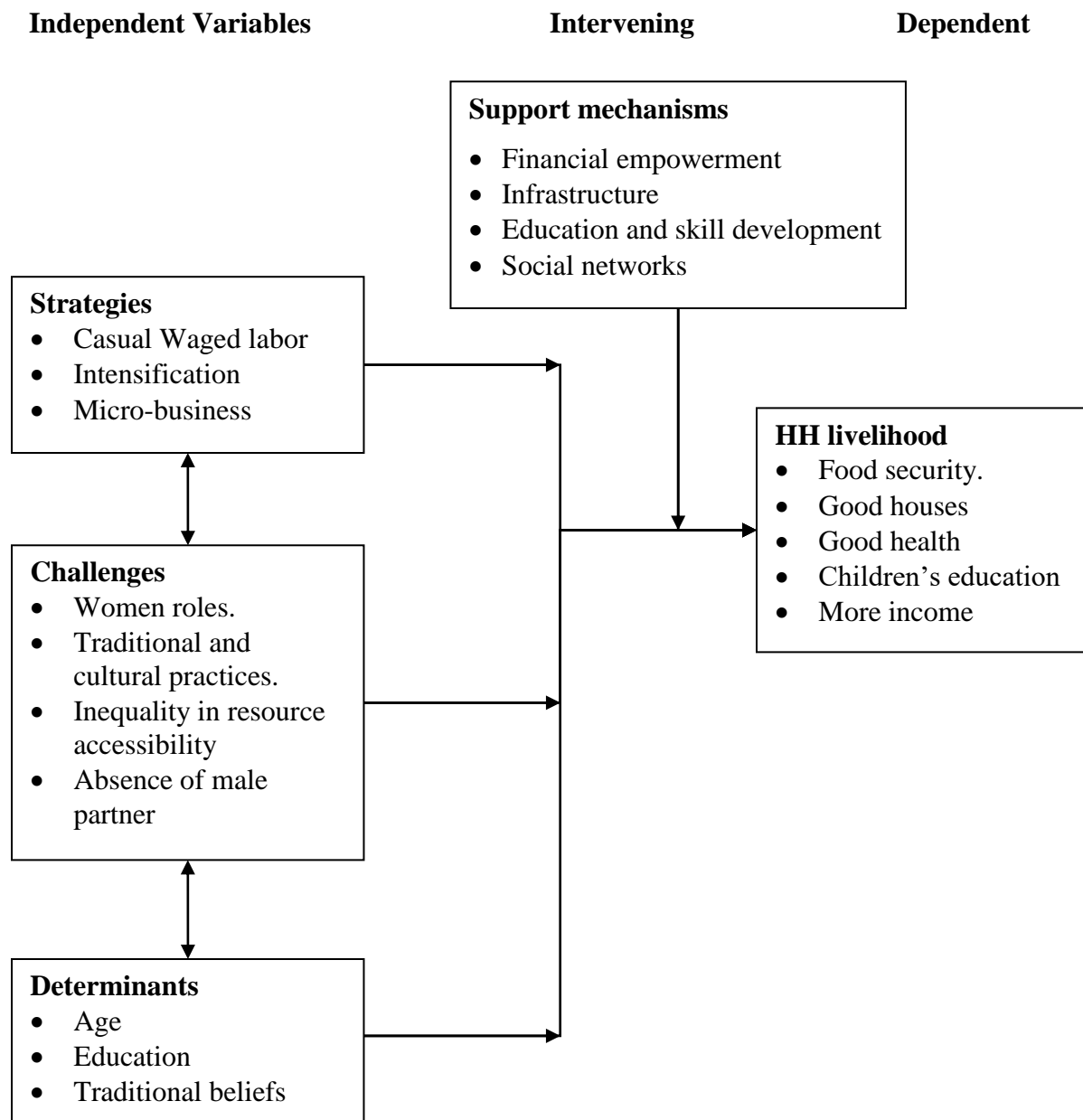


and that they cannot be analyzed without considering all the other components (Clark & Carney, 2008)

SL framework in the implementation phase has proven less successful, since it has no guidelines of how to do this, and because implementation requires the effort to be focused on a few areas. The concept of making everything as simple as possible is important in the implementation phase, making the many components in the SL framework difficult to handle. Even though the proponents are right in pointing out the importance of considering all the components in the analysis, this might not be the case in the implementation phase (Hamilton, Peach & Townsley, 2007). This emphasizes the fact that SL is a useful tool, but that it cannot stand on its own when designing and implementing development activities.

#### **2.4 Conceptual Framework**

Sustainable livelihoods of households are advocated for by female headed households. However, the female heads have their household livelihoods unstable and have adopted different diversification strategies to cushion it. These strategies are further influenced either negatively or positively by challenges and support mechanisms. Lack of adoption of such strategies will result to compromising the living standards of the FHH. The conceptual framework is represented in Figure 2.2 on page 28.



**Figure 2.2:** Conceptual Framework Showing the Interplay between Research Variables

According to Figure 2.2, the livelihoods of female headed households are facilitated by different income diversification strategies. The FH are faced with some challenges and support mechanism which affect them either negatively or positively. In the present study the conceptual framework provided an illustration that potentially contributed to the income diversification strategies on female headed household livelihoods in Ilima Division in Makueni County, Kenya. The objective of the framework was to determine if there is any relationship between the various

income diversification strategies, the challenges encountered by FHH and the support mechanisms that enable these FH to get a livelihood for the household in Ilima Division. This study was generally guided by the concern that female headed households have unsustainable livelihoods which is a challenge to the FH. The research aimed at finding out how income diversification strategies adopted by female headed household enable them to get a livelihood. The conceptual framework in this study involves three independent variables which involve; income diversification strategies adopted by female headed households in search of a livelihood, challenges they face and the support mechanisms put in place to help them get a livelihood for their household. The dependent variable in this study is the household livelihood.

## **CHAPTER THREE**

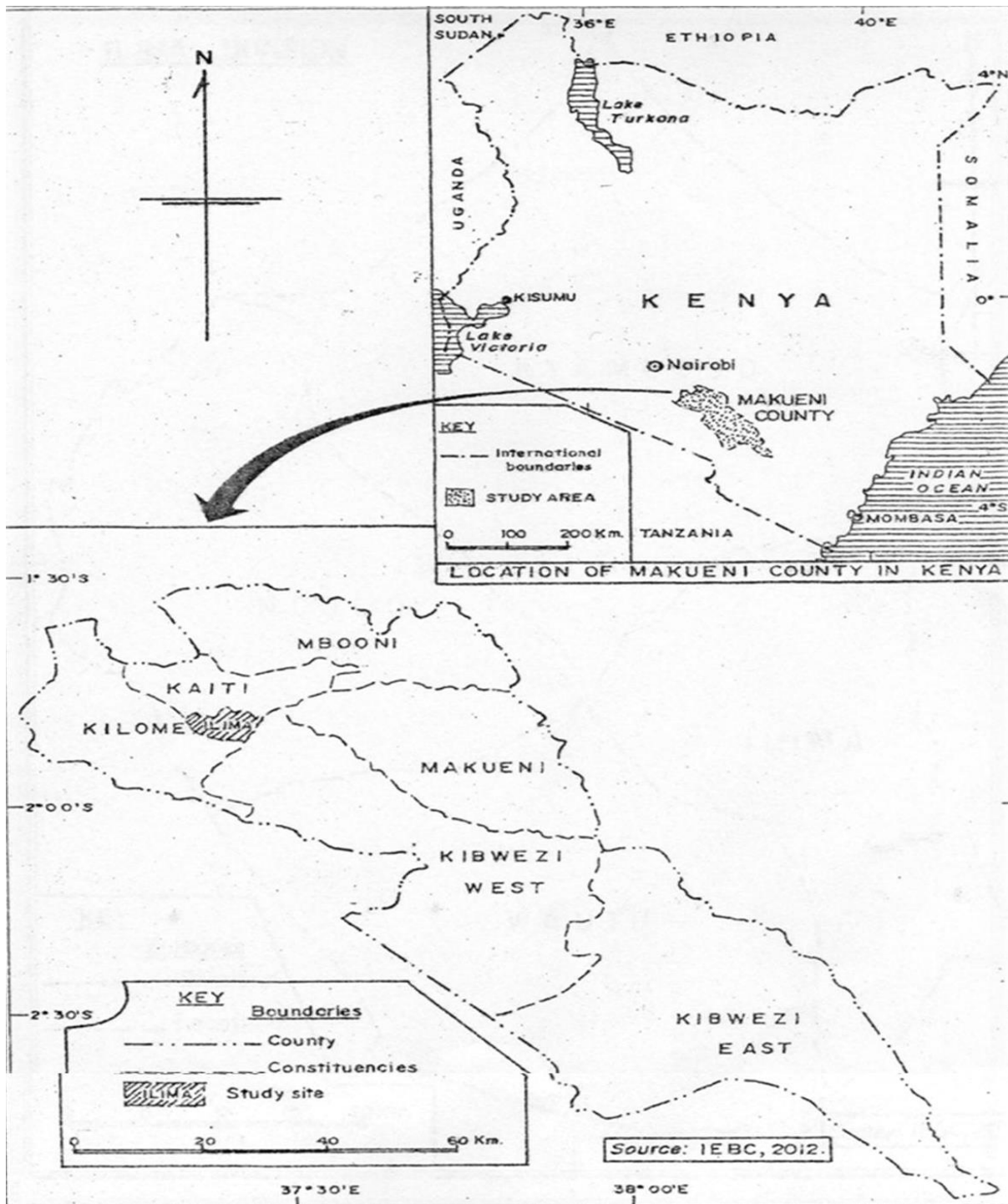
### **METHODOLOGY**

#### **3.1 Introduction**

This chapter presents the methods that were used in data collection, analysis and presentation. This included the study area, research design, study population, sample and sampling procedures, unit of analysis, data collection, and analysis.

#### **3.2 The Study Area**

The study was conducted in Ilima Division, Kilungu Sub-county in Makueni County as indicated in the map on page 32



**Figure 3.1:** Map of Kenya/Makueni/Ilima Division

Source: Makueni County Integrated Development Plan (2013)

The study was conducted in Ilima Division, Kilungu Sub-county in Makueni County. Ilima division borders Kikoko Division on the West, Ukia Division on the North, Mumela and Ikangavya Divisions on the East, Kasikeu and Kitaingo Divisions on the south. It comprises of four Locations which are: Kyamuoso Location, Ndolo Location, Wautu Location and Ilima Location. Ilima division has nine sub-locations. It covers an area of 62Km<sup>2</sup> with a high population density of over 400 persons per square kilometer. Ilima Division has a population of 21025 people, with approximately 3504 households and each household having approximately six persons. The female headed households in Ilima Division are 44.3 percent which amounts to 1531 households led by females. The 1531 female heads formed the study population since the study was concerned with the households which are led by female heads (GOK, 2013). The economic activities that are carried out by the people in Ilima Division are mostly subsistence farming, micro business alongside other undefined activities.

### **3.3 Research Design**

This study used descriptive survey design which is suitable since subjects are expected to respond to a series of statements, questions or interviews. Descriptive method of research is used to gather information from people through interviews (Kombo & Tromp, 2006). The researcher was able to interact freely with the respondents without undue influence. The study used this method due to its appropriateness to gather first hand data from the respondents and measure the variables. The design enabled the study to address the characteristics of the target group under investigation (Nassiuma & Mwangi, 2006). It collected information from the female heads that have a responsibility of getting a livelihood for their households as well as the key informants.

### **3.4 Population and Sampling Procedure**

The study, population constituted of all female headed households of Ilima Division in Makueni County. It consisted of 1531 female headed households from the four locations in Ilima Division. The aggregates were constructed using data from the Ministry of Labor and Social Welfare, department of social welfare in Makueni County (GOK, 2013). To get a reasonable sample size for the study, the study used multi-stage sampling procedure which included a census for the four area chiefs who were used for data collection. Simple random sampling together with purposive sampling was applied for the selection of the area sub chiefs and the religious leaders. Stratified random sampling was used to get a sample size for the female headed households from the four

locations. It is recommended that ten percent of a study population is suitable for a sample size (Mugenda & Mugenda, 2003). The study used 10% to get the sample size of 153 respondents of female heads. The respondents from the four locations were proportionately distributed using the same ten percent of the population per location. The researcher also collected data from fifteen key informants who are leaders in the division who included six Assistant-Chiefs, four area Chiefs and five Religious Leaders making the number to be fifteen.

**Table 3.1: Number of female headed households**

<b>Location</b>	<b>Population</b>	<b>Sample Per location</b>
Kyamuoso	442	44
Ndolo	410	41
Wautu	360	36
Ilima	320	32
<b>Total</b>	<b>1531</b>	<b>153</b>

Source: Makueni County Integrated Development Plan (2013).

### **3.5 Unit of Analysis**

The unit of analysis in this study was the female headed household since it is viewed as a single entity. The unit of observation was the female head in charge of her family in Ilima Division. The female head was the target because she is the one who generates income for the household's livelihood. The current study was a case study and therefore limited to providing insights on the income diversification strategies among female headed household livelihoods in Ilima division.

### **3.6 Methods of Data Collection**

The current study was both qualitative and quantitative hence the data collection process was exploratory as well as confirmatory. The researcher collected the data through asking questions, listening attentively and expressing empathy (Kothari, 2004). Interview schedules with both closed and open ended questions were used to collect primary data from female heads of the households in Ilima Division and the responses were recorded. Data was collected from the key informants through a questionnaire that had both open and closed ended questions. Focus group

discussion was also used. The researcher requested the area sub-chiefs to list the names of the female heads in their sub-locations for easy accessibility. The summary of the female headed households was summed up and given per location as follows: Kyamuoso had 442 female headed households and 44 households were taken as sample for that location. Ndolo location had 410 female headed households and 41 households were sampled for data collection, Wautu had 360 female headed households and 36 were taken as sample while Ilima location had 320 households and 32 were taken as sample for data collection. English, Kiswahili and Kikamba were used when communicating to the respondents since these are the common known dialect in Ilima division. Secondary data which is documented was used to gather information on the survival strategies of female headed households.

### **3.7 Pilot Study**

A pre-test was done in Kikoko division which borders Ilima Division to check the consistency and accuracy of scores over stipulated time of the study. Kikoko Division was chosen for pilot study because they share the same environmental characteristics in terms of demography. This was to assess the instrument before commencing the study so as to discover the error in question sequencing and instructions. An instrument is valid if it measures what it is intended to measure and accurately achieves the purpose for which it was designed. In order to ascertain the validity and reliability of the data collection tools, a pre-test was conducted using 10 respondents. The respondents used for the pretest in this study were equivalent of 6.5% of the sample size since a sample of 5% to 10% of the sample size is a reasonable number of participants to consider enrolling in a pilot study (Baker, 1994).

### **3.8 Data Analysis**

The study was a descriptive research and so the collected data was both qualitative and quantitative. In relation to qualitative research, the researcher used descriptive statistics by identifying major themes and categorizing them in accordance to the research objectives. These categories were coded and a summary of the key findings from interview schedule, focus group discussion as well as the questionnaire were developed. This was to reduce volumes of raw information collected from female heads, sifting the significant information from trivial, identifying significant patterns and constructing a framework as suggested by (Babbie, 2009). The study also generated quantitative data from the closed ended items in interview schedules



and the questionnaire. This data was analyzed through quantitative methods. Qualitative data was analyzed by means of triangulation and data reduction and presented using themes and frequencies. The tabulation of the data involved recording of data in quantifiable terms. The purpose of this was to enable the study to meaningfully describe a distribution of scores. Editing was done to ensure accuracy and uniformity, and check inconsistency for better results. The study data was analyzed using statistical tools with the aid of computer software, Statistical Package for Social Sciences version (SPSS) version 22 for windows. Descriptive data was presented by use of frequencies, percentages, cross-tabulation tables and graphs while inferential statistics particularly chi square was used to test the association between the income strategies and the female headed household livelihoods.

### **3.9 Ethical Considerations**

This study was conducted among the female headed households in Ilima Division. Due to the sensitivity of the subject under investigation, the following ethical issues were considered. The purpose of the study was explained clearly and the research permit letters were shown to the respondents. Leaders of Ilima division were requested to give their informed consent orally before giving any information. Respondents were assured that the information obtained was to be confidential and was to be used for academic purposes only. The respondents who could not understand English were helped to understand through reframing the questions in Kikamba.

## **CHAPTER FOUR**

### **RESULTS AND DISCUSSION**

#### **4.1 Introduction**

This chapter presents qualitative results from interview schedules, focus group discussions and from the questionnaire findings of the study by use of frequency tables and graphs. Quantitative data was further cross tabulated and the results were subjected to inferential statistics particularly chi square and were presented in form of tables and explanations showing quantifiable values. The study sought to examine the effects of income diversification strategies on female headed household livelihoods in Ilima Division, Makueni County, Kenya.

#### **4.2 The Demographic Characteristic of respondents**

The study obtained information from respondents with diverse characteristics in terms of gender, age level of education, occupation, size of the household and targeted a total of 153 respondents to collect data. The response rate was 100% which is sufficient for the purposes of research according to Mugenda and Mugenda (2003). This section gives a summary of the distribution of the respondents' demographic characteristics.

##### **4.2.1 Gender of the respondents**

The study sought to collect data from female heads who are the unit of observation since it is a case study. The study collected data from 153 female head respondents through interviews as expected, 15 key informants alongside 4 groups of focus group discussion.

##### **4.2.2 Age of Respondents alongside Reason for Female Head Status**

To ascertain the age of the respondents, the study grouped the age of the female heads in intervals of ten years for the female heads. Age was conceptualized in clusters which ranged from below 20 years to 40 – 49 years. This was clustered together with reason for female head status. The findings are presented in Table 4.1.

**Table 4.1: Age of respondents alongside reason for female head status**

Age group	Percentage		Reason for Female Head Status	Percentage	
	Frequency	(%)		Frequency	(%)
Below 20 years	4	2.6	Single	35	22.9
20 – 29 years	15	9.8	Divorced	4	2.6
30 – 39 years	67	43.8	Widowed	74	48.4
40 – 49 years	67	43.8	Separated	40	26.1
<b>Total</b>	<b>153</b>	<b>100</b>	<b>Total</b>	<b>153</b>	<b>100</b>

Source: Field data 2016

From Table 4.1 on age, the study found that 2.6% of the total sampled respondents were aged below 20 years while 9.8% were aged between 20-29 years and 43.8% were aged between 30-39 years and 40- 49 years respectively. The study shows that most female household heads in charge of their households are aged between 30-49 years. Age was one of the demographic profiles examined in this study since it determines one’s execution of income diversification strategies. Female household heads who are involved in income diversification strategies are adults who are strong and have families. These findings are in line with (Everatt & Smith, 2008) who established that in many developing countries women are left at prime age to head households as men die due to various circumstances. This has increased the phenomenon of adoption of income diversification strategies by female headed households in search of a livelihood for their households.

After establishing the age brackets of the female heads, the study sought to establish the reason for heading their households without spouses. From the same stable (4.1) which also relates to the reason for female head status, a majority (48.4%) indicated that they were widows. The study also observed that (26.1%) of respondents were separated while (22.9%) were heading their households by virtue of being single mothers and (2.6%) were family heads on account of being divorced. Marriage remains one of the most adored institutions in the world generally and among African societies in particular. This study defined marital status into four categories. There were single, widowed, divorced and separated. Study findings revealed that a great number of female

heads in Ilima Division were widowed due to the death of their husbands which was followed by separation. This could partly contribute to the accentuation of insufficient livelihood at household level. Due to lack of a man figure in the female headed households, the female heads remained the main decision makers in their households. This scenario is not only a feature of Ilima Division since most female heads in Africa play this role due to the absence of their spouses through death and separation if not single (Aliabad & Nazokta, 2011).

#### **4.2.3 Education Level alongside Number of Dependants per household**

After knowing the age of the respondents alongside the reason for female head status, the study sought to establish their education level alongside the number of descendants per household. This is shown in Table 4.2

**Table 4.2: Level of Education alongside Number of Dependants**

<b>Education Level</b>	<b>Frequency</b>	<b>Percentages</b>
Primary	79	51.6%
Secondary	74	48.4%
1 Dependants	1	0.7%
2 Dependants	18	11.8%
3 Dependants	29	19.0%
4 Dependants	18	11.8%
5 Dependants	28	18.3%
6 Dependants	39	25.5%
7 Dependants	17	11.1%
8 Dependants	3	2.0%
<b>Total</b>	<b>153</b>	<b>100.0%</b>

Source: Field data 2016

From the Table on the education level showed that 51.6% of the sampled respondents were primary school graduates and 48.4% had attained secondary school education as indicated in Table 4.2. Education is believed to be influential to the individual's participation in income diversification strategies. However, in this study the findings showed that there is no much difference between women who have secondary education and have no formal employment and those that have primary education since there is no impact on the female headed households economically. Previously studies done by Steady (2006) showed that minimal education among women is a deficiency representing underdevelopment prevalent in many African countries. Although education is a tool of empowerment and has a mentally liberating and emancipating effect to all, lack of it could mean that women are not involved in complicated and well-paying businesses (Dube, 2008). However, since most female heads have attained primary and secondary education which has no much impact on income diversification strategies, then it is evident that female heads in Ilima division find themselves being relegated to diverse activities in order to give their households a livelihood. This explains why a significant portion of sampled respondents reported that they derived their livelihood from micro-business as well as unspecified sources

On the other hand, the study also established the number of dependants under each female head in a particular household, the respondents were asked to indicate how many children were under the care in their households. The findings are also presented in Table 4.2. According to data provided in this Table, many respondents as expressed by (25.5%) had six dependants, this was followed by (19%) who had three dependants per household. The study also observed that (18.3%) had five dependants while (11.8%), (11.3%) and (11.1%) had two, four and seven respectively. The last category was found to be eight dependants as reported by (2%) of respondents as well as one dependant as accounted by (0.7%) of total respondents. Common sense has it that all families including female headed households need support to keep them going. From the respondent's comments, the study established that the households which had five dependants and above were straining to support them unlike the households which had less than four children. Consequently, this study observes that families headed by females have dependants who need support. The number of dependants in a particular family determines the strain that the female head faces in relation to the household livelihood. The research findings concluded that the insufficient livelihoods greatly affected the households with more dependants,

especially those with little or no stable income. According to Penh (2010) a larger family largely contributes to economic difficulties, low income levels, education costs, high costs of living and immense household poverty.

### **4.3 Livelihood Strategies Adopted by Female Heads**

The first objective was to determine the income diversification strategies adopted by female heads in search of a livelihood for their households. To achieve this objective, the study conceptualized the major livelihood strategies that are known to be associated with female heads in search of a livelihood for their households. The findings are discussed in this section.

#### **4.3.1 Respondents Alternative Sources of Livelihood related to Casual Waged Labor**

The study established that waged casual labor was not always available in the villages; a reason that has made some female heads to migrate to other places to search for it. The study also observed that other female heads opt to engage in other activities in their village so as to get a livelihood for their households. After establishing that casual waged labor was not always available, the study sought to establish the alternative sources of livelihood employed by female heads. The respondents were required to indicate what other activities they employed to acquire a livelihood for their household. The findings are presented in Table 4.3.

**Table 4.3: Alternative Sources of Livelihood**

<b>Alternative source of livelihood</b>	<b>Frequency</b>	<b>Percentages (%)</b>
Alternative jobs like fetching firewood for sale	3	2.0%
Micro-business	60	39.2%
Manipulate salon skills	2	1.3%
Seeks for casual labor from the neighborhood	32	20.9%
Sell farm yard manure	3	2.0%
Sell handcraft for money	2	1.3%
Stone crushing	14	9.2%
Others	27	17.6%
Plants irrigation food crops	7	4.6%
Water vending	3	2.0%
<b>Total</b>	<b>153</b>	<b>100.0%</b>

Source: Field data 2016

On the question of alternative source of livelihood, a majority (39.2%) of the households stated that they engaged in some form of micro-business. This was followed by (20.9%) who indicated that they sought for waged labor elsewhere whenever it was unavailable in their locality. It was observed that (17.6%) of the sampled respondents survived on other sources of livelihoods and (9.2%) usually engaged in stone crushing to sell them for ballast. The study observed that many of the female headed families in Ilima Division are involved in some micro- business since it accounts for (39.2%) while searching for waged labor wherever they get it accounted for (20.9%). Another group accounted by (17.6%) indicated that they survived on other sources as indicated in Table 4.3

The study collected primary data from interview schedules which targeted the female heads. The study established the following comments from the female heads who expressed the problems they were facing as they sought for a livelihood for their families. In respect to this, one of the

female heads aged 39 years and is taking care of six children in the interview lamented in Kikamba that:

*“Maundu mena vinya muno kwakwa musyi nundu kukwata liu ona viisi wa syana kuyi laisi nundu kuyithitwe kuyua nesa na muunda wakwa ni munini. Kivalua kyambaiya nikaa kila ngwona ona ethiwa ni kuta maiu ngwate kindu niuia syana. Maiu malea kuthoowa maisawa ni isyana ta liu. Unduu wa kuta, maiu ndyikaa kila ivinda.”*

This was interpreted in English as:

*“Life has not been so easy for me to provide food and education for my children because it has not been raining sufficiently and my garden is very small. When casual labor is not available I cannot just idle because this would mean skipping meals for my family and so I opt to do some business even if it means selling bananas locally to get some money to buy food for my family. This business is not promising since I depend on bananas that are not in my garden and because I am not doing the business throughout I have no permanent customers and so my bananas end up being eaten by my children. This would mean I get an alternative way of getting food which has not been easy.”*

Another female head aged 30 years who has four children said this in kikamba:

*“Kivalua kyathela, ndemaa kitothy muundani kwakwa kuu mitauni na ndithi kumita kwa ala mena ng’ombe na mena mbesa na matonya undiva mbesa kana o liu ndithi kuuia syana. Mavinda angi ndithi isioni sya atui kula ngwiw’a kwi na ivalua nikana nthukume ngwate kindu kindethya.”*

This was interpreted in English as:

*“When casual labor is not available and my family has nothing for that day I cut some nappier grass from my terraces and take it to the well to do families and request them to exchange it with either food or money and whatever they give is what I use for my food that day. Other times I am forced to go to the neighboring villages to look for the casual labor so that my children don’t starve.”*



It was evident from the statements of some of the respondents like the ladies whose words are recorded in italics that the household's involvement in alternative sources of income revolved around micro business. The study established that the households could not survive on casual waged labor only since it was not always available. The study further learnt from the respondents that female headed households have to look for alternative way of securing a livelihood for their families.

#### **4.3.2 Respondents Migratory Casual Waged Labour Activities and the amount Earned per Day Alternative Sources of Livelihood related to Casual Waged Labour**

After establishing that the female heads were involved in casual waged labor, the study sought to find out the frequency of their involvement in it alongside the amount earned per day in Ksh. On the frequency of their involvement in the waged labor, the respondents were required to indicate how often they involved themselves in it. Consequently, the study sought to establish the amount earned by casual laborers in migratory waged labor in Ksh. The findings are presented in Table 4.4.

**Table 4.4: Frequency of Waged Labor Activities and the amount earned per day in Ksh.**

<b>How often do you involve yourself in waged labor</b>	<b>Frequency</b>	<b>Percentages (%)</b>
Daily	29	19.0
Twice a week	18	11.8
Thrice a week	29	19.0
As often as need arises	77	50.3
Earn 100 shillings per day	19	12.4
Earn 200 shillings per day	82	53.6
Earn 300 shillings per day	52	34.0
<b>Total</b>	<b>153</b>	<b>100.0</b>

Source: Field data 2016

On the question of the frequency of the female heads waged labor, a majority (50.3%) of the respondents indicated that they sought it as often as the need arose. This was followed by (19%) which indicated that they engaged in waged labor on a daily basis as well as thrice per week. The study noted that (11.8%) of the respondents performed waged labor twice a week as indicated in Table 4.4. Study findings revealed that the female heads also sought temporary employments from other well to do families at different intervals. The study observed that many female heads seek waged labor when need arises.

The study collected data from focus group discussions which were held on weekly basis specifically on Sundays after Sunday service and constituted of six female heads. The study sought to establish how often the female heads involved themselves in waged labor and the consensus of the members of the FDG was recorded by the study as:

*Much of the waged labor was said seasonal because it is readily available only during rainy season. During this season many of the female heads always purpose to be involved in it thrice per week. The piece work done is paid 200 shillings per day and so if they work for three days per week, then they can get 600 shillings per week which is enough for their families. This gives these female heads the time to do other activities for their household development.*

Since the study collected data from key informants, one key informant who is a male and a religious leader of 39 years statement were reported as following in Kiswahili .

*“Wanawake wanaosimamia familia zao wanafanya kazi za vibarua wakati wapata hitaji. Jambo hili wanalifanya hili familia zao zisikose chakula au kukosa mahitaji mengine ya kimsingi. Pengine wototo wake anahitaji karo ya shule na hana hizo hela. Mama watoto analazimika kuenda kutafuta kibarua afanye ili apate pesa za kutimizia mahitaji ya familia yake. Jambo hili la kufanya kibarua wakati analo hitaji linampa wakati wa kuyatenda mambo mengine yanayoweza kuisaisdia familia yake.”*

This was interpreted in English as;

*“The female heads are involved in the waged labor every time they have a need so that their households do not lack food or other essential needs. May be*

*someone needs some money to pay school fees for her children and she does not have it. She is forced to go for the casual waged labor to get some money to meet her needs. This gives her time to do other activities for the development of her household.”*

Whereas the key informants and the focus group discussion had the same view as the interviewees, it was evident from their statements which are in italics that female heads got involved in waged labor at different intervals. Others are involved in the waged labor as often as need arises as indicated by majority of the respondents. The implication is that these female heads get involved in this waged labor so as to get some income to attend to different needs.

When the study established the frequency of the female heads involvement in waged labor, it became necessary to find out the remuneration packages that the female heads take home per day. To get information on this, the respondents were required to indicate how much they earned from the casual labor per day. In relation to the amount earned per day by the migrants in Ksh, a majority (53.6%) of the respondents earned Ksh. 200 per day compared to (34%) who earned Ksh. 300 and (12.4%) who indicated that they earned sh. 100 per day. This study observes that many female heads earns Ksh 200 per day from their waged labor as indicated in Table 4.4.

The study established that in Ilima Division a casual laborer who works for half a day is paid Ksh 100 while a full day's work is worthy Ksh 200. Other casual laborers who are given piece work are paid ksh 300. The study established that female heads engaged in migratory casual labor and the female heads received different pays. In one of the discussions with the focus group on migratory casual labor income estimates, it was evident that the female heads earn differently because they work in different durations. The feelings of the respondents in the focus group discussion on female heads involvement in casual waged labor and the amount taken home was that their needs were different and so they got involved differently. The explanation to this was that the number of dependants and their age levels dictated how often the female head would be involved in casual labor and consequently the amount taken home. The study observed that the households with few dependants who were not in school had less monetary burden than the households with many dependants who are in school. The study concluded that the female

household heads who were engaged in casual waged labor earned differently since the pay was pegged to the duration of their working. Further the study concluded that casual waged labor is a strategy that can be used by female heads in Ilima Division to earn a livelihood for their households

In another focus group discussion, the study concluded that casual waged labor is done on the basis of the individuals need. This is what one respondent who is a lady aged 23 years and has 2 dependants commented:

*“Since I have a small child and my family is small because I have two children, I opt to work half a day and I earn ksh.200 which can keep my family for one day since one kilogram of maize goes for thirty-five shillings. The one hundred shillings can buy two kilograms which is enough for me and my two children per day.”*

In the same focus group discussion, another lady who is 35 years and has 5 dependants said in Kikamba:

*“Nyiye musyi wakwa ni munene nundu nina syana itano syi sukulu na kwoou ni nginya nithukume kivalua nikana ngwate mbesa sya liu na kila kingi menkwenda na o muno syindu sya sukulu ta tulamu na makuvu. Wia uu wa kivalua niumanthaa kila muthenya ona ethiwa nithi kumantha kundu kungi.”*

This can be translated into English as follows:

*“I have a big family of five children who are in school and so I must work on daily basis to have food and some extra money to buy whatever else my children will need especially things to do with school like books or biro pens and pencils. Again I must look for it wherever I get it because failure to that would mean going without food or my children lack essential items for school.”*

The information given by these respondents in the focus group discussion concurred with the information given by the key informant as well as the information collected through the interview schedules. Either way, the study concluded that female headed household's survival was pegged to the income obtained from the casual waged labor. However, it is evident that their burden equals their participation in the casual waged labor.

### 4.3.3 Respondents Sources of Livelihood Related to Micro Business

After the study established that the female household heads are involved in casual waged labor to earn a livelihood for their families, it found it necessary to find out what other activities the female heads engaged in as they search for their households' livelihood. The study established that the female headed households were also involved in petty trading. To establish this, each respondent was required to indicate what the female heads sold in their petty trading so as to acquire a livelihood. The findings are presented in Table 4.5.

**Table 4.5: Distribution of Respondents by the Kind of Business they are Involved in**

<b>What kind of business are you involved in</b>	<b>Frequency</b>	<b>Percentage (%)</b>
Handcraft for money	2	1.3%
Micro business	85	56.9%
Material for handcraft	12	7.8%
Sell charcoal	3	2.0%
Selling farm produce	15	9.8%
Others	28	18.3%
Vending firewood	3	2.0%
Water vending	3	2.0%
<b>Total</b>	<b>153</b>	<b>100.0%</b>

Source: Field data 2016

As can be seen from Table 4.5 above, a majority (56.9%) of the respondents engaged in petty trading as evidenced by the sample compared to (18.3%) who indicated that they were involved in various unspecified income generating activities. The study also observed that (1.3%) of respondents were engaged in selling handicrafts for money while (2%) of the respondents were either engaged in selling charcoal, vending firewood or water to generate income. Finally, (7.8%) of the respondents indicated that they were not involved in any formal income generating

business. The implication from this analysis is that majority of the female heads are involved in petty trading more than any other kind of activity.

Further, the respondents in a FGD emphasized their involvement in the petty trading. One of the female head respondents who is aged 30 years old and has 4 children said:

*“I always plan for the year through selling some items from my piece of land. For instance; I sell firewood during dry season because in such a time many families want firewood to use during rainy season. I have negotiated that kind of business with two families which belong to teachers. Another one said: I am the one who cooks for the teachers in our primary school and I am paid one hundred and fifty shillings which keeps my family. During holidays, I survive on what comes my way: for instance, I can sell chicken if there is any in my household, I can go looking for casual waged labor. I mean unspecified work.”*

Muthini (not her real name), another female head respondent aged 38 years and has 3 children said:

*“I am always selling bananas thrice per week to keep my family because my small garden is overused and I am not able to buy manure to make it produce good yields. I buy raw bananas from the people, who have banana plants; I ripen them before selling them on market days. I sell them in our local market and neighboring markets during market days. I sell one banana at five shillings and sometimes I can make one thousand per week which is enough for my family.”*

The indication is that the above narratives are evidence of the female headed household's involvement in micro business as a strategy to keep their families' livelihoods sustainable throughout the year. The study also established that the micro businesses these female heads are involved in are neither specific nor permanent since they are done in a seasonal manner.

#### **4.3.4 Female Heads Involvement in Intensified Subsistence Farming**

Since the study established that one kind of micro business carried out by female heads was selling farm produce, then it also got interested in knowing what kind of farming was being carried out by the female heads that gave them a livelihood. The respondents were asked to

indicate how they utilized their piece of land in relation to intensified subsistence farming strategy as a livelihood booster. The findings are presented in Table 4.6.

**Table 4.6: Respondents’ Intensified Subsistence Farming**

<b>Utilization of Available Piece of Land</b>	<b>Frequency</b>	<b>Percentages (%)</b>
Planting crops during rainy season	60	39.2%
Planting perennial crops	2	1.3%
Planting fruit trees	3	1.9%
Rearing different animals	32	20.9%
Sell farm yard manure	3	2.0%
Planting wet crops	2	1.3%
Selling grass from the land	14	9.2%
Planting vegetables	27	17.6%
Try to plant irrigation food crops like maize and beans	7	4.6%
Any other including renting the piece of land	3	2.0%
<b>Total</b>	<b>153</b>	<b>100.0%</b>

Source: Field data 2016

From the data presented in Table 4.6, female headed households are making use of their pieces of land differently. This is evidenced by a majority (39.2%) of respondents who purely relied on the subsistence farming since they had no alternative strategy to keep their households. The study established that (20.9%) of the respondents kept different animals in their piece of land while (17.6%) of the respondents planted vegetables in their piece of land. However, the study established that (9.2%) of the respondents sold nappier grass from their land while (4.2%) was in another category of female headed household who planted normal crops during dry season and irrigated them. Some households have planted perennial crops, fruit trees, and wet crops like arrow roots which carried (1.3%), (1.9%) and (1.3%) respectively. The last category of (2%) indicated that they sell farm manure from their animals.

Further, the study brought out the opinion and contributions of some of the female head respondents. The study made a conclusion summary related to how the female heads utilized their piece of land. The study was informed by the unanimous voice of members of one of the focus group discussion that the respondents practiced peasant farming during rainy season though they get very little from their pieces of land. The study also established that other female heads plant other types of crops during off season. These crops could be either perennial or irrigated crops or even crops planted in wet lands. This is what a 33-year-old female head respondent who has 4 dependants said:

*“During dry season, I plant some kales which I sell from my home and I use the money to buy food for my children. This is made possible by the fact that I have a small portion of wet land locally known as ‘kyanda’. I have also planted arrow roots in that wet soggy area and some banana plants which I can sell them raw to get money or ripen them and sell them.”*

The study established that the female heads in Ilima Division have utilized their pieces of land though small and overused due to over population. This is evidenced by the fact that they plant different crops in their pieces of land during rainy season and off season. The study concludes that female heads utilize their pieces of land appropriately through planting seasonal crops, perennial crops as well as irrigated off season crops to keep their families going.

#### **4.4 Challenges Faced by Female Headed Households**

The second objective was to establish the challenges faced by female headed households as they employed income diversification strategies in search of a livelihood. To achieve this objective, the study conceptualized on different areas of conflict that affect female headed households and that act as setbacks for them as they search for their household livelihoods. The findings are discussed in this section.

##### **4.4.1 Engendered Challenges Faced by Female Heads which is Related to the Role of female heads and the society’s perception on them**

Since the study wished to established challenges facing female headed households, the female respondents were asked to indicate what challenges they faced as female heads as they carry out the income diversification strategies to get a livelihood from their households. From their



responses, it was evident that there were challenges that are related to women roles as indicated in Table 4.7

**Table 4.7: Engendered challenge related to the role of female head and the society’s perception on them**

<b>Challenge related to the role of female head and the society’s perception on them</b>	<b>Frequency</b>	<b>Percentage (%)</b>
I am usually tired and have no strength for other activities	10	6.5%
Lack of time for other activities	27	17.6%
Negative labeling	34	22.2%
People undermine my effort because I am a woman	40	26.1%
Waged labor discrimination because of my gender	42	27.5%
<b>Total</b>	<b>153</b>	<b>100.0%</b>

Source: Field data 2016

As indicated by Table 4.7, a majority (27.5%) of respondents suffered waged labor discrimination on account of their gender whereas (26.1%) indicated that their efforts were undermined due to their gender. The study also established that (22.2%) suffered negative labeling while (17.6%) indicated that they had no time for other activities and lastly (6.5%) indicated that they were usually so tired after their work that they had no strength for other activities. The study concluded that the society viewed female heads as weak in strength and vigor since they discriminate them in labor allocation as well as undermining their efforts. It was evident that the female heads housework is a challenge that is faced by female heads since it gives them fatigue that makes them not to participate in any other activity.

The study established some facts from a female respondent aged 27 years who has 3 children. The respondent commented the following:

*“I have one cow that feeds from my back every day. When I wake up I must first go to cut grass for it. I have small children and so I must cook for them before I go for the casual labor. I also wash their clothes daily because they are small.*

*This makes me so tired that I have no strength to work on the casual labor available. I find myself struggling and with no strength to do anything.”*

To add on to that, another female head respondent age 44 and has 7 children lamented:

*“Many families which give the casual labor prefer men to us. They say we cannot produce quality work after all we are women this makes it hard for us to get the casual jobs due to male competitions.”*

The study took note of the words of a single female head aged 34 and has 5 children who the following opinion as:

*“I have been labeled as ‘mama kibarua’ which makes me feel bad because I did not choose to be single for my husband died. This reminds me of my husband because everything in my family is upon me and I feel overwhelmed by responsibilities. The brothers to my husband interfere with my piece of land by grazing in it. When I ask them they tell me it belongs to their brother something that makes me feel lonely, vulnerable and not protected.”*

From this discussion, the study concluded that these female heads are faced with different challenges related to their gender and so it is not easy for them to get the casual labor or they face a very steep competition from men. It was evident that the female heads are discriminated because of being women, because they have families and because some have never been married. This kind of feeling from the society has led to lack of support from their family members meaning that they are vulnerable. The study concludes that the female heads are resisted by the society in different ways as they diversify their income.

#### **4.4.2 Engendered Challenges Related to Absence of Male Partner Faced by Female Heads**

After the study established that female heads faced challenges that were related to their roles as well as the society’s perception, it also sought to find out if there was any other challenge that was related to family issues. The respondents were asked to indicate what challenges they faced that were related to absence of male partner that hindered them from carrying out income diversification strategies. The findings are presented in Table 4.8.

**Table 4.8: Effect of Male Partner Absence on the FHH Livelihoods**

<b>Effect of male partner absence in the FHH on their livelihoods</b>	<b>Frequency</b>	<b>Percentage</b>
His absence increases female responsibility	35	22.9%
I am usually discriminated by villagers	5	3.3%
I feel vulnerable without him	24	15.7%
I usually feel incapacitated without him	37	24.2%
Lack of his support strains my family resources	52	34.0%
<b>Total</b>	<b>153</b>	<b>100.0%</b>

*Source: Field data 2016*

From the analysis of Table 4.8, it is clearly indicated that (34%) of the respondents felt that family resources were strained by the absence of their male partner support. It was also observed that (22.9%) the absence of their male partners increased their female responsibilities while (24.2%) usually felt incapacitated without their partners. In addition, (15.7%) of the respondents indicated they felt vulnerable without their male partners and (3.3%) indicated they were actively discriminated by their village colleagues on account of their status. The study established that female headed households are not comfortable living without the male figure in their households whether by choice or by fate. It was clear that the male contribution to the household's income was very important and so the study found it a challenge for the female headed households to live without the male partner though it may not be possible to change the situation.

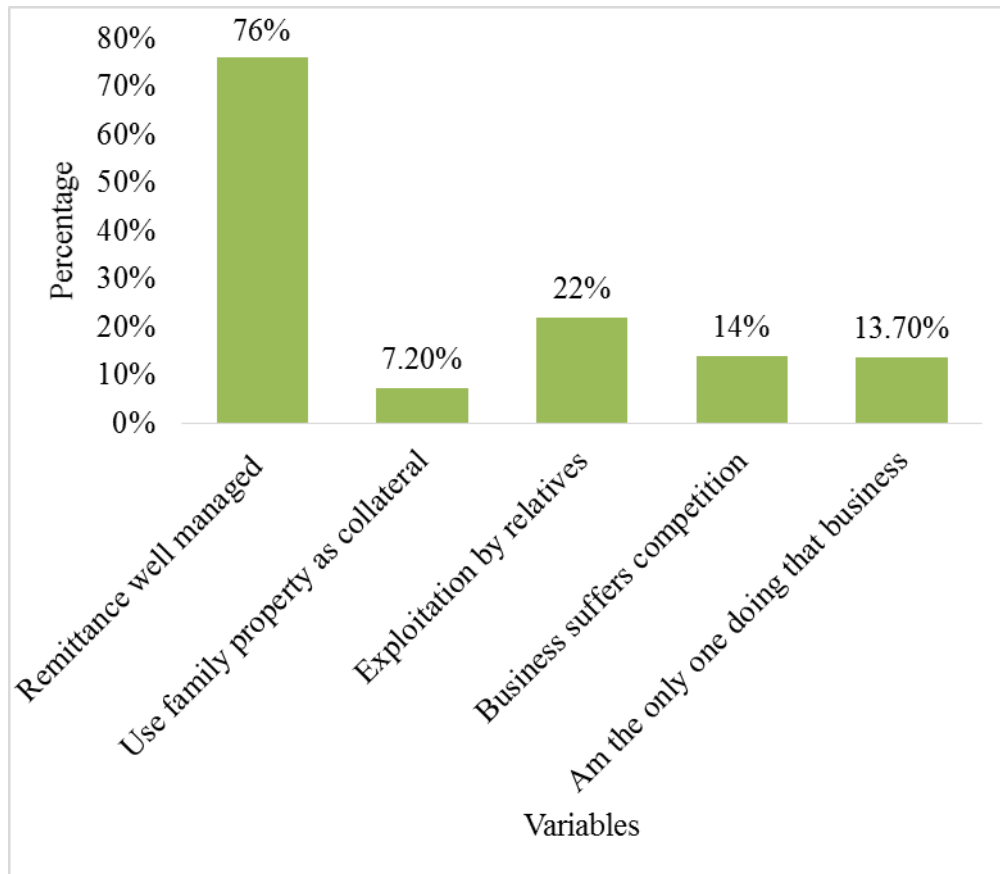
#### **4.4.3 Engendered Challenges Related to Mismanagement of Migrants Remittances, Using Family Property as Collaterals alongside Business Competition**

From the same objective on the challenges facing the female headed households during execution of income diversification strategies, the study amalgamated the results in Figure 4.1 which dealt with the following: Mismanagement of migrants remittances, how traditional beliefs and cultural practices did not allow FHH from using family land as a collateral and the monopolies alongside business competitions faced by the female household heads during diversify their income.

The study had earlier established that some female household heads that went to the neighborhood to search for casual labor had an issue with the remittances that they sent back at home. This prompted the study to ascertain how the remittances were mismanaged by their relatives who were left taking care of their dependants. In order to get this information, the respondents were required to indicate if in their own opinion the remittances sent by migrants to their households were properly managed. Following the issue on mismanagement of remittances by care takers back at home, it was liable for the study to find out the types of mismanagements done to the remittances. The female head respondents were asked to indicate how the remittances were mismanaged by the people at home.

Building on the same objective on challenges faced by female headed households, the study established that traditional beliefs and cultural practices affected female heads as they diversify their income. This was subsequent to the study's knowledge on the engendered challenges emanating from the family as a unit. The study then found it necessary to find out how traditional beliefs and cultural practices barricaded female heads' engagement in their diversification activities. In reference to this, the respondents were asked to indicate whether traditional and cultural practices allowed female household heads to use family property as collaterals for any financial assistance.

The study had earlier established that some of the businesses operated by the female household heads had some competition as well as monopoly. This resulted from the fact that the study had earlier established that micro business was one of the strategies adopted by female household heads in search of a livelihood. The study also had established that some female heads had problems in operating their business and so it became necessary to find out what were the problems. In relation to this the female household head respondents were requested to indicate whether their business suffered competitions. The study had also established that some of the businesses operated by the female household heads had monopoly in their business. The study then got obliged to establish the type of monopoly that respondents' businesses had. The female head respondents were therefore required to indicate the type of monopoly their business had. This information is found in Figure 4.1



**Figure 4.1: How Remittances Sent to Households by Migrants are Mismanaged**

Source: Field data 2016

From Figure 4.1, it is apparent that a majority (76%) of respondents agreed that the remittance sent to households by migrants is managed well by the people at home. This translated to an equivalent of (24%) negating the management of the remittances by the care takers at home. This made the study to conclude that though the migrants sent money for consumption back at home with the hope that it is used well, some of the caretakers back at home use it for other needs. The study concluded that some female migrants from Ilima Division go to work outside their areas but do not meet their objective since their remittances are mismanaged by their caretakers.

Figure 4.1 also indicated that (21.6%) of respondents had an opinion that the relatives at home exploited the migrants by misappropriating the remittances sent to the households leaving a majority (78.4%) indicating that they were not sure of how the remittances were used and were not concerned with how the remittances were managed since they had no comment. The study established that some female heads in Ilima are not responsible in doing a follow up of the

remittances which they sent back home since majority said they did not ask for any audit of their remittances.

As indicated in Figure 4.1, a majority (93%) of respondents indicated that they were not allowed to use family land as collateral for any financial assistance leaving (7%) indicate that they were allowed. The study established that Ilima Division is a society that is influenced by African culture and traditions that placed women under men or rather their husbands. This opinion has made the society to practice inequality in the field of accessibility of resources between FHH and MHH. It is evident that the female heads in Ilima Division have no say on their own pieces of land since they are not supposed to use it as collateral for any loan. Their state of being single makes them face some mistreatment from their family members especially brothers in law or even their own brothers.

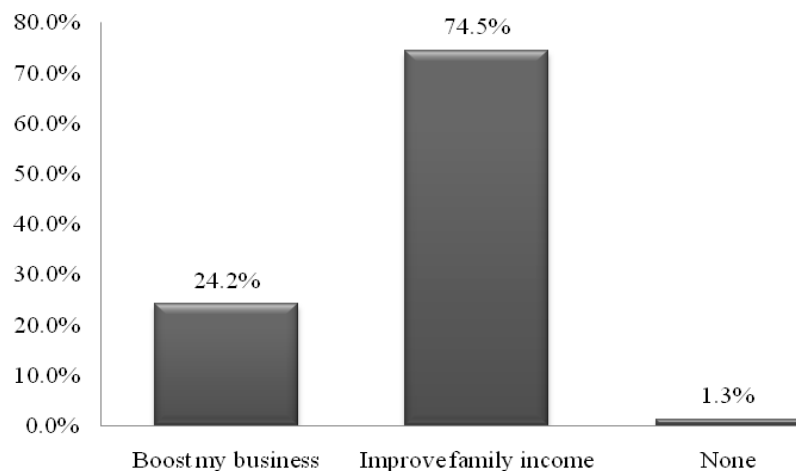
On the other hand, as indicated in Figure 4.1, (14%) of respondents indicated that their businesses had competition compared to (86%) who felt that their business had monopoly. This was a clear indication that most female heads in Ilima Division chose to be involved in micro business that were common in their community. The study established that most businesses suffered competition and so it was concluded that the female household heads have no choice but to operate businesses that are common in the community. Figure 4.1 indicated that (14%) of the respondents expressed that their micro businesses had had monopoly since they were operating their businesses without competition. The implication is that the female head respondents in Ilima Division whose business had monopoly were the only ones who were doing the kind of business in their community. The study concluded that probably these businesses had monopoly due to unavailable market for the commodities sold and so having many female household heads doing the same business would mean not selling.

#### **4.5 Support Mechanisms Facilitating FHH Income Diversification Strategies**

The third objective was to explore the support mechanisms facilitating female headed household income diversification strategies in search of a livelihood. The research question guiding this objective sought to find out whether there were support mechanisms influencing adoption of diversification of the strategies. This prompted the study to ascertain these mechanisms.

#### 4.5.1 Financial Empowerment to FHH in Income Diversification Strategies

Exploring on the objective concerning support mechanisms, the study wished to establish the mechanisms that supported the adoption of diversification strategies of female headed households in Ilima. The study established financial empowerment as one of the support mechanisms hence the respondents were asked to indicate how it helped them in adopting income diversification strategies. After establishing that the female heads were empowered financially, the study sought to know whether there were other types of assistances received from financial institutions. The findings are presented in Figure 4.2



**Figure 4.2: Financial Empowerment to FH Facilitate Income Diversification Strategies**

Source: Field data 2016

As Figure 4.2 indicates, a majority (74.5%) of the respondents indicated that financial empowerment helped them improve their family income while (24.2%) of the respondents indicated that it helped them boost their family businesses and (1.3%) of the respondents indicated that they did not get any support from financial empowerment. The implication is that many female heads got purely financial help from the financial institutions which has helped them to improve the family income with whatever earning they get. It is evident that female heads in Ilima Division are empowered financially by financial institutions to improve their household livelihoods whether directly or through boosting their businesses.

#### 4.5.2 Role of Infrastructure in Improving Livelihood

The current study had an objective that was meant to establish the support mechanism to the female heads adoption of diversification strategies. The study established that infrastructure was important to the female heads and so it became necessary to find out the role it played. To establish this, the respondents were asked to indicate how infrastructure helped them to exploit the diversification strategies. The findings are presented in Table 4.9

**Table 4.9: Role of Infrastructure in Improving Livelihood**

<b>Role of Infrastructure in Improving Livelihood</b>	<b>Frequency</b>	<b>Percentage</b>
Accessibility to market	19	12.4%
Link village to market	134	87.6%
<b>Total</b>	<b>153</b>	<b>100%</b>

Source: Field data 2016

According to the information given in Table 4.9, a majority (87.6%) of the respondents indicated that infrastructure linked their village to the market while (12.4%) of the respondents felt that it improved accessibility to the market. The study established that the female household heads in Ilima Division use the infrastructure available which is specifically roads to execute the diversification strategies. The female household heads use the roads to transport their business items. The study also established that the roads opened the local markets for other business ventures either from within the community and outside the community.

From the FG discussion constituted by the study comprising of six female household heads, the study recorded this opinions in Kikamba from the group

*“Iveti kuu itesaa makolovia yila mekwo na maingi. Mena muvea kwa silikali ila yaetie bodaboda nundu nisyo iveti itumiaa kukua makolovia maitwaa ndunyu. Yila kutinai na lelu manakuaa syindu syonthe na muongo nundu ona kukomboo mang’oi kunai mbesa mbingi.”*

This was interpreted in English for better understanding as:



*“Female household heads sell avocados when they are in season and they are usually heavy. Thanks to the new regime that brought ‘boda bodas’ because they pay a ‘boda’ to ferry their avocados to the market for sell since there is a good road. Initially, they used to carry on their backs to the market if one could not afford hiring a donkey.”*

It was evident that roads being part of infrastructure have helped the female heads in Ilima to carry out their businesses through utilization of the transport facilities. The study established that roads as part of infrastructure support the female heads in diversifying their income especially when undertaking the strategy of micro business. Roads have also made the markets to be accessed easily. The study learnt that before the roads were improved transport was a problem in Ilima Division since people would walk for long distances to the market places.

### **4.5.3 Respondents’ Sources of Business Capital**

Establishing the type of assistances received from financial institutions led the study to find out the respondents sources of capital for their business. To get this information, the respondents were asked to indicate how they got capital for their business. The findings are presented in Table 4.10.

**Table 4.10: Respondents' Sources of Business Capital**

<b>How do you get capital for your business</b>	<b>Frequency</b>	<b>Percentage</b>
Any alternative source	3	2.0%
Relative financiers	3	2.0%
Home resources	1	0.7%
Merry go round money	7	4.6%
Micro-loan from micro finances (through women groups)	76	49.7%
Money from water vending	2	1.3%
N/A	7	4.6%
Sell farm produce	54	35.3%
<b>Total</b>	<b>153</b>	<b>100.0%</b>

Source: Field data 2016

Mostly, the female heads constituting (49.7%) of the total sampled respondent sourced their business capital from micro-loans from micro finances through women groups as indicated in Table 4.10 above. On the other hand, (35.3%) of the respondents indicated that they sold farm produce to begin their businesses while (4.6%) got their capital from merry go rounds. Another group (4.6%) indicated that they were not involved in any businesses. Other sources of capital included any alternative sources as indicated by (2%) while (1.3%) of the respondents got their capital from water vending. The current study established that any female head who is involved in a business got her capital from a known source. The implication is that female heads in Ilima Division can access some finances from different sources including getting assistance from micro finances.

The study was able to capture some views from the interaction with the female heads respondents. It took note of one female head respondent who is aged 48 years and has 3 children in secondary school who said in Kikamba:

*“Nye nithiawa kikundini kya iveti na nikindethetye ngosa mbesa o nini nundu twoosie mbesa twaana na kila kiveti kyakwata ngili miongo ili na nisyo natumie kwaambisya viasala wakwa nasyo o vamwe na kuivia syana syakwa viisi. Mbesa ii tuivaa itina wa syumwa ili nundu syaile kuthela itina wa mwaka umwe na kwoou niivaa na kila ngwataa kuma viasalani. Kikundi kii o ingi nikindethetye kuuwa solar ila itumiawa ni syana syakwa kusoma na nokinduiite itangi ngakwata kiwu kya mbua.”*

This was interpreted in English as follows:

*“I am in a women group which has helped us get some loan which we shared and each member got twenty thousand. I divided the twenty thousand into two where I have used to start my business. I also used the money to pay school fees for my two children who are in a day school secondary. This loan is usually paid within duration of one year and so I pay something every two weeks so that it does not accumulate. Secondly, through my women group, I have received a loan of ‘m-kopa’ which has given me a solar panel that my children use to study at night. I have also been able to get a tank through women group which has helped me in storing rain water.”*

The study also took note of another female head who was aged 29 years and had 3 children who said in Kiswahili:

*“Mimi ni mshirika wa kikundi cha akina mama na tunatoleana hella kwa zamu kwa muda wa mwezi mmoja. Tuko akina mama ishirini a tunatoa shilingi mia moja kila mwezi kwa mtu mmoja. Nikipata zamu yangu mimi hutumia hizo pesa kama mtaji wa biashara yangu. Faida ninayoipata kutoka kwa biashara ninaitumia kutolea wengine hela zamu yao ikifika.”*

This was interpreted in English as:

*“I am in a merry go round where we give one hundred Shillings per month and we are twenty in number. When I get my share then I use it to boost my business because it is from the business where I get the monthly contributions.”*

The study came across another female heads respondent whose age was 38 years and had 5 children who said:

*“Through women group I have bought two donkeys which I use for fetching water from the river for selling in the market place as well as supplying those that make bricks. When I get some of my farm produce and use it as a startup of my business whenever it goes down. Whatever I get from the business as a profit then is used to replenish it until next season when I get some more capital from my farm produce.”*

It is evident that female heads in Ilima Division acquire capital for their businesses from different sources. The study established that some women have connections with other women who help them get some money to use it as capital for their business. The study established that there are women groups as well as merry go rounds which help the female heads to get capital for their business. The study concluded that the female heads exploit every possible means to get something to sell in their business since none of them had a specific trade of where they get capital for their business.

#### **4.5.4 Respondents’ Formal Education alongside Training on how to Raise Business Income**

Subsequent to the study’s establishment of sources of business capital as support mechanisms, the study further wanted to know whether these female heads’ formal education helped them in making a livelihood for their households. Consequently, the study also wanted to establish whether the female household heads involved in business received any training on business management. The respondents were then asked to indicate how formal education helped them to improve their family income. The respondents were further asked to indicate whether they had received any training on how to raise their business capital. The findings are presented in Table 4.11.

**Table 4.11 Respondents’ Formal Education alongside Training on how to Raise Business income as a Support Mechanism**

<b>How has the formal education helped you to carry out the income diversification strategies to improve your income?</b>	<b>Frequency</b>	<b>Percentage</b>
Budget for my family income	48	31.4%
Make profit from my business	54	35.3%
New business skills	32	20.9%
No assistance	19	12.4%
Have not received any training	138	90.2%
Received training from church	5	3.3%
Received training from women group	10	6.5%

Source: Field data 2016

From Table 4.11, a majority (35.3%) of respondents indicated that educational skills and development had helped the female heads in Ilima Division to make profit in their businesses. The study also observed that (31.4%) of the respondents indicated it had helped them budget for their family income while (20.9%) of respondents indicated that they had acquired new skills as a result of their education and skills development and finally (12.4%) of the respondents indicated that they had received no assistance as shown in Table 4.11. The study concluded that education received by the female heads is not in vain since through it they are able to make profits from their business. The implication is that education to the female heads has not gone to waste but it helps them manage their daily endeavors.

From the same Table 4.11, (90.2%) of the respondents indicated that they had not received any training while (3.3%) of the female respondents indicated they had received training from their church and (6.5%) indicated that they had received their training from women group. The study established that those female heads that got some training from different areas carry out their businesses in an informed perspective and so they make substantial profit. It is evident that the knowledge received by the female heads in Ilima Division has helped them in their businesses

#### 4.5.5 Respondents' Community Social Support

After the study established that the female heads are attached to their community, it became apparent to know whether they got any support from the community. The respondents were asked to indicate what support their community gave them in times of shock. On the other hand, the study also wished to establish whether the female heads were affiliated to social groups that gave them support. The respondents were then asked to indicate if they belonged to any social and how it supported them during shocks. The findings are presented in Table 4.12

**Table 4.12: Respondents' Community Support alongside the Social Groups Affiliated to Female Household Head**

Support	Frequency	Percentage
Financial and moral support from the community	18	11.8%
Financial and social support from the community	12	7.8%
Material and financial support from the community	28	18.3%
Material and moral support from the community	30	19.6%
Material and social support from the community	65	42.5%
Financially supported from Social Groups	120	78.4%
Not financially supported from Social Groups	33	21.6%

Source: Field data 2016

The findings of this study showed that most female headed households got material and social support from the community which was indicated by (42.5%). This was followed by (19.6%) of the respondents who got material and moral support from the community. It was also observed that (11.8%) of the respondents got financial and moral support while (7.8%) of the respondents got financial and social support from the community as indicated in Table 4.12. The implication is that the female heads in Ilima Division get support from the community in terms of material and moral support.

The study also had indented to establish whether the FHs belonged to any social group and what kind of support the social groups gave to them. The findings of this study showed that most of

female heads belonged to a social group which gave them financial support during times of shocks which was shown by (78%) of the respondents while (2%) indicated that they do not belong to any social group and consequently did not get any financial support in relation to social group support as indicated in Table 4.12. The study established that most female heads are affiliated to some social groups which gave them financial support. The implication was that the female heads in Ilima Division value the social groups because they had an attachment to them

Through the focus group discussion, the study established that the female heads had a positive opinion on the issue of community's support in times of shock. This is what the study recorded in relation to the female heads opinions

*“In our community, every person who has a family is bound to join a social welfare. If you fail to join and anything happens to you, then you are never given any support apart from your very close family members. We are actually compelled to join these associations. When a person gets very sick or a family member gets sick, the members come to help. They can fetch water, collect firewood, and bring some flour or even anything that can be used. The same case applies if a family loses a member, they stand with you. They stay with you during that time and bring different items to be used during such a time. They actually take over the family duties. They will cook fetch water or do anything that should be done as well as staying with you.”*

The study summarized that female heads are affiliated to different social associations which support them during the time of shocks. These associations support them materially, financially and morally since they can give money, bring food and also come to stay with the affected member at that time of shock. The implication is that the community has played an important role in uniting the community members including the female heads through different social organizations.

#### **4.5.6 Livelihood Changes Realized Through Diversification of Income**

The broad objective of the study was to examine the effects of income diversification strategies on the female headed household livelihoods in Ilima Division. The effects of the strategies were realized in the female headed households. The household livelihoods were conceptualized as the

livelihood changes achieved through diversification of strategies by the female headed households. The findings are discussed in this section.

#### 4.6 Livelihood Changes Realized through Income Diversification Strategies

The fourth objective was to ascertain the livelihood changes realized through diversification of income by female headed households. The research question guiding this objective sought to find out the livelihood changes realized through diversification strategies. In order to ascertain the changes achieved in the female headed households, the respondents were asked to indicate what livelihood changes their households had realized through income diversification strategies that they had engaged in. The findings are presented in Table 4.13.

**Table 4.13: Livelihood Changes Realized through Income Diversification Strategies**

<b>Livelihood changes realized through income diversification strategies</b>	<b>Frequency</b>	<b>Percentage (%)</b>
Availability of food and money for other commodities	37	24.2%
Availability of food and pay school fees	41	26.8%
Food is available for the household	60	39.2%
Supplement my family income	15	9.8%
<b>Total</b>	<b>153</b>	<b>100.0%</b>

Source: Field data 2016

According to the data presented in Table 4.13, a majority (39.2%) of the respondents indicated that income diversification strategies had helped the female heads Ilima to ensure that food was available for their households. The study also established that (26.8%) indicated that diversification of strategies ensured that there was food for the household and also money to pay school fees for their children. In addition, (24.2%) of the respondents indicated that they also had money for other essential commodities in addition to availability of food for the household. Lastly, a minority (9.8%) of the respondents indicated that through the strategies they have been able to supplement their family income. The study established that female heads in Ilima Division have realized a major change relating to availability of food in their households. The



implication is that the female heads are concerned with availability of food for their households than any other provision since food is one of the basic needs.

#### 4.6.1 Relationship between Waged Labor Efforts and Household Livelihoods

To ascertain the specific changes realized through diversification strategies, the study opted to examine each specific strategy. The study therefore was interested in finding out whether there existed any relationship between waged labor and the household livelihoods after establishing this kind of labor as one of the diversification strategies adopted by female headed households. The respondents' involvement in waged labor and household livelihoods was cross-tabulated to establish the relationship between the two variables. The findings are presented in Table 4.14

**Table 4.14: Relationship between Waged Labor Efforts and Household Livelihood**

Livelihood changes	How often do you involve yourself in waged labor				Total
	Daily	Twice a week	Thrice a week	As often as need arises	
Availability of food and money for other commodities	7(18.9)	6(16.2)	8(21.6)	16(43.2)	37(24.1)
Availability of food and pay school fees	6(14.6)	3(7.3)	15(36.6)	17(41.5)	41(26.8)
food is available for the household	11(18.3)	9(15)	5(8.3)	35(58.3)	60(39.2)
Supplement my family income	5(33.3)	0(0)	1(6.7)	9(60)	15(9.8)
<b>Total</b>	<b>29(19)</b>	<b>18(11.7)</b>	<b>29(19)</b>	<b>77(50.3)</b>	<b>153(100)</b>

Source: Field data 2016

The analyzed cross tabulated data presented in Table 4.14 indicates that 37 respondents corresponding to (24.1%) were engaged in waged labor which helped them ensure availability of household food and money for other commodities. Forty one (41) respondents expressed by (26.8%) indicated that waged labor as a diversification strategy helped them secure food and also pay school fees. The study also observed that a majority 60 respondents which is equivalent to (39.2%) indicated that engaging in waged labor as an income diversification strategy ensured

there was food for their households while 15 respondents indicated by (9.8%) expressed that they engage in waged labor supplemented their family income. Further, the study wished to establish the frequency of the female heads involvement in the waged labor as a livelihood strategy. Examination of this data indicated that 77 of respondents indicated by (50.3%) engaged in waged labor as an income diversification strategy as often as need arose while 29 respondents shown by (19%) were involved in it thrice a week and the same number engaged in waged labor on a daily basis. A few of the respondents; precisely 18 respondents indicated by (11.7%) engaged in waged labor twice a week. This implied that the household need determined the frequency of the female heads involvement in waged labor. On the other hand, it is right to conclude that waged labor supported the female headed household livelihoods and so there is a positive relationship between waged labor and the female headed household livelihoods.

#### **4.6.2 Relationship between Waged Labor Daily Income and Household Livelihoods**

Due to the study's establishment of a positive change brought about by waged labor to the female headed household livelihood, it became necessary for it to find out whether there existed any relationship between the daily income received from the waged labor and the household livelihoods. Therefore, the relationship between respondents' daily income and household livelihoods was cross-tabulated to establish the relationship between the two variables. The findings are presented in Table 4.15

**Table 4.15: Relationship between Respondents' Daily Income and Household Livelihood**

Livelihood changes	How much do you earn per day			
	100	200	300	Total
Availability of food and money for other commodities	9(24%)	5(13.1%)	23(62.2%)	37(24.2%)
Availability of food and pay school fees	3(7.3%)	25(60.8%)	13(31.7%)	41(27.8%)
Food is available for the household	4(6.7%)	44(73.3%)	12(20%)	60(38.2%)
Supplement my family income	3(20%)	8(53.3%)	4(26.7%)	15(9.8%)
<b>Total</b>	<b>19(12.4%)</b>	<b>82(53.4%)</b>	<b>52(34%)</b>	<b>153(100%)</b>

Source: Field data 2016

From the cross tabulated analysis, 60 respondents who have an equivalent of (38.2%) indicated that respondents' daily income ensured there was food for their households while 41 respondents equivalent to (27.8%) indicated respondents' daily income helped them secure food and also pay school fees. The study also observed that 37 respondents corresponding to (24.2%) indicated that respondents' daily income helped them ensure availability of food and money for other commodities. The study was further keen to observe that 15 respondents matching with (9.8%) indicated that they use the daily income to supplement their family income. The study also wanted to establish the amount of income received daily by the female heads from waged labor. This necessitated a further examination of the tabulated data to ascertain the daily income. From the table, 52 respondents corresponding to (34%) indicated that they earned sh. 300 per day while 82 respondents which is a resultant of (53.4%) indicated that they earned sh. 200 per day and the last category of 19 respondents which matched (12.4%) indicated that they earned sh. 100 per day as shown in Table 4.15.

Further the study carried out some Chi-square tests on the variables for significance of the cross-tabulated relationship. The results indicated that there was a statistically significant relationship between respondents' daily income for respondents and household livelihood since  $\chi^2 (6, n=153) = 35.64, p=0.00 < 0.05$ . The study concluded that respondents' daily income could be used to

statistically predict household livelihood for female headed households in Ilima Division as shown in Table 4.15. The implication is that the daily income that the female headed households receive from the waged labor sustains their families in that it is used to cater for different household needs.

#### **4.6.3 Relationship between Intensified Subsistence Farming as Alternative Sources and Household Livelihoods**

One of the diversification strategies adopted by female headed household in Ilima Division was established by the study as subsistence farming. The study therefore wanted to establish the relationship between the intensified subsistence farming as an alternative sources of livelihood that respondents' were involved in and household livelihoods. A cross-tabulation was done to establish the relationship between the two variables. The findings are presented in Table 4. 16.

**Table 4.16: Relationship between Intensified Subsistence Farming Alternative Source of Livelihood and Household Livelihood**

Alternative source of livelihood	Livelihood changes				
	Availability of food and money for other commodities n (%)	Availability of food and pay school fees n (%)	Food is available for the household n (%)	Supplement my family income n (%)	Total n (%)
Alternative jobs like fetching firewood for sale	0(0)	0(0)	3(05)	0(0)	3(1.9)
Micro-business	15(40.5)	21(51.2)	15(25)	9(60)	60(39.2)
Others	0(0)	0(0)	2(3.3)	0(0)	2(1.3)
Searches for it in the neighborhood	6(16.2)	7(17)	15(25)	4(26.7)	32(21)
Sell farm yard manure	0(0)	0(0)	3(5)	0(0)	3(1.9)
Sell handcraft for money	2(5.4)	0(0)	0(0)	0(0)	2(1.3)
Stone crushing	4(11)	29(4.9)	8(13)	0(0)	14(9.2)
Survive on unspecified sources	8(21.6)	8(20)	9(15)	2(13.3)	27(17.6)
Try to plant irrigation food crops	2(5.4)	3(7)	2(3.3)	0(0)	7(4.6)
Water vending	0(0)	0(0)	3(5)	0(0)	3(1.9)
<b>Total</b>	<b>37(24.2)</b>	<b>41(26.8)</b>	<b>60(38.2)</b>	<b>15(9.8)</b>	<b>153(100)</b>

Source: Field data 2016

From the cross tabulated data in Table 4.16, 37 respondents shown by (24.2%) indicated that engaging in intensified subsistence farming as an alternative source of livelihood has helped them ensure availability of food and money for other commodities. On the other hand, 41 respondents with an equivalent of (26.8%) indicated that using subsistence farming as alternative sources has helped them secure food as well as paying school fees. The study also established that 60 of respondents expressed by (38.2%) indicated that engaging in subsistence farming as an alternative source of livelihood ensured that there was food for their households while 15 respondents articulated by (9.8%) indicated that they use subsistence farming has helped the female headed households to generate income. On the other hand, the study wanted to establish the kind of alternative activities employed by the female headed household to have a livelihood. The data analyzed by the study in relation to alternative activities indicated that 60 of the respondents equating to (39.2%) were engaged in formal micro-business while 32 of the respondents expressed by (21%) indicated that they sought for the waged labor elsewhere when it was not available in their locality. The study established that 27 of the respondents shown by (17.6%) indicated that their households survived on unspecified sources while 7 of the respondents expressed by (4.6%) indicated that the female heads plant irrigated plants. Another group of 3 respondents which was equivalent to (1.9%) indicated they sold farm yard manure for money, another 3 respondents shown by (1.9%) sold handcraft for money and the last 3 respondents sold expressed by (1.9%) firewood for money to keep their families going. The last observation made by the study was that 2 respondents equated to (1.3%) indicated that they did not engage in anything and so they depended on the natural seasons. The study concluded that female headed households' engagement in subsistence farming makes them keep their family's needs attended which implies that subsistence farming together with other alternative activities employed by female heads sustain their households in times of need.

Further, the study wanted to establish the significance of the relationship that existed between intensified subsistence farming done by female headed households and their household livelihoods. Consequently, to test for the significance of the cross-tabulated relationship, chi-square test for significance of relationship was conducted on the data. The results clearly indicated that there is a statistically significant relationship between subsistence farming alongside alternative sources of livelihood for respondents as an income diversification strategy and household livelihood. This is because the relationship yielded a chi-square value of 36.859

with 27 degrees of freedom and an observed p value of 0.00 which is less than the critical p-value of 0.05 and therefore it was statistically significant. This can be summarized in the following expression:  $\chi^2 (27, n=153) = 36.859, p=0.00<0.05$ . The study statistically concluded that subsistence farming and other alternative sources of livelihood could be used to statistically predict household livelihood for female headed households in Ilima Division.

For the study to establish the changes that were observed in the female headed households through the diversification strategies, it practically captured some of the responses on the livelihood changes. In connection with this, one female head respondent aged 36 years and had 4 children said:

*“Through my peasant farming, I have been able to have peace for a short duration in relation to food for my family. I have also educated my first born son with the small businesses I do. At least my family has not starved or eaten food without salt. On the other hand, I don’t rely on one thing because it cannot support my family. So during rainy season I plant maize and beans because they are the only crops that do well in our place. During dry season, I plant irrigation crops to keep my family going. Other times I do micro business by selling whatever I plant during dry season. This has kept my family stable in terms of food and anything else like school fees, clothing my children among others.”*

From the responses of the female headed household, it is clear to say that female heads in Ilima are always involved in different activities so that their families do not suffer in terms of basic needs. The study observed that the female headed households do not involve themselves in different income diversification activities in vain since they get something which keeps their households stable and going. They get food from their subsistence farming, they buy food and pay school fees through the income they get from micro business as well as the waged labor they do.

#### **4.6.4 Female Heads benefits of using Family Land for Collateral**

After the study ascertained the changes related to availability of food for the female headed households, it was apparent for the research to find out whether the female household heads used family land to secure some finances to improve their family income. The respondents were asked

to indicate whether they benefitted from their family land through using it as collateral for financial assistance. The findings are presented in Table 4.17.

**Table 4.17: Female Heads benefits of using Family Land for Collateral**

<b>Respondents responses</b>	<b>Frequency</b>	<b>Percentage</b>
No benefit	142	92.8%
Sell grass for grazing	11	7.2%
<b>Total</b>	<b>153</b>	<b>100%</b>

Source: Field data 2016

From Table 4.17, there is clear indication that a majority (92.8%) of the respondents had never used their family land for any financial benefit while (7.2%) of the respondents used their land in renting the grass on it for free range grazing. The study established that female heads in Ilima Division have no authority over their land since they have not been able to use it for any financial benefit. The implication is that the land belonging to the female heads in Ilima has not assisted the female headed households financially hence there seems to be very little change in the household livelihood resulting from it.

#### **4.6.5 The type of Micro-Business that Respondents' were Involved in and Household Livelihoods**

For the study to establish whether there were livelihood changes realized through micro-business strategy, the respondents' responses were cross-tabulated to establish the relationship between the two variables. The findings are presented in Table 4. 18



**Table 4.18: Relationship between Type of Micro-Business and Household Livelihood**

What kind of micro-business are you involved in	Livelihood changes				
	Availability of food and money for other commodities n(%)	Availability of food and pay school fees n(%)	Food is available for the household n(%)	Supplement my family income n(%)	Total n(%)
Handcraft for money	2(5.4)	0(0)	0(0)	0(0)	2(1.3)
Micro-business	18(48.6)	31(75.6)	29(48.3)	9(60)	87(56.8)
None	6(16.2)	1(2.4)	4(6.7)	1(6.7)	12(7.8)
Sell charcoal	0(0)	0(0)	3(5)	0(0)	3(2)
Selling farm produce	1(2.7)	5(12.2)	9(15)	0(0)	15(9.8)
Unspecified	10(27)	4(9.8)	9(15)	5(33.3)	28(18.3)
Vending firewood	0(0)	0(0)	3(5)	0(0)	3(2)
Water vending	0(0)	0(0)	3(5)	0(0)	3(2)
<b>Total</b>	<b>37(24.1)</b>	<b>41(26.8)</b>	<b>60(39.2)</b>	<b>15(9.8)</b>	<b>153(100)</b>

Source: Field data 2016

According to Table 4.18, 37 respondents shown by (24.1%) indicated that engaging in different types of micro-business helped them ensure availability of food and money for other commodities, while 41 respondents which was equivalent of (26.8%) indicated micro-business as a diversification strategy helped them secure food and also pay school fees. The study observed that 60 respondents expressed by (39.2%) indicated that engaging in different types of micro-business as an income diversification strategy ensured there was food for their households and 15 respondents shown by (9.8%) indicated that it supplemented their family income. Further examination of data indicated that 3 respondents indicated by (2%) engaged in water vending as an income diversification strategy, 3 respondents shown by (2%) were involved in vending firewood and 28 respondents shown by (18.3%) engaged in unspecified micro-business activities

as income diversification strategies. In addition, 15 respondents expressed by (9.8%) sold farm produce to generate income while 3 respondents shown by (2%) indicated they sold charcoal and 12 respondents expressed by (7.8%) were not engaged in any micro-business endeavor. It was also observed that 87 respondents shown by (56.8%) indicated that they were involved in formal micro-business and 2 respondents indicated by (1.3%) sold handcrafts to generate money for their households. The study keenly observed that female heads in Ilima value availability of food in their household since the highest number indicated that micro business has helped them to present food for their households.

The study also did Chi Square tests to ascertain whether there was a Significance relationship between variables using the cross-tabulated data. The results indicated that there was a statistically significant relationship between the type of business done by the respondents as an income diversification strategy and household livelihood. This is because the relationship yielded a chi-square value of 39.603 with 21 degrees of freedom and an observed p value of 0.008 which is less than the critical p-value of 0.05 and therefore it was statistically significant. This can be summarized in the following expression:  $\chi^2 (21, n = 153) = 39.603, p = 0.01 < 0.05$ . It was concluded that the type of business respondents was engaged in could be used to statistically predict household livelihood for female headed households. The implication is that female heads involvement in micro business was not in vain but acts as a booster to their household's livelihoods.

#### **4.7 Discussion**

The study examined the effects of income diversification strategies on female headed household livelihoods and the discussion as well as the analyzed results are presented in this section which covers all the variables of the study. The discussion has attempted to harmonize the differing views of past studies with an effort to bridge the identified gap in the body of knowledge regarding income diversification strategies adopted by female headed households in search of a livelihood. The views of each category of the respondents were taken into account in this discussion.

#### **4.7.1 Livelihood strategies adopted by female heads**

In order for the study to establish the diversification strategies adopted by female headed households in Ilima, the household heads were asked a number of questions all geared towards giving the study an informed perspective on this thematic area. This was in line with the first objective of the study which was to determine the livelihood strategies adopted by female headed households in search of a livelihood. The study established waged labor as one of the diversification strategies adopted by female headed households in Ilima to get a livelihood for their households. The study noted clearly from Table 4.3 above that women's participation in casual waged labor was about 53%. The results of this study show that female heads participate in casual waged labor which serves as economic safety valves to the female headed households in relation to their livelihoods. Study findings revealed that female heads are involved in temporary employments from other able families on different intervals whose earnings are different. The current study is in agreement with other studies done on casual waged labor that pointed that the strategy has worked as a community development and empowerment of skills programme to the female heads Wallace-Karenga (2009). However, it is not recommended as a sustainable livelihood strategy since the female heads are employed on temporary basis according to a study done in South Africa on participation of female heads in waged labor (Everatt & Smith, 2008).

The study on the other hand captured migration in search of waged labor of female heads to the neighborhood as a source of income to the female headed household. It ascertained that the remittance sent to households by migrants in Ilima Division is managed well by the people at home since 76% responded affirmatively while 24% responded negatively. Although literature ascertains that migration of female heads result in the drain of both labor and human resources which could negatively affect the economy of the areas being migrated from; it partly contributes to the alleviating of poverty at household level. This was in line with other studies done by Gumbo (2009) which outlined that remittances send by out-migrated female headed households was discovered to be a tool for enhancing local development. The remittances returned to families by labor migrant members of the household are also a crucial component of livelihoods in Ilima Division

The present study established that female headed households in Ilima Division are involved in micro business to make a livelihood for their households. They seek alternative strategies to bring survival equilibrium in their households through their engagement in both local and cross market trade which has improved their financial independence and household security. Female heads in Ilima Division have a small unreliable market operational horizon in their business but they have a potential to expand and exploit these markets in other beneficial ways. The virtue in their business engagement is the development of their entrepreneurial spirit that gives hope for them to become stronger business individuals. Other studies have noted that business among women is growing around the globe especially in Africa and so women are encouraged to participate through different indigenization projects (Chiripanhura, 2010). In Ilima Division, female heads have involved themselves in different businesses where they sell different items to make both ends meet. The current study shares the views held by (Chowdury, 2010) and hold that business among female headed households is a common strategy employed by female heads to avert household sufferings and promote both entrepreneurial spirit as well as fostering self-employment hence few cases of business monopoly.

The current study established that the available land in Ilima Division is utilized by the female headed households in different ways. The study also sought to establish intensification of subsistence farming as another strategy employed by female headed households in search of a livelihood for their households. An observation was made to the effect that Ilima division is densely populated since one square kilometer accommodates 400 persons hence the pieces of land available for each household are small limiting them to fully exploit farming of any kind. The interviews conducted showed that subsistence farming was a survival strategy engaged by the female heads who remain the main providers of labor for farming in Ilima Division. The study observed that female heads practice intensified subsistence farming to get some food for their household since 39.2% was the highest percentage which is an indicator of the same despite the fact that the land is considerably small. The study also established that during dry season, these female headed households Ilima Division plant irrigation food crops to supplement whatever they got during rainy season. They also sell whatever else they find in their piece of land to get some income. The conclusion of the study is in agreement with the study done by (Maroyi, 2009) who ascertains that although subsistence production provides a small source of income, it is particularly important for poor households headed by females to afford food and

meet other basic needs. Conspicuously, it has been noted that properly managed subsistence farming can improve peoples' livelihoods and quality of life, reduce poverty, and foster economic growth into the future on a sustainable basis. The scenario in Ilima Division mirrors many regions in Africa which experience poor and unreliable rains, with some situations bearing hunger and starvation.

However, it is rational to conclude that the strategies adopted by the female headed households in Ilima Division have continuously supported their household livelihoods since they have continually involved themselves in these strategies.

#### **4.7.2 Challenges Limiting the Adoption of Livelihood Strategies by Female Headed Households.**

For the study to ascertain the challenges faced by female heads in Ilima Division, it was necessary for it to be guided by the research question derived from the second objective which sought to find out the challenges limiting female heads during adoption of diversification strategies in Ilima Division. The study established that most of the female heads interviewed in Ilima Division complained that they spent a substantial part of their time doing household chores which have unforeseen costs in terms of time and energy. These gender discrepancies in household chores need to be addressed because of the enormous burden that female heads face. It is evident that household chores done by female heads should not to be taken for granted because they have unforeseen costs in terms of deterioration of their health as well as time. The views of the current study are shared by (Nair 2006) who ascertained that female heads are trapped in customary roles while at the same time they engage in income diversification strategies to improve their household livelihood security.

In Africa, the patriarchal nature of the communities does not approve of households headed by women making females heading their households encounter discrimination challenges as they endeavor to make ends meet for their families (UNDP, 2008). This concurs with female-headed households in Ilima division who are called upon to participate in some social and economic functions together with their male counterparts but their social status remains marginal and peripheral. A similar study done in the Indian society found that females are assumed to be weak and are not allowed to take part in meetings or in any decision making (De Kumar & Ghosh, 2007). In Brazil, social discrimination has exposed the female heads to a greater chance of being

in poverty than male-headed ones which is confirming the findings of this study. This research advocates for change and it uses this platform to call upon all the people to embrace today's world where a woman needs a special place as: a mother, head of a household, a business person, a bureaucrat, a leader as well as contributor to her country's Gross Domestic Product (UNDP, 2008). The current study ascertained that female heads in Ilima Division multitask in different roles as any other woman in the developing world since that is where nature has put them.

Land is believed to be one of the most valuable assets belonging to a household in Kenya and therefore no household of whatever category wants to lose it. However, the current study established that women in Ilima Division rarely own land and their access to productive resources as well as decision making tends to take place through the mediation of men. This makes female heads in Ilima Division not to use their land as collaterals in any transaction except selling a few items that are found in the land. The findings of this study are supported by another study done by FAO (2010) which found out that a patriarchy society is male dominated since it has traditional customs and beliefs that give men domination over all assets. In many countries especially of the developing nations, gender power relationships between men and women have been skewed with men wielding immense powers and sometimes using this power to oppress and suppress women. Gender inequality puts men and women to have different access to different assets, resources and opportunities; a situation affecting female heads in Ilima Division.

The current study ascertained that female heads are not comfortable raising a family without support from male partners which is really a challenge. All the respondents gave a sigh of discomfort in relation to lack of support by their male counterparts. This has given a good explanation why female heads in Ilima Division have not ignored their condition in relation to the upkeep of the household livelihood. The findings of this study is equivalent to the findings of (Mulugeta, 2009) who established that the impact of losing a male figure and a breadwinner in various households prompt them to adopt specific survival strategies to cope with the socio-economic and cultural challenges that the female headship experience in their household. Identification of these coping strategies is useful for providing the framework for policy on improving the livelihood strategies. Since a major impact of losing a breadwinner is in the form of reduced household income, many affected households try to supplement their household income in various ways which is the case in Ilima Division. Some households engage in diversification of their income sources in order to surmount their economic challenges and crises

of their everyday life. Most of the survival strategies that female heads practice is mainly for immediate use than for the future thus the poverty levels within the female heads are eradicated once but in future resuscitate again. There is therefore an absolute necessity to strengthen and expand the income base of rural households. Current trends show that while female headed-households are deprived by higher dependency ratios, households which include two income generating parents do not necessarily equate shifts in power relations (Evans *et al.*, 2008).

The current study observed that migrants had a challenge concerning the remittances they sent back at home since it was not well utilized by the care takers. The study observed that 22% out of the 24% who had indicated that the remittances were mismanaged expounded that the care takers exploited them though using the money in other needs. Despite remittances obtained by female heads, they still suffer food inadequacies in their households due to the fact that either the money remitted is not enough or it is used to meet other pressing family needs such as school fees or to pay health bills (Mukwedeya, 2009). This explains well why the female heads in Ilima Division engage in different income diversification activities in order to have a livelihood for their households.

The study drew conclusion from the discussion on the challenges limiting female headed households in Ilima Division. The study established that the challenges have made the female heads to be more aggressive in inventing new ways and strategies which help their households to survive on throughout the year.

#### **4.7.3 Support mechanisms facilitating adoption of livelihood strategies by female headed households**

Through the objective of the study that sought to establish the support mechanisms influencing adoption of livelihood strategies, the study findings found that female heads in Ilima Division get empowerment in terms of financial, social and psychological. The empowerment approach is moving from traditional social work practices and concentrates on the strength of the victim towards liberation from her social problems. This has enabled the female heads to function holistically enabling them to have sustainable livelihoods as well as fighting poverty in their households. This however is a benefit to the households because empowering the female heads will be empowering the nation (Saleeby, 2002). Reliance on financial assistance has been a sustainable livelihood approach to the female heads as it creates dependency syndrome and is

regarded as an emergency assistance response phenomenon (Schubert, 2010). Micro-finance alongside other financial institutions have been strategically used as financial organizations supporting women in gender issues related to business and the operational capital of the same (Chowdury, 2009).

The study observed that roads as part of infrastructure link village to the market giving the female heads ability to sell farm products in the market alongside other business activities. Female heads have used roads to access the market for any endeavor. Many respondents noted that roads link the village to the market for any transaction. These results are consistent with those of Winters *et al.*, (2009) where better access to markets significantly increased participation in nonfarm activities. Access to transport, whether easy or difficult, significantly increases the level of income diversification. This is probably because access to transport facilities can help female headed household's access opportunities to engage in other income generating activities outside their own location. Easy access to transport could also imply proximity to other urban areas or nearby towns which are hubs for non-farm activities (Asmah 2011). Access to local community markets and public transport are positive and significant in promoting non-farm activities and that more diversified households enjoy higher welfare.

The study established that some female heads got some training on how to operate a business so as to improve their household income from either church or women group. The study also noted that a great number of female heads in Ilima constituting 90.2% did not receive any training related to business operation though they actively involved in it. This phenomenon is seconded by One virtue in business engagement is the development of one's entrepreneurial spirit that gives hope for one to become a stronger business individual with or without training according to (Winters *et al.*, 2009). However, although the business operational horizon for female heads may be small and market unreliable, there is potential to expand in beneficial ways.

The current study results show that education among household female heads such as completing secondary school or primary education had some positive and significant effect on the level of profit made from the business carried out by female headed households. The respondents in Ilima said that the little education that they had helped them to budget their income, know how to make a profit from their business or even give their household a balanced diet. This is probably because school education increases the human capital levels and provides the necessary skills



which enable the entry into more acquainted with their family budget as well as making profit from their business or determine the worth of their wage labor or learning new business skills for self-employment. This result is consistent with the results from other studies in diversification behavior in Africa where education was found to be a key determinant of the diversification of income generating activities which included micro business (Idowu *et al.*, 2011).

The results of this study suggest that most female heads do not live in isolation but socialize and interact with the other community members. This is supported by the fact that almost all of them are attached to some social organization where they can get support from during difficult times. This was evident in that families and community members in Ilima act as source of support and hope to female headed households once they have a shock of any kind. This study concurs with another study which noted that in the absence of large-scale social welfare programs in sub-Saharan countries, most households rely on their own resources and assistance from relatives and neighbors to cope with the effects of female headship (Amuyunzu & Ezeh 2005). This explains the behavior of female heads in Ilima Division who resort to seeking help from relatives, friends and neighbors, particularly during hard times. However, it is noted that even though the extended family helps with food and clothing, sometimes the help may not be on regular basis because of extended family breakdown and increased demands for support (Foster, 2005). His study findings rhyme with the results of the present study which has concluded that although support strategies to help the female headed households may be available, sometimes they strain since the platform for getting a livelihood is the same hence the material needed may be inadequate. Most respondents in Ilima Division argued that whatever support that the community gives that is really satisfying are psychological as well as local material items like water and firewood. The female head respondent insisted that any financial assistance the community gives is purely from their social welfare association contributions.

From the discussion on support mechanisms influencing diversification of strategies, it is in order to say that the female heads acknowledge it since their household livelihood is sustained through it. Each category of the supports mechanisms influences the livelihoods of female headed households differently hence it plays an important role in the lives of the female heads in Ilima Division.

#### **4.7.4 The livelihood changes realized through diversification of income by female headed households**

From the objective that sought to ascertain the livelihood changes, the study established results that suggested that female headed households use the diversification strategies to change the status of their families. This is because 60 female heads confessed that they have been able to get food for their households. Waged labor done by female headed households was discovered to be a tool for enhancing local development (Gumbo, 2009). Study findings revealed that female heads sought temporary employments from within their village as well as outside their village. The study noted that female headed households also are involved in micro business where 60 female heads confessed that micro business has kept their households in relation to livelihoods. Other studies have noted that business among women is growing around the globe especially in Africa and so women are encouraged to participate through different indigenization projects (Chiripanhura, 2010). In Ilima Division, female heads practice intensified subsistence farming to get some food for their household since 39.2% was the highest percentage which is an indicator of the same despite the fact that the land is considerably small. The study also established that during dry season, these female headed households Ilima Division plant irrigation food crops to supplement whatever they got during rainy season. This is in line with the study done by Maroyi, (2009) who ascertains that although subsistence production provides a small source of income, it is particularly important for poor households headed by females to afford food and meet other basic needs. Conspicuously, it has been noted that properly managed subsistence farming can improve people's livelihoods and quality of life, reduce poverty, and foster economic growth into the future on a sustainable basis themselves in different businesses where they sell different items to make both ends meet.

The conclusion made from this discussion is that the female heads have realized substantial changes in their households through the diversification strategies that they involve themselves in since they have been able to have food for their households alongside other household needs.

## **CHAPTER FIVE**

### **SUMMARY, CONCLUSIONS AND RECOMMENDATIONS**

#### **5.1 Introduction**

This chapter presents the summary of the major findings of the study as derived from the analysis of the five research questions in chapter four. Conclusions are also outlined based on the findings. The last part of the chapter explains the recommendations and suggestions for further research.

#### **5.2 Summary**

The following summary of the study findings are based on the objectives of the study, data collection, data analysis and interpretation.

##### **5.2.1 Livelihood Strategies Adopted by Female Heads**

Through the first study objective which was geared toward determining the livelihood strategies adopted by female heads, the study established that the strategies adopted by female headed households were casual and migratory waged labor, micro business and intensified subsistence farming. The research established that these female headed households got involved in the casual and migratory waged labor in different ratios. It was realized that the highest group of these female heads got involved in this labor at a frequency of 50.3% which was done on the basis of the arising of a need. The highest percentage of these females' involvement in the waged labor was 53.6% and got a pay of two hundred shillings per day. This was followed by 34% where they got a pay of three hundred shillings per day. Sometimes the labor becomes unavailable in the local area forcing 20.9% of the female heads to move to other areas to search for it. It was noted that 39.2% try micro business to keep their households. The study recorded that the migrants send remittances that help keep their households back at home since 76 % felt that the remittances were well utilized. The study also noted that the female heads got involved in micro business since 56.9% respondents recorded that they got involved in it and sold different commodities while others got involved in micro business only when they got some farm produce from their gardens. Most of the businesses done by these female heads are common carrying 86% hence monopoly was not recorded as an issue since it carried 14% only. Intensified

subsistence farming was also another strategy adopted by female heads where about 39.2% of the female heads surveyed reported that they got involved in peasant farming.

From the study findings, it can be concluded that micro business is the strategy carried out by many female heads every other time they find themselves in need. This is from the evidence that when casual waged labor is not available in the local area, female heads fall back to micro business, others sell whatever they get from the intensified subsistence farming and at the same time there are those who are involved in it throughout. This has been shown by the recorded percentages where micro business as a strategy takes 56.9%, as an alternative to waged labor takes 39.2% while as part of intensified subsistence farming summed up to 11.2%. This was followed by intensified subsistence farming where every single household got involved in though the returns are not appealing. This was due to the fact that every female headed household owned a small piece of land and the first priority in the community is to cultivate the land during the rainy season [Tables 4.3, 4.4, 4.5 and 4.6].

### **Challenges Limiting Adoption of Livelihood Strategies by Female Heads**

From the study objective that sought to establish the challenging limiting adoption of diversification strategies, the study established different challenges such as engendered challenges which included women's roles in the household, traditional beliefs and cultural practices, inequality in resource accessibility and absence of male partner. The study findings showed that female headed households in Ilima faced engendered challenges since traditional beliefs and practices were found to have necessitated inequality in resource accessibility of female headed households. This was supported by the fact that female heads in Ilima could not use land as collateral as it is the main asset supposed to help every person. Inequality in resource accessibility due to traditional and cultural practices was the greatest challenge facing female heads since it had had 93%. Absence of male partner was the second challenge as indicated by 34% and lastly women's role in the household limited the female heads during diversification of income. From the strategy on migratory waged labor, the female heads faced waged labor discrimination as shown by 27.5%. The efforts of the female heads are undermined by the community as indicated by 26.1% as well as negative labeling which took 22.1%. This is a clear indication that female heads are having a hard time due to the fact that they are women who are not living with male partners. The role of giving a livelihood to their household is not an easy

task since the community culture does not value them as expected in terms of exploitation of the available assets as well as their own strength. Surprisingly, the community acknowledges that females whether single or married have a duty of shaping the livelihoods of the community at large [Tables 4.7, 4.8 and Figures 4.1].

### **Support mechanisms facilitating adoption of livelihood strategies by female headed households**

From the objective of the study that sought to establish the support mechanisms facilitating adoption of livelihood strategies, the support mechanisms found to have helped these female headed households were financial empowerment to the female heads, infrastructure, education and skill development as well as social networks. The most acknowledged support was infrastructure which was mainly roads that linked the villages to the local markets as well as linking the division to other divisions and to the urban centers. Infrastructure supported the female heads mostly since it took 87.6%. The female heads got access to the local markets in a more convenient way where most of them carried out their business. The second support mechanism was financial empowerment indicated by 74.5% which improved family income. The financial empowerment was received through micro loans given to the female heads shy locking groups, merry go rounds or micro- micro finances through the help of women groups. This support was closely linked to social networks where almost all the female heads were affiliated to a social group which included welfare associations as well as family networks. Through these networks, the female heads get support during times of shock like extreme sickness or even death of a family member. The last support was education and skill development which was rated the lowest (42.5%) since the female heads used it to give their families a balanced diet or improve their business profit which is a common thing done by every other family in Ilima Division [Tables 4.9, 4.10, 4.11, 4.12 and Figure 4.2].

### **The Livelihood Changes Realized Through Diversification of Income**

The last objective of the study was to establish the relationship between income diversification strategies and the livelihoods of the female headed households. Household livelihoods were conceptualized as the livelihood changes that were realized as a result of income diversification strategies by the female headed households.

The relationship between respondents' involvement in all income diversification strategies and household livelihoods was cross-tabulated to establish the relationship between the variables. The cross tabulated data was further subjected to non-parametric tests, specifically chi-square to test for the significance of the relationship. Most of the findings posted showed that there is statistically significant relationship between the strategies and household livelihood. The data analyzed through cross tabulation revealed that female headed households sustain their livelihoods through the diversification strategies. The study ascertained that 60 out of 153 female heads interviewed confessed that they get food, the most basic need for their households. Another change that was realized was that of children's education, clothing as well as having money to meet other needs for the household. The study findings from the Table.4.19 concerning strategy of waged labor and micro business posted a  $\chi^2$  value of 39.603, and degree of freedom of 21 and 27 with significance value of  $p=0.01<0.05$ . On the  $\chi^2$  value of 35.64 and degree of freedom of 6 with significance value of  $p=0.00<0.5$  respectively. On intensified subsistence farming the  $\chi^2$  value of 36.859 and degree of freedom of 27 with significance value of  $p=0.00<0.05$ . This indicates that there is a relationship between the diversification strategies and the female headed livelihoods [Tables 4.13, 4.14, 4.15, 4.16, 4.18].

### **5.3 Conclusion**

On the basis of the findings of the study, the researcher made several conclusions which are related to the research questions of the study.

#### **Empirical Conclusions**

Interpretation and analysis of data collected from interview schedules, focus group discussion and the questionnaires show that female headed households are involved in various income diversification activities. The study findings showed that micro business was a strategy that was employed by a big number of female heads since the available land could not support the households in subsistence farming as well as providing casual waged labor. Additionally, female heads were found to be facing some challenges which tend to restrain their involvement in the diversification strategies. Most of the challenges reflect on the cultural beliefs and practices of the community which make female heads vulnerable as well as absence of male since the study addresses female headed households in Ilima Division. However, the study concluded that the female headed households are supported differently as they carry out the diversification

strategies. It was observed that infrastructure and social network have taken the lead in the support mechanisms. This research is deemed important since it unearths some of the livelihood strategies that female heads implement, the challenges they experience as well as the support mechanisms available for them

## **5.4 Recommendations**

The current study makes the following recommendations that need to be considered so as to enhance income diversification strategies of female headed households.

### **5.4.1 General recommendations**

From the first objective which is on the diversification strategies, the study was concerned that many female heads concentrated on micro business yet they did not have a permanent source of capital for their micro business. The female heads in the rural should realize that they can form big and strong women groups of their own category and source for credit amongst themselves through table banking as well as approaching the county government to support their business projects. This would make the financial institutions amend their loaning criteria in their interest rates or consider lending to women groups of this category differently This study thus recommends for female heads to come together and form women groups whose members are of this category and make contributions regularly so that they can have some money to lend amongst themselves at a reasonable rate. This would help them get a good capital for their businesses which would change their household livelihoods.

From the second the objective that dealt with the challenges limiting female heads from diversifying their income strategies, the current study established that female heads have accepted to survive with the different challenges they encounter as they diversify their income since within the challenges they still give their households a livelihood. However, the study wishes to advise them that they can be a source of their own freedom through embracing modernization and rejecting traditional customs which deny them certain rights and pursue their rights to the end.

From the third objective that sought to establish the support mechanisms influencing adoption of income diversification strategies, the study noted with concern that female heads are either unable to access women funds which the government has put in place for them such as Women

Enterprise Funds and *Uwezo* Fund, or they are not aware of them since they struggle to get stability as far as capital for their business is concerned. This study recommends that the county government should take up the matter to educate female heads on these funds so that they can make use of it and change their livelihoods.

The fourth objective which was dealing with the changes realized by female heads through execution of income diversification activities, the study established that the changes realized were short lived and so it recommends that the national government should create awareness on how to invest locally may be through rearing poultry, keeping dairy goats among others. These projects could boost their income through either selling the poultry, eggs from the poultry or even milk from the dairy goats. These investments could be done through women groups and may be operated from one central place may be in one of the female heads who could be having space to facilitate such projects.

#### **5.4.2 Policy recommendations**

The first objective of the current study was to determine livelihood strategies adopted by female headed households in search of a livelihood. It was guided by a question that sought to know the livelihood strategies adopted by female headed households. From the findings of the study, there was clear evidence that female heads acknowledge the fact that they sustain their families through the activities they employ. However, it was noted that some households survive under extreme poverty once there is no casual waged labor or the gardens produce have been used. The study recommends that the government should put measures and ascertain the indicators of those households that have extreme poverty and support them with schemes that are consistent and available throughout the year to avoid the hunger striking gaps

The second objective was to establish the challenges that limited female heads during the adoption of the livelihood strategies. It was guided by a question that sought to ascertain the challenges limiting the female heads during the adoption of livelihoods strategies. The study findings established that female heads have barriers that interfere with their smooth running of their execution of the diversification strategies though at the end of the day it is their duty to give their households food alongside serving other needs. These barriers are either financial or cultural and so the present study recommends that the government should have a scheme of giving the female heads cash transfers that are equivalent to the scheme give to the orphans and



the old since this group is equally vulnerable. This scheme would support them in the execution of their diversification activities as well as feeling appreciated and recognized in the community and this will raise their self-esteem.

The third objective of the current study was to establish support mechanisms influencing adoption of livelihood strategies employed female headed households. This objective was guided by a study question that sought to know the support mechanisms influencing adoption of livelihood strategies by female heads. The study established that despite the role played by female heads in the society, a number of them are still having education that is not breaking the tie in the household income. The study recognized that there was no advantage of those having secondary education to those with primary education in relation to household income since the platform for getting a livelihood in rural area is the same. The study recommends that gender equalities must be promoted through mainstreaming gender education to the girl child from primary education. Such education will act as a support to ensure gender equality and possibly equity in many spheres of their lives. In fact, redressing gender equality and equities is one of the goals of the constitutions of many countries such as Kenya. The study also recommends that the government should consider giving female children free education at all the levels of education system.

The fourth objective of the study was to establish the relationship between the income diversification strategies and the livelihoods of female headed households. This objective was guided by a question that sought to find out whether there existed any relationship between the strategies adopted by female heads and their household livelihoods. The study established that female heads use the livelihood strategies to cater for different household needs. However, the study established that the needs that the female heads catered for were only basic. This prompted the study to recommend that the national government should put in place a policy that will advise the female heads on how to make some savings which could improve their income and focus on targeting higher needs found in the hierarchy of needs. This could be done through a better exploitation of the natural resource base through the advice of well-trained government officials in the fields of agriculture and business.

## 5.5 Areas for Further Research

The study showed that there is a need to carry out further research on the following:

(i). From the first objective, the study recommended that further research can be done on livelihood diversification and income inequality among rural households and involve a larger study sample than the one that was used. This is due to the fact that the present study established that there existed some inequality in resource accessibility meaning that female heads have limits to their employment of the income diversification activities. More information on the types of livelihood strategies female headed households are adopting and how they are connected to gender dynamics and political factors also need to be done.

(ii). The second objective of the study was to establish the challenges faced by female heads as they search for a livelihood; the study established that the female heads were coping with the traditional and cultural practices disturbing their work in relation to the diversification strategies. In relation to this, the present study recommends that further research should investigate on eradication of retrogressive traditional practices to enhance poverty reduction amongst female headed households in rural areas.

(iii). From the third objective which was on the support mechanisms influencing the income diversification strategies, it is clear that female heads are not supported fully since the support mechanisms available to them are still not adequate and also are not measuring to the expected. Female heads should be accorded support that stabilizes their household livelihoods throughout the year. Consequently, the study recommends that a further research be done on the role of the county government on development patterns in the rural areas putting emphasis on the power shift between female headed households and other parties.

(iv). The fourth objective being on the changes realized by female headed households through the livelihood strategies, the study established that the strategies adopted by female headed households have helped them to sustain their household livelihoods. The stability of the female headed household livelihoods has purely depended on the kind of strategy adopted by each particular female head. Since the livelihoods of any category of households are supposed to be stable throughout the year, it is then important to find other ways of increasing stability of the female headed households alongside the strategies. The current study then recommends that a

further research be done on the factors that can sustain the livelihood changes realized through diversification of income by female headed households.

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**APPENDICES**

**APPENDIX I**

**INTERVIEW SCHEDULE**

**Section A: Respondents Background Information**

1. Age of respondent in years: Below 20 [ ] 20-29 [ ] 30-39 [ ] 40-49 [ ] 51-59 [ ]  
60 Years and above [ ].

2. Level of education of the respondent: Primary [ ] Secondary [ ] University/College [ ]  
any other [ ].

3. Reason for the female head status: Single [ ] Divorced [ ] Widowed [ ] Separated [ ].

4. Number of dependants.....

**Section B: Income Diversification strategies employed by female headed households in search of a livelihood**

**(i)Waged casual and migratory labor**

6. How much do you earn per day in Kenya shillings? Tick appropriately:  
100 [ ] 200 [ ] 300 [ ].

7. How often do you involve yourself with waged labor? Tick as appropriately.

Daily [ ] Twice per week [ ] Thrice per week [ ] as often as need arises [ ].

8. When the casual work is not available in your area what other options do you take?

9. (a) Do you think the remittances send to households by migrants are managed well by the people at home? Tick appropriately:            [Yes]    [No]

(b)If no explain how the remittances are misused

**(ii)Female headed household's involvement in micro business**

10. What kind of business are you involved in?

11. (a) Does your business suffer from competitions of any kind? [Yes] [No]

(b) If yes, explain?

**(iii) Female headed household's involvement to intensified subsistence farming**

12. How have you utilized your household piece of land in relation to intensification?

13. What livelihood changes has your household realized through income diversification strategies?

**Section C: Challenges encountered by FH in search of a livelihood for their household**

14. What engendered challenge does the female head face as they carry out income diversification strategies to get a livelihood for the household?

15. (a) Do traditional and cultural practices allow female head to use family property as collaterals for any financial assistance? [Yes] [No]

(b) If yes, how do you benefit from it?

16. How does the absence of male partner in the FHH affect their livelihoods?



**Section D: Support mechanisms facilitating livelihoods of FHH**

16. How does financial empowerment to FH facilitate income diversification strategies?

18. What kind of assistance do you get from financial institutions?

19. How do you get capital for your business?

20. How does the infrastructure in your community help you in improving your household livelihood?

21. Have you received any training on how to raise your business income?

22. How has formal education helped FH in your community to carry out income diversification strategies?

23. What support does the community give you in times of shock?

24. (a) Do you belong to any social group which supports you financially? [Yes] [No].

(b) If yes explain.....

.

*Thank you for your participation*



**Topic 2. Challenges encountered by FH in search of a livelihood for their household**

1. Do female heads face some difficulties when carrying out income diversification strategies?

[ yes]                      [ No ]

2. If yes, do they have challenges related to women roles?

3. How do the traditional and cultural practices in your community affect income diversification strategies?

4. Is absence of male partner a challenge to the female headed households? If yes, how does it affect the female headed households as they search for livelihoods?

### **Topic 3: Support mechanisms facilitating livelihoods of Female Headed Households**

1 Do female household heads get financial empowerment from financial institutions? If yes, how do the FHH use it to improve household livelihoods?

2. How does infrastructure help the FHH in improving your household livelihood?

3. How does formal education of the FHH influence their income diversification?

4. How is training helping FHH to operate their business so as to improve their livelihoods?

5. How do social networks help you in search of a livelihood for your household?

*Thank you for your participation.*

### **APPENDIX III**

#### **KEY INFORMANT QUESTIONNAIRE**

This key informant questionnaire guide is designed to investigate income diversification strategies on female headed household livelihoods in Ilima Division of Makueni County. The researcher is assuring the respondents that the responses they will give will be used for academic purposes only and will be treated with confidentiality. Kindly respond to the questions honestly and your co-operation will be appreciated.

#### **Section A. Income diversification strategies carried out by female headed households**

1. What diversification activities are carried out by female headed household in your area?

2. Are these activities boosting the household livelihoods? Yes [  ], No [  ].



3. Tick appropriately the extent to which you agree with the following on income diversification strategies.

1=Strongly disagree 2=Disagree 3=Neutral 4=Agree 5=Strongly agree.

Qns	Items to agree on	1	2	3	4	5
1	Female heads are involved in casual and migratory waged labor often.					
2	Micro-business is used a strategy by female headed households to make a livelihood for their households.					
3	Female headed households practice intensified subsistence farming to boost their household's livelihoods.					

4. Can you give a general comment on women's involvement in off farm activities?

**Section B. Challenges faced by female headed households as they carry out income diversification strategies**

5. What roles do females play in the society?.....

6. Tick appropriately the extent to which you agree with the following on challenges faced by FHH as they carry out income diversification strategies.

1=Strongly disagree 2=Disagree 3=Neutral 4=Agree 5=Strongly agree

Inns	Items to agree on	1	2	3	4	5
1	Female heads are faced with challenges as they carry out diversification strategies to get a livelihood for their households					
2	Norms and beliefs about the status of female heads make them not to carry out income diversification strategies effectively					
3	Female heads do not access resources as their male counterparts					
4	Female heads are allowed to own property in the society.					
5	Absence of male partner makes female headed households not to carry out income diversification strategies effectively.					

**Section C: Support mechanisms helping female headed households**

7. (a) Do the female headed households receive any assistance to improve their household livelihoods? [Yes]                      [No]

(b) If yes. Who supports them? .....

8. Tick appropriately the extent to which you agree with the following on support mechanisms utilized by FHH as they carry out income diversification strategies

1=Strongly disagree 2=Disagree 3=Neutral 4=Agree 5=Strongly agree

Qns	Items to agree on	1	2	3	4	5
1	Financial support given to the female heads enables them to implement the income diversification strategies effectively.					
2	Infrastructural systems facilitate female heads to carry out micro-business to get a livelihood.					
3	Female heads that are educated and have some skill run micro-business effectively.					
4	Social networks enable female heads to get support which makes them to carry out income diversification strategies.					

*Thank you for your participation.*

## APPENDIX IV

### LETTER OF RESEARCH AUTHORIZATION



#### 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

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

Ref. No. **NACOSTI/P/16/94037/10153**

Date:  
**31<sup>st</sup> March, 2016**

Lennah Syowasya Ndiso  
Egerton University  
P.O. Box 536-20115  
**EGERTON.**

#### **RE: RESEARCH AUTHORIZATION**

Following your application for authority to carry out research on *“Income diversification strategies on female headed household livelihoods in Ilima Division Makueni County Kenya,”* I am pleased to inform you that you have been authorized to undertake research in **Makueni County** for a period ending **30<sup>th</sup> March, 2017.**

You are advised to report to the **Principal Secretaries of the selected Ministries, the County Commissioner and the County Director of Education, Makueni 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.

**DR. STEPHEN K. KIBIRU, PhD.**  
**FOR: DIRECTOR-GENERAL/CEO**

Copy to:

The Principal Secretaries  
Selected Ministries.

The County Commissioner  
Makueni County.

The County Director of Education  
Makueni County.

APPENDIX V


RESEARCH PERMIT

**THIS IS TO CERTIFY THAT:**

**MS. LENNAH SYOWASYA NDISO**  
**of EGERTON UNIVERSITY, 0-90300**  
**WOTE,has been permitted to conduct**  
**research in Makueni County**  
**on the topic: INCOME DIVERSIFICATION**  
**STRATEGIES ON FEMALE HEADED**  
**HOUSEHOLD LIVELIHOODS IN ILIMA**  
**DIVISION MAKUENI COUNTY KENYA**

**for the period ending:**  
**30th March,2017**

**Permit No : NACOSTI/P/16/94037/10153**  
**Date Of Issue : 31st March,2016**  
**Fee Recieved :Ksh 1000**




*[Signature]*  
**Director General**  
**National Commission for Science, Technology & Innovation**

**CONDITIONS**

- 1. You must report to the County Commissioner and the County Education Officer of the area before embarking on your research. Failure to do that may lead to the cancellation of your permit**
- 2. Government Officers will not be interviewed without prior appointment.**
- 3. No questionnaire will be used unless it has been approved.**
- 4. Excavation, filming and collection of biological specimens are subject to further permission from the relevant Government Ministries.**
- 5. You are required to submit at least two(2) hard copies and one(1) soft copy of your final report.**
- 6. The Government of Kenya reserves the right to modify the conditions of this permit including its cancellation without notice**

**REPUBLIC OF KENYA**



**National Commission for Science, Technology and Innovation**

**RESEARCH CLEARANCE PERMIT**

**Serial No. A.0331**

**CONDITIONS: see back page**