IMPEDIMENTS TO WOMEN’S PARTICIPATION IN SOCIO-ECONOMIC ACTIVITIES IN DADAAB SUB-COUNTY OF GARISSA COUNTY, KENYA

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A Thesis Submitted to the Board of Post - Graduate Studies in Partial Fulfilment for the Requirements for the Award of Master of Arts Degree in Sociology (Community Development and Project Management) of Egerton University

EGERTON UNIVERSITY

OCTOBER, 2015
DECLARATION AND RECOMMENDATIONS

DECLARATION

This Thesis is my original work and to the best of my knowledge has not been presented for award of any degree in any other University.

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RECOMMENDATIONS

This Thesis has been submitted for examination with our approval as University supervisors.

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DEDICATIONS
This work is dedicated with appreciation and humility to my husband Daniel and my children Grace, Monicah and Enoch for their prayers and patience and support during my study.
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ABSTRACT

This study focused on impediments to women’s participation in socio-economic activities in Dadaab Sub-County of Garissa County, Kenya. A review of literature on women’s participation in socio-economic activities revealed that women’s participation in these activities has remained substantially low despite the many campaigns globally aimed at improving their participation. The study examined common areas of women’s participation in socio-economic activities; analyzed the level of women’s participation in socio-economic activities and assessed the impediments to women’s participation in socio-economic activities in Dadaab Sub-county. Social Feminist and Rational Choice Theories were used to explain the marginalization and social structures that women must confront in their attempt to participation in social economic activities in society, and the considerations that women participants in socio-economic activities have to make respectively. This was a descriptive survey study, which engaged 176 women respondents selected through stratified random sampling. This study used interview schedule in data collection, which was then cleaned, coded and analysed using descriptive statistics, and presented in tables and figures. The socio-economic activities that women participated in were formal employment, business, farming; community based organizational activities, self-help activities, management of local schools and local political activities, with business attracting most of their participation. However, the level of women’s participation in these activities was substantially low, given the less influential positions held by most of them in these activities. Women faced various impediments to their participation in socio-economic activities, which included those relating to their marital status, level of education, family support and access to credit facilities. Most of these impediments were largely products of deeply rooted patriarchy that have denied women education and significant recognition. The present study has shade light on the socio-economic activities under which women find themselves; the study hopes will broaden our understanding of women’s participation in socio-economic activities. In view of this, this study has recommended for the need for women to come together through self-help approach to establish a revolving fund to reduce over-dependence on traditional financial institutions for credit. This study has recommended for further study to be done on the women’s coping mechanisms given that some of them had effective participation in socio-economic activities despite the numerous impediments to their participation.
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LIST OF ABBREVIATION

ASAL : Arid and Semi Arid Locations
CARE : Cooperative Assistance Relief Everywhere
CD : Community Development
CDF : Constituency Development Funds
CEDAW : Convention on Elimination of all Forms of Discriminations against Women
FGC : Female Genital Cutting
FGM : Female Genital Mutilation
INEE : Inter-Agency Network for Education in Emergencies
MDG : Millennium Development Goals
UNDP : United Nations Development Program
UNESCO : United Nations Educational Scientific and Cultural Organisation
UNFPA : United Nations Population Fund
UNHCR : United Nations High Commissioner for Refugee
USA : United States of America
UNDP : United Nations Development Program
WHO : World Health Organisation
WCED : World Commission on Environment and Development
CHAPTER ONE
INTRODUCTION

1.1 Background to the Study

This study focused on impediments to women’s participation in socio-economic activities in Dadaab Sub- county of Garissa County, Kenya. Participation refers to an active process by which a person or groups of people influence the direction and execution of developmental issues for purposes of among others enhancing not only their well being but also that of the society in general (Hardina, 2003). People’s participation in local development as a concept was formulated in the 1970s following the growing concern that the various approaches then employed for grassroots development- community development, integrated rural development or basic needs approach- were not realizing meaningful and sustainable results (Burton, 2003). The failures of these approaches were largely attributed to apathy on the part of the local people due to their little or lack of involvement and participation in local development issues (Schafft and Greenwood, 2003).

While enumerating the benefits of community participation in local development, (UNDP (2000) observed over two decades ago that involvement of local people and their subsequent participation in local development helps tap the energies and resources of individual citizens, while providing a source of special insight, information, knowledge and experience, which contribute to the soundness of community solutions. Within the field of development, community participation in local socio-economic activities is advocated as a means of promoting local ownership of development agenda, by challenging local people to define their own problems, create their own solutions, and initiate change through their own involvement (INEE, 2004).

Women account for about 43% of the world’s population. Precisely there are approximately 57 million more men women than women in the world, yet in most countries, there are more women than men. However, women’s participation in socio-economic activities remain far much below that of men. Low women’s participation in socio-economic activities has contributed not only to their poverty but also to poverty in the entire society (Morrison and Jutting, 2004). It is on this basis that several efforts at the international level have been made to increase women’s participation in socioeconomic activities. For instance, the UNDP (2013) urged the world to help improve women’s participation in socio-economic activities as
doing so would not only help in the improvement of women’s wellbeing but also that of the entire society. Prior to this, The World’s Conference on Women held in 1995 in Beijing implored society to among others accord women the necessary support to enable them realize their potentials in all spheres of life. Further, in the aftermath of the Millennium Declaration of the September 2000 Millennium Summit, gender issues were integrated in the many of the subsequent MDG and explicitly in the third goal, which calls for the promotion of gender equality and empowerment of women. There is no doubt that the achievement of this goal is only possible in an environment where women’s participation is high.

Women constitute roughly half of the population of the world and thus potentially half of its participants in socio-economic activities. However, women’s participation in socio-economic activities is still lower despite many efforts at both the national and international levels to spur their participation in socio-economic activities. For instance, globally the average women’s labour participation is just about 30% compared to over 80% for men (ILO, 2010). Women’s participation in labour is lowest in Latin America at 45% and highest in the Pacific at 72%, with their participation in labour in Africa standing at 60%.

However, women’s participation appears to be worse in the political sphere. Women’s participation (measured by the number of elected and appointive legislative positions held by women) is significantly lower than that of men since on average only 21.4% of the legislative seats globally are held by women, implying that men hold over 75% of the legislative positions in the world. Women’s participation in this area is highest in the Nordic countries where they hold about 42.1% of the positions. Sub-Saharan Africa has just about 21.8% of the legislative seats held by women. This is, however, better than the Arab countries, Asia and the Pacific where women hold just a mere 15.9%, 17.7% and 15.9% of the legislative seats respectively (IPU, 2013). Rwanda remains the only country in the world where women hold a higher (63.8%) number of legislative positions than men. The share of women among ministers also averages 17%. The highest positions are even more elusive: only 7 of 150 elected Heads of State in the world are women, and only 11 of 192 Heads of Government are women (The World’s Women, 2010).

In Kenya, women’s participation in labour, legislative institutions and decision making (ministerial level and senior civil service cadre) still remain below that of men. About 60% of
Women in Kenya are participating in labour compared to about 85% for men. Women in Kenya occupy less than 20% of legislative positions. The same trend is obtained in ministerial positions as well as senior management positions in both public and private sectors (UN, 2010; ILO, 2010; IPU, 2013). Women’s low participation in socio-economic activities persists despite the fact that they constitute over half of Kenya’s population and about 48% of the registered electorates. Although a significant number of women appear to be in labour market, closer examination reveals that most of the women are concentrated in low-paying and low social status jobs in the public service in terms of income and decision making powers. The concentration of women decreases with the increase of the level of the job group (Nzomo, 1995). In that case, only a small percentage of women compared to men are in key positions to make and influence decisions in the public service.

Consequently, it is clear that women’s participation in socio-economic activities has remained substantially low despite the many campaigns globally aimed at improving their participation, thus suggesting the need for an examination of the impediments faced by that contributed to their low participation in socio-economic activities. According to Kenya Constitution (2010) records the importance of promoting gender equality and equity generally and facilitate gender mainstreaming in national development; it also stipulates that not more than two thirds of the same gender of the county assembly or county executive committees. It is within this background that the researcher sought to establish issues that hinder women participation in socio-economic activities in Dadaab County as well as in other parts of the county.

1.2 Statement of the Problem

In Kenya, women accounts for slightly over half of the country’s population thereby potentially becoming a critical participant in national development. However, women’s participation in socio-economic activities still remains low despite their numerical superiority in the country. Nationally, women’s participation in labour, legislative institutions and decision making positions stands at about 60%, 18% and 17% respectively, compared to over 85%, 82% and 83% respectively for men in the same areas. Women’s participation in these areas in Daadab Sub-County is even much lower given that the region has traditionally remained marginalized since independence. Sadly, however, efforts at the national and international levels to boost women’s participation in socio-economic activities have yielded
very little (if any) given the aforementioned rates of women participation in various areas. This has raised concerns as to what exactly is undermining women’s participation in socio-economic activities in Kenya generally and Daadab Sub-County in particular. Although scholars have hailed the potential of women’s participation in socio-economic activities to local development, and have thus implored on society to accord women’s opportunity to participate in local development, there is concern that such effort may not yield much if impediments to women’s participation in these areas is not understood. It is out of this concern that this study focused on the impediments to women’s participation in socio-economic activities in Dadaab Sub-County of Garissa County, Kenya.

1.3 Objectives of the Study
This section has both broad and specific objectives. Both are outlined below;

1.3.1 Broad Objective
The broad objective of this study was to explore the impediments to women participation in socio-economic activities Dadaab Sub-County of Garissa County, Kenya.

1.3.2 Specific Objectives
This study was guided by the following specific objectives:

i. To examine common areas of women’s participation in socio-economic activities in Dadaab Sub- County of Garissa County, Kenya
ii. To analyze the level of women’s participation in socio-economic activities in Dadaab Sub County of Garissa County, Kenya
iii. To assess the impediments to women’s participation in socio-economic activities in Dadaab Sub county of Garissa County, Kenya

1.4 Research Questions
The study sought answers to the following research questions:

i. What are some of the common areas of women’s participation in socio-economic activities in Dadaab Sub-County of Garissa County, Kenya?
ii. What are the levels of women’s participation in socio-economic activities in Dadaab Sub County of Garissa County, Kenya?
iii. Which are some of the impediments to women’s participation in socio-economic activities in Dadaab Sub County of Garissa County, Kenya?

1.5 Justification of the Study
The fact that women constitute a larger population in Kenya calls for a closer examination of their experiences in all spheres of life with their participation in socio-economic activities being no exception. Women’s voices on critical issues thus far have remained minimal. There is need to document women’s experiences including impediments to their participation in socio-economic activities. It is the hope that findings of this study would contribute to the development of programs that help boost women’s participation in socio-economic activities, especially in Dadaab Sub-County and other parts of the country where women’s participation in socio-economic activities is undermined by similar impediments.

First, women have often been criticized as being own enemies to their progress. However, this study has established that such criticisms have not taken a holistic appraisal of women’s socio-economic environment more so hindrances to their participation in socio-economic activities. The present study has shed some light on the socio-economic under which women find themselves; a move that the study hopes will broaden our understanding of women’s participation in socio-economic activities and thus enable us criticize them from a point of knowledge.

Second, although examining other aspects of local development was desirable, understanding impediments to women’s participation in socio-economic activities was considered essential, more so at a time when local communities are increasingly being considered as the focal point of socioeconomic development. The success of governance structures such as devolution will depend in large part on effective participation of local communities. As already mentioned earlier, women constitute a significant portion of Kenya’s population at all levels. Therefore understanding impediments to women’s participation will go a long way in developing their capacities and thus preparing them to effectively and meaningfully participate in local development including those under flagship of devolved programs.

Lastly, this study made recommendations to the policy makers to guide in strengthening women’s participation in socio-economic activities. This study noted with sadness that
despite the existence of numerous regulatory and policy safeguards for women, especially those that relate to their involvement and participation in local socio-economic and even political activities, there was no coherent and deliberate efforts toward their implementation; a situation that contributes to women’s low participation in the anticipated areas. This study has recommended for the full implementation of these policies and regulations in addition to sensitizing women as well the society in general about their constitutional and legal rights to participation socio-economic activities.

1.6 Scope and Limitation of the study

This study limited itself to women’s participation in socio-economic activities in Dadaab Sub- county of Garissa County, Kenya. Thematically, the current study confined itself to women as its primary respondents, with records available about women’s participation in socio-economic activities in the Dadaab Sub-County as its secondary sources of information. Socio-economic activities women were involved in, levels of their involvement/participation in these activities and impediments faced by women, and which undermined their participation in these activities was the main focus of this study.

This study focused on formal and informal gainful employment, income generating activities, collective action/welfare groups and leadership positions held by women in both political and organizational establishments as the socio-economic activities women participated in. With regard to level of participation, the present study limited itself to the planning, operation and monitoring and evaluation of socio-economic activities in Dadaab Sub- County. This study restricted itself to social and cultural issues that undermined women’s effective participation in socio-economic activities in Dadaab Sub-county.

Women in Dadaab Sub-County do not live in one area and hence, collecting data from respondents who are spread all over the sub-county was laborious. That had both time and cost implications. While wide spread of women in the sub- County to some extent hampered effective data collection, this study instituted some measures to contain the anticipated limitations arising from this. The study indentified and deployed adequate research assistants to collect data from respondents closer to them. This significantly reduced distances covered by particular research assistants during data collection.
Cultural practices of the communities in Dadaab Sub-county discourage close and prolonged interactions between members of different gender also to a lesser extent hindered faster collection of data. This forced the researcher to consider only female research assistants, and whose movements were also restricted implied that data collection took longer than earlier anticipated and only during the day.

Lack of availability of secondary sources of data, particularly the lack of time series data on women’s socio-economic activities and performances limited the portrayal of women’s past participation, which could have given a deeper insight into the future projections. This study addressed this limitation by confining itself to women’s socio-economic activities that were four years old prior to the current study.
1.7 Definitions of Key Terms

Areas of Participation
This meant the specific socio-economic aspects that woman in Dadaab Sub-County participated in. They were broadly grouped into economic, social and political areas. Economic area was restricted to businesses and the associated income generating activities. Social area covered self-help work and community based organizations. The political area covered participation in CDF and school management and electoral related activities.

Impediments
Impediments in this study referred to obstacles that hinder women from effectively participating in various socio-economic activities in Dadaab Sub-County of Garissa County. The obstacles examined in this study were those relating to women’s marital status, level of education, access to credit and family support.

Level of Participation
This referred to the extent to which women are involved in the various socio-economic activities in Dadaab Sub-County. The study established whether women are involved at planning, implementation, monitoring and evaluation of key socio-economic activities in their areas.

Participation
This refers to as an active process by which beneficiary or client groups influence the direction and execution of a development project with a view to enhancing their well-being in the community setting (Paul, in Bamberger, 1986). In this study participation meant the involvement of women in various development oriented socio-economic activities in Dadaab Sub-County of Garissa County.

Socio-economic activities
It refers to women involvement in gainful employment, occupation, women welfare groups, leadership, income generating activities, business, and recreational activities. It is also what people do to enhance quality of their lives. This study examined socio-economic activities
such as self-help work; community based organizational activities, management of CDF and schools, political activities and business.
CHAPTER TWO
LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 Introduction
In this chapter the current study has presented a review of literature, theoretical and conceptual frameworks for the proposed study. The chapter begins with a general overview of women’s participation in socio-economic activities and then proceeds to levels of women’s participation in these activities and obstacles that women experience that undermine their effective participation in various socio-economic activities. The chapter concludes with theoretical and conceptual framework and how they applied to the study.

2.2 People’s Participation in Socio-economic Activities
Community participation as a concept focuses on the idea that involving local people in decision-making about their issues and broader social issues has important social, economic and political benefits (Poole and Colby, 2002). Within the field of development, participation is being promoted as a means of promoting local ownership of projects, by challenging communities to define their own problems, create their own solutions, and initiate change through their own involvement (INEE, 2004). People’s participation in local development as a concept was formulated in the 1970s, in response to the growing awareness that the various approaches then employed for grassroots development, such as community development, integrated rural development or basic needs approach did not often lead to significant local development (Burton, 2003).

While enumerating on the benefits of community involvement in local development Hardina (2003) and, Schafft and Greenwood (2003) point that involvement taps the energies and resources of individual citizens, providing a source of special insight, information, knowledge and experience, which contribute to the soundness of community solutions. They also observe that people’s involvement helps to ensure a more equitable distribution of resources and community empowerment. The United Nations Development Programs also a decade ago highlighted on the importance of citizen involvement in programs designed to reduce poverty. UNDP (2000) observed that when anti-poverty programs are initiated at the
community level, the process can build strong consensus and commitment, leading to greater sustainability, greater adoption of new practices and better use of services.

This study concurs that community participation has the potential of initiating development projects that are more responsive to the needs and priorities of the local people. This study further concurs that community participation is also less costly compared to externally initiated and driven processes. Externally driven processes are more bureaucratic and at times elitist. The significance of participation in local development is what has prompted the need to bring on board previously marginalized groups such as women into the apex of development by advocating for their active participation in local socio-economic activities.

Recent writings in the practice, policy and academic literature have asserted that projects run by local people can mobilize participants to take on more sustainable practices (Jackson, 2005; Hopkins, 2008). In their study on community water projects, Prokopy and Linda (2002) concluded that community involvement in water projects is crucial for the sustainability of rural water supply systems. The study particularly noted that the significance of women’s involvement in the management of community water projects since they are largely responsible for fetching water. Sustainability and by extension sustainable development was introduced to the global community through the efforts of the 1987 World Commission on Environment and Development (WCED, 1987; Berke, 2000). The study showed that women participation in community development lacked through family support low output in their businesses.

Similarly, Baker (1997) in a series of studies on poverty alleviation efforts found that people’s participation was an important element in the success of poverty alleviation initiatives. Further, Fiszbein and Lowden (1999) in their study of poverty in the Caribbean and in report on poverty-focused partnerships underscored the significance of people’s participation in the success of local development activities. The United Nations Development Program (UNDP, 2000) has also highlighted the importance of people’s participation in ant-poverty programs. The organization attributed this success to the fact the community involvement in local development projects helps in building strong consensus and commitment, leading to greater sustainability, greater adoption of new practices and better use of services.
People’s participation as a concept focuses on the idea that involving stakeholders in decision-making about their development needs has important social, economic and political benefits. The ideas presented by the above scholars and organizations are clear evidence that people’s participation in local development provides additional impetus to development projects’ success. This they argue comes as a result of utilization of local resources, which lead to among others reduction in costs of development projects. Locally-driven development projects also helps in building strong institutions that may help in sustaining projects. These scholars/organizations, however, have not propounded on the participation of traditionally excluded groups like women. While it is clear that people’s participation enhances the success of local development initiatives, it has not been clear on what it takes traditionally marginalized groups such as women to participate in local development. The following discussions attempts to complement the works of the above scholars and organizations especially on issues of areas and levels of women participation in socio-economic activities as well as the impediments faced by women in their participation in such endeavours.

2.3 Levels of People’s Participation in Socio-economic Activities

There are varying degrees or levels through which people especially women participate in local development activities generally and socio-economic activities in particular. These range from mere tokenism to genuine sharing of power, or citizen control. Decades ago, Arnstein (1969) provided a typology of citizen participation, which remains illustrative and instructive. Asserting that ‘citizen involvement and participation is citizen power’. Arnstein (1969) depicted participation as an eight-rung ladder, with each rung corresponding to the extent of citizens’ decision making responsibility or power in determining a desired outcome. The lowest levels of involvement are manipulation and therapy. This he calls as non-involvement. Just above this level of involvement are consultation, informing and placation. This to him merely is degrees of tokenism but not real involvement. The top most levels of involvement are partnership, delegated power and citizen control.

The level at which people participate in local development has been cited to influence the performance of development initiatives. For instance, it was reported about two decades ago that donor assisted water projects in East Africa especially those funded by the World Bank collapsed just a few years after their onset (Therkildsen, 1988). While focusing on the planning and implementation process of five donor agencies working in Tanzania over a
fifteen year period, Therkildsen argued that these agencies had adopted a control-oriented approach to project planning that centralized decision-making in their hands (including the extent of beneficiary participation). His case studies found that this donor activity was unsustainable and not suited for water sector planning in Tanzania. The above finding strongly suggests the centrality of people’s participation in the sustainability of local development. Although the above cases related to donor funded activities, this study wishes to observe that some of the socio-economic activities that women participated are donor-initiated and funded. The ideas were thus relevant to the present study.

Consultation as one of the level of people’s participation in local development involves inviting people’s views on the proposed actions and engaging them in a dialogue. It provides opportunities for the public to express their views on the project proposal initiated by the project proponent. Rigorous planning and implementation of projects should be undertaken only after considerable discussion and consultation. Consultation includes education, information sharing, and negotiation, with the goal being a better decision making process (Becker, 1997). This process allows beneficiaries of development initiatives to hear and have a voice in future undertakings. Depending on the development initiatives, various methods are used during consultation such as public hearings, public meetings, general public information meetings, informal small group meetings, public displays, field trips, site visits, letter requests for comments, material for mass media, and response to public inquiries. This study established that most women were rarely consulted since the position they held in various public organization were less influential.

Another way through which people participate in socio-economic activities is through provision of resources. These resources could be human, physical among others. The knowledge of local people should be recognized and they should be encouraged to provide expert opinion in areas where they have requisite qualifications. Participants should be encouraged to articulate their ideas and the design of the project should take cognizance of such ideas. While analyzing community contributions in Gambia, Destremau (2001) reported that people provided professional and technical assistance to expedite the building of community projects especially those targeting poverty alleviation. Although Destremau’s (2001) study was done in the context of donor funded projects, some of the socio-economic activities women participated in were community-based in nature, which fall within the
purview of donor funded projects, thus making the example highlighted being very relevant to the proposed study. The fact that professionals could respond positively to development issues affecting their communities confirms their willingness to contribute to local development. However, the proposed study will not only examine the willingness of the local community not only professionals and also ordinary members to mobilize both human, financial resources toward local development, but also whether such engagements has any bearing on project sustainability.

Once local people are well informed about the development projects, they are in a better position to plan activities by themselves to implement a project (Mathbor, 1998). Close supervision of their work and having a monitoring system in place will enhance the effectiveness of a development project. This system takes place through identifying honest, sincere, dedicated leaders, involving them in all stages of the development project, and maintaining sustained interaction throughout the project period. Social accountability involves the engagement of citizens to express demand of public services, and increase accountability from public officials and agencies. A key element is a focus on mechanisms that improve access to and quality of services by empowering people as citizens. Citizen involvement in public policy-making can include a growing and rich set of instruments.

2.4 Impediments to Women’s Participation in Socio-economic Activities

Elite capture or control of socio-economic activities remains one of the greatest impediments to women’s participation in socio-economic activities. Dahl-Ostergaad et al., (2003) cites the tendency of elites to control local development as one of the major problems frequently encountered in rural communities. They say that leaders never easily concede decision-making roles to other people especially in different development project situations. Some leaders feel that they could perform effectively in all situations and institutions thereby arrogating the roles of initiators, legitimizers, planners and executors to themselves alone for all projects.

This study indeed concedes that local elites such as members of parliament, members of County Assembly, senior civil servants and professionals are very critical in local development initiatives. However, this study wishes to observe that many times these elites play manipulative rather than facilitative role in the management of local socio-economic
activities. Take for instance, the role of Member of Parliament in the CDF, where the Member of Parliament appoints the secretary, treasurer of CDF. The Member of Parliament is also the patron of the fund at the constituency level. The overbearing role of local elites in local development issues like in the case of Member of Parliament and CDF illustrates the kind of obstacles women would have to overcome if they are to have any meaningful participation in any sphere of local socio-economic activities.

Women’s socio-economic status has been cited as one of their greatest constraint to effective participation in socio-economic activities. Haque (2009) argue that women’s general low levels of education often limit their access to the decision-making process, excluding them from community affairs. This study concurs that education is a critical element in people’s participation in socio-economic activities not only on the part of women but everybody. Education disseminates knowledge, provides necessary skills, and helps in forming attitudes. Northern Kenya for which Garissa division is part of has been marginalized since colonialism. Average literacy levels in the region stand at below 10%, implying that up to 90% of the region’s population is illiterate (Osman, (2004). Closer examination of these statistics, however, reveals that women’s literacy levels are less than 5%. Further, even within among the literate women, only a handful of them have gone beyond basic education level. Dadaab Sub-county has literacy rate of 8.2% (Lagadera District Development Plan, 2009). The male literacy rate is higher than that of female. The study established that low level of education contributed to low level of women participation in community development.

Women’s participation in socio-economic activities such as agriculture has also been adversely affected by the land tenure system. While men have had unrestricted access to land especially where land is available, women’s access to land and security of women’s land tenure is highly restricted. Traditionally, land may be allocated through lineage or village heads which is a model which still persists despite increasing private or state ownership of land. In patrilineal lineages women have access to land through male relatives. For example, in the Beti of Southern Cameroon- also among many communities in Kenya-women cannot inherit land (Koopman, 2008). In such communities, the author argues that women are only granted food plots by their husbands but they are not allowed to plant cash crops. When allocations are made by village heads, a lot depends on their perception of different
individuals' need for land. To the extent that women are perceived to be less capable of farming their allocations are at best smaller.

Land tenure system refers to the terms and conditions under which natural resources are held and used (Shivji, 1998). The concept of ‘tenure’ is a social construct that defines the relationships between individuals and groups of individuals by which rights and obligations are defined with respect to control and use of land. Over half of Kenyans households consider land as a primary factor of production since farming and pastoralism are the main source of livelihood (KNBS, 2010). Kenya’s constitution vests all land in Kenya in its citizens through various mechanisms- community, private and public ,which are anchored in various tenure systems namely customary, freehold, and leasehold. A significant proportion of Kenya’s land including Northern Kenya is under community and customary tenure system. Men are often the custodians of community land, with activities sanctioned by men being the ones allowed. This implies that women’s socio-economic activities on land have to be sanctioned by men. Tenure insecurity thus makes it extremely difficult for women to have meaningful engagement in socio-economic activities where land is a critical factor of production.

Although several African countries have developed policies and laws to improve women's access to land, such policies have been inhibited by traditional customs (Gawaya, 2008). An example from Mozambique points out that customary law protects single-women and widowed women in access to land. However, there are customs that constrain women's access to land. Single-women can gain access to land through their fathers, brothers or uncles. But, upon marriage in patriarchal communities women's access to land held by these relatives is lost, as they are expected to have access to land through their husbands. Generally, women tend to have smaller land holdings and less fertile plots. By being restricted to access land, women’s participation is undermined in quite a number ways. Control over land is an important factor which explains the large differences in investments on land made by men and women. A woman who may have obtained land through her husband may be hesitant to invest in technology if she perceives her marriage to be unstable (Doss, 2003). For example, in Zambia, the dissolution of marriage means that the land reverts to the lineage and woman has only a limited claim on the land. Similarly, among the Haya of Tanzania, women farm grassland plots but do not have permanent rights to the land.
Along with formalized gender discrimination, attitudes and behavior on the part of actors in the public arena has also been cited as an impediment to women’s participation in socio-economic activities. Anker and Hein (1985) point out that many employers expressed a preference for male workers on the grounds that women were seen to have a weaker attachment to the labour market, with higher rates of absenteeism and turnover. For some jobs, however, particularly in highly competitive, labour-intensive export sectors, the preference was for female labour because they made less trouble (Kabeer, 2000) or because they could be paid less on the grounds that they were secondary earners or merely earning pin money (‘working for lipstick’ Joekes, 1985). Although women’s labour participation is low generally, they tend to dominate the lower employment cadre where they face systematic exploitation with poor pay being a common occurrence.

Further, Hampel-Milagrosa (2011) reports examples of woman entrepreneurs in Ghana who were denied business by male customers and purchasing agents on grounds of their gender. And in India, Chhachhi and Pittin (1996) described how male workers within a factory they studied rejected the demands of women workers for company transport to and from work as being irrelevant to the ‘real’ issue of wages – despite the fact that the women’s demands reflected the very real sexual harassment they faced on public transport.

According to Osman (2004) Attitudes are deeply traditional; families are male run, with women relegated to secondary roles with little power including the power to make choice about their productive health. Families with many children are seen as a sign of prestige and women feel encouraged to have children early and have as many as possible. The writer did not leave out socio-factor aspect, though she blamed the government and the whole world. This study identifies these socio-cultural factors which are prevalent in the locality that hinder women full participation in socio-economic activities community development. Due to socio-cultural and communication hindrance most of the women lack confidence on their capabilities and therefore have limited access to written messages. Few women participate in discussion and decision – making even in situation where their sexuality is the fixes of discussion. Furthermore, women are economically and socially dependant of men. These certain customs and socially accepted practices such as wife inheritance men’s quest for multiple partners, property inheritance and divorce women’s risk of HIV infection. Education provides connectivity or aptitude which enables one to access, the key resources to
alleviate poverty and enhances decision – making Poverty Reduction strategy paper 2001-2004 (2001). As the writer indicates women are disadvantaged, not able to participate in leadership roles in their families and in community hence no development realized.

According to UNFPA (2006), women mainly encounter hindrances due to complexity of the problems ranging from women perception of themselves, low level of education, ignorance, poverty and cultural issues thought to have been dominated and dictated by the male in most of patriarchal societies. In many contexts child marriage is legitimized by patriarchy, and related family structures. This study reveals that the community status quo that dictates the role of male and female stands and guarded and needed for intervention. This will ensure meaningful development realization.

All communities have traditional values that are cherished by peoples; however harmful traditional practices and inequalities in power relation contribute to impediment to women participation on community roles. Albright (2007) explained that the subjection of women in the twenty -first century is not only but also economically unattainable. No country can make progress if half of its population is held left out or pushed aside. Men and women, girls and boys must go forward together. Most of communities that have a fixed vision of the socially constructed limitation of their roles, these social roles to their activities are maintained by traditional leaders, politician and even by other women. Globally it has been determined that a number of countries establish the fact that some societies cherish and maintain harmful traditional practices and socio- cultural factors that hinder women participation in community development Morrison and Jutting (2004). The main social roles of women are to bear children, and a man is expected to control his family including discipline his wife if she misbehaves or refuse to have sex UNESCO (2010). The writer puts emphasizes on effects of socio- cultural factors but not showing how these problems challenge women in assuming leadership roles in the community. This study aims at indentifying factors that hinder women participation in community development. Low women participation in community roles is assumed to be the consequences of harmful traditional practices are basically linked to low literacy levels, high levels of violence and human rights abuse, social isolation and severe health risks.
Although the literature points out that women’s dependency on men due to traditional customs such as early marriage and forced marriages to the girl child that deny the young women population opportunities to advance in education, the study links on how such socio-cultural factors are hindrance to women leadership roles in the community. The present study tries to examine how women quality of life is affected by being taken out of school prematurely to be given out for marriage and they are eventually not able to actively participate in decision making and other activities since they are unable to penetrate within the community due to low level of education hence low level of community participation in community development.

In North Eastern Africa and parts of Middle East Africa and parts of the Middle East in particular, control may also include the practice of female genital mutilation (FGM) to restrict sexual pressure and temptation. In many contexts child marriage is legitimized by patriarchy, and related family structures, which ensure that marriage transfers a father role over his girl spouse. The marriage or betrothal of children in parts of Africa and Asia is valued as means of consolidating power relation between families, for sealing over land or other property or even for settling disputes UNFPA (2006). These beliefs and practices jeopardize the ability of women to fully participate in community development. One of the reasons for acceptance of the norm of early marriage is two folds. There is cultural and perceived religious justification by families on the basis of the value placed on virginity at the time of marriage. Families feel that early marriage foreclosed the possibilities of sexual contact that would tarnish the family honour. UNICEF (2000), States that a husband and his family would find it easier to control a child or adolescent and thereby sustain the pattern of unequal power relation within the family.

Child marriage although legal age of marriage (for both boys and girls) being 18 years and its prohibition by section 14 of the children Act 2001, it is still widely practiced among the Maasai, Somali, Samburu, Pokomo, Turkana and other communities in Kenya CARE training Manual (2005). As a result, this hinders access to education and this translates that the girl may never be engaged to any payable employment or Income Generative Activity (IGA). Present study borrowed heavily from the literature because the same seemed to happen in Dadaab community and as a result there is high level of poverty leading to giving daughters in marriage as early as possible to be left with fewer mouths in the family to feed while
prospective husbands are likely to pay higher bride-price or demand a smaller dowry for young girls.

UNICEF (2000) indicated that Population pressure, health care costs and lost opportunities of human development are just a few of the growing burdens that society shoulders because of teenage pregnancies. Early marriage undermines international efforts to fight against poverty in developing countries. The writer elaborates how socio-cultural factors are hindrance to girls accessing education and become burden the society but this study aims at determining the extent at which socio-cultural factors hinder women participation in community development. Strategy for Poverty Reduction 2001-2004 (2001) stated that Traditional practices that include Early Marriage and harmful traditional practices such as (FGM) have resulted to girls having less accessibility to education. Some communities value circumcision for girls as rite of passage and tightly hold on it. According to World Health Organization WHO (1997) traditionally female circumcision is seen as a part of a girl’s initiation into womanhood and as indispensable part of a community cultural heritage and tradition rite hinders socio-economic progress of girls.

Gender violence against women has had serious impact on women’s ability to participate with peers in social and economic activities. The harmful traditional practices bar women on social economic development and on other hand impact negatively on development of the area where such practices are upheld because women are not allowed to take public roles. Women in other parts of Kenya and mostly in developing countries seeks empowerment, so that they can be able to overcome obstacles which prevent them from participation on an equal footing with men, through a combination of education, training networking and lobbying women. Although the review stress on how the social cultural practices are used as control of women sexuality, this study fills in the gap showing that, women are excluded in participation in community roles and as a result most of countries still lag back in positive progress due to lack of women participation in community development. This study examines how such practices prevent women participation in community development. As a result of these cultural practices, poverty has increased dependency and vulnerability.
2.5 Theoretical Framework

2.5.1 Social Feminist Theory

This study was guided by social feminist theory. It was used to understand the marginalization and social structures that women must confront in their attempt to have a meaningful participation in social economic activities in society, Socialist feminism is a branch of feminism that focuses upon both the public and private spheres of a woman's life and argues that liberation can only be achieved by working to end both the economic and cultural sources of women's oppression. This theory is attributable to the works of Adamson, Briskin and McPhail (1988), who assert that that exploitation and oppression of women are rooted in the structure of patriarchal capitalism. Most of the communities in Northern Kenya are largely patriarchal with those of the study site being no exception. Men in these communities hold sway in most if not all decisions affecting the society.

This theory while accepting that patriarchy is the source of women’s oppression, it nonetheless recognizes that this is not the only source of such oppression (Eisenstein, 1995). It further argues that women’s inability to free themselves is in large part due to their financial dependence on males in society. It is indeed true while the institution of patriarchy has played a larger role in the marginalization of women in Northern Kenya; other actors have also directly and indirectly contributed to this. For instance, many years of neglect of the region right from colonial period to post-independent has also contributed in a big way to the marginalization of the region generally and subjugation of women in particular. Patriarchal structures also exist in other parts of the country, however, government interventions in other parts of the country has resulted in the improvement of women’s well-being, even though men in these parts of the country are still better than their women counterparts.

Social Feminist theory further argues that women are subjects to the male rulers in capitalism due to an uneven balance in wealth. It sees economic dependence as the driving force of women’s subjugation to men. Further, socialist feminists see women’s liberation as a necessary part of larger quest for social, economic and political justice (Kennedy et al., 2008). The assertions of this theory hold true to many women though more profound among marginalized women. Women still depend on men for economic sustenance, since their participation in gainful employment is still very low. Women also own properties such as
land through men either as wives or daughters. They have very little say on the transfers of these properties; a situation that greatly compromises to use such property to secure assets such as credit from financial institutions leading to their subjugation.

At the centre of women’s marginalization have been both internal and external factors. Internal factors are inherent in the community’s social structures. These include the institution of patriarchy, eldership and traditional practices such as FGM, early marriages among others. These practices have undermined girls’ education, social standing of women in society and how they perceived in society. These have further contributed to most of the impediments women face in their participation socio-economic activities in the area. All these aspects have been captured broadly by the Social Feminist Theory. This study has thus found this theory useful in explaining aspects that deal with impediments faced by women participating in socio-economic activities in Dadaab Sub-County of Garissa County, Kenya.

2.5.2 Rational Choice Theory
Rational Choice Theory is an approach used by social scientists to understand human behaviour. The approach has long been the dominant paradigm in economics, but in recent decades it has become more widely used in other disciplines such as Sociology, Political Science, Anthropology, public policy and even Community Development Studies. Rational Choice Theory generally begins with consideration of the choice behaviour of one or more individual decision-making units – which in basic economics are most often consumers and/or firms (Coleman, 1990). The rational choice theorist often presumes that the individual decision-making unit in question is “typical” or “representative” of some larger group such as buyers or sellers in a particular market. Once individual behaviour is established, the analysis generally moves on to examine how individual choices interact to produce outcomes.

This theory posits that the choices made by buyers and sellers are the choices that best help them achieve their objectives, given all relevant factors that are beyond their control (Coleman, 1990). In this study, women participants in socio-economic activities and their communities may be seen in the analogy of the buyer and the seller respectively. The basic idea behind rational choice theory is that people do their best under prevailing circumstances (Coleman, 1993). For instance; the consumer will choose the most preferred alternative. If the
consumer is indifferent between two or more alternatives that are preferred to all others, he or she will choose one of those alternatives.

In this study, residents of Dadaab Sub-county and more so women have several areas and levels through which they can participate in socio-economic activities. These may serve as the alternatives, but the choices they make must reflect their interest, capacity as well as commitment/desire in the socio-economic activities. Women in the division had different interest and their participation in socio-economic activities may be dictated as to whether or not their interests will be best served.

Capacity here refers to ability to participate in any initiative with least external support. For instance the areas and level of women’s participation in socio-economic activities is determined by among others their level of skills/education, social standing in society, ability to access and own production factors such as land and capital. Further, women’s decision to participate in socio-economic activities may be brought about by their belief that they are valued and considered critical component of local community’s development agenda. Therefore, women have to rationally choose the areas and levels of their socio-economic participation in a way that reflects their interests and capacity.

Women’s enthusiasm toward participation in socio-economic activities will be only possible if they feel that their interests are well served and that they have the capacity for effective participation in the chosen areas. Otherwise socio-economic areas whose women’s participation may not result in their further marginalization or those that generate discord from the wider society will not serve their interests and should thus be discarded by the concerned women. Given a range of areas of socio-economic participation, women must endeavour to choose those areas that are not only advancing their interests but also those that they have the capacity to leave an impression upon their participation. The reverse of this, the study argues will lead to discontent and serious hindrance to their effective participation in socio-economic activities. It is this study’s position that whether women have a meaningful participation in socio-economic activities depends on large part on their ability to rationally and objectively choose the areas that best serve their interests, but also those that fit their capacity.
2.6 Conceptual Framework
To study the impediments to women participation in socio-economic activities in Dadaab Sub-county the use of a conceptual frame work, which reflects upon the relationship between impediments factors, outcome, low participation productive socio-economic activities and intervention leading to high level of participation in socio-economic activities. In attempt to addressing impediments to women in participating in socio-economic activities tasks in Dadaab, conceptual frame work represented the impediments factors as independent variable on dependent variables.

Figure 1: Conceptual Framework Relationship of the Variables
In this study the framework illustrates independent variables, hindrances faced by women in participation in socio-economic activities such as low level of education, harmful cultural practices, low economic level and lack of information. This if not well addressed can lead to low women’s participation, high dependency, increased vulnerability and marginalization. The study also suggested possible ways/interventions factors such as legal factor, conflict situational. This leads to participation of women in socio-economic activities political activities, this would increase women in leadership roles and involvement in community tasks such as increasing education for women education, behaviour change communication, and community awareness on importance of women participation in the community, women empowerment through education, employment, and awareness affirmative action. Performance indicators will be increased enrolment of Girl child in schools, increased women employment, participation in decision making in all levels including women involvement in national planning. The result would be more women participation leadership-roles.
CHAPTER THREE

METHODOLOGY

3.1 Introduction

In this chapter the presents the site where the study was done, study design and sampling procedures. The chapter has also presented methods of data collection as well as data analysis methods and procedures.

3.2 Study Area

The study was conducted in Dadaab Sub-County. The area is drought-stricken, semi arid and settlement patterns are greatly influenced by water, pasture and social and economic constrains. Dadaab Sub-county population stands at 30,220 (16,584 female) with around 3,778 households each household consists of 7 to 8 persons. Source: Kenya National Bureau of statistics, Garissa, 2008. As elsewhere in Arid and Semi Arid Lands (ASAL) areas in Kenya, recurrent drought has philosophical effects on the population in Dadaab host community. Drought and significant reductions in family livestock herds have been a major push factors leading to settlement. Pull factors to hosting community is the availability of cheap food due to indirect subsidy distribution in the refugee camps and imports via Somalia as well as availability of public utility in the area than in other comparable places.

According to Gollander – Jensen (2010) report, host community is categorized as mobile and settled – approximately 60% of the host community lives in settlement and 40% percent are mobile. The population lives in small pockets surrounding water points and urban / market centers. The study areas were Dagahaley, Labisigale, and Dadaab locations in Dadaab Sub-County. These are the areas where basic services like education, health, security and commercial activities are to be found. According to Lagadera -District Development Plan - Kenya Vision 2030 (2009), the area comprises a total population 30,220; men are 13,636 while women are 16,584. This is without considering 313,621(158,343f) 98 % Somali refugees residing within refugee camps in the sub-county UNHCR - The UN Refugee Agency (2012). The community is homogenous all from one ethnic group but have different clans thus they share the same socio-cultural aspects. Dadaab is 90 KM, North of Garissa Town. The area borders Wajir County on the north and to the east lie Liboi Ward. The Kenya Somalia border stands that at 80 Km from Dadaab Sub-county on the eastern side. The
landscape is basically flat with no hills, valleys or mountains it rises from a low altitude of 200 Meters above sea level through a bush – covered plain to 400 Meters above sea level. Arid region with some few areas covered with sand. The area is semi arid and the most of the Dadaab’s local population is made up of nomadic people who are camel, goat and cow herders. The uniqueness of the region is that the area hosts the largest number of Refugees/asylum seekers in the world. The area under this study host community will be target whose total population is 30,220 both men and women inclusive. Most of the host community has settled in Dadaab main centre and area surrounding the camps.
Figure 2: Map of Kenya showing Carissa County and Dadaab Sub-County
3.3 Research Design
The study utilized the descriptive survey research design with a largely quantitative approach. Descriptive design is used to collect data from members of a population in order to determine the current status of that population with respect to one or more variables. This study examined variables relating to women’s participation in socio-economic activities, with socio-economic areas of participation, levels of participation and impediments to participation as the key variables.

The appropriateness of this design is found in Reinharz’s (1992) who observes that descriptive design helps projecting the extent of the issues under examination. This design helped this study is projecting the socio-economic areas that attracted women’s participation, the levels of their participation in these socio-economic areas as well as the nature and extent of impediments that undermine women’s participation in these areas. Similarly, descriptive design is used when collecting information about people’s attitude, opinions and habits on any social phenomena (Orodho, 2003). This study collected data on people’s attitudes and opinions on women’s participation in socio-economic activities more so on what the respondents considered were the impediments to their participation in socio-economic activities.

3.4 Population and Sampling Procedure
3.4.1 Unit of Analysis
Individual women were the unit of analysis for the current study.

3.4.2 Sampling Frame
Dadaab Sub-County had about 16,584 women target population. This constituted about 52% of the area’s population. Therefore 16,584 was the sampling frame for this study. However, this study focused on women aged 18 years and above. Women aged 18 years and above were 7,820 (L. D.D. P. 2008-2012). The sample was being picked from 7,820 women aged 18 years and above. 7,820. The target population was thus 7,820, being the number of women aged 18 years and above.
3.4.3 Sample Size
This study used the Mathematical formula by Nassiuma (2000) to determine the sample size.

\[
n = \frac{NC^2}{C^2 + (N-1)e^2}
\]

\(n\) – Deserved sample size

\(C\) – The coefficient of variation – 0.6. In most social science research coefficient of variation is usually between 30% -70%.

The researcher will use 60% because it’s the most commonly used by most science researchers.(Nassiuma,2000)

\(e\) – The margin of error (0.05)

\[
n = \frac{7,820 \times 0.6^2}{0.6^2 + (7,820) 0.045^2}
\]

\[= 2,815.2\]

\[= 16.1955\]

\[= 176\]

The calculated sample of the study was 176. Therefore the sample size for this study was 176.

3.5 Sampling Procedure
The study used stratified random sampling to select women respondents in this study. Socio-economic areas of women participation, level of participation, women’s levels of education, and categories of the impediments formed the bases of stratification. Women were selected based on their respective areas of socio-economic activities. These included those engaged in self-help work, community based activities, management of CDF and local schools, business and political activities.
With regard to level of participation, this study considered women at the top/influential, middle/relatively influential and lower/least influential positions. Women were also selected based on the likely forms of impediments they faced. In this sense, women of diverse marital status, levels of education, and socio-political standing were selected for this study. This stratification offered women from diverse interests and socio-cultural background a chance of constituting the study sample. This was done to facilitate the generation of information from diverse and alternative viewpoints.

3.6 Methods of Data Collection

This study used interview schedule as it main instrument of data collection. The study used largely structured questions with limited unstructured questions. The use of structured questions aimed at eliciting standardized responses. Limited use of unstructured was meant to provide respondents the latitude to respond without too much restrictions. The researcher with his assistants personally administered the interview schedules. This approach was preferred as it allowed for clarifications and explanations where issues appear not to be clear to the respondents.

3.7 Data Analysis

A thematic approach was adopted in data analysis. Descriptive technique was used in the study. The researcher developed a coding system based on collected data and classifies major issues or topics that will be covered Kombo and Tromp (2006). The data were analyzed both quantitatively using Statistical Package for Social Sciences (SPSS) software. The data were presented using bar graphs, pie charts and frequency tables which will be conveniently representing the results.
CHAPTER FOUR
RESULTS AND DISCUSSIONS

4.1 Introduction
In this chapter the current study has presented results and discussion of the researched findings. The current study examined the impediments to women’s participation in socio-economic activities in Dadaab Sub- County of Garissa County, Kenya. This was achieved by analysing current socio-economic activities that attracted most women’s participation, the level of women’s participation in these activities and the impediments women face in their efforts to effectively participate in socio-economic activities in Dadaab Sub- County, Garissa County.

4.2 Results
The results of this study presented here focuses on socio-economic activities current pursued by women; level of engagement in these activities; and the obstacles women face while participating in various socio-economic activities in Dadaab Sub- County. The first section has the results of the study, which are presented according to the study objectives. The second section has the findings of the study, which has been established through inferential analysis.

4.3 Demographic Profile of Respondents
This study covered a number of background information of the respondents, which included age, level of education, religious affiliations, marital status and areas of professional training. The study covered women aged between 18 and over 62 years. In terms of gender, the study covered only females. Women with and without any formal education were considered, and thus constituted the study sample. The study also considered all women regardless of their religious background, although with varied numerical strengths. Respondents were also surveyed in terms of their marital status. The following are therefore the detailed analysis of the respondents’ demographic profile.
4.3.1 Age of the Respondents

The current study surveyed persons aged 18 years and above. Majority or 46.5% of the respondents were aged between 29-39 years. Persons aged 18-28 and 40-50 years accounted for about 35.3% and 12.9% of the respondents respectively. Another important age, the current study surveyed was the 51-61 years and, which accounted for 2.9% of the respondents as shown in Table 1 below.

Table 1: Age of Respondents

<table>
<thead>
<tr>
<th>Age</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-28 Yrs</td>
<td>60</td>
<td>35.3</td>
</tr>
<tr>
<td>29-39 Yrs</td>
<td>79</td>
<td>46.5</td>
</tr>
<tr>
<td>40-50 Yrs</td>
<td>22</td>
<td>12.9</td>
</tr>
<tr>
<td>51-61 Yrs</td>
<td>5</td>
<td>2.9</td>
</tr>
<tr>
<td>Over 61 Yrs</td>
<td>4</td>
<td>2.4</td>
</tr>
<tr>
<td>Total</td>
<td>170</td>
<td>100</td>
</tr>
</tbody>
</table>

*Source: Author (2015)*

Women aged over 61 years had the least representation in the study where they accounted for just 2.4% of all the sampled respondents as Table 1 above shows. Age was one of the demographic profiles examined in this study since among others it determines ones participation in socio-economic activities. Meaningful participation in socio-economic activities is only possible among adults. It is for this reason that the youngest respondents engaged in this study were aged at least 18 years old, with the oldest one being 61 years old. Further significant and active participation in socio-economic activities is among women aged from mid 20s years and mid 50s years. This partly explains why respondents from this age group accounted a greater percentage of the sampled respondents.

4.3.2 Level of Formal Education of Respondents

Level of education of an individual can be a major determinant for individual’s participation in socio-economic activities. It is for this reason that respondents’ level of education was examined in the current study. As Table 2 below shows, majority of the respondents had no formal level of education. A significant proportion of the respondents had attained primary and secondary level of education. There were also small fractions of the respondents with
college and university level of education. Respondents with no formal education constituted 37.7% of the all the respondents, while those with primary, secondary and college levels of education accounted for 33.5%, 18.2% and 8.2% of all the sampled respondents.

Table 2: Level of Formal Education of Respondents

<table>
<thead>
<tr>
<th>Level of Education</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>No Formal Education</td>
<td>64</td>
<td>37.7</td>
</tr>
<tr>
<td>Primary</td>
<td>57</td>
<td>33.5</td>
</tr>
<tr>
<td>Secondary</td>
<td>31</td>
<td>18.2</td>
</tr>
<tr>
<td>College</td>
<td>14</td>
<td>8.2</td>
</tr>
<tr>
<td>University</td>
<td>4</td>
<td>2.4</td>
</tr>
<tr>
<td>Total</td>
<td>170</td>
<td>100</td>
</tr>
</tbody>
</table>

Source Author (2015)

Education like age also influences individual’s area and level of participation in Socio-economic activities. This made education an important demographic profile worthy of consideration in this study. North Eastern region of Kenya has suffered from long periods of marginalization and conflict, migratory nature of most of the communities in the region among other factors may have contributed to high cases of respondents with no formal and primary level of education. Although recent efforts such as free primary and subsidized secondary education as well as the provision of mobile schools have been employed to boost the education of marginalized regions such as North Eastern Kenya, it is clear that a number of them still remain lowly educated. This partly explains why only about 10% of the respondents had attained post-secondary education as Table 2 above shows.

4.3.3 Religion of the Respondents

The Sampled respondents were affiliated to only two major religious practices. These were Islam and Christianity. The highest percentage of the respondents was drawn from Islam. Respondents professing Islam as their faith accounted for 95% of all the respondents. Persons affiliated to Christianity-the Roman Catholic, Protestant and Evangelical Churches- formed about 5% of the sampled population as Figure 3 below shows. The study never came across any individual professing traditional religion or those who described themselves as atheists.
Participation in socio-economic activities can be enhanced or undermined by individual’s religious belief. For instance certain belief prohibits their adherence from participating in certain socio-economic activities, while others covertly discourage certain gender from participating in certain in socio-economic activities. The existence of a substantial number of respondents professing the Islamic faith is not surprising given that much of North Eastern Kenya including Dadaab Sub-County of Garissa County is inhabited by Muslim communities.

4.3.4 Marital Status of the Respondents
Marriage remains one of the most adored institutions in the world generally and among African societies in particular. This study thus found it necessary to examine marital status as one of the Demographic profiles of the respondents. This study defined marital status into five categories. There were single, married, widowed, divorced and separated. Table 3 below is a summary of the results on the marital status of respondents.
Table 3: Marital Status of the Respondents

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>38</td>
<td>22.4</td>
</tr>
<tr>
<td>Married</td>
<td>86</td>
<td>50.6</td>
</tr>
<tr>
<td>Widow</td>
<td>17</td>
<td>10.0</td>
</tr>
<tr>
<td>Divorced</td>
<td>22</td>
<td>12.9</td>
</tr>
<tr>
<td>Separated</td>
<td>7</td>
<td>4.1</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>170</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

*Source: Author (2015)*

It is clear from Table 3 above that majority of the respondents were married, where they accounted for 50.6% of the respondents. This was followed by respondents who indicated that they were single. Respondents who reported they were single constituted 22.4% of the respondents. Women who indicated that they had divorced accounted for 12.9% of the respondents. Widows were the fourth highest category of the respondents. This group of respondents formed 10.0% of all the samples respondents. Separated individuals formed the least number of respondents, where they accounted for just 4.1% of the respondents.

4.3.5 Main Source of Income of Respondents

Women of Dadaab Sub-County of Garissa County surveyed in this study sourced their income from formal employment, causal employment, business and farming as Table 4 below shows that business was the most common source of income, which was pursued by about 47.9% of the respondents. Casual employment and formal employment were sources of livelihood to 28.8% and 17.2% of the respondents respectively. This made casual employment the second most sort source of income by the respondents. Farming was a source of income to 6.1% of the respondents, thus making it the least source of income in Dadaab Sub-county if respondents’ accounts are anything to go by.
Table 4: Respondents Main Source of Income

<table>
<thead>
<tr>
<th>Sources of Incomes</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Formal Employment</td>
<td>30</td>
<td>17</td>
</tr>
<tr>
<td>Casual Employment</td>
<td>51</td>
<td>29</td>
</tr>
<tr>
<td>Business</td>
<td>84</td>
<td>47.7</td>
</tr>
<tr>
<td>Farming</td>
<td>11</td>
<td>6.3</td>
</tr>
<tr>
<td>Total</td>
<td>176</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Author (2015)

This study wishes to observe that much of the Northern Kenya including Dadaab Sub-County of Garissa County is ASAL, with pastoralism being the most viable source of livelihood in the region. Both crop and pastoralism were broadly considered in this as farming. Pastoralism as a source of livelihood is largely practiced by men, with women occasionally being in charge of small herds of goats and sheep. This explains why a small proportion of women reported that they derived their livelihoods from farming despite pastoralism being the region’s main source of livelihood. Formal employment opportunities in Northern Kenya are found largely in governmental and non-governmental sectors. However, as already observed in (Table 2), most women in the Dadaab Sub-County had not attained post-secondary education that could make them secure formal employment in government and non-governmental organizations in the area. Consequently, with no formal education and primary education most women in the region find themselves being relegated to casual employment. This explains why a significant portion of sampled respondents reported that they derived their livelihood from casual employment.

4.4 Women’s Participation in Socio-economic Activities

The first objective of this study was to examine the participation of women in socio-economic activities. Issues of women’s participation in socio-economic activities covered in this study include participation in employment, business, farming, savings groups, community based organizations, self-help organizations, management of local affairs such as constituency development fund, schools and local political activities. The following is thus
the results of the study on the areas of socio-economic activities women of Dadaab Sub-county of Garissa County were participating in.

4.4.1 Women’s Participation in Formal Employment

Formal employment is one of the areas women’s participation in socio-economic activities was examined. When asked to state whether they agreed or disagreed that women were participating in formal employment in Dadaab Sub-County most of the respondents disagreed that women were participating in formal employment. Respondents in this category accounted for about 49.4% of the all members of the women surveyed in this study. Further, 11.2% of the respondents strongly disagree that women were participating in formal employment in the division. About 18.8% of the respondents’ responses were to some extent agreed participation of women in formal employment. Low level of Education and minimal support by the family to women in development activities would have been the reason of high number in this category. However, some respondents agreed and strongly agreed that women were participation in formal employment. As Table 5 below shows, about 12.9% of the respondents agreed that women were participating in formal employment in Dadaab Sub- County. Respondents who strongly agreed that women participated in formal employment accounted for 7.7% of the respondents.

Table 5: Women Participation in Formal Employment:

<table>
<thead>
<tr>
<th>Nature of Response</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Agree</td>
<td>13</td>
<td>7.7</td>
</tr>
<tr>
<td>Agree</td>
<td>22</td>
<td>12.9</td>
</tr>
<tr>
<td>Neutral</td>
<td>32</td>
<td>18.8</td>
</tr>
<tr>
<td>Disagree</td>
<td>84</td>
<td>49.4</td>
</tr>
<tr>
<td>Strongly Disagree</td>
<td>19</td>
<td>11.2</td>
</tr>
<tr>
<td>Total</td>
<td>170</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Author (2015)
4.4.2 Women’s Participation in Business

The study found business as the leading source of livelihood for the respondents (Table 5). It was thus it was necessary to inquire further from the respondents the extent to which women were participating in business. Majority (42.4%) of the respondents pointed that to an extent women were participating in business. Following this was about 22.9% of the respondents who believed that least extent women were participating in business. But some respondents had no clear idea on the extent of women’s participation in business. About 15.9% respondents pointed to some extent women’s participation in business. The Respondents would have no interest in business due to cultural ethos that business should be managed by men but not women. As Table 6 below shows, about 17.6% of the respondents reported that to a great extent women were participating in business, with about 1.2% of them indicating that to no extent women were participating in business.

Table 6: Women's Participation in Business

<table>
<thead>
<tr>
<th>Nature of Response</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Great Extent</td>
<td>30</td>
<td>17.6</td>
</tr>
<tr>
<td>Extent</td>
<td>72</td>
<td>42.4</td>
</tr>
<tr>
<td>Neutral</td>
<td>27</td>
<td>15.9</td>
</tr>
<tr>
<td>Least Extent</td>
<td>39</td>
<td>22.9</td>
</tr>
<tr>
<td>No Extent</td>
<td>2</td>
<td>1.2</td>
</tr>
<tr>
<td>Total</td>
<td>170</td>
<td>100</td>
</tr>
</tbody>
</table>

*Source: Author (2015)*

An examination of Table 6 above reveals that a significant number of respondents concurred that women were indeed participating in business as one of the social economic activities. However, respondents were divergent on the extent of women’s participation in business. It is nonetheless clear that over 80% of the respondents believed that women were participating in business. Results in Table 6 above and (Table 4) confirm that business was perhaps one of the key areas of socio-economic activities that attracted women’s participation. It is, however, significant to point out that most of these businesses women were participating in/running were small and medium size enterprises given the capital value of women owned businesses as given by the respondents.
4.4.3 Women’s Participation in Farming

Farming was cited by 6.1% of the respondents as their main source of income (Table 4). It thus became necessary to establish the extent to which women participated in farming as an economic activity. This was achieved by asking the respondents to indicate the level of important women attached to farming as an economic activity.

![Figure 4: Women’s Participation in Farming](image)

An examination of Figure 4 above reveals that about 9.4% and 17.1% of the respondents reported that women considered farming as very important and important economic activity respectively. However, the importance of farming as an economic activity was not appreciated by all the respondents as about 12.3% of the respondents indicated that women considered farming as not being important economic activity. But farming as an economic activity was reported as being least important to women by 45.3% of the respondents. About 15.9% of the respondents considered farming as somehow an important economic activity. It is clear from Figure 4 above that women participation in farming is indeed very low.

4.4.4 Women’s Participation in Self-Help Groups

Self-help groups another area where women participated in. This study thus sought to establish from the respondents whether they felt that women’s participation in this social sector was adequate. Results in Table 7 below depict people’s response on the adequacy of women’s participation on self-help groups. The results show that 7.1% and 28.2% of the respondents felt that women’s participation in self-help groups was being very adequate and adequate in that order.
Table 7: Women's Participation in Self-Help Groups

<table>
<thead>
<tr>
<th>Nature of Response</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Adequate</td>
<td>12</td>
<td>7.1</td>
</tr>
<tr>
<td>Adequate</td>
<td>48</td>
<td>28.2</td>
</tr>
<tr>
<td>Neutral</td>
<td>43</td>
<td>25.3</td>
</tr>
<tr>
<td>Least Adequate</td>
<td>54</td>
<td>31.8</td>
</tr>
<tr>
<td>Inadequate</td>
<td>13</td>
<td>7.6</td>
</tr>
<tr>
<td>Total</td>
<td>170</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Author (2015)

Table 7 above shows that about 31.8% and 7.6% of the respondents felt that women’s participation in this area was least adequate and inadequate respectively. Whether women’s participation in self-help groups was adequate or inadequate could not be confirmed by 25.3% of respondents.

4.4.5 Women’s Participation in School Management

Women’s participation in socio-economic activities was also examined in the context of school management. Schools both primary and secondary ones have management committees in which parents and other members of the public play an important part through school management committees, and parent-teacher association (PTA) and school board of governors (MOG) at secondary school level respectively. As Table 8 below shows about 4.2% of the respondents conceded that to great extent women participated in school management committees. Similarly, a significant or 38.2% of the respondents asserted that to extent women participated in school management school management.
Table 8: Women's Participation in School Management

<table>
<thead>
<tr>
<th>Nature of Response</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Great Extent</td>
<td>7</td>
<td>4.2</td>
</tr>
<tr>
<td>Extent</td>
<td>65</td>
<td>38.2</td>
</tr>
<tr>
<td>Neutral</td>
<td>66</td>
<td>38.8</td>
</tr>
<tr>
<td>Least Extent</td>
<td>31</td>
<td>18.2</td>
</tr>
<tr>
<td>No Extent</td>
<td>1</td>
<td>0.6</td>
</tr>
<tr>
<td>Total</td>
<td>170</td>
<td>100</td>
</tr>
</tbody>
</table>

*Source: Author (2015)*

The study also established that about 38.8% of the respondents could to some extent point women’s participation in school management. About 18.2% and 0.6% of the respondents indicated that women’s participation in school management was least and no extent.

### 4.4.6 Women’s Participation in Political Activities

Women are a major force behind people participation in life of society today. Not only do they comprise of a significant portion of the world’s population, but they also form a critical block of the electorates in any democratic society. Therefore women’s participation in socio-economic activities also covered their participation in political activities generally. When asked to state the level of their satisfaction with women’s participation in political activities, most of the respondents appeared unsatisfied with women’s participation in political activities in Dadaab Sub-County as Table 9 below reveals.

Table 9: Women Participation in Political Activities

<table>
<thead>
<tr>
<th>Nature of Response</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Satisfied</td>
<td>7</td>
<td>4.2</td>
</tr>
<tr>
<td>Satisfied</td>
<td>42</td>
<td>24.7</td>
</tr>
<tr>
<td>Neutral</td>
<td>44</td>
<td>25.9</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>55</td>
<td>32.3</td>
</tr>
<tr>
<td>Very Dissatisfied</td>
<td>22</td>
<td>12.9</td>
</tr>
<tr>
<td>Total</td>
<td>170</td>
<td>100</td>
</tr>
</tbody>
</table>

*Source: Author (2015)*
About 32.3% of the respondents were dissatisfied with women’s participation in political activities. This added to another 12.9% of those who were very dissatisfied bring to a total of 44.9% of the respondents who were dissatisfied with women’s participation in political activities. However, 24.7% and 4.2% of the respondents were satisfied and very satisfied respectively with women’s participation in political activities in the division. It was interesting that about 25.9% of the respondents could not tell whether or not they were satisfied with women’s participation in political activities.

4.4.7 Women’s Participation in Community Based Organizations

Organizations that address women’s welfare were yet another important area that this study examined. This study restricted itself to community based organizations and self-help groups. Women’s participation in community based organizations was generally low if results of the study in Figure 5 below are anything to by. When asked to stay whether women’s participation in community based organizations was very, high, neutral, low and very low, most of the respondent reported that it was low. Respondents who subscribed to this view accounted for up to 70% of the all the respondents. Very low women’s participation in community based organizations was confirmed by a further 12.4% of the respondents.

![Figure 5: Women’s Participation in Community Based Organisations](image)

This meant that over 75% of the respondents felt that women’s participation in community based organizations was low albeit with varying degrees. It is further clear from the results that 12.9% of the respondents could not tell of women’s participation in community based
organizations, leaving only 4.7% of the respondents indicating a very high participation for women in community based organizations in Dadaab Sub-County of Garissa County.

4.4.8 Women’s Participation in the Management of CDF Projects
The Constituency Development Fund (CDF), which was established through the Constituency Development Fund Act of 2003, is an annual budgetary allocation of 2.5% of national revenue to each of the country’s parliamentary constituencies. This decision was made largely out of recognition that the input of development projects beneficiaries is critical in the successful achievement of development goals. It is out of this concern that this study sought to establish from the respondents whether they considered as significant women’s participation in the management and operation of the fund. Results in Figure 6 below show that most of the respondents were of the view that women’s participation in the management of the fund was least significant. Respondents who took this view accounted for 40.6% of all the respondents. About 6.5% of the respondents felt that women’s participation in the management of the fund was insignificant.

![Figure 6: Women’s Participation in Management of CDF](image-url)
On the contrary, about 26.5% and 6.5% of the respondents felt that women’s participation in the management of the fund was significant and very significant respectively. Some respondents were uncertain about the significance of women’s participation in the management of the fund. While there are several rules that govern the utilization of the Fund to ensure transparency and accountability, decisions over the utilization of the funds are primarily by the constituents.

4.5 The Level of Women’s Participation in Socio-economic Activities

The second objective of this study was to examine the level of women in socio-economic activities. Issues of women’s levels of participation in socio-economic activities covered in this study include their representation in managerial positions in the formal organizations, the value of and stability of their businesses, the significance of positions they hold in local educational institutions, their influence in the management of CDF as well as the importance of positions they hold in local Self-Help Organizations. The following is thus the results of the study on the level of women’s participation in socio-economic activities in Dadaab Sub-County of Garissa County, Kenya.

4.5.1 Women Representation in Managerial Positions in Formal Organizations

This study established that about 17% of women derived their livelihoods from formal employment (Table 4). The level of women’s participation in formal employment was thus examined in with regard to their representation in managerial positions in these organizations. Broadly, managerial positions are categorized into lower, middle and top management. This study sought to understand the extent of women’s representations in top managerial positions. When asked to state the probable number of women in top managerial positions, out of say five women in the formal employment, majority of the respondents conceded that only 1 out of 5 women deriving their livelihoods from formal employment occupied top managerial positions. According to results in Table 10 below, 62.9% of the respondents pointed out that only a fifth of women formal employees served in top management positions.
Table 10: Number of Women in Managerial Positions

<table>
<thead>
<tr>
<th>Number in Managerial Positions</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.00</td>
<td>107</td>
<td>62.9</td>
</tr>
<tr>
<td>2.00</td>
<td>36</td>
<td>21.2</td>
</tr>
<tr>
<td>3.00</td>
<td>14</td>
<td>8.2</td>
</tr>
<tr>
<td>4.00</td>
<td>5</td>
<td>2.9</td>
</tr>
<tr>
<td>5.00</td>
<td>8</td>
<td>4.7</td>
</tr>
<tr>
<td>Total</td>
<td>170</td>
<td>100.0</td>
</tr>
</tbody>
</table>

*Source: Author (2015)*

Further analysis of the results shows that only 2 out of 5 women served at the top management level. In a sense therefore, over 80% of the respondents indeed agreed that less than 3 out of 5 women formal employees served at the top management level.

4.5.2 Value of Women’s Businesses

Business was yet another important socio-economic activity that women of Dadaab Sub-County participated in. Business was the single largest source of livelihood to women (Table 11) that accounted for 42.5%. Further, 35.2% majority or of the respondents in the Table 11 below pointed that to an extent woman were participating in business. The significant number of women derived their livelihoods from business prompted the need to understand the level of at which women participated in this sector. The level of women’s participation in business was examined at two levels-their business worth and stability of these businesses. Business worth was established by looking at the amount of operational capital.
Table 11: Value of Women's Business

<table>
<thead>
<tr>
<th>Estimated Business Value (KES)</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>15,000 &amp; Below</td>
<td>62</td>
<td>35.2</td>
</tr>
<tr>
<td>15001-30,000</td>
<td>50</td>
<td>28.4</td>
</tr>
<tr>
<td>30001-45,000</td>
<td>17</td>
<td>9.7</td>
</tr>
<tr>
<td>45001-60,000</td>
<td>15</td>
<td>8.5</td>
</tr>
<tr>
<td>60001-85,000</td>
<td>16</td>
<td>9.1</td>
</tr>
<tr>
<td>85,000 &amp; Above</td>
<td>16</td>
<td>9.1</td>
</tr>
<tr>
<td>Total</td>
<td>176</td>
<td>100.0</td>
</tr>
</tbody>
</table>

*Source: Author (2015)*

Most women operated businesses whose operational capital was KES 15,000 and below. Respondents who subscribed to view represented about 35.2% of the respondents. About 28.4% of the respondents pointed that women’s businesses had operational capital of between KES 15,001 and KES 30,000. As Table 11 above shows, about 9.1% of the businesses operated by women had operational capital of over KES 85,000.

4.5.3 The Sustainability of Women’s Businesses

The level of women’s participation in business as a socio-economic activity was also examined in the context of business sustainability. When asked to state whether women’s businesses were very stable, stable, neutral, least stable and unstable, most of the respondents reported that most of the businesses were indeed stable. This position was supported by 30.5% of the respondents. Further, 6.5% of the respondent asserted that women’s businesses were very stable However, some respondents felt that women’s businesses were not only least stable but also unstable.
Table 12: Sustainability of Women’s Business

<table>
<thead>
<tr>
<th>State of Business</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Stable</td>
<td>11</td>
<td>6.5</td>
</tr>
<tr>
<td>Stable</td>
<td>52</td>
<td>30.5</td>
</tr>
<tr>
<td>Neutral</td>
<td>34</td>
<td>20.0</td>
</tr>
<tr>
<td>Least Stable</td>
<td>45</td>
<td>26.5</td>
</tr>
<tr>
<td>Unstable</td>
<td>28</td>
<td>16.5</td>
</tr>
<tr>
<td>Total</td>
<td>170</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Author (2015)

About 26.5% of the respondents described businesses operated and owned by women as least stable, with another 16.5% declaring the businesses as unstable. Whether or not women’s businesses were stable could not be confirmed by about 20% of the respondents as Table 12 above shows. This study reports elsewhere has that inadequate finance occasioned by among other factors lack of credit to be undermining women’s participation in socio-economic activities (Tables 10 and 11, and table 4). Inadequate financing has thus condemned women to small-scale business status. Such businesses cannot survive the competition from large scale businesses owned and operated by men. Further, such businesses would find it too difficult to overcome economic shocks arising from inflations and general insecurity afflicting most parts of Northern Kenya.

4.5.4 Significance of Women’s Positions in School Management

The level of women’s participation in school management in particular and local educational activities was measured in terms of the significance the community felt women’s positions in various educational institutions. Results in Table 13 below show most women in Dadaab Sub-County held positions that respondents generally described as insignificant and less influential. This assertion is out of the fact that only 9.4% and 36.6% of the respondents considered positions held by women in these institutions as very significant and significant respectively.
Table 13: Significance of Women's Positions in School Management

<table>
<thead>
<tr>
<th>Significance of Positions</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Significant</td>
<td>16</td>
<td>9.4</td>
</tr>
<tr>
<td>Significant</td>
<td>62</td>
<td>36.6</td>
</tr>
<tr>
<td>Neutral</td>
<td>33</td>
<td>19.4</td>
</tr>
<tr>
<td>Least Significant</td>
<td>52</td>
<td>30.6</td>
</tr>
<tr>
<td>Insignificant</td>
<td>7</td>
<td>4.0</td>
</tr>
<tr>
<td>Total</td>
<td>170</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Author (2015)

About 30.6% of the respondents described these positions as least significant, with some 4.0% of the respondents considering these positions as insignificant. The significance or otherwise of women’s positions in the local educational institutions could not be told by 19.4% of the respondents.

4.5.5 Influence of Women in the Management of CDF

It became necessary to establish from the community whether they thought women had fully exploited the opportunities accorded to them by new constitutional and legal dispensation more so in the management of local resources such as the CDF. When asked to state whether they agreed or disagreed that agreed that women were playing an influential role in the management of CDF, only a paltry 2.2% and 34.7% of the respondents strongly agreed and agreed respectively.

Table 14: Influences of Women in Management of CDF

<table>
<thead>
<tr>
<th>Nature of Response</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Agree</td>
<td>4</td>
<td>2.2</td>
</tr>
<tr>
<td>Agree</td>
<td>61</td>
<td>34.7</td>
</tr>
<tr>
<td>Neutral</td>
<td>30</td>
<td>17.1</td>
</tr>
<tr>
<td>Disagree</td>
<td>76</td>
<td>43.2</td>
</tr>
<tr>
<td>Strongly Disagree</td>
<td>5</td>
<td>2.8</td>
</tr>
<tr>
<td>Total</td>
<td>176</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Author (2015)
A significant portion of the respondents, however, felt that women were not influential in the management of CDF. As Table 14 above shows 43.2% and 2.8% of the respondents respectively disagreed and strongly disagreed that women held influential positions in the CDF, and thus stood a chance of influencing important decisions. A significant or 17.1% of the respondents could neither agree nor disagree that women were influential in the management of CDF.

**4.5.6 Importance of Positions held by Women in Political Parties**

Electoral contests and participation in Kenya until recently was based on political parties. A candidate standing for any elections was to run on a particular registered political party ticket. The new constitution, however, allows individuals to run as independent candidates.

Table 15: The Importance of Positions Held by women in Political Parties

<table>
<thead>
<tr>
<th>Importance</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Important</td>
<td>6</td>
<td>3.4</td>
</tr>
<tr>
<td>Important</td>
<td>34</td>
<td>19.3</td>
</tr>
<tr>
<td>Neutral</td>
<td>22</td>
<td>12.5</td>
</tr>
<tr>
<td>Least Important</td>
<td>101</td>
<td>57.4</td>
</tr>
<tr>
<td>Not Important</td>
<td>13</td>
<td>7.4</td>
</tr>
<tr>
<td>Total</td>
<td>176</td>
<td>100</td>
</tr>
</tbody>
</table>

*Source: Author (2015)*

However, the concept of independent candidacy is still new and has not been embraced by many Kenyans if the number of independent candidates that successfully contested the electoral offices is anything to go by. This underscores the significance of political parties’ affiliation in electoral politics and other activities. It is on this account that this study sought to establish the level of women’s participation in political activities. This was established by understanding respondents’ views on the importance of positions held by women in various political parties in the Sub-County as shown in the Table 15 above.
4.6. Impediments to Women’s Participation in Socio-economic Activities

The third objective of this study was to examine the impediments to women’s participation in socio-economic activities in Dadaab Sub-County. Issues of impediments to women’s participation in socio-economic activities covered in this study include those relating to their marital status, level of education, family support, professional growth and development and access to credit among other important issues. The following is thus the results of the study on the impediments to women’s participation in socio-economic activities in Dadaab Sub-County of Garissa County, Kenya.

4.6.1 The Influence of Marital on Women’s Participation in Socio-economic Activities

Impediments to women’s participation in socio-economic activities were examined in the context of among other their marital status. When asked the extent to which they considered women’s marital status as influencing women’s participation in socio-economic activities, a significant proportions conformed that it was. As Figure 7 below shows that about 21.8% of the respondents conceded that to a great extent woman’s marital status influenced their participation in socio-economic activities.

![Figure 7: Influence of Marital Status on Women's Participation](image-url)
Similarly, a significant or 38.2% of the respondents asserted that to an extent women’s marital status influenced their participation in socio-economic activities. The study also established that about 18.8% of the respondents could not tell whether women’s marital status influenced their participation in socio-economic activities this is associated to social cultural factors that dictates women participation in community. About 14.7% of the respondents indicated that marital status was to a lesser extent and in no way influenced women’s participation in socio-economic activities.

4.6.2 Preferred Marital Status as an Impediment to Women’s Participation

This study presented the respondents with a range of marital statuses including single, separated, divorced, widow and married. Respondents were then asked to indicate the marital status they would most prefer to participate in selected socio-economic activities. The selected activities were electoral politics and leadership, school and CDF management. Figure 8 below gives a summary of the results on preferred women’s marital status as given by the respondents.

![Preferred Marital Status as an Impediment to Women’s Participation](image)

Figure 8: Preferred Marital Status as an Impediment to Women’s Participation
An examination of Figure 8 shows that majority of the respondents preferred women who were married to participate in the selected socio-economic activities. Respondents in this category constituted about 58.8% of the respondents. This was followed by respondents who preferred single women to participate in the selected activities. Here about 18.8% of the respondents affirmed their choice for single women’s participation in electoral politics and leadership, school and CDF management. Further, 11.2% of the respondents expressed their preference for widows’ participation in these activities, with 10.0% of the respondents preferring divorced women. Less than 2% of the respondents preferred women who had separated to participate in these activities. It is clear from (Figure 6) that majority of the respondents were married, where they accounted for 58.8% of the respondents. This was followed by respondents who indicated that they were single. Respondents who reported they were single constituted 18.8% of the respondents. Women who indicated that they had divorced accounted for 13% of the respondents. Widows were the fourth highest category of the respondents. This group of respondents formed 11.2% of all the samples respondents. Separated individuals formed the least number of respondents, where they accounted for just 1.2% of the respondents.

4.6.3 Women’s Level of Education as Impediment to Their Participation in Socio-economic Activities

This study established that the majority of women had no formal education and primary levels of education (Table 2 shows). It was only 18.2% and 8.2% of the women covered in this study that had attained secondary level of education. University level of education had been attained by a mere 1.8% of the respondents.
Table 16: Women’s Level of Education as Impediment to their Participation

<table>
<thead>
<tr>
<th>Nature of Response</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Great Extent</td>
<td>59</td>
<td>34.7</td>
</tr>
<tr>
<td>Extent</td>
<td>65</td>
<td>38.2</td>
</tr>
<tr>
<td>Neutral</td>
<td>29</td>
<td>17.1</td>
</tr>
<tr>
<td>Least Extent</td>
<td>11</td>
<td>6.5</td>
</tr>
<tr>
<td>No Extent</td>
<td>6</td>
<td>3.5</td>
</tr>
<tr>
<td>Total</td>
<td>170</td>
<td>100</td>
</tr>
</tbody>
</table>

*Source: Author (2015)*

Given the fact over 70% of women had either no formal education or primary level of education, the study found it important to understand from the respondents the extent to which they considered women’s level of education as an impediment to women’s participation in socio-economic activities. As Table 16 above shows, about 34.7% and 38.2% of the respondents noted that to a great extent and extent respectively women’s level of education was an impediment to their participation in socio-economic activities.

### 4.6.4 Women’s Preferred in Selected Activities based on their Education Level

There was to examine women’s levels of education as one of the impediments to their participation in socio-economic activities with regard to whom communities would prefer to participate in selected activities. This study presented the respondents with a range of women’s levels of education including no formal education, primary, secondary, college and university.

Table 17: Women’s Preference in Selected Activities Based on Education Level

<table>
<thead>
<tr>
<th>Level of Education</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary</td>
<td>15</td>
<td>8.8</td>
</tr>
<tr>
<td>Secondary</td>
<td>37</td>
<td>21.8</td>
</tr>
<tr>
<td>College</td>
<td>53</td>
<td>31.2</td>
</tr>
<tr>
<td>University</td>
<td>65</td>
<td>38.2</td>
</tr>
<tr>
<td>Total</td>
<td>170</td>
<td>100</td>
</tr>
</tbody>
</table>

*Source Author (2015)*
Respondents were then asked to indicate the education level they would most prefer women to have for them to participate in selected socio-economic activities. The selected activities were electoral politics and leadership, school and CDF management. According to results in Table 4.18 above, majority or 38.2% of the respondents preferred women with university level of education to participate in the selected socio-economic activities. This was followed by 31.2% of the respondents who insisted that women’s participation in the selected activities should be those with college education. About 21.8% of respondents preferred women participating in the selected activities to be those with secondary level of education. No respondent preferred women with primary and no formal education to participate in the selected activities. The implications of results in Table 17 above is that over 70% of women stand excluded in the management of CDF, local schools and electoral positions in the area given their inferior level of education. Education as one of the profiles of a population provides an individual with insight, social status, interaction, standard of living and consideration for decision and policy making.

4.6.5 Importance of Family Support to Women’s Participation in Socio-economic Activities

The family is an important social institution in the life of an individual. Individuals often seek family support in what they want to do and even seek solace from their families wherever they are in distress. It is this significance of the family that its role in women’s participation in socio-economic activities was explored. When asked to state about the importance of family support in women’s participation in socio-economic activities, over 75% of the respondents considered family support as being important. Figure 9 below shows that 23% and 54.5% of the respondents felt that family support in women’s participation in socio-economic activities was very important and important respectively.
Figure 9: Importance of Family Support

A total of 4.8% of the respondents believed that family support was least important and not important in women’s participation in socio-economic activities. But the study also established that about 11.5% of the respondents somehow showed that family support was important in women’s participation.

4.6.6 Inadequate Family Support as an Impediment

Family support in women’s participation in socio-economic activities is very important according to the people surveyed in this study. But such family support must also be sufficient to enable women to participate effectively in socio-economic activities. Results in Table 18 below depict people’s response on the adequacy of family support given to women participants in socio-economic activities.
Table 18: Inadequate Family Support as an Impediment to Women's Participation.

<table>
<thead>
<tr>
<th>Nature of Response</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Significant</td>
<td>11</td>
<td>6.5</td>
</tr>
<tr>
<td>Significant</td>
<td>65</td>
<td>38.2</td>
</tr>
<tr>
<td>Neutral</td>
<td>26</td>
<td>15.3</td>
</tr>
<tr>
<td>Least Significant</td>
<td>57</td>
<td>33.5</td>
</tr>
<tr>
<td>Insignificant</td>
<td>11</td>
<td>6.5</td>
</tr>
<tr>
<td>Total</td>
<td>170</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Author (2015)

The results show that 6.5% and 38.2% of the respondents considered family support given women as very adequate and adequate in that order. About 33.5% and 6.5% of the respondents felt that family support to women was inadequate and very inadequate respectively. Whether family support to women was adequate or inadequate could not be discerned by 15.3% of respondents due to social cultural factors that dictate gender roles. It discernible from Table 18 above that most of the women participating in socio-economic activities were not fully supported by their family members. This study thus concludes that lack of adequate family support was one of the impediments faced by women participants in socio-economic activities. Therefore, the inability of women to participate effectively in socio-economic activities could be significantly attributed to among others factors the indifference of family members.

4.6.7 Inadequate Finance as an Impediment to Women’s Participation in Socio-economic Activities

Most of the women considered business as one of the areas they were engaged in. Financing is one of the greatest challenges faced by people engaged in business. This study thus offered to understand the extent to which financing was an impediment to women’s participation in socio-economic activities.
Table 19: Finance as an Impediment to Women's Participation in Socio-economic Activities

<table>
<thead>
<tr>
<th>Nature of Response</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Great Extent</td>
<td>23</td>
<td>13.5</td>
</tr>
<tr>
<td>Extent</td>
<td>53</td>
<td>31.3</td>
</tr>
<tr>
<td>Neutral</td>
<td>23</td>
<td>13.5</td>
</tr>
<tr>
<td>Least Extent</td>
<td>48</td>
<td>28.2</td>
</tr>
<tr>
<td>No Extent</td>
<td>23</td>
<td>13.5</td>
</tr>
<tr>
<td>Total</td>
<td>170</td>
<td>100</td>
</tr>
</tbody>
</table>

*Source Author (2015)*

As Table 19 above shows over 40% of the respondents concurred that financing was a major hindrance to women’s participation in socio-economic activities. Specifically, 13.5% and 30.3% of the respondents concurred that to a great extent and extent financing was a major hindrance to women’s participation in socio-economic activities. About 13.5% of the respondents felt that it was neither a hindrance nor an impetus to women’s participation in socio-economic activities. But business financing as an impediment to women’s participation in socio-economic activities was not supported by all the respondents. It is clear in figure Table 19 above that 28.2% and 13.5% of the respondents reported that it was least extent and no extent respectively an impediment to women’s participation in socio-economic activities.

**4.6.8 Credit as Source of Finance to Business Women**

It is clear from the results above that over 70% of the respondents cited inadequate finance as one of the impediments to their participation in business and other socio-economic activities. This is against the backdrop of the availability of credit from financial institutions that women could take to boost their businesses.
Table 20: Credit as a Source of Finance to Business Women

<table>
<thead>
<tr>
<th>Nature of Response</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very often</td>
<td>15</td>
<td>8.8</td>
</tr>
<tr>
<td>Often</td>
<td>56</td>
<td>33.0</td>
</tr>
<tr>
<td>Rare</td>
<td>82</td>
<td>48.2</td>
</tr>
<tr>
<td>Never</td>
<td>17</td>
<td>10</td>
</tr>
<tr>
<td>Total</td>
<td>170</td>
<td>100</td>
</tr>
</tbody>
</table>

Source Author (2015)

It was thus necessary to seek from the respondents whether women have considered credit from financial institutions as a possible source of business. When asked how often they have sought credit from financial institutions as source of business finance, over 50% of women reported that they had either rarely or never sought for credit from financial institutions as a source of finance. Specifically, 48.2% and 10% of the respondents reported that they rarely and had never sought for credit respectively from the financial institutions. However, about 33% of the respondents indicated that they often sought for business credit from the financial institutions. As Table 20 above shows women often sought for financial assistance through credit from the financial institutions. This position was held by 8.8% of the respondents.

4.6.9 Adequacy of Credit Advanced to Business Women

The fact that up to 90% of women had sought for business finance through credit yet most of them still cited inadequate finance as one of the greatest obstacles to their participation in socio-economic activities occasioned the need for further examination on the adequacy of credit obtained from the various financial institutions. Results in Figure 10 below reveals that credit advanced to business women were far much inadequate. For instance, it was less than 20% of the respondents who said that credit given to women were sufficient. In particular, 7.3% of the respondents described the amount of credit advanced to women as very sufficient, with 12.4% of the respondents describing such amounts as insufficient. On the same vein, 38.2% of the respondents were forthright that the amount of credit advanced to women was least sufficient, with 1.2% of the respondents declaring the same as insufficient.
However, 41.2% of the respondents could not accurately describe the sufficiency or insufficiency of the amount of credit advanced to women to aid their participation in socio-economic activities.

### 4.6.10 Requirements for Credit Access/Acquisitions

As has been mentioned earlier, credit as source of business finance has helped a number of people to have a meaningful participation in socio-economic activities more so those in business. The fact that many women who sought for credit from various financial institutions received amounts that they described as insufficient begged the questions whether the conditions attached for credit access were too high to be met by most of the women credit applicants. This prompted this study to establish some of the conditions that women were required to meet when they sought for credit.
Table 21: Requirements for Credit Access/Acquisition

<table>
<thead>
<tr>
<th>Conditions</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Collaterals</td>
<td>33</td>
<td>18.8</td>
</tr>
<tr>
<td>Cash Flow Statement</td>
<td>55</td>
<td>31.2</td>
</tr>
<tr>
<td>Audited Financial Statements</td>
<td>30</td>
<td>17</td>
</tr>
<tr>
<td>Business Plan</td>
<td>58</td>
<td>33</td>
</tr>
<tr>
<td>Total</td>
<td>176</td>
<td>100</td>
</tr>
</tbody>
</table>

*Source Author (2015)*

The following are some of the credit conditions that were cited by women engaged in this study. As table 21 below shows women cited collaterals, cash flow statement, audited financial statements and business. Business plan was the most sought requirement for credit advancement. About 33.0% of the respondents reported business as a requirement. This was followed by cash flow statement, which was a requirement according to 31.2% of the respondents cited it. Collateral as a requirement was mentioned by 18.8% of the respondents, with audited financial accounts being the least requirement according to study results in Table 21 above.
4.7 Discussion
This is the third and last section in this chapter. It is a discussion on where current findings have been compared and contrasted with findings of the previous studies.

4.7.1 Women’s Participation in Formal Employment
It is clear from (Table 5) above that woman’s participation in formal employment was just about 20.7%. The results further suggest that most women were engaged as casual employees if at all they were in paid employment. The findings in study on women’s low labour participation concurs with other studies and reports that have pointed similar trends. For instance, ILO (2010) pointed out the average women’s labour participation as being just about 30% compared to over 80% for men. Similarly these results agree with that of Nzomo (1995), which found that most of the women are concentrated in low-paying, low social status jobs in the public service in terms of income and decision, making powers. Labour participation in Dadaab Sub-County is lower than the world’s average largely due to low levels of education of most women (Table 2) which implies that only a few of them in the division would be qualified to work in the formal sector.

4.7.2 Women’s Participation in Farming
The current findings are similar to other studies that have equally found that women’s participation in farming is indeed low. For instance, studies by Koopman (2008) and Gawaya (2008) have found women’s participation in farming to especially crop farming to be very low. The authors blamed such low participation to inappropriate land tenure system. While men have had unrestricted access to land especially where land is available, the authors observed that women’s access to land and security of women’s land tenure is highly restricted. The situation is, however, worse in patrilineal lineages where women have access to land through male relatives. For example, in the Beti of Southern Cameroon- also among many communities in Kenya-women cannot inherit land (Koopman, 2008). In such communities, the authors argue that women are only granted food plots by their husbands but they are not allowed to plant cash crops. When allocations are made by village heads, a lot depends on their perception of different individuals' need for land. To the extent that women are perceived to be less capable of farming their allocations are smaller. Communities of Northern Kenya including Dadaab Sub-County is largely patrilineal, a situation that bestows
land ownership and inheritance on the male side. This has made it difficult for females to participate in farming. It is this limited access to land that the current study attributes to women’s low participation in farming.

4.7.3 Women’s Participation in Self-Help Groups

It is discernible from (Table 9) that women’s participation in self-help groups was minimal. The findings of the current that have found low women’s participation in self-help groups differ markedly with those of Homer-Dixon (1994), which reported a high women’s participation in self-help work more so in communities where women’s access to resources such as land. A similar observation is made by Gwaunza (1982) who observed that in Africa generally, women do not own land and are rarely allowed to inherit that which belonged to their fathers or husbands. Self-help work as a form of livelihood adaptation strategy for marginalized groups such as women and the poor has been found by other scholars as being adopted by other groups, a situation that further contradicts the findings of the current study. Douglass (1998) and Dersham and Gzirishvili (1998), for instance, enumerate on the economic and psychosocial benefits of self-help work to poor urban women neighbourhoods. These studies reported that self-help groups enabled women in these neighbourhoods to built social capital, which then served as social insurance against shocks and stresses of urban livelihood. Islam religion restricts women’s freedom to move, mingle with other and therefore Self-Help groups provide alternative to women to set up social capital and safety nets. The results of the current study further contradict Agbalajobi (2010), which found intense network connections among vulnerable groups such as women, poor people as well as displaced persons. Such networks the author argued served both economic and social interests of the vulnerable groups.

4.7.4 Women’s Participation in School Management

Results in (Table 10) show that less than 50% of the respondents were certain of women’s participation in school management. Although the results appear to suggest that women have had greater participation in school management in the division, actual women’s participation appears to be lower if empirical studies in the neighbouring County are anything to go by. For instance, a study done in Wajir County in 2009 revealed that women accounted for less than 10% of school management in both primary and secondary schools. Women head
teachers were a paltry 7% of all head teachers of primary schools in Wajir Sub-county. While women had a slightly higher representation in school management in secondary schools in the district, it still pales in comparison to that of their male counterparts. Women occupied a mere 8% of the head teachers’ position in secondary schools in Wajir Sub-County (MOE, 2009). These findings suggest that even the constitutional requirement of 30% of either gender representation in important decision making has not been met. Although other factors may be responsible for the low literacy of females in the region, this study considers low participation of women in school management may have played a major role in low education of female education in Dadaab Sub-County and the region as a whole. Women school managers are thought to be better placed to understand the plight of female learners; a situation that may be important in arresting problems such as school dropout and low learning outcomes among female learners, and overall growth of female education in the region.

4.7.5 Women’s Participation in Political Activities

Garissa County has 30 Electoral wards from six sub counties (Dadaab, Balala, Lagdera, Garissa Township, Fafi and Ijara). There are no women elected as members of County Awards and there 12 nominated of which 6 are women members of county assembly. This constitutes just 42 of the members of the county assembly. There is no woman elected members of parliament and no women elected in the office governor. Garissa County executive has 10 members, with women accounting for 2 of the executive. The only senior elected woman position in the county is woman representative, who again does not come from Dadaab Sub-County. It is indeed clear from these statistics that women’s representation in political offices in the division is low, which is perhaps a reflection of their low participation in political activities in the Sub-County. The findings of the current study conform are similar to those of IPU (2013), which found women’s participation in political activities to be very low. IPU (2013) established that women to hold just 21.4% of the legislative seats globally. Even where women’s participation has been touted to be high like in the Nordic countries, such participation has never exceeded 45%. Mitullah (2003) accounted that women’s low participation in political activities has been blamed on lack of quality mentoring a situation that activities has disadvantaged them in negotiations and bargaining for political space.

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4.7.6 Women’s Participation in the Management of CDF Projects

Unlike other development funds that filter from the central government through larger and more layers of administrative organs and bureaucracies, the funds under this program go directly to local levels. This implies that the fund affords individuals at the grassroots the opportunity to make expenditure choices that maximize their welfare in line with their needs and preferences. This is why the participation of marginalized groups such as women in the management of the fund becomes very critical. It is discernible from (Figure 6) that women involvement and participation in the fund is still unsatisfactory. The findings of this study are similar in many respects to a study that was done on community awareness and participation in CDF in 2010. CDF Report (2010) noted that community involvement in project identification, management and monitoring averaged 20-30%. The study further found that women were grossly underrepresented in most of the CDF committees. Gender bias was also evident in staff recruitment for CDF offices as more men than women were employed in these offices.

4.7.7 Women Representation in Managerial Positions in Formal Organizations

An examination of results in (Table 4.5) shows that most women deriving their source of income from formal employment served at levels with no real decision making powers. Their level of participation in formal employment as an economic activity is still low not just numerically but also in terms of decision making and power. Although many organizations have policies that guide them on how they handle women issues both within and without the organization, the presence of women at the top management level in significant numbers could have resulted in better implementation of these policies. The low presence of women at top managerial levels is not unique to Dadaab Sub-County of Garissa County if previous studies are anything to go by. For instance, Nzomo (1995) found that most of the women are concentrated in low-paying, low social status jobs in the public service in terms of income and decision making powers. The low levels of education of most women (Table 2) and lack of meaningful industrial establishments in the Sub-County in particular and Northern Kenya generally may have denied women the much needed credentials needed to serve at top managerial level. Women’s underrepresentation in top managerial positions has also been noted by Anker and Hein (1985), who attributes it to mere discrimination and negative
attitude towards women. For some jobs, however, particularly in highly competitive, and low labor-intensive export sectors, the preference was for female labor because they made less trouble (Kabeer, 2000) or because they could be paid less on the grounds that they were secondary earners (Joekes, 1985).

4.7.8 Level of Women’s Participation Business Activities

It is clearly evident from the results in (Table 7) that most women owned and operated small businesses. Therefore, the fact that most women derived their livelihoods from business did not necessary imply that it was a thriving sector for them. It is not uncommon through casual observation that most women actually engaged in hawking walking from one area to another selling their wares. Others who were stationed in one particular area were also in the informal sectors, hugely controlled by their male counterparts. Although their male counterparts too start as small businesses, these businesses start as informal but with start grow into recognizable formal businesses. Women’s businesses remain largely low due to a combination of several factors. These range from lack of inadequate capital due to lack of credit facilities to social cultural factors that undermine women’s business activities. This study established that lack of access to credit as one of the greatest impediments limiting women’s participation in socio-economic activities.

4.7.9 Significance of Women’s Positions in School Management

Primary and secondary have management committees and parent-teacher association (PTA) and school board of governors (MOG) at secondary school level respectively. The membership of these school management committees is drawn from parents and other members of the public where women are part of. Although the results in (Table 14) suggest that women constitute roughly about 40% of these committees, the reality on the ground says otherwise if statistics from other counties in the larger Northern Kenya is anything to go by. For instance, in Wajir district, only 8% of secondary school heads were women (MOE, 2009). Although women representation in school management could be better than that of Wajir County due to Garissa County’s superior development index, it is not possible that women’s representation is anywhere near 40% as the results above appear to suggest. Women low participation in educational institutional in Dadaab is mirror reflection of other sectors of the education in country. For example, an examination of human resource records of Kenya’s premier university-University of Nairobi-, shows women accounted for less than 25% of the
university’s workforce. Further examination of these records reveals that women occupied only a third of the positions within the senior non teaching staff level. Similarly, women accounted for only 22% of the top management positions at the university (University of Nairobi, 2010). The same trend of women’s low level of participation obtains even in the ministry of education as women occupied less than 20% of positions in job group P and above. Males dominated positions in job groups J to N where women had 42.4% of the positions. Similar trends obtained in other job groups such as H and below, where women accounted for only 40.5% of the job opportunities in the job groups. Overall, men had 57.10% of the job opportunities available in the ministry of education. Although these statistics are a little bit old, this study holds that low women’s representations are still prevalent in the education sector.

4.7.10 The Influence of Women in the Management of CDF

The findings of this study are similar in many respects to a study that was done on community awareness and participation in CDF in 2010. CDF Report (2010) noted that community involvement in project identification, management and monitoring averaged 20-30%. The study further found that women were grossly underrepresented in most of the CDF committees. Gender bias was also evident in staff recruitment for CDF offices as more men than women were employed in these offices. Further, low influence of women in the management of local development initiatives such CDF follows a familiar pattern of elites’ tendency to capture and control local development. This position is well captured by Dahl-Ostergaard et al., (2003), who argues that local elites never easily concede decision-making roles to other people especially in different development project situations. Such elites feel that they could perform effectively in all situations and institutions thereby arrogating the roles of initiators, legitimisers, planners and executors to themselves alone for all projects. Women generally do not form part of the local elite generally and more so in regions where such as Northern Kenya where women suffer from double marginalization orchestrated by the national government on the one hand and local community’s patriarchy.
4.7.11 Importance of Positions held by Women in Political Parties

It is clear from (Table 16) that women’s participation in political activities was extremely very low, and thus did not have significant political influence in the division. Only 3.6% and 19.3% of the respondents respectively conceded that women help very important and important positions in political parties in the division. But the importance of women’s positions in these political parties could not be ascertained by 12.9% of the respondents. The majority or 57.2% of the respondents felt that women’s positions in the various political parties were least important to women in electoral politics. However, 7.2% of the respondents considered women’s positions in the political parties as being not important. It is discernible from these results that majority of women held inferior and insignificant positions in major political parties in the study area. These findings resonates with those of Al Maaitah et al., (2012) who similarly found women to be holding low key positions in political parties Jordan. The authors attributed such low representation of women in key political party organs to discrimination and stereotypes society has toward women. The study noted that most political parties doubted women capabilities and abilities to manage highly charged and volatile human organizations like political parties.

4.7.12 Marital Status as an Impediment to Women’s Participation in Socio-Economic Activities

Individual’s social status such as marital status has been found by scholars such as Wall et al. (2005) to enhance or undermine them not only in their choice of livelihood opportunities but also their access to the decision-making process in the community affairs. The current study indeed concurs that individuals’ social status such marital status may determine the outcome of individuals’ participation and involvement in local development initiatives. Marital status as this study has established remains one of the social statuses that significantly influence individuals’ social position in society including the extent to which their participation in community’s activities is permissible.

The findings of the current study which suggests that community prefer married to participate in local development issues concurs with that of Gina et al., (2012), which found that married women were more likely to participate in local educational initiatives than single parents. Married women report being appointed in schools boards of management and PTAs than
single parents. Similarly, Kohl et al., (2000) reported that single women status was negatively related to participation in local development initiatives more so those relating to education. The author observed that single women tended to focus their energies towards issues that benefit them individually rather than those stand to benefit the wider society.

It is indeed by marriage that membership is increased through childbearing. It is assumed generally that marriage comes with added responsibilities to an individual as a wife/husband, mother/father and in-laws since he has to provide basic needs to his family and maintain the extended relationship. Those who take care of their families are accorded respect and status in society. Married women are thus favourably viewed in society, a situation that enhances their social standing in society. It is for this reason that the study attributes community’s preference to married women to participate in local socio-economic activities over and above their counterparts. It should also be recalled that most of the residents of the study area profess Islamic faith. Islam like other mainstream religious practices has not fully embraced liberal practices such as singlehood and associated practices. This may have further reinforced the position of married women among the residents leading to its favourable rating and subsequent preference in participation in local socio-economic activities. In a sense therefore women who were divorced, separated and single treated differently from their counterparts who were married, with the former not getting due recognition and attention on communal issues.

4.7.13 Women’s Level of Education as Impediment

The current study concedes that education level of women’s can indeed be an impediment to their participation in socio-economic activities since reasonable levels of education may provide its beneficiaries with a better conception of issues and therefore better insight and solution to socio-economic issues. It thus understandable when most respondents asserted that women’s level of education was to a great extent and extent was an impediment to their participation in socio-economic activities. Given several decades of marginalization of women, it is clear that even with current efforts to improve girl child education, a higher proportion of males still remain more educated than females. Exacerbating this is the migratory nature of community inhabiting a significant part of Northern Kenya Counties, which renders provision of education a bit difficult. While recent years has seen the use of
mobile schools to boost the education of pastoralist communities such as those in the study site, a number of them still remain lowly educated. The low level of education of a significant number of women in the county implies that they have limited opportunities and success chances in many socio-economic areas.

The current study argues that higher levels of education, advanced and specialized training would greatly enhance individuals’ performance in their respective offices including the selected ones above. From this perspective, it is this study’s submission that community’s belief that there is higher works output from individuals with higher levels of education may have influenced their desire to have women seeking participation in the selected activities to have higher level of education. But these responses also underscore the lack of knowledge from many members of the community with regard to constitutional and legal requirements for level of education required of various persons seeking participation some activities. For instance, it is only the contestants for the office of president and governor that training up to university level is a requirement. The rest of the electoral offices require just secondary level of education. Therefore, placing high educational demands on women in areas that require modest levels of education is either bone out of dishonesty or complete ignorance on the part of the respondents in particular and community at large about constitutional requirements on electoral contests. It is even more dishonest on the part of the community to demand that women seeking participation in some of these activities to have higher levels of education yet the same community has massively contributed to the marginalization of women leading to among others their low levels of education.

4.7.14 Inadequate Finance as an Impediment to Women’s Participation in Socio-economic Activities

Most of the requirements for credit advance are beyond the reach of most women in the study area. For instance, insistence on business plan cannot be fulfilled by most women given widespread low levels of education in the district. Writing a winning business plan requires technical skills that most women do not have. It may be hard to hire are consultants to draw business plan due to financial constrains. It should be recalled that only 2.4% of women covered in this study had attained university education, the only level that prepares them to write technical papers such as business plan. Similarly, the general low level of women’s
education means most are not able prepared them to have clear business transactions and even appreciate the significance of maintaining clear financial records from upon which documents such as audited accounts can be developed.

This observation is in concurrence with that of Haque (2009), who argue that women’s general low levels of education often limit their access to the decision-making process, including areas that require high levels of skills for effective participation. This study concurs that education is a critical element in people’s participation in socio-economic activities including their access to credit. Education disseminates knowledge, provides necessary skills, and helps in forming attitudes.

Land has been one of the most used collateral among the rural communities. However, land among many African societies in owned by men. Although several African countries have developed policies and laws to improve women's access to land, such policies have been inhibited by traditional customs (Gawaya, 2008). An example from Mozambique points out that customary law protects single-women and widowed women in access to land.

However, there are customs that constrain women's access to land. Single-women can gain access to land through their fathers, brothers or uncles. But, upon marriage in patriarchal communities women's access to land held by these relatives is lost, as they are expected to have access to land through their husbands. Generally, women tend to have smaller land holdings and less fertile plots. By being restricted to access land, women’s participation is undermined in quite a number ways. Control over land is an important factor which explains the large differences in investments on land made by men and women. A woman who may have obtained land through her husband may be hesitant to invest in technology if she perceives her marriage to be unstable (Doss, 2003). For example, in Zambia, the dissolution of marriage means that the land reverts to the lineage and woman has only a limited claim on the land. From the foregoing, it is clear that very few women (if any) would raise the collateral needed by banks, and more so if land is the only asset that can be used as collateral to secure credit from the financial institutions. This therefore explains why most women were unsuccessful in accessing credit despite being regular applicants of such credits.
5.1 Introduction
The current study examined the impediments to women’s participation in socio-economic activities in Dadaab Sub-County of Garissa County, Kenya. The study was guided by three objectives namely; to analyze the current socio-economic activities that attracted most women’s participation, to examine the level of women’s participation in these activities and to assess the impediments women face in their effort to effectively participate in socio-economic activities in Dadaab vision, Garissa County. The study collected data mainly from primary sources through administration of interview Schedules. The study also collected data from secondary sources through literature and documentary reviews. Data collected was organized and analyzed using descriptive statistics, and presented in figures and tables.

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 Women’s Participation in Socio-economic Activities
The socio-economic activities that women participated in were formal employment, business, farming, community based organizational activities, self-help activities, management of local schools and other educational activities and local political activities. Women’s participation was most pronounced in business 60%, local school management 42%. This was followed by Self-help work 36%, management of CDF attracted 33%, participation in political 28%, Farming 26%, formal employment 20% and least participation was Community based organization 5%. Significant number of women participated in business, school management and then followed by Self-help work.
5.2.2 The Level of Women’s Participation in Socio-economic Activities

The study examined the level of women participation in socio-economic activities. The level of women’s participation in formal employment, business, local development initiatives (CDF and School management) and political activities was relatively low. For instance, only 1 out of 5 women deriving their livelihoods from formal employment served at the top managerial positions, implying that about 80% of women served in low cadre positions in formal organizations. Most women operated businesses whose operational capital was KES 15,000 and below though reported that they were stable. This further point to low level of women’s participation in business sector because low input in business here shows low output. More evidence of women’s low participation in socio-economic activities in Dadaab Sub-County is found in the fact most women held positions in CDF management that respondents generally described as insignificant and less influential. Women’s participation in political activities was extremely very low, and thus did not have significant political influence in the Sub-County. Only 3.6% and 19.3% of the respondents respectively conceded that women held very important and important positions in political parties in the Sub-County.

5.2.3 Impediments to Women’s Participation in Socio-economic Activities

Women faced various impediments to their participation in socio-economic activities. These include those relating to their marital status, level of education, family support and access to credit facilities. Marital status influenced women participation in public activities. Married women were the most preferred to participate in public activities such as management of CDF, schools and political activities. Women’s low level of education was also another impediment to their participation in socio-economic activities. Participation in public activities such as management of CDF and schools, and political activities was pegged on secondary and post secondary education. This is despite the fact that less than 20% of women in the area had attained secondary and post-secondary education. Although over 75% of the respondents considered family support as being important to women’s participation in socio-economic activities, most women received inadequately support from their families. Inadequate family support was thus one of the greatest impediments to women’s participation in socio-economic activities. Inadequate finance was yet another impediment to women’s participation in socio-economic activities. While credit has become an important source of
finance to women, most women reported little success in their effort to secure credit. Stringent requirements such as collaterals, businessman, audited accounts and financial statements as pre-conditions for credit have undermined women’s access to credit.

5.3 Conclusions
This study was guided by Social feminist and Rational Choice theories. Social feminist theory was used to understand the marginalization and social structures that women must confront in their attempt to have a meaningful participation in social economic activities in society, while Rational Choice Theory was used to not only explain the socio-economic sectors, which women may participate in but also possible considerations that they have to bear in mind while deciding on which socio-economic activities to participate in.

5.3.1 Theoretical Conclusions
Social Feminist Theory maintains that exploitation and oppression of women are rooted in the structure of patriarchy. The theory observes further that leadership in patriarchal societies belongs to men. Similarly, control other social, cultural, economic and political aspects of life, with women being excluded in major societal activities and processes. Communities in Northern Kenya including those in Dadaab Sub-County are largely patriarchal. Women in these communities are excluded and marginalized in most public activities, with males dominating major societal activities. For instance women’s participation in public activities such as management of CDF, schools and political activities was very low. This was not because of the inability of women but socio-cultural structures that have undermined their education, which has further denied them the much needed skills and awareness to have effective representation and participation in socio-economic activities. This theory has thus been adequate in this study especially those issues that relate to impediments that women face in their participation in socio-economic activities.

Rational Choice Theory presumes that the individual decision-making unit in question is “typical” or “representative” of some larger group such as buyers or sellers in a particular market. This theory posits that the choices made by buyers and sellers are the choices that best help them achieve their objectives, given all relevant factors that are beyond their control. However, the choices they make must reflect their interest, capacity as well as
commitment/desire in the initiatives. Women in Dadaab Sub-County have different interest in socio-economic activities. However, their participation in these activities must also reflect their capacity. This study found that women participated in various socio-economic activities. However, their level of participation in these activities was largely determined by their capacity, which covered their levels of education, ability to raise finances, and win community’s acceptance.

5.3.2 Empirical Conclusions

Interpretation and analysis of data collected from interview schedules and informal discussions show that women participated in various socio-economic activities, and at different levels. Additionally, women were found to face numerous issues, which tended to undermine their participation in socio-economic activities. Although the impediments to women’s participation in socio-economic activities appear to be affect women only, women are not be entirely blamed on these. Most of the impediments reflect on the wider socio-cultural structures of the community, with women being its greatest victims.

With regard to areas of participation, women were participated in various socio-economic activities. These included formal employment, business, self-help work, community based work, management of CDF and schools as well political activities. Women’s participation was most noticeable in business, self-help work and community based organizational works. Their participation was least in the management of CDF and schools and political activities. The special interest women had in business, self-help work and community based organizations if well harnessed and supported can go a long way in improving the well-being of women, their dependants and the community as a whole.

Women participation in socio-economic activities especially the level of such participation would prove useful in understanding why women remain marginalized and poor despite their presence in numerous socio-economic sectors. Otherwise uncritical examination of the level at which women participated in various socio-economic activities may create the wrong impression that women are well represented in society. This study has found that while women participated in numerous socio-economic activities, their level of participation was not only generally low but also less influential, unchallenging and at best least effective. At
such levels it is almost impossible for women to realize a significant change of fortunes in their lives.

Women faced numerous impediments in their participation in socio-economic activities. However, closer examinations of these impediments reveal that they are largely products of socio-cultural practices that have over the years undermined women through deliberate exclusion. Low levels of education, inadequate family support, women’s marital status and inadequate finance are products of deeply rooted patriarchy that have denied women education, significant recognition and disinherited them of property such as land, which they could use as collateral to secure bank credit. Lack of awareness of provision of Kenya (Constitution 2010) makes women more vulnerable, the constitution ensures that women are included and that men do not exceed two thirds of elective and appointive body. In social sphere one should join any social groups like Self – Help group which are important in building social capital.

5.4 Recommendations
The current study wishes to make the following general and policy recommendations that need to be considered so as to enhance women’s participation in socio-economic activities. Further, this study has made recommendations on areas which may require further research.

5.4.1 General Recommendations
The study was concerned that many women concentrated their efforts at seeking credit from financial institutions where financing conditions were difficult to meet. Women ought to realize that they too can be a source of credit to themselves through the self-help approach of table banking. Such financing arrangement can deflect attention from the financial institutions thereby forcing such institutions to not only reduce the financing conditions but also increase financing allocations to women seeking credit from them. This study thus recommends for women to come together through self-help approach to establish a revolving fund to be lent to members at manageable rates to help them enhance their participation in various socio-economic activities.

As already noted, there was low uptake of credit from financial institutions despite many women conceding that they had often sought funds from the financial institutions. Although
certain funds such as Women Enterprise Funds and the recently established Uwezo Fund are there to ostensibly support women entrepreneurs, the study noted that these funds were unknown to the women engaged in this study, since none has considered them as a source of business finance. This study recommends for the public education on these and related funds especially in the far flung areas so that so that the public can make better use of them in advancing their livelihoods.

5.4.2 Policy Recommendations

Public Education on the Role of Women in Local Development

Despite the positive contributions of women in development, the study established that a number of women are still excluded in influential positions in various public organizations. There was clear evidence that many people still felt that women of certain levels of education or marital status were unsuitable to serve in some public institutions. This was against the backdrop of constitutional provisions at the national and county levels that require women’s representation at influential positions in various public organizations. It is important that resources are identified to mobilize and adequately inform the public about these provisions in addition to enforcing and ensuring that women get their right share in public enterprises as is advocated by the constitution and other legislations.

Formal Education for Women

This study noted women’s low level of education is one of their greatest impediments to participation in socio-economic activities. Women engaged in this study insisted that they can only entrust women with secondary education and above with the various leadership roles in the area. Although several efforts have been made nationally to improve girls’ access to education, such efforts have not yielded much in the Northern Kenya region given the low levels of education of women in the region. Cultural practices such as early marriages, FGM, preference of male child and girl child labour have been blamed for such precarious situation of girls’ education. This study recommends that girls’ education be intensified through the construction of boarding primary schools and the inclusion of female role models from the region on the advocacy for girls’ education programs.
5.4.3 Suggestions for Further Research

This study found that women received inadequate support from their families yet they all acknowledged that family such support was critical in their successful participation in socio-economic activities. It was immediately not possible to establish the cause of indifference family members had toward their women participating in socio-economic activities. It might be necessary to establish why families failed to offer to their female members participating in socio-economic activities, when it is obvious that the success of such women’s participation will result in the improvement of not just the women but also their families.

The study established that some women were indeed doing well in their areas of socio-economic participation especially in business and self-help work. This is despite the obvious limitations occasioned by low levels of education, inadequate business financing as well as inadequate family support. This implies that they have developed mechanisms to cope with such limitations. This study thus recommends for further study to be done on the women’s coping mechanisms to such inadequacies that would otherwise bring their participation in socio-economic activities to a halt.
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Dear Respondent,

This Interview Schedule was designed to obtain information on the impediments to women’s participation in socio-economic activities in Dadaab Sub-County of Garissa County, Kenya. Your involvement was of great value to the study. All responses were treated with utmost confidentiality and used only for study purposes. Any additional information was recorded in a separate paper, if the spaces provided are not adequate. The researcher and or the assistants were available to offer necessary assistance as the situation may demand.

Thanks for your support and cooperation.

THERESIAH MUNYAANYI
PART 1: Profile of the Respondents

1. What is your age
   - 18-28 Yrs
   - 29-39 Yrs
   - 40-50 Yrs
   - 51-61 Yrs
   - Over 61 Yrs

2. What is your highest level of education?
   - No formal Education
   - Primary
   - College
   - Secondary
   - University

3. What is your Religion
   - Islam
   - Christianity
   - Traditional religion
   - Others; State……………………………………………………………………………………………………
4. What is your marital status

Single  
Married  
Widow  
Divorced  
Separated  

Others; State.........................................................................................

5. What is your professional training you have

.........................................................................................................................
.........................................................................................................................

PART 2: Areas of Women’s Participation in Socio-economic Activities

1. Which of the following is your main source of income?

Formal employment  
Casual employment  
Business  
Farming  

Others; State........................................................................................................

2. To what extent would you agree that most women earn their living from formal employment?

Strongly agree  
Agree  

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3. What proportion of women do you think derive their livelihood from casual employment?
   Over 75%   [ ]
   50-75%     [ ]
   25-50%     [ ]
   Less than 25% [ ]

4. To what extent would you say business is a source of income to most women in the division?
   Great extent [ ]
   Extent       [ ]
   Neutral      [ ]
   Least extent [ ]
   No extent    [ ]

5. How important is farming to women as a source of income in your area?
   Very important [ ]
   Important     [ ]
   Neutral       [ ]
   Least important [ ]
6. Which of the following social welfare organizations exist in your area?

- Community based organizations
- Local savings groups
- Self-help groups

Others: State

7. Which of the following best captures the level of women involvement with community based organizations?

- Very high
- Low
- Neutral
- Very low

8. Which of the following best describes the level of your satisfaction with women’s participation local savings groups?

- Very satisfied
- Satisfied
- Neutral
- Dissatisfied
- Very dissatisfied
9. Which of the following best describes the adequacy of women’s participation in self-help groups?

- Very adequate
- Adequate
- Neutral
- Least adequate
- Inadequate

10. To what extent would you agree that a significant number of women in your area are members of school management committees?

- Great extent
- Extent
- Neutral
- Least extent
- No extent

11. What proportion of women do you think constitute the leadership of the political parties in your area?

- Over 75%
- 50-75%
- 25-50%
- Less than 25%
12. Which of the following best captures the level of your satisfaction with women’s participation in local political activities?

- Very satisfied
- Satisfied
- Neutral
- Dissatisfied
- Very dissatisfied

13. Which of the following captures the significance of women’s involvement with CDF projects?

- Very significant
- Significant
- Neutral
- Least significant
- Insignificant

14. Which of the following best describes the adequacy of women’s involvement with CDF projects?

- Very adequate
- Adequate
- Neutral
- Least adequate
- Inadequate
PART 3: Levels of Women’s Participation in Socio-economic Activities

1. Out of say 5 women in formal employment, how many would you say are in top management positions?
   1
   2
   3
   4
   5

2. Out of say 5 women in formal employment, how many would you say are in middle management positions?
   1
   2
   3
   4
   5

3. Out of say 5 women in formal employment, how many would you say are in lower management positions?
   1
   2
   3
   4
   5

4. Out of say 5 women in formal employment, how many would you say are in non-management positions?
   1
   2
   3
   4
   5
5. Which of the following best describes the approximate value of businesses operated by most women in your area?
   - Less than KES 15,000.00
   - KES 15001-30,000.00
   - KES 30001-45,000.00
   - KES 45001-60,000.00
   - KES 60001-85,000.00
   - Over KES 85,000.00

6. Which of the following best describes the stability of most businesses operated by most women in your area?
   - Very stable
   - Stable
   - Neutral
   - Least stable
   - Unstable

7. How would you describe the significance of positions held by most women in local schools management committees?
   - Very significant
   - Significant
   - Neutral
   - Least significant
   - Insignificant

8. To what extent do you agree that women hold critical and influential positions in local CDF management and projects?
   - Strongly agree
   - Agree
   - Neutral
9. What proportion of the leadership of local community based organizations would you say are held by women?

- Over 75%
- 50-75%
- 25-50%
- Less than 25%

10. How important would you say positions held by women are in local self-help groups?

- Very important
- Important
- Neutral
- Least important
- Not important

11. To what extent would you agree that women hold significant political positions in political parties?

- Great extent
- Extent
- Neutral
- Little extent
- No extent
PART 4: Impediments to Women’s Participation in Socio-economic Activities

1. To what extent would a woman’s marital status influence your support in elective leadership?
   - Great extent
   - Extent
   - Neutral
   - Least extent
   - No extent

2. Which of the following candidate’s marital status would you prefer most to hold an elective office?
   - Single
   - Married
   - Divorced
   - Separated
   - Widow
   - Others; Status

3. To what extent would candidate’s level of education influence your support in elective office?
   - Great extant
   - Extent
   - Neutral
4. Which level of education will you prefer candidate’s for electoral office to have?

- Primary
- Secondary
- College
- University

5. Which of the following levels of education do you think most women in your area fall under?

- No formal education
- Primary
- Secondary
- College
- University

6. To what extent would a person’s previous work experience influence their ascension into the leadership of local organizations?

- Great extent
- Extent
- Neutral
- Least extent
- No extent
7. Which of the following work background would you prefer a person seeking to serve in the leadership of local organizations?

- Civil Service
- Non Governmental Organizations
- Private corporations
- Academic/teaching
- Civic/political background
- Others; State

8. Which of the following work background do you think most women in formal employment to belong to?

- Civil Service
- Non Governmental Organizations
- Private corporations
- Academic/teaching
- Civic/political background
- Others; State

9. Would you agree that the cost of campaigns for electoral offices has undermined women in electoral leadership?

- Strongly agree
- Agree
- Neutral
10. How important is the family support for in their participation in socio-economic activities?

- Very important
- Important
- Neutral
- Least important
- Not important

11. Which of the following describes the sufficiency/insufficiency of support women receive from their families toward their participation in socio-economic activities?

- Very sufficient
- Sufficient
- Neutral
- Insufficient
- Very insufficient

12. How often do you resort to credit as a source of finance for your activities?

- Very often
- Often
- Rare
- Never
13. Which of the following are you often asked to avail as condition for award of credit?

- Collateral
- Cash flow statement
- Audited financial statements
- Business plan
- Others; State

14. How easy/difficult is it to secure credit to finance your farming activities?

- Very easy
- Easy
- Neutral
- Difficult
- Very difficult

15. Which of the best describes percentage of credit you receive upon application?

- 100%
- 75%
- 50%
- 25%
- Below 25%

16. Which of the following best captures the sufficiency of credit awarded?

- Very sufficient
17. Which of the following would you say is the major hindrance to access of credit

- High interest rate
- Insufficient collateral
- Small equity base
- Lack of book keeping

18. Which of the following would you say is the greatest problems faced with credit financing?

- Short repayment period
- High amount of monthly payment
- Low turnover
- Short grace period

Others; State……………………………………………………………………………………………………………………………………

19. To what extent would you say that access to credit has influenced your participation in socio-economic activities?

- Great extent
- Extent
- Neutral
- Little extent
- No extent
NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY AND INNOVATION

Therseiah Munyanyi Nithiana
Egerton University
P.O. Box 536-20115
EGERTON.

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on “Impediments to women’s participation in socio-economic activities in Dadaab Division in Garissa County, Kenya,” I am pleased to inform you that you have been authorized to undertake research in Garissa County for a period ending 31st May, 2014.

You are advised to report to the County Commissioner and the County Director of Education, Garissa 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. M. K. RUGUTI, P.H.D., B.SC.
FOR: SECRETARY/CEO

Copy to:
The County Commissioner
The County Director of Education
Garissa County.
APPENDIX 3 Government Research clearance Certificate

[Image of the certificate]

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 so may lead to the cancellation of your permit.
2. Government Officers will not be interviewed without prior appointment.
3. A questionnaire will be issued only if it has been submitted.
4. Excavation, mining, and collection of biological samples are subject to further permission from the relevant Government Ministers.
5. You are required to submit at least two (3) 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 in the event of unforeseen circumstances.

[Image of the Republic of Kenya insignia]

[Image of the National Commission for Science, Technology and Innovation insignia]

[Image of the Research Clearance Permit]

[Image of the conditions page]

CONCLUSIONS: see back page