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# Socio Economic Factors and Economic Empowerment of Women in Kenya: A Case Study of Kajiado County

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#### ABSTRACT

Purpose of the Study: This study was to examine the impact of socio-economic factors on economic empowerment of women in Kajiado County.

Statement of the problem: Despite global advancements in gender equality, many women in Kenya continue to face significant socio-economic challenges that hinder their economic empowerment. In Kajiado County, the interplay of cultural norms, limited access to education, financial exclusion, and inadequate support from governmental and non-governmental organizations perpetuates economic disparities between men and women. This research sought to investigate the socio-economic factors influencing the economic empowerment of women in Kajiado County, with a specific focus on understanding how these factors impact their ability to participate in and benefit from economic activities.

Research Methodology: A descriptive research design involving a sample of 90 women (30% of the 300 members in the Kajiado County Women Empowerment Group was used. The study's theoretical framework drew from liberal feminism and empowerment theory. Data collection used questionnaires with closed-ended questions via the mobile tool Kobo Collect. Data analysis in Microsoft Excel included mean, mode, standard deviation, and analysis of variance. Research findings were presented visually through charts and tables.

Results of the study: The test was carried out through Ms. Excel and the findings were as follows:  $C_{alculated} = 4.496$ ,  $F_{critical} = 1.283$ ). Since  $F_{critical} < F_{Calculated}$ . Therefore there was no significant difference between Social Economic factors and economic empowerement of women in Kajiado County hence a significant relationship between socio economic factors and economic empowerement of Women in Kajiado County.

Conclusion: The study's analysis revealed that socio-economic factors such as income levels, employment opportunities, and access to financial services significantly impact women's economic empowerment. This was evident by analysis of variance applied to the responses which indicated robust correlation between socio-economic factors, and the economic empowerment of women in Kajiado County.

Recommendations: The study recommends counties to promote socio economic activities tailored to women's needs to facilitate their economic empowerment.

Keywords: Socio Economic Factors, Economic empowerment of Women, Kajiado, Kenya

#### 1.0 INTRODUCTION

Economic empowerment of women is a crucial component of sustainable development and gender equality. In many parts of the world, including Kenya, women face numerous socio-economic barriers that hinder their full participation in economic activities. These barriers are often rooted in historical, cultural, and structural inequalities that perpetuate gender disparities in various aspects of life (World Bank, 2021).

Studies also suggests that education is an adequate factor to enable women to test gender concerns, but more is needed to change the attitudes and the critical norms of society as well (Adnane, 2015; Uhde, 2016). It is a critical factor in empowering women economically, as it enhances their skills, knowledge, and confidence to engage in income-generating activities (UN Women, 2019). Despite progress in gender parity in primary education, secondary and higher education enrollment rates for girls in rural areas like Kajiado County remain low (Ministry of Education, 2020). In Burkina Faso, Pambe et al (2013) exposed low proportions of basic leadership even among trained ladies and those working for money. The examination moreover uncovered that the more trained ladies are, the more noteworthy they are in associations and inclusivity in choices of significant family unit buys, and contribution in choices on visits to family or relative. Family unit riches status has a lot weaker relationship with contribution in basic leadership. Just the most extravagant ladies and to a lesser degree ladies with formal instruction were altogether having more basic leadership control. Any such impacts, however, are highly dependent on the context. They are strongly conditioned by such factors as level of economic development, depth of the labor market, and degree of gender stratification (Wright, 2010)

Women contribute significantly to the economy, particularly in the informal sector. However, their economic potential remains largely untapped due to limited access to education, financial resources, and supportive infrastructure (Kabeer, 2015. Cultural norms and practices also play a significant role in shaping women's economic opportunities. In Kajiado County, traditional Maasai culture often dictates women's roles, limiting their participation in economic activities and decision-making processes (Amuyunzu-Nyamongo, 2016). These cultural constraints are compounded by socio-economic factors such as poverty, lack of access to credit, and inadequate support from both governmental and non-governmental organizations (Ngugi & Agoi, 2020).

Financial inclusion is another critical aspect of economic empowerment. Access to financial services enables women to save, invest, and grow their businesses, thereby improving their economic status (Demirguc-Kunt et al., 2018). However, many women in Kajiado County face challenges in accessing these services due to factors such as lack of collateral, limited financial literacy, and discriminatory practices by financial institutions (FSD Kenya, 2019).

#### LITERATURE REVIEW

#### **Theoretical Literature Review**

This study was grounded in two theoretical perspectives that explore socio-economic factors, economic empowerment, and educational attainment. Central to this framework is liberal feminism, a prominent strand of feminist thought in the modern era. Liberal feminism is characterized by its advocacy for the economic, social, and political equality of the sexes, a commitment to democratic principles, and the pursuit of gender equality through legal reforms (Nienaber and Moraka, 2016). It asserts that individuals should have equal access to resources and opportunities to fully realize their potential. The movement gained momentum in the late nineteenth century, driven by a growing recognition that prevailing social and political institutions were systematically oppressing women. Early successes, such as the passage of the Nineteenth Amendment in the United States, highlight the movement's impact. Although the Equal Rights Amendment remains unratified, liberal feminism's influence endures, particularly in its challenge to power structures and emphasis on women's lived experiences (Schwartzman, 2006).

In Kenya, despite strides toward gender equality, significant challenges persist, particularly for young women and girls. The USAID Report (2020) highlights issues exacerbated by poverty, age, and educational inequality, compounded by harmful cultural norms and gender-based violence. These factors hinder women's economic participation, limiting their mobility and access to resources. Asembo (2003) and Davies (1994) stress the importance of education in achieving social equity, advocating for equal educational opportunities regardless of gender. Socio-economic factors, such as early marriage and negative attitudes toward girls' education, disproportionately affect girls, especially in communities like the Maasai. Additionally, political representation remains skewed, with women underrepresented in leadership roles. Liberal feminist theory suggests that increasing women's participation in leadership and decision-making processes is crucial for achieving meaningful gender equality and economic empowerment. Efforts to enhance women's leadership skills and create supportive environments are essential for fostering gender equality in Kenya

#### **Empirical literature review**

Social Economic factors and low empowerment of women, according to Mohammadreza (2014), hamper women's progress in terms of quality of life and hinder their contributions to governance and economic growth. Gender equality, in other words, enables women to access education, health care, small loans, and recognition, among other productive resources. Inequality between men and women reduces quality of life and leads to declining productivity, which in turn disrupts economic efficiency and growth. Gender equality, which represents the level of women's rights and empowerment in that society, is an indication of a prosperous society. Both men and women play an important role in the development of society, yet women are not systematically recognized worldwide. Women form part of human resources, according to Singh and her colleagues, and have been selected as key players for sustainable development. In Sub-Saharan Africa, according to a report by the United Nations Development Program on Human Development, there is a continuing disparity in education and employment opportunities due to social economic factors (Blecker & Seguino 2002).

According to Wambua (2013) married women are considered the property of the husband according to the Maasai tradition. This view is based on the fact that men pay money to the women's family to live with men and do family work and livestock. Willis (1999) and Hodgson (1999) noted that in those marriage ceremonies, livestock is paid for by the girl's father and mother and among others; part of the bride's fortune is paid to the woman who is expecting the wedding herself. This marriage of a daughter is considered a concept and a source of wealth in the family as it is a means of acquiring property if the daughters are married. The idea that a woman is being bought has in many ways made her not have the right to have her voice in their house or in their home.

Gender-based violence is also said to be fueled by the practice of buying a woman from her parents. Although men are traditionally considered to be prominent and talkative, Miti (2017) notes that Maasai women are responsible for housing, reproduction, food preparation, hygiene, and care. This is often seen in women teachers. In hindsight, Curry 1996) noted that these women also milked, cared for small and sick animals, clean animal sheds in addition to handling milk and its products that could be used to trade food, money and needed labor. He also pointed out that wealth is acquired through male and female circumcision, marriage, birth, naming, age-altering, peace-building and conflict resolution. Power, which is a key factor in the segregation of women participation in income generating activities in society, is derived from having cattle and the ability to breed such cattle. In many cases, men use this power to create Social economic factors in roles.

Female genital mutilation (FGM), also known as female genital mutilation (FGM) and female genital mutilation (FGM), is defined by the World Health Organization (WHO) as any procedure that involves the partial or complete removal of a female genital mutilation, or other injuries to the female genitals. For non-medical reasons. It is most prevalent in 28 nations in west, east, and northeastern Africa, including Egypt and Ethiopia, as well as parts of Asia and the Middle East. According to the WHO, 140 million women and girls worldwide, including 101 million in Africa, have undergone surgery (Guzman,

2009). FGM is usually performed between the ages of four years and adolescence, according to Kenned (2009), although it can be performed soon after birth and in adults. It can be done in a hospital, but it is usually done without anesthesia with a knife, razor, or scissors by a traditional healer. This practice is based on Social economic factors, cultural self-awareness, perceptions about chastity, modesty, beauty, and respect, and efforts to control women's sexuality by reducing sexual desire and promoting chastity and honesty. It is usually supported by men and women in the communities it operates. According to Nahid Toubia (2009) who has been campaigning against FGM for decades, it is more difficult to persuade women to stop than to persuade men to stop because they see it as a source of fame and power.

Endalcachew (2016) noted that the role of women in various fields of sustainable development is less representative in the country, and that male domination is evident in all sectors of the economy. This creates a need for women's empowerment and gender equality so that women can participate in economic, social, political and environmental development, otherwise the country will not achieve sustainable development if only men's participation is respected in all these areas. Women are treated with little respect in Maasai communities. A Maasai woman remains subordinate to a man, without mention, of his health, or education, for cultural and cultural reasons. It is the woman's job to milk the cows and provide water for the village, to travel long distances to do so, leaving them without a chance to rule. In scholarly studies, African women leaders may be overlooked (Nkomo & Ngambi, 2009). The male elders decide whether the women will be sponsored or allowed to attend the formal school. Maasai women, especially educated women, are unable to access formal education unless men (usually non-observers) agree (Fraser, et al., 2012).

The effects of exchanging bride money, family economic status, and morals related to achieving girls' education early marriage are influenced by many factors, one of which is poverty. A young girl may be considered economically viable in situations where she is poor.

Table 1: Summary of Research Gaps

Author & Year	Study	Findings	Knowledge Gap	Focus of the current study
Njabani, A.W, 2015	The Role of Self-help Groups (SHGs) in Women Socio- economic and Psychological Empowerment: a Case of Mathare Slum, Nairobi City County, Kenya	From the study findings it was determined that participating in Self-help groups plays a significant role in women empowerment. The Self-help groups benefit women members economically, socially and psychologically.	The researcher focused on self-help groups instead of women.	This study focused on the economic empowerment of women
Korir, W., 2013	Effect of women involvement in social initiatives and socio economic development in rural Kenya: A case of Koibatek District, Baringo County	The researcher concluded that women groups are meant to empower women in the community but it fails since the investments are managed by husbands and sons.	The researcher based the findings on matters of women investment purely on perceptions of respondents as no evidence is provided.	The study focused on social economic factors and their contribution to economic empowerment of women.

The relationship between dependent and independent variables was represented in a conceptual framework as in Figure 1.0



Figure 1: Conceptual Framework

Table 2 below illustrates how the study variables was operationalized.

Table 2: Operationalization of variable

Variable	Indicators	Measurement Scale	Method of Data Collection	Tools of Analysis
Social Economic factors	<ul> <li>Poverty levels in women,</li> <li>Accessibility of healthcare facilities,</li> <li>employment opportunities,</li> <li>Gender equity and equality</li> <li>Women pay compared to men</li> <li>Women on access to social protection</li> <li>Ease of access to financial institutions</li> </ul>	Likert	Administering Questionnaires	Frequencies.  Percentages  Mean,  Standard Deviation and Analysis of Variance

#### RESEARCH METHODOLOGY

The research design employed for this study was descriptive research, which aimed to describe the features of a specific object within a particular study. Descriptive research was well-suited for addressing the "what" question, allowing the researcher to provide a detailed description of the subject of the study. While descriptive research is often associated with qualitative techniques, it can also incorporate quantitative data. In this study, the descriptive survey involved interviews with respondents from the Kajiado women empowerment group.

The target population for the study comprised 270 respondents from the Kajiado women empowerment group, including board members, managers, and members. The sample was a subset of this population, and simple random sampling was used to select 90 women from the group, including board members, managers, and members.

Data for the study was collected from both primary and secondary sources. The primary data was collected using self-administered questionnaires with closed and open-ended questions. These questionnaires included a five-point Likert scale to measure respondents' agreement with certain phenomena. A pilot study was conducted with 15 participants from the Kajiado County Women Empowerment Group to fine-tune the questionnaire and ensure its reliability and validity.

The validity of the research instruments was ensured by seeking expert opinions in the relevant field of study to assess the appropriateness of the questions and make necessary adjustments. Reliability testing was conducted using Cronbach's alpha, and the questionnaires used in the research demonstrated a high level of reliability with a Cronbach's value of 0.8867.

Data collection was carried out by trained research assistants who distributed and collected the questionnaires from the women's group members. Informed consent was obtained from the respondents, and the researcher emphasized the voluntary nature of participation, confidentiality, privacy, and anonymity of responses.

Data analysis involved the production and interpretation of frequency statistics and tables, as well as non-linear analysis methods such as Analysis of Variance without replication and correlation analysis.

Ethical considerations were of utmost importance, and the researcher ensured that the study adhered to research ethics standards, including obtaining informed consent, voluntary participation, confidentiality, privacy, and anonymity.

#### RESEARCH FINDINGS

## Presentation of the research findings

The researcher issued a total of 90 questionnaires to the target respondents who gave their opinions and responses.

#### **Questionnaires Return Rate**

#### **Table 3: Questionnaires Response Rate**

Questionnaires Response Rate	Frequency	percentage
Responded	86	96%
No Response	4	4%
Grand Total	90	100%

Table 3 shows that 86 out of 90 respondents received, completed, and returned the questionnaires, resulting in a success rate of 96%. This high response rate was achieved through persistent engagement with respondents, both in-person and via email reminders. The remaining 4% of respondents did not participate, likely due to the ongoing health crisis related to COVID-19 protocols and some respondents' busy schedules. The study's return rate of 96% aligns with Kothari's (2014) recommendation that a response rate of at least 50% is a good indicator for data analysis and drawing valid conclusions in any study.

#### Reliability Analysis Result

The researcher distributed 10 questionnaires respondents who were not part of the target population. The pilot test and respective results were analyzed through Cronbach Alpha test as in table 4 below

#### ANOVA

Source of Variation	SS	df	MS	F	P-value	F crit
Rows	36.52307692	9	4.058119658	3.927602409	0.000116772	1.921656609
Columns	130.9846154	25	5.239384615	5.070875521	7.46893E-12	1.555091886
Error	232.4769231	225	1.033230769			
Total	399.9846154	259				

Cronbach Value (  $1 - (MS_{Error} / MS_{Rows}) = 0.7454$ 

Source: Research Data, (2022)

The structured questionnaires were tested for reliability one week before the actual data collection date. The researcher distributed the questionnaires to a group of ten people from the same organization and collected their responses for analysis. The researcher used Microsoft excel for data analysis for Cronbach's test and to determine the Cronbach's alpha coefficient of the findings from the questionnaires. The chronbach alpha recommended benchmark of 0.7. The findings of the pilot test revealed that resource allocation exhibited a Cronbach alpha coefficient of 0.7454. From the study results proofed that all the items of the variables exhibited an alpha value higher than the threshold of 0.7, and average of 0.7454 an indication that the test results were acceptable.

### **Demographic Information of the respondents**

This part contains the demographic analysis of the respondents who were targeted in this study. The data specifically relates to questionnaires response rate, education background, gender, years of membership, age bracket and position of the respondents.

#### Gender of the Respondents

This study purposed to analyze the positions of the respondents in the Kajiado County Women Group. The results are as showed in Table 5.

**Table 5: Gender of the respondents** 

Gender of the respondents	Frequency	Percentage
Female	83	92%
Male	3	3%
No Response	4	4%
Grand Total	90	100%

The research study findings indicate that 92% were females while 3% were males. 4% of the respondent's target respondents did not respond to the research questionnaires. This implies that the researcher focused on the women in this research. It is could be argued that the 3% men could be part of the executive members of the board or management as the membership was not open to men in the organization.

#### Age of the Respondents

The respondents comprised of different age brackets with differing perceptions on the topic of inquiry. The research wanted to understand the demographic composition of Kajiado County women group critical dimension and hence asked the interviewees to state their age bracket. The age distribution was as illustrated in Table 6 below.

Table 6: Respondents Age Bracket

Respondents Age Bracket	Frequency	percentage
24 to < 30 Years	11	12%
30 to <35 Years	46	51%
35 Year and Above	11	12%
Below 24 Years	15	17%
No Response	7	8%
Grand Total	90	100%

The study shows that most of the interviewees (34.50%) aged between 26 less than 30 years, 17% of the targeted respondents were aged below 24 years, 12% were aged between 24 to less than 30 while another category representing 12% were aged 35 years and above. 8% of the respondents did not respond to the research question. The distribution of respondents' age informs that interviewees of different age bracket were well involved hence the views provided were varied. It represents a diverse workforce and membership where various age creates the organizations of different generations possess different mindsets, skills and talents beneficial to the organization.

#### **Respondents Level of Education**

The research also interested to determine the highest education level of the interviewees as some level of education is considered as a barometer for measuring one understanding of issues as in Table 7 below.

Table 7: Respondents Highest Level of Education

Respondents Highest Level of Education	Frequency	Percentages
No formal schooling School	23	26%
Incomplete Primary School	15	17%
College diploma	14	16%
Incomplete Secondary School	12	13%
Complete Primary School	9	10%
Degree	7	8%
Masters	4	4%
No Response	4	4%
PhD	2	2%
Grand Total	90	100%

The study shows that majority of the respondents (26%) had not attended any formal schooling while 27 % had at least joined Primary School. 13% of the respondent had not completed secondary school whole only 30% had reached tertiary level. of education. 4 % of the respondents did not respond to the research question. The researcher therefore concluded that majority of the women in Kajiado County women group had not attained the basic minimum Primary and secondary education.

#### **Position of the Respondents**

The researcher also embarked to find out the post of the interviewees in the MSMEs enterprise and the outcomes are as presented in Table 8 below.

Table 8: Position in Kajiado County Women Empowerment Group

Position in Kajiado County Women Empowerment Group	Frequency	Percentage
Board Member	3	3%
Manager	7	8%
No Response	7	8%
Ordinary Member	73	81%
Grand Total	90	100%

Figure 5 showed that the more than half of the respondents were ordinary members in Kajiado County Women Group (73%). Out of the 3 of the 6 members of the board respondents responded to the research question indicating 50% response. 7 out of 8 managers responded to the questionnaires. Representing 8 % of the sampled population. 8 % of the sampled population did not return the research questionnaires.

#### Number of Years Working at KCWEG / Being a member.

The researcher sought to determine the period of years the target respondents had worked / been a member of the Kajiado County Women Empowerment Group and the results are as shown in table 9

Table 9: Number of Years Working at KCWEG /Being a member

Number of Years Working at KCWEG /Being a member	Frequency	Percentage
Five years to less than 10 Years	35	39%
Less than one to less than five years	26	29%
10 years to less than 15 years	15	17%
No Response	8	9%
15 years and above	6	7%
Grand Total	90	100%

Majority of the targeted respondents (39%) in this research study indicated that they had either been members or worked for the organization between 5 to 10 years. This was followed by 29% of the target respondents who informed that they had interacted with the organization for a period less than 1 Year to less than 5 years. This could be interpreted that Kajiado County Women Empowerment Group was experiencing a rapid growth in membership or employee change over. 17% of the respondents had been interacting with the organization for a period between 10 to less than 15 years while the rest 7% had interacted with the group for a period 15 years and above. These finds also represents diversification in years of experience with the organization with most respondents understanding the organization and its operations to detail.

## Social economic factors deprive the economic women empowerment impeding improvement in living standards of women

This research question was intended to determine how social economic factors affect women empowerment in relation to their living standards. The responses were as follows: 23 respondents representing 26% of the sample size agreed, 9 respondents representing 10% of the target respondents disagreed, and 8 respondents representing 9% of the sample population were neutral. 11 respondents representing 12% of the entire sample population did not participate in the research question, 21 respondents representing 23% of the sample population and 18 respondents representing 20 % of the sample size strongly disagreed with the research question. Majority of the respondents (49%) agreed with the research question implying that none of the responses surpassed 50% as illustrated in Table 10 below.

Table 10: Social economic factors deprive the economic women empowerment impeding improvement in living standards of women

Social economic factors deprive the economic women empowerment impeding improvement in living standards of women	Frequency	Percentage
Agree	23	26%
Disagree	9	10%
Neutral	8	9%
No Response	11	12%
Strongly Agree	21	23%

Strongly Disagree	18	20%
Grand Total	90	100%

Source: Research Data, (2022)

Social economic factors obstruct contributions to economic empowerment women in Kajiado County.

The researcher wanted if there were social economic factors which obstruct contributions to economic empowerment women in Kajiado County.

Table11: Social economic factors obstruct contributions to economic empowerment women in Kajiado County.

Social economic factors obstruct contributions to economic empowerment women in Kajiado County.	Frequency	Percentage
Agree	22	24%
Disagree	11	12%
Neutral	8	9%
No Response	12	13%
Strongly Agree	27	30%
Strongly Disagree	10	11%
Grand Total	90	100%

Source: Research Data, (2022)

Table 21 represents the data analysis for this research question. 27 respondents representing 30% of the sample population strongly agreed, 22 respondents representing 24% of the target respondents agreed, 11 respondents representing 12% of the respondents disagreed, 12 respondents representing 13% of the target respondents Disagreed while 8 respondents representing 9% of the respondents did not respond to the research question. The researcher concluded that the majority of the respondents (54%) agreed with the research question.

# Social economic factors in Kajiado County lowers quality of life and culminates in limited productivity, economic efficiency and economic growth in women.

The responses to this question were as shown in table 12 below. 13 respondents representing 14% of the sample size agreed, 21 respondents representing 23% of the sample size disagreed, 12 respondents representing 13% of the target respondents neither agreed no disagreed with the research question, 11 respondents representing 12% of the sample population did not respond to the research question, 14 respondents representing 16% of the sample size strongly agreed with the research question 19 respondent representing 21% of the sample population strongly disagreed. The analysis therefore informed that 45 % if the respondents agreed with research question to some extent as they were the majority. None of the responses surpassed 50%

Table 12: Social economic factors obstruct contributions to economic empowerment women in Kajiado County.

Social economic factors in Kajiado County lowers quality of life and culminates in limited productivity, economic efficiency and economic growth in women.	Frequency	Percentage
Agree	13	14%
Disagree	21	23%
Neutral	12	13%
No Response	11	12%
Strongly Agree	14	16%
Strongly Disagree	19	21%
Grand Total	90	100%

Source: Research Data, (2022)

#### Female genital mutilation attempts to control women's sexuality and a health risk thus hindering economic empowerment of women.

Genital mutilation is a common ritual on women embraced by the Maasai community. Despite knowing the negative impacts of the right, women are still subjected while others willingly demand the right performed on them so as to fulfill cultural requirement. The researcher needed to understand the effects of genital mutilation on the economic empowerment of women. The findings were as follows: 17 respondents representing 19% of the sample size agreed with the research question, 21 respondents representing 23% of the of the target respondents disagreed, 4 respondents representing 4% of the sample population neither agreed nor disagreed with the research question. 16 respondents representing 18% of the population sample strongly agreed, 27 respondents representing 30% of the target respondents strongly disagreed while 5 respondents representing 6% did not respond to the research question. These findings imply that 53% of the respondents disagreed with the research question and therefore the majority as illustrated in table 23.

Table 13: Female genital mutilation attempts to control women's sexuality and a health risk thus hindering economic empowerment of women.

Female genital mutilation attempts to control women's sexuality and a health risk thus hindering economic empowerment of women.	Frequency	Percentage
Agree	17	19%
Disagree	21	23%
Neutral	4	4%
Strongly Agree	16	18%
Strongly Disagree	27	30%
No Response	5	6%
Grand Total	90	100%

Source: Research Data, (2022)

# Exchange of bride wealth and family economic status, affects girls' educational attainment and thus affecting economic empowerment of women in Kajiado.

Exchange of bride wealth is a common activity throughout the world during marriage. However, the activities differ from based on different cultures. In Kajiado County, cattle are the common means of exchange during dowry occasion. Exchange of bride wealth and family economic status, affects girls' educational attainment and thus affecting economic empowerment of women in Kajiado. The research findings were as illustrated in table 14 below. 18 respondents representing 20% of the target respondents agreed, 19 respondents representing 21% of the respondents disagreed, 15 respondents representing 17% of the sample size neither agreed nor disagreed with the research question, 13 respondents representing 14% of the target respondents did not respond to the research question, 12% respondents representing 13% of the sample size strongly agreed while 13 respondent representing 14% of the sampled size strongly disagreed. The responses were almost evenly distributed and no response category had surpassed half of the sample size.

Table 14: Exchange of bride wealth and family economic status, affects girls' educational attainment and thus affecting economic empowerment of women in Kajiado.

Exchange of bride wealth and family economic status, affects girls' educational attainment and thus affecting economic empowerment of women in Kajiado.	Frequency	Percentage
Agree	18	20%
Disagree	19	21%
Neutral	15	17%
No Response	13	14%
Strongly Agree	12	13%
Strongly Disagree	13	14%
Grand Total	90	100%

Source: Research Data, (2022)

Women are destined to live a life of poverty through cultural oppression and have no financial independence.

This question was raised to investigate the respondent's perception on women and their economic empowerment. 22 respondents representing 24% of the sample size agreed, 18 respondents representing 20% disagreed and 28 respondents representing 28% strongly disagreed. 7 respondents representing 8% of the entire sample size did not respond the research question. 12 respondents representing 13% of the target respondents strongly agreed while 3 respondents representing 3% were neutral to the research question.

Table 3: Women are destined to live a life of poverty through cultural oppression and have no financial independence.

Women are destined to live a life of poverty through cultural oppression and have no financial independence.	Frequency	Percentage
Agree	22	24%
Disagree	18	20%
Strongly Disagree	28	28%
No Response	7	8%
Strongly Agree	12	13%
Neutral	3	3%
Grand Total	90	100%

Source: Research Data, (2022)

The study purposed to determine if cultural oppression and lack of financial independence has an influence on the empowerment of women in Kajiado County. The analysis of the respondent's responses was as illustrated in table 15 above. 22 respondents representing 24% of the sample size agreed, 18 respondents representing 20% disagreed, 28 respondents representing 28% of the respondents strongly disagreed, 7 respondents did not respond to the research questions. 12 respondents representing 13% agreed with the research question, while 3 respondents neither disagreed not agreed with the research question. Therefore, the majority of the respondents (46%) disagreed that women are destined to live a life of poverty through cultural oppression and have no financial independence.

# Women often have more limited opportunities for employment outside of the household, asset and land ownership, the inheritance of assets, and control over their financial futures in general

The researcher was also interested to know if women have more limited opportunities for employment in companies, land ownership, asset management, inheritance and financial control.

Table 4: Women often have more limited opportunities for employment outside of the household, asset and land ownership, the inheritance of assets, and control over their financial futures in general

Women often have more limited opportunities for employment outside of the household, asset and land ownership, the inheritance of assets, and control over their financial futures in general	Frequency	Percentage
Agree	16	18%
Disagree	30	33%
Neutral	5	6%
No Response	12	13%
Strongly Agree	15	17%
Strongly Disagree	12	13%
Grand Total	90	100%

Source: Research Data, (2022)

The findings are illustrated in table 16 above. The responses to this research question were as follows: 16 respondents representing 18% agreed, 30 respondents representing 33% disagreed, 5 respondents representing 6% were neutral, 12 respondents representing 13% did not respond to the research question. 15 respondents representing 17% strongly agreed, while 12 respondents representing 13% of the sample size strongly disagreed with the research question. The majority of the respondents (42) therefore disagreed with the research statement.

#### Leaders are proactive in matters of women inequality and economic empowerment

The research statement was used to test respondent's degree agreeableness. The researcher was determined to understand if the leaders support and facilitate gender equity and equality programs in endeavor to empower women who are the marginalized in the society. The findings were as follows: 11

respondent representing 12% agreed, 30 respondents representing 33% disagreed, 9 respondents representing 10% were neutral, and 6 respondents representing 6% did not respond to the research question, 14 respondents representing 16% strongly agreed while 20 respondents representing 22% strongly disagreed. The majority of the respondents (55%) disagreed with the research question followed by 28% who agreed on the research question as illustrated in table 17 below.

Table 17: Leaders are proactive in matters of women inequality and economic empowerment

Leaders are proactive in matters of women inequality and economic empowerment	Frequency	Percentage
Agree	11	12%
Disagree	30	33%
Neutral	9	10%
No Response	6	7%
Strongly Agree	14	16%
Strongly Disagree	20	22%
Grand Total	90	100%

Source: Research Data, (2022)

**Descriptive Statistics on Social Economical Factors Responses** 

The researcher also analyzed the findings on similar features as in table 19 and the finding are represented on table 18 below.

Table 18: Descriptive Statistics on Social Economical Factors Responses

Study Variables	Mean	Standard Error	Median	Mode	Standard Deviation	Sample Variance	Kurtosis	Skewness	Range	Minimum	Maximum	Sum	Count	Confidence Level (95.0%)
Social economic factors deprive the economic women empowerment impede improvement in living standards of women	3.1	0.2	3.0	2.0	1.8	3.2	-1.4	0.3	5.0	1.0	6.0	283.0	90.0	0.4
Social economic factors obstruct contributions to economic empowerment women in Kajiado County.	2.9	0.2	2.0	1.0	1.8	3.2	-1.2	0.5	5.0	1.0	6.0	261.0	90.0	0.4
Social economic factors in Kajiado County lowers quality of life and culminates in limited productivity, economic efficiency and	3.6	0.2	4.0	4.0	1.7	2.7	-1.1	-0.2	5.0	1.0	6.0	323.0	90.0	0.3

economic growth in women.														
Female genital mutilation attempts to control women's sexuality and a health risk thus hindering economic empowerment of women.	3.5	0.2	4.0	5.0	1.6	2.7	-1.4	-0.3	5.0	1.0	6.0	311.0	90.0	0.3
Exchange of bride wealth and family economic status, affects girls' educational attainment and thus affecting economic empowerment of women in Kajiado.	3.5	0.2	3.5	4.0	1.6	2.6	-1.1	0.1	5.0	1.0	6.0	312.0	90.0	0.3
Women are destined to live a life of poverty through cultural oppression and have no financial independence.	3.7	0.2	4.0	2.0	1.8	3.1	-1.4	-0.1	5.0	1.0	6.0	329.0	90.0	0.4
Women often have more limited opportunities for employment outside of the household, asset and land ownership, the inheritance of assets, and control over their financial futures in general	3.5	0.2	4.0	4.0	1.6	2.7	-1.1	-0.1	5.0	1.0	6.0	314.0	90.0	0.3
Leaders are proactive in matters of women inequality and economic empowerment  Analysis of Variance	3.6	0.2	4.0	4.0	1.6	2.7	-1.0	-0.2	5.0	1.0	6.0	328.0	90.0	0.3

### **Analysis of Variance for Social Economic Factors Responses**

Futher the researcher conducted an analysis of Variance on the 8 research statements distributed to the 90 respondents. Table 19 below illustrates the findings.

ANOVA									
Source of Variation	SS	df	MS	F	P-value	F crit			
Rows	798.290	89.000	8.970	4.496	0.000	1.283			

Columns	43.999	7.000	6.286	3.151	0.003	2.024
Error	1242.876	623.000	1.995			
Total	2085.165	719.000				

From the ANOVA Table 19 aove it can be deducted that the F Calculated is greater than the F Critical i.e 4.496 and 1.283 respectively. Therefore the researcher rejected the null hypothesis (H<sub>1</sub>) and accepted the Alternative Hypothesis (H<sub>2</sub>). Therefore there was no significant difference between Social Economic factors and economic empowerement of women in Kajiado County.

#### 4.0 CONCLUSION AND RECOMMENDATIONS

Socioeconomic empowerment refers to the process of liberating people and communities from cycles of poverty and assigned roles and giving them the resources education, health, employment etc. to rise their and their communities. The researcher put to test the statement that there no significant difference between Social economic factors and economic empowerment of Women in Kajiado County. The F Calculated value was greater than the F Critical i.e. 4.496 and 1.283 respectively. Therefore, the researcher rejected the null hypothesis (H1) and accepted the Alternative Hypothesis (H2). Therefore, there was no significant difference between Social Economic factors and economic empowerment of women in Kajiado County.

Educated women reported having control over the utilization of incomes and assets, while less educated women indicated that they had no control over household assets. However, cultural norms and practices in Kajiado County continue to restrict women's roles, limiting their participation in economic activities and decision-making processes. This cultural context, coupled with socio-economic constraints, perpetuates gender disparities and limits women's potential for economic empowerment.

Men largely determine the economic activities in which women engage and make most of the decisions regarding the use of household assets and incomes. This negatively impacts women's economic empowerment, as some decisions hinder women's access to resources. Moreover, land ownership is predominantly held by men, preventing women from making decisions on production for both domestic consumption and market purposes.

The majority of women in Kajiado County lack control over productive assets. Men dominate the control of capital, land, livestock, and the income generated from these assets. The assets that women do have some access to and control over are typically of low value and cannot be leveraged for business purposes. Community leaders are also known for committing significant violence against women who do not surrender their incomes to men. Many respondents admitted that they have little to no control over their income, often giving it to their spouses to maintain household harmony. Additionally, women do not have the authority to dispose of major family assets without consulting their partners.

To enhance the economic empowerment of women in Kajiado County, a multi-faceted approach is essential. Recommendations include increasing access to quality education and vocational training for women and girls, developing financial services tailored to women's needs, implementing community-based programs to challenge restrictive cultural norms, and strengthening institutional support from both governmental and non-governmental organizations. By addressing these areas, stakeholders can create an environment that supports and promotes the economic empowerment of women, contributing to broader socio-economic development in the region. The study's conclusions provide a foundation for future research and policy-making aimed at achieving gender equality and empowering women economically in Kenya

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