AN ASSESSMENT OF THE EFFECT OF CULTURE AND EDUCATION ON WOMEN EMPOWERMENT: A CASE STUDY OF UNITED STATES INTERNATIONAL UNIVERSITY (USIU) NAIROBI

BY

MARVINE JOSEPH GICHURU

UNITED STATES INTERNATIONAL UNIVERSITY – AFRICA

SUMMER, 2018
AN ASSESSMENT OF THE EFFECT OF CULTURE AND EDUCATION ON WOMEN EMPOWERMENT: A CASE STUDY OF UNITED STATES INTERNATIONAL UNIVERSITY (USIU) NAIROBI

BY

MARVINE JOSEPH GICHURU

A Project Report Submitted to the Chandaria School of Business in Partial Fulfilment of the Requirement for the Degree of Executive Master of Science in Organizational Development (EMOD)

UNITED STATES INTERNATIONAL UNIVERSITY-AFRICA

SUMMER, 2018
STUDENT DECLARATION

I, the undersigned, declare that this is my original work and has not been submitted to any other college, institution or university other than the United States International University in Nairobi for academic credit.

Signed: ___________________________ Date: ____________
Marvine Joseph Gichuru (ID 621923)

The project has been presented for examination with my approval as the appointed Supervisor.

Signed: ___________________________ Date: ____________
Marion Mbogo

Signed: ___________________________ Date: ____________
Dean, Chandaria School of Business
COPYRIGHT

The author retains ownership of the copyright in the research project. No part of this project may be published, broadcast, rewritten or redistributed in any manner whatsoever without the permission of the author.
ABSTRACT

The purpose of this study was to explore into the process of ascertaining a fit between the effect of culture and education and the empowerment of women. The study aimed at ascertaining if education played a major role in terms of preparing women for their future goals and if cultural aspects acted as motivators, supporters or mitigation elements of the empowerment process. This is in a bid to evaluate the main supporting factor and establish the main setback to the empowerment process and thus provide relevant solutions and suggestions. The study was guided by three research questions which are; what significant obstacles do women face in their quest for career advancement? What are the cultural factors that affect/hinder empowerment of women from advancement? How does education or lack of it affect the career advancement of women?

The study took on a case study approach in order to provide information regarding the interaction of factors and events, mainly empowerment and the two affecting factors which include education and culture. United States International University in Nairobi, having many women from different backgrounds, cultures and education levels among others, was used as the target location and the target population where all the women enrolled for both graduate and undergraduate study in the year 2016. The study took place from January 2018 to April 2018. A proportional stratified sampling technique was adopted for this study. Questionnaires were used to obtain data for the purposes of this research. It was discovered that at family level, women are already empowered to the extent that they make most of the decisions associated with managing the home and that these decisions are made jointly especially when these are associated with capital investments for the family.

Further, women are now enjoying benefits of gender equality more than ever before and this includes more girls enrolled in schools and women starting to gain a competitive advantage over their male counterparts in business. What is more, the findings indicate that while most cultural aspects tend to limit the potential of women by dictating what they should or should not do, it acts as both a motivating factor where women work hard to overcome culture and a mitigating factor where others selectively pick on jobs that are more conducive and culturally perceived to be for women.
The study recommends that education, which is seen as a major contributing factor in women empowerment, needs to be promoted with emphasis to the girl child and adult women where possible as this will remove the fear of cultural retribution and control its mitigating effects.
ACKNOWLEDGEMENT

I am forever grateful to the Almighty God for His strength and guidance throughout the course of this study, without whom I would not have made it this far. There are many people who have contributed to this work in important ways, but my utmost gratitude goes to my supervisor; Mrs. Marion Mbogo. This is for her immense advice, constructive criticism and firm guidance at all stages of writing this work for it to reflect academic rigor befitting such a document, the humility to reason with me and her dedication to the work and achievement of her students over and beyond the call of duty. May God bless her richly!

I am also very grateful to my grandmother who in more than one way or the other, ensured that I remained on track and that I never gave up on my ambitions no matter how impossible they looked. She believed in me and helped me believe in myself and this is evidence of how far we have come.

I also wish to express my gratitude to my family who have been a supporting pillar in many ways.
DEDICATION

I dedicate this work firstly to God for the strength and the wisdom to have come this far and to my grandmother, Hildah Wanjiku Gichuru who has been an inspiration to me throughout my education and in my life. I would also like to dedicate it to my family who have always believed in me and supported me in very many ways.
# TABLE OF CONTENTS

- STUDENT DECLARATION ........................................................................................................ ii
- COPYRIGHT ............................................................................................................................ iii
- ABSTRACT ............................................................................................................................... iv
- ACKNOWLEDGEMENT ........................................................................................................... vi
- DEDICATION ........................................................................................................................ vii
- TABLE OF CONTENTS ......................................................................................................... viii
- LIST OF TABLES ..................................................................................................................... x
- LIST OF FIGURES .................................................................................................................. xi

## CHAPTER ONE ....................................................................................................................... 1

1.0 INTRODUCTION ................................................................................................................ 1
1.1 Background of the Problem .............................................................................................. 1
1.2 Statement of the Problem ............................................................................................... 5
1.3 Purpose of the Study ....................................................................................................... 7
1.4 Research Questions ........................................................................................................ 7
1.5 Importance of the Study .................................................................................................. 7
1.6 Scope of the Study .......................................................................................................... 8
1.7 Definition of Terms ......................................................................................................... 8
1.8 Chapter Summary ........................................................................................................... 9

## CHAPTER TWO ..................................................................................................................... 10

2.0 LITERATURE REVIEW .................................................................................................... 10
2.1 Introduction ..................................................................................................................... 10
2.2 Significant Obstacles Faced by Women in their Quest for Career Development .... 10
2.3 Cultural Factors Affecting Empowerment and Advancement of Women .......... 16
2.4 Education and its Effect on Women’s Career Advancement ................................... 22
2.5 Chapter Summary .......................................................................................................... 29

## CHAPTER THREE ............................................................................................................... 30

3.0 RESEARCH METHODOLOGY ......................................................................................... 30
3.1 Introduction ..................................................................................................................... 30
3.2 Research Design ............................................................................................................ 30
3.3 Population and Sampling Design ................................................................................. 31
3.4 Data Collection Methods ............................................................................................. 33
3.5 Research Procedures .................................................................................................... 34
3.6 Data Analysis Method .................................................................................................. 34
3.7 Chapter Summary .......................................................................................................... 34

## CHAPTER FOUR ................................................................................................................ 35

4.0 RESULTS AND FINDINGS .............................................................................................. 35
4.1 Introduction .................................................................................................................... 35
4.2 Background Information .............................................................................................. 35
4.3 Significant Obstacles for Women Career Advancement ......................................... 38
4.4 Education and Women Empowerment ...................................................................... 39
4.5 Culture and Women Empowerment ................................................................. 40
4.6 Chapter Summary ........................................................................................... 43

CHAPTER FIVE ............................................................................................................. 44

5.0 DISCUSSION, CONCLUSIONS AND RECOMMENDATIONS ...................... 44
5.1 Introduction ........................................................................................................ 44
5.2 Summary ............................................................................................................ 44
5.3 Discussion .......................................................................................................... 46
5.4 Conclusions ....................................................................................................... 53
5.5 Recommendations ........................................................................................... 54

REFERENCES ............................................................................................................. 56
APPENDIX I: WOMEN EMPOWERMENT QUESTIONNAIRE .......................... 62
LIST OF TABLES

Table 3.1 Population Distribution.............................................................. 31
Table 3.2 Sample Size.................................................................................. 31
Table 4.1: Age Groups.................................................................................. 36
Table 4.2: Highest Level of Education ......................................................... 36
Table 4.3: Nature of Occupation................................................................. 37
Table 4.4: Marital status .............................................................................. 38
Table 4.5: Significant Obstacles for Women Career Advancement ............... 38
Table 4.6: Regression Results...................................................................... 43
LIST OF FIGURES

Figure 4.1: Culture and Women Empowerment .......................................................... 42
CHAPTER ONE

1.0 INTRODUCTION

1.1 Background of the Problem

In Kenya, Women entrepreneurs are integral components to economic growth. They generate employment through the business ventures they create. Nevertheless, business enterprises owned by women are more likely to contribute much more than they currently are with assistance from the government and other related institutions. An increasing amount of research shows that, countries that fail to address gender barriers risk losing on economic growth. Without increased attention to the gender dimensions of economic development, Kenya is not likely to meet its growth targets. It is therefore right to deduce that, addressing gender barriers in Kenya could generate significant economic growth for the nation. Although the Kenyan government recognizes that women entrepreneurs are unable to access opportunities and assets, it is yet to effectively address the hurdles facing women in business (Athanne, 2011).

Results of a national SME baseline survey (1999) showed that women tended to operate enterprises associated with traditional women’s roles, such as hairstyling, restaurants, hotels, retail shops and wholesale outlets. These, however humble, have resulted in better lives for them and their families. Success of women’s business ventures not only emanates from the determination they show in their ventures but also from the immense support they get from other women both in finances through buying and loans and also in encouragement. Promotion of women’s economic and political development has attracted great attention over the last three decades (Dejene, 2007).

Education is one of the factors that impact positively on growth of firms (King & McGrath, 2002). Those entrepreneurs with larger stocks of human capital, in terms of education and/or vocational training, are better placed to adapt their enterprises to constantly changing business environments. The experiences that women entrepreneurs encounter while operating their businesses include problems such as inadequate capital, poor transportation infrastructure and marketing, perishability of certain commodities and competing demands related to household chores, legal requirements, and recruiting staff with the right skills who
are willing to work for small firms. Furthermore, ensuring they create time to update their skills in order to be abreast with developments in the field (Mwobobia, 2012).

Women have a clear sense of the costs and the benefits of growth, and that they make careful trade-off decisions. This raises questions as to whether women make the growth decision or whether it is effectively made for them based on environmental conditions and the types of ventures they pursue suggest that growth is a management function which includes deliberate choice. However, these choices may also reflect ongoing socialization processes experienced by women especially impacted by their age and education. Women entrepreneurs around the world are making a difference contributing numerous ideas and a great deal of energy and capital resources to their communities, and generate jobs as well as create additional work for suppliers and other spin off linkages (Commonwealth, 2002).

Women constitute a large portion of the ever increasing population and as such, it has become inevitable to support and strengthen their welfare around the world. In today’s world, more women than previously recorded, are changing the face of the society and uplifting livelihoods of their families and the society as a whole (Ireri, 2005). This has mainly been attributed to the facilitation of the socio-economic empowerment of women with other factors holding constant.

In Nairobi, these changes are evident especially because women no longer spend their days in the house taking care of the home and family as was previously the norm, but are now more sophisticated and educated, and seek to work to help put food on the table besides taking care of the home and family. Gender inequality in education and training, the sex stereotyping of occupations and the undervaluing of women’s work are among the most notable obstacles faced by women in their endeavour to progress and uplift their lives (Ireri, 2005). This has resulted in the emergence of various organizations with an aim of facilitating the efforts of the modern woman to enable her fit into the modern society and also attain her potential by minimizing the obstacles in her way.

In the past, the society was made to believe and view women as the lesser and more inferior gender which was justified by the roles played and positions held in the society; their roles
such as cooking and taking care of the children were viewed as being of less importance compared to those performed by men. A woman’s opinion was for the longest time not recognized and remained debatable until approved by a man. The male gender was shown to carry the authority and anything that a man said was final and was accorded due respect. A woman was seen as a servant whose purpose was to bear children, cook food, clean and make a home for a man and his family among other social injustices which were passed down to the girl child (Meyerson, 2001). Even in today’s world, many sociologists and anthropologists maintain that various cultures have continued to portray girls as being naturally inferior to boys, an aspect that has not only continued to facilitate male chauvinism but also curtail the self-confidence of the girl child. Men have been viewed as being second to God while the women and children are viewed as the lesser groups of the society (Ireri, 2005).

According to Ireri (2005), the man in Africa is a major decision maker. He determines everything that happens in the family. He is somebody everybody looks up to in the family. Even when his wife is working and earning an income, she is still subject to the decisions of the husband, to the will of the husband. Even if she makes more money than the man, she has to submit to the husband. This goes to explain the realm under which men have highly progressed and the reason why they hold most of the top cream jobs in the social, political and economic spheres. In the recent past, various organizations and individuals have risen to protect and promote the rights of women in the society. In today’s world, women have come to know their rights, and gender equality has been sensitized in all spheres of life and the girl child is receiving more attention than has been the case before. This has had tremendous effects on the social status of women who are now rising to take up positions and obligations previously only believed to be manageable by men (Simpson & Altman, 2000). As a result of this, more and more households are now depending on women as the breadwinners.

Culture has often identified men predominantly with public or work life and linked women to private and home life (Ireri, 2005). This is evidenced in many ways by the virtual absence of women from the upper echelons of management in many organizations and societal levels of hierarchy. However, recent studies indicate that even the workforce is rapidly moving from being mainly male-dominated to one of equality in numbers between men and women.
There are four main areas that need to be addressed in order to meet the needs of the feminine gender in the world. First and foremost, there is dire need to strengthen opportunities for post-primary education especially for girls while, simultaneously meeting commitments to universal primary education targets. Secondly, it is important that the government guarantees women’s sexual and reproductive health rights which include investing in gender-friendly infrastructure. Thirdly, it is important that the society recognizes and guarantees women’s right to own and inherit property as this will act as an incentive for them to work equally hard. Finally, it is essential that gender inequality is eliminated in employment and gender gaps in earnings reduced to motivate women and encourage them to take up the same positions as their male counterparts.

Occupational segregation should be addressed in various ways such as by increasing women’s share of seats in national parliaments, local governmental bodies and by combating violence against girls and women (Beardwell & Holden, 2007). While the concept of women empowerment is related to gender equality, it is also quite distinct from it. The backbone of empowerment lies in the ability of a woman to control her own destiny (Malhotra, Schuler & Boender, 2002). Malhotra, et al. (2002), further reiterate that for women to be adequately empowered, they must not only be exposed to equal capabilities such as education, health, access to resources and opportunities but also possess the power to make conscious strategic choices and decisions through leadership opportunities and participation in political institutions that define their lives.

The Kenya Demographic and Health Survey (KDHS) on women empowerment, demographic and health outcomes, where data on the general background characteristics of women (e.g., age, education, wealth quintile, and employment status) and data on characteristics specific to women’s empowerment status (e.g., receipt of cash earnings, magnitude of cash earnings, relative to those of a husband or partner, and control over cash earnings) was collected indicates rather an interesting twist to Ireri’s (2005) study (Kenya National Bureau of Statistics & ICF Macro, 2010). The KDHS findings indicate that over sixty six (66%) percent of currently married women, aged between 15 and 49 years were employed with over 66 percent in the age bracket of 25-29 and the least employed (40.3%) being the ages 15-19. The research also reveals that overall, 42 percent of married women
mainly decide how their cash earnings are used, with 49 percent indicating that the decision is made jointly with their husband. Only 9 percent say that the allocation of their earnings is decided mainly by their husbands (Kenya National Bureau of Statistics and ICF Macro, 2010). This is evidence that there is a notable income disparity between men and women. As the research shows, 13% of women earn more than their husbands. Additionally, women with more children, no education and those in the lowest wealth quintile are more likely to decide how their earnings are used. On the other hand, women with fewer children, with some secondary or higher education and in the wealthiest quintile are more likely to make decisions jointly with their spouses (Central Bureau of Statistics, 2009).

The above research indicates that while women are more likely to be the main decision makers for purchases of daily household needs and what food to cook each day, decisions about her health care, major household purchases, and visits to her family or relatives are more often decided jointly. Fifty percent of the married women questioned said that they participated in all of the specified household decisions with only 3 percent acknowledging that they have no say in household decision making (Kenya National Bureau of Statistics & ICF Macro, 2010).

The Central Bureau of Statistics, 2009 reports that consideration of a woman in decision making is a fundamental factor that contributes greatly towards women empowerment. Consequently, women form an integral part of the family and the society. Their empowerment in terms of decision making can have a big impact in society.

1.2 Statement of the Problem

The government of Kenya has made education free for every Kenyan child. Despite that, reports show that a large percentage of girls are not yet enrolled in schools in various provinces (Lule, Ramana, Ooman, Epp, Huntington, & Rosen, 2003). The gender inequality, considered as a hierarchical view of gender relations, with men above women and women regarded as inferior and less valuable by virtue of their sex, is growth retarding (Mikkolah, 2005). This not only robs women of their chance to contribute in societal development, but also curtails efforts for development and improvement of livelihoods. The argument is that
gender equality expressed in an equal valuing and provision of opportunities for both genders enhances development in all spheres (IEA, 2008).

According to Njeru (2002), sex based stereotypes are among the most firmly entrenched impediments to the elimination of discrimination. These stereotypes are, to a large extent, responsible for the denigration of the role and potential of women in society. Mwale, (2005) concurs with the view that the society negatively perceives women. Women are construed as gossips, followers, housewives, and their capabilities going virtually unnoticed. Forster (2000) states that there is clear evidence that women are still concentrated into a narrow range of academic disciplines, with a greater concentration of women in nursing, psychology, law, languages and education. Men are four times more likely than women to be professors and three times as likely to be in senior lectureships (Ireri, 2005).

Women seem to have a measure of power at the family level as indicated by the KDHS (2008-2009). The survey shows that marital and parental status, age, education, wealth, quintile, and employment status are not, to a large extent, hindrances to women empowerment. It, in fact, shows that women and men have equal say in strategic decisions made at family level. There is however, need to determine the extent to which these factors have led to women empowerment at the wider society, political and senior management spheres. Despite the great efforts to support women and the girl child to gain a better life and attain equality in the society, the impact has not been felt in majority of the sectors. In many organizations, very few women have had the chance to progress into senior managerial positions. They continue to be handicapped by well-ingrained structural and cultural barriers and by promotional systems that still largely rely on the publication records of candidates for appointments and promotions (Omwami & Keller, 2009).

There is therefore a need to carry out a study into the factors, especially educational and cultural, that influence, promote or hinder women empowerment and the progression of women into higher levels within the society and in major organizations. Consequently, the purpose of this study is to examine how education and culture affect advancement of women into senior positions and hence determine the challenges women face in their quest for career development.
1.3 Purpose of the Study

The purpose of the study was to assess the effect of culture and education on women empowerment.

1.4 Research Questions

The study was guided by the following three key questions.

1.4.1 What significant obstacles do women face in their quest for career advancement?
1.4.2 What are the cultural factors that affect/hinder empowerment of women from advancement?
1.4.3 How does education or lack of it affect the career advancement of women?

1.5 Importance of the Study

This study aims at benefitting the following groups:

1.5.1 The Private Sector and other Organizations

The findings benefit the private sector and other organizations such as Non-Governmental organizations. They would use the research findings in their organizational planning and as a point of reference for the impact their efforts make in women’s lives in the society. It also helps them in the evaluation of the strategies currently in use.

1.5.2 Women

Results of the study would benefit women as their concerns, opinions and recommendations will be highlighted, which, will hopefully affect the decision making process for future development.

1.5.3 Academicians and Researchers

Academicians and researchers with an interest in this line of study can use the research findings as a source of reference during their initial investigation and evaluation of the current state of the society.
1.6 Scope of the Study

The study sought to cover women living in Nairobi. The researcher includes a sizeable population of 150 women from different backgrounds comprising those in unemployment, formal employment, informal business and tertiary educational institutions. The research was carried out between the months of January and April 2018 involving data collection, analysis and interpretation. The main challenge faced was time as the study required adequate time to collect and analyze data collected.

1.7 Definition of Terms

For the purposes of this study, the following terms have been defined as follows;

1.7.1 Culture

This is defined as all the things around us that are made by human beings: tangible items, such as food, furniture, buildings, clothing and tools; and intangible concepts, such as education, the legal system, healthcare and religion; plus, values and behaviors (Dibb, Simkin, Pride, & Ferrell, 2006).

1.7.2 Empowerment

According to Ireri, (2005), empowerment is a process of giving voice to the disenfranchised and allowing the poor and vulnerable to access the tools and materials they need to forge their own destinies by allowing each and every household the possibility of becoming producers of their own welfare, rather than consumers of others’ charity.

1.7.3 Discrimination

Annan-Yao, (2005), describes discrimination as any distinction, exclusion or restriction made on the basis of sex which had the effect of purpose of impairing, irrespective of their marital status, on a basis of equality of men and women, of human rights and fundamental freedoms in the political, economic, social, cultural, civic or any other field.
1.7.4 Gender

This is defined as a socially constructed term depicting the system between women and men. It designates behaviors, attitudes, roles, status and other processes that govern relationships among the sexes in a given socio-cultural, socio-economic and/ or socio-political context (Annan-Yao, 2005).

1.7.5 Gender Equality

This is defined as a society in which women and men enjoy the same opportunities, outcomes, rights and obligations in all spheres of life. Equality between men and women exists when both sexes are able to share equally in the distribution of power and influence, have equal opportunities for financial independence, and enjoy equal access to education and the opportunity to develop personal ambitions (Omwami & Keller, 2009).

1.8 Chapter Summary

It is evident from the discussion above that there are issues affecting women empowerment thus allowing them to transition into independent and successful individuals that need to be addressed. The chapter highlights the importance of considering the factors affecting women empowerment and finds possible solutions to the setbacks being faced. Chapter two reviews existing literature on education, culture, and women empowerment including employment opportunities. Chapter three dwells on the research methodology used and encompasses the various aspects used including the design, sampling and data collection. Chapter four captures the findings of the study whereas chapter five delves into the findings in a manner that answers the research questions raised in chapter one.
CHAPTER TWO

2.0 LITERATURE REVIEW

2.1 Introduction

This chapter mainly focuses on the literature review of the study and explores the existing theoretical and empirical literature on factors influencing women empowerment. The literature is outlined based on a combination of work from various authors in a variety of publications, journals and textbooks. The chapter lays particular emphasis on culture, education and women empowerment. The research mainly looks at literature and data that has been published within the last ten years in a bid to establish a clear understanding of the background and eventual development of women empowerment.

2.2 Significant Obstacles Faced by Women in their Quest for Career Development

Empowerment involves changes in existing power structures characterized by a move from oppression to independence mostly notable by the quality of life led by an individual or community. Empowerment is multidimensional and occurs at different levels, and in different ways depending on individuals and communities in relation to the environment in which they live in (Cohen, 2004). Research into this topic details empowerment as an element of control in various spheres such as the household, community, nation and the general global market. It is out of this empowerment that power emanates and becomes present in an individual, organization or country. In the case of women empowerment, these power structures often refer to patriarchal systems of control that subordinate women. It is thus prudent to state that empowerment efforts of the same magnitude affect women differently in direct relation to their immediate environment as further detailed below.

2.2.1 Low Levels of Education

The first challenge that women face is education as this empowers them with knowledge of their rights and how to seek redress should such rights be violated. Many girls have dropped out of school sighting their families’ inability to pay their school fees (West, 2006). While Zimbabwe may not have seen the extent to which this can go, people from Ghana or Uganda who have lived under structural adjustment programmes for many years and whose countries
have been quoted by the World Bank as success stories will tell of the majority of a whole generation who have not gone to school- the majority of whom are women (Chattopadhyay & Duflo, 2001). In Africa, there is a limit to a capacity to enjoy your rights if you have not gone to school. It means that you may not get a job and thus your economic rights are affected despite them being basic human rights.

Women empowerment thrives hand in hand with education, also recognized as the cornerstone for sustainable development. This can be attributed to the fact that with knowledge comes a new way of life and with it an improved existence. Culture and education are therefore very crucial in terms of promoting empowerment. In Kenya and more especially in Nairobi, women leaders and representatives in parliament have always emphasized the importance of empowering women in the society as a key development agenda. African male attitude was such that educating the girl child was a waste of time and resources because she would get married and benefit her husband’s family/community (Fisher, Laing, Stoeckel, & Townsend, 1991).

The society has realized that educating the girl child is educating the society as a whole based on the fact that a mother is the first teacher that every child encounters and thus her knowledge regardless of the quality and quantity, is passed down to the next generation (Kadam, 2012). Despite the realization of the great benefits of education and its impact to the society, the girl child can only access basic education with the highest level of education achievable heavily dependent on access to financial resources. While most parents have now accepted to support and educate the girl child as much as the boy child, it is still practice that in majority of the not so well up homes boys are educated at the expense of girls as the only available resources are diverted to fund the progress of the boy child. In cases where there are just girls in the family, there is the expectation by parents of the older children to educate their younger siblings which mitigates their development as all available resources are directed back home as opposed to personal development projects (Kadam, 2012).

### 2.2.2 Limited Employment Opportunities

Women face no formal or legal barriers to any place in society. If they do not hold any positions of responsibility and prestige, it is because they do not want them and have
chosen to stay out of competition for them. Women who join the labour force do so because they are poor economically and would get jobs that are accorded the low prestige in the society. However, if women do not occupy prestigious positions, it is because they have not been awarded a chance. All that women need is a challenge and a chance: a challenge of a responsible job to be done and an opportunity to do it. Physical strength is no longer the main ingredient for work performance in the age where techniques, dexterity and mental skills have become more important. The change in the social image about women working out of the home, her increased education qualification and the general qualification now allows her to compete equally with men. Legislation too has come out strongly in support of women (Athane, 2011).

2.2.3 Access to Financial Services

Access to financial services is critical for economic empowerment of any population and it varies across gender. This includes levels of savings, access to credit, insurance services and remittances. Experiences and evidence from other countries point out that loosening of economic constraint imposed on women can have immense consequences on development. This includes the success of micro-finance institutions. Economic empowerment for any population is the cornerstone for sustainable development owing to direct contribution to production systems. This includes participation in such sectors as agriculture, mining, manufacturing, construction, transport, trade, finance, social services, among others. According to Aghion and Morduch (2005), lending and peer borrowers often practiced in micro finance institutions deter domestic violence and provide a way for women to save by keeping money away from their husbands. Indications are that micro credit taken by the woman rather than the man of the household increases women’s non-load assets and children’s education and doubled women’s expenditure than if the credit was given to the husband.

Accessibility to finances presents the greatest hindrance facing Kenyan women entrepreneurs. Legal requirements such as collateral to secure loans pose great threats. The number of women who own property in comparison to their male counterparts has previously been very minimal. This wide gap creates a challenge for women to provide collateral
required by banking institutions. Majority of women venture into business in the rural areas and require financing; however, they lack the required amounts of collateral to enable them secure bank loans (Athane, 2011). Women entrepreneurs often lack information on how to access loans and essential collateral to obtain the loans and/or face discriminatory laws or practices related to finance and credit (Common Wealth Secretariat, 2002). A unique model has been initiated by Equity bank in Kenya that targets women in small and medium enterprises (SME). The equity Bank’s line of credit targets legally constituted community groups with good history. Such groups are mainly composed of women who receive loans without security. The group members act as guarantors for such loans. The equity bank also undertakes six weeks business training for new community groups composed of women. Various other banks such as Co-operative bank have followed suit and more and more microfinance institutions are supporting ventures more than ever before (Boadway & Tremblay, 2003).

However, loans from Kenyan microfinance institutions limit loan amounts, do not have grace periods, are short term in design and carry very high interest rates. Consequently, most women entrepreneurs are likely to have multiple short-term loans to cater for both businesses and social amenities. Studies have shown that loans to SME entrepreneurs only satisfy a fraction of their financial needs (Women Entrepreneurs in Kenya, 2008). Women entrepreneurs more often than not face discrimination in their quest to access facilities. Cases have been reported by women that banking officials tend to ignore them in meetings and opt to seek information from their husbands or male business counterparts. The mere fact that banks engage in gender bias prevents numerous women from approaching them. As a result of such discrimination, some women are too discouraged to approach banks for their financial needs and instead turn to informal saving groups (Mwobobia, 2012).

2.2.4 Other Challenges

Women are bestowed with the responsibility of providing for the extended family and relatives. Most micro-enterprise financial resources are not isolated from personal finances and hence family obligations are met from resources earned in the business. The high demands tend to drain the savings and income generated by the business, since such finances
would otherwise be used in the enterprise for expansion and growth. Women can play an instrumental role in uplifting their families out of poverty by participating in the labour force. Women are more likely to invest their earnings in their children, and to assume critical, life sustaining responsibilities. Research further suggests that development policies and programs that assist women and girls can have a major impact on a country’s overall development (Majiwa, 2000). Comparative studies show that women start business activities at an older age as compared to their male counter parts. This is mainly because of their maternal duties where they choose to concentrate on caring for their families and only venturing into business as a secondary feature when the family becomes a mature entity. This goes to portray the importance that women lay on their families and the family has always taken centre stage in relation to all other aspects such as business.

There is also mounting empirical evidence indicating that women as political decision makers make different choices than men do. According to Chattopadhyay et al, (2001) women are socially isolated, lack prior work experience and access to enterprise information and marketing facilities which the men entrepreneurs acquire. The excessive demands on their time as wives, mothers and ‘managers’ of the home make it less conducive to successfully operate an enterprise.

The government and other institutions have facilitated various schemes aimed at supporting women. The Women Enterprise Fund (WEF) was conceived by the government of Kenya in 2006 and officially launched in 2007. The principle objective of the fund is economic empowerment of women. Women Enterprise Fund loans reach the target beneficiaries through the partner financial intermediaries and directly through Constituency Women Enterprise Scheme. Although women constitute 52 percent of the total Kenyan population, majority of them have been excluded from the formal financial services e.g. few have bank accounts, can access loans, money transfer services, etc. The rural women are more disadvantaged than their urban counterparts. The establishment of Keriri Women’s University of Science and Technology is one of the positive affirmative actions taken to empower women in SME’s. This gives young women a chance to study Science and Technology, the foundations for creativity and innovation and elements essential for growth of SME’s. On the other hand, in the public Universities, the entry qualification for women for
all degree programs has always been a point lower, as part of an affirmative action scheme. This allows for education opportunity for women (Mwobobia, 2012)

Recent strategies adopted by governments in the East African Region have provided a platform for support and promotion of developmental agendas, geared towards supporting women empowerment. Despite the apparent slow takeoff and modest gains, the regional countries are steadfastly pursuing policies for the promotion of women’s access to developmental roles, opportunities and resources (Jahanian et al, 2013). No country can raise the standard of living and improve the well-being of its people without the participation of at least half its population. Experience in other countries have shown over and over again that women are important actors in development – to hold them back is to hold back the potential for economic growth (Karl, 2001).

In view of increasing difficulty confronting women workers who wish to balance work and family in different ways throughout their career and their life course, it appears that private and public policies have not, to date, been able to face this challenge. It is argued that if working time is addressed with the objective of restructuring or reducing it, it is possible to significantly lessen the tension between the sphere of work and that of family and individual life. This does not necessarily solve the problem completely, as it does not ensure a better gendered division of labor between men and women within the home and within paid employment but offers some elements which alleviate the difficulties (Boadway & Tremblay, 2003).

To a large extent, there are limited public support systems targeting women’s political empowerment. Although affirmative action has been entrenched in most Government policies such as education and public service delivery, implementation of the same is limited. Consequently, men have dominated the political scene while women who try to make a standing in the political world face a lot of challenges and a vast majority end up giving in to the pressure. There is a strong need to eradicate prevailing mental and social attitudes that are prejudicial to women and girl’s rights. However, states cannot rely on legislation alone. Other mechanisms need to be in place to ensure promotion of gender equality. Legislation
would have sent a formal message that traditions and customs contrary to the rights of women and girls would no longer be accepted (Mwobobia, 2012).

Management of employees poses yet another challenge for women entrepreneurs in Kenya. Sourcing, recruiting and retaining trustworthy and hardworking employees are essential components for the success of any business. Since woman-owned businesses tend to be smaller, they are often less likely to provide job security and retain good talent and skills. Evidence shows that some women are not taken seriously by their employees, especially in non-traditional sectors, and thus, have to strive in order to earn their respect (Athanne, 2011).

2.3 Cultural Factors Affecting Empowerment and Advancement of Women

Culture, defined simply as all human behavior that is not biologically determined, but acquired through education or socialization can also be seen as human behaviors learnt, shared and/or socially transferred through observation and instruction by other members of society. It broadly encompasses a process of social influence following socially constructed societal norms, values and beliefs (Njeru, 2002).

Although various theories have been put forward to contextualize gender disparities within the African communities, the Institute of Economic Affairs Klugman et. al. (2014), focuses on the individual level of analysis encompassing social identities in which men mature to be competitive and work-oriented whereas women mature to become nurturing, person-oriented and child centered. This socialization theory suggests that children are taught to behave in a certain way according to their gender thus naturally bringing out character traits that depict their masculinity or femininity. This not only teaches them the norms expected of them by the community but also defines their outlook and perception on various societal issues. This is also portrayed in the kind of toys, color of clothes and beddings that parents buy for their children. They will often buy trucks and a preference of blue colored clothes for boys while buying dolls, playhouse toys and pink colored clothes for girls.
2.3.1 Gender Roles

These particular differences develop into explaining why men and women fill different positions in institutional settings, work organizations and families bringing forth different gender roles. The contextual underpinning is an interaction perspective which emphasizes issues such as cultural expectations and taken-for-granted situational meanings. This implies that an individual is expected to differentiate what is neither inevitable nor essential. This argument brings to light the case where there is often less than sufficient investment in the girl child because the returns are perceived to accrue to another family after marriage (Kothari & Jain, 2003). This explains why very minimal, if any, investment was made to the girl child as doing so was viewed as benefiting other families in comparison to investing in the boy child who would marry and remain in the family thus benefiting the family.

African culture has often identified men predominately with public or work life and linked women to private and home life (Stoner, Freeman & Gilbert, 2003). This is evidenced by the virtual absence of women from the upper echelons of management in many organizations. However, recent studies indicate that the workforce is rapidly moving from being male-dominated to one of equality of numbers between men and women (Beardwell & Holden, 2007). Gender inequality in education and training, the sex stereotyping of occupations and the undervaluing of women’s work were and still are among the obstacles faced in career progression of women. Representation of both men and women in decision making process is critical for effective implementation of policies that affect general population. This includes participation in Government organs, civic positions and senior government positions, among others. Overall, a negligible proportion of women are represented in senior and middle policy formulation and implementation process despite the substantial number of women in communities. This form of structure contributes to the limited gender sensitivity in policy process including roles and needs of women.

Most differences in gendered relations are as a result of cultural barriers especially in the relationship between women and men within households and communities impeding economic participation and also undermining the quality of that participation. For example, even when there are women who work, they face differential treatment such as wage gaps.
and segregation into traditionally female industries. Women have generally borne the burden of non-monetized labour such as child care and domestic work. However, globalization is changing these norms and new global developing economies demand women in the monetized as well as non-monetized sectors of work. Globalization has the potential to improve the women’s economic achievement. Increased employment opportunities for women in non-traditional sectors might enable them earn and control income providing a source of empowerment and enhancing women’s capacity to negotiate their role and status within the household and society (Annan-Yao, 2005).

Mikkola (2005) further argues that gender hierarchy is present in family, inheritance laws, customs, valuations of women’s work as opposed to men’s work, and the power to make decisions in society, family, church and social networks. It shows in the opportunities available for development, education, health, nutrition, violence and general invisibility of women’s work. The hierarchy has in the past been generally acceptable to both genders and has not normally been questioned until now.

2.3.2 Women Submission to Men

Promoting gender equality has thus become recognized as a necessary tool for development both socially and economically. Gender relations in patrilineal communities differ greatly from those in matrilineal communities. In the former, women tend to be totally submissive to men be they fathers, brothers, husbands or uncles and have limited decision-making powers besides freedom of speech, especially when in public (Mikkolah, 2005). In contrast, although women are submissive to men, in matrilineal communities, they have some decision making powers and liberty of expression, and can generally chose their own spouse. They can be Queen-Mothers in the political domain and can even inherit property from their maternal uncles and mothers (Annan-Yao, 2005). Strong and emerging matrilineal societies form a great foundation for most of the movements by and for women.

Gender relations equally change according to one’s social class and as a result, economically and politically empowered women, usually on top of the social ladder, play roles that make them less submissive to men. They can be directors of private firms, successful traders, occupants of key government administrative positions, ministers, parliamentarians, mayors
and so on. This attribute, computed with the independence gained from men is in a large way encouraging more and more women to come out and voice their opinions and fight for their rightful place in the society.

Kenya, like many other African societies is a patriarchal society. Despite the fact that there are still major gender related challenges facing the country, policy developments and key legislation enactments have been undertaken in the recent past that are geared towards greater gender equality. These include the passing of the Presidential Decree of 30% affirmative action in terms of formal appointees to public posts and the Gender Policy Bill, the Sexual Offences Act, (Beardwell, 2007). The government of Kenya is aware and has acknowledged that discrimination against women is rampant and has incorporated a definition of discrimination against women in the new national Constitution.

2.3.3 Gender-Based Violence

Although ministries such as that of education have been slow in addressing the gender-based violence systematically throughout their school systems, Non-Governmental Organizations (NGO) efforts have emerged in countries around the world to counter gender based violence and inequality in schools. They offer workshops, theatre and a range of other program activities for students on destructive gender norms and violence and attempt to shape positive, nonviolent masculine and feminine identities. These efforts, though mostly limited to individual schools, are gaining popularity and receiving more attention (Bryman, 2001).

This has ensured that children are taught from a young age to be more accommodating of both genders and the need to do away with vices such as violence against women. The result of this is not only the creation of awareness from a tender age of the negative effects of these vices, but also gradual support from the male gender to eradicate them. This, compounded with the vigorous media campaigns against violence and the need for equality, respect and love, has gone a long way into changing the way society views women and the respect they are now accorded. It has also resulted in the rise of confident girls who start competing with boys even in subjects that have previously been a reserve for boys like physics, chemistry and mathematics. In this way, schools can eliminate gender discriminations embedded in the family and rooting from it (Annan-Yao, 2005).
2.3.4 Sexual and Reproductive Health and Right

Gender equality and the empowerment of girls and women will not be possible without the realization of sexual and reproductive health and rights. For women and girls to lead healthy lives, and to be free to participate in social, economic and political life, they need universal access to quality services, information and education, and conditions that allow them to realize their sexual and reproductive rights (Cohen, 2004).

According to Klugman, Hanmer, Twigg, Hasan, McCleary-Sills and Santamaria (2014) sexual and reproductive health and rights services are critical for women and girls to have healthy lives, address violence and power relations in their lives, and open doors to opportunities. On these grounds alone, they must be considered priority interventions. Sexual and reproductive health and rights are important rights in themselves, but can also magnify possibilities for empowering girls and women and for achieving gender equality.

Women as a group are at a greater risk of nutritional deficiencies compared to their male counterparts due to their reproductive role. According to Malhotra, Schuler and Boender, (2002), the average life expectancy for both sexes in Kenya is fifty four years compared to a global average of sixty eight years. Healthy life years are anticipated at forty eight, with 82% of lost healthy life years attributed to communicable disease. Even with adequate empowerment of women, the most fundamental factor contributing to the effectiveness of the wholesome feminine being is her health.

According to Mareng, (2010) reproductive health of women in many countries is still very poor especially where sexual and reproductive rights are yet to be fully realized. This is mostly attributed to the fact that women have not been recognized in most traditional societies and thus their rights not fully advocated for besides the fact that a vast majority of the women are not willing to come out and speak about their problems especially where female doctors are lacking. Many societies, such as the Somali community in northern Kenya also treat as taboo for a woman to expose part or all of her body to another man except her husband. Single purpose programs have also failed to reach majority of the women because many of them are asymptomatic, and seeking treatment for sexual related problems is
socially stigmatized. This has left many women suffering in silence especially in marginalized communities where education and proper healthcare are still a luxury. Further to these, the Task Force states that maternal mortality rates are on the increase in these societies while pregnancy related complications are at least 50 times higher in the developing world than in the developed countries (Task Force on Education and Gender Equality, 2005).

Necessary actions to address these problems are such as ensuring universal access to sexual and reproductive health services through the primary healthcare system, providing women and girls with full access to sexual and reproductive health information, and fulfilling all the commitments in the Cairo Program of Action of the UN International Conference on Population and Development of 1994. Interventions are needed within and outside the health system. As a basic minimum necessity, national public health systems must provide quality family planning, emergency obstetric services, and interventions to reduce malnutrition and anemia. Programs to prevent and treat sexually transmitted infections, including HIV should also be implemented. Apart from the health system, sexual education programs are important tools to lay the foundation for improved sexual and reproductive health outcomes. Ultimately, these interventions must thrive with the aid of an enabling policy and political environment that guarantees women’s and girls’ sexual and reproductive rights. Counseling, prevention and treatment services for sexual transmissions and HIV should be integrated with other reproductive health services and made available through the primary health care system, which is likely to reach populations in greatest need, such as adolescents and the poor (Mangione, 1995).

Access to quality family planning services that provide women with a range of contraceptive options and informed choice helps reduce high risk pregnancies associated with multiple pregnancies and helps avoid unwanted and unsafe abortions (Ireri, 2005). Generally, it is believed that perhaps culture, religion and partly political perspective have an inclination towards women empowerment. These are considered to be factors that make it difficult to act towards the empowerment of women.
2.4 Education and its Effect on Women’s Career Advancement

Previous studies both in developed and developing countries show that a girl’s education is important for the welfare of the family and its future development (Mangione, 1995). This is because what is taught trickles down to the children and thus the society at large. Birdsall, Levine and Ibrahim (2005), clearly state that girls’ education is a human right, provides economic and social benefits and is an international objective. This not only shows the importance of the need to educate girls wholesomely but also the superiority to which it is recognized in the international scene. Women and girls emancipation translates to sustained increases in educational attainment from one generation to the next. Studies find that a mother’s level of education has a strong positive effect on her daughter’s enrolment more than the son’s and significantly more than the effect of father’s education on daughters (Central Bureau of Statistics, 1999).

2.4.1 Illiteracy Level

Kenya, since independence, has laid a lot of emphasis on eradication of illiteracy and has maintained the importance of attaining at least basic education for each individual both formally and informally. This, not only saw the propelled vigorous activities towards the creation of infrastructure but also sponsorship of various individuals by various organizations including the government in their quest for knowledge both locally and internationally mostly driven by the need for skilled manpower and experts in various fields. It is through formal education that knowledge is transmitted and skilled human resources produced. In the transmission of knowledge, schools teach individuals how to do things as well as the roles they play in society and how to conform to social values. Formal education systems are thus value-ridden and greatly participate in shaping learners into female and male genders (Annan-Yao, 2005).

Despite relatively expanded educational opportunities in Kenya, the gains have consistently lagged behind the momentum shift in the value of education and the benefits accruing from accessing education. The government both in the colonial and the post-independence periods has put a lot of effort in developing education in Kenya aimed at contributing to economic modernization and economic improvement. Development agencies and governments have
promoted investment in education as a tool to develop human resource capacity and to improve quality of life, particularly for the new nations emerging from colonialism in the mid-twentieth century. Nevertheless, universal education is yet to be realized, and women’s degree of participation in the upper tiers of the education system still remains low (Omwami & Keller, 2009). Despite the many efforts to make education accessible to all individuals, a lot of this emphasis and attention has for a long time been given to the boy child at the expense of the girl child (Zororo, 2011).

The study by Davis, Gallardo, and Lachlan, (2012) shows that only 3% of the eligible population in Kenya access tertiary education. This is a very small proportion of the population considering the high rate at which it is growing. Data shows that in Kenya, illiteracy among females is almost twice (21%) that of males. According to the government (Republic of Kenya, 2003), economically disadvantaged women have the highest illiteracy rates (47%) while the richest women are least likely to be illiterate (9%) (Nkoyia & Teklemariam, 2011). Only recently, has the education of the girl child been accorded utmost importance and priority. Investing in the education of girls has in the recent past been viewed as an endeavour to educate the whole community wholesomely due to the nature of roles the feminine gender play in the various spheres of their life in the community (UN Millennium Project, 2005).

2.4.2 Gender Relations

According to Njeru (2002), the gender relations framework is viewed as a useful conceptual approach to the structural inequalities that characterize the relationship between men and women in their day to day activities and expressions. Njeru (2002) further explains that rather than dwelling purely on the male/female sexual differences, the gender relations approach herein refers to the substantive issues arising from structurally perceived and socially constructed role expectations and differences in diverse social settings.

Gender and socio-economic background of any population has linkage to participation in any economic activity and the effects vary across socioeconomic groups and regions. Specific issues of concern relate to the unequal or disadvantaged position of women as compared to men and by extension girls as compared to boys in education and economic activities
including employment and access to financial assets (UN Millennium Project, 2005). Education for all and Millennium development goals, underscore importance of achieving gender equality in education by 2015, with specific focus on ensuring girl’s full and equal access to, and achievement in basic education of good quality (Republic of Kenya, 2003). To achieve these targets, countries have to develop feasible and informed strategies to improve participation of both male and female citizens in various socioeconomic activities including education (Walden, 2000).

Abu-Ghaida and Klasen (2002), report that countries that fail to meet the goal of gender parity in education will face considerable costs, both in forgone economic growth and in reductions in fertility, child mortality and malnutrition. Without the appropriate action, these costs will increase over time. They estimate that countries that are off-track in female primary and secondary school enrolment might lose an average of 0.4 percentage point between 2005 and 2015 in annual economic growth (Yin, 2004).

United Nations (1993) and Children’s Act (2001) recognize that education is a basic human right that every child must enjoy and that Kenya is a signatory to these and other international conventions. The article states that everyone has the right to education and that education shall be free at least in the primary level and that it shall also be compulsory. Based on fact, it is therefore important to state that in the current society, women should be encouraged to take up the top notch jobs and hence, advance their leadership skills. According to Domenico and Jones (2006), women of the 20th century are becoming more and more involved in the workforce rather than staying back at their homes to do house chores. Factors such as gender and culture in the current century are encouraging women to participate in the workforce and thus strike a balance between education level and parental expectation (Zororo, 2011).

2.4.3 Education Improves Women’s Well-Being

Available data from around the world shows that increased education is associated with the empowerment of women (Malhotra, Pande & Grown, 2003). Educated women are more effective at improving their own well-being and that of their family. They are better equipped to extract the most benefit from existing services and opportunities, roles and support
structures. The empowering effects of women’s education are manifested in a variety of ways, including increased income-earning potential, ability to bargain for resources within the household, decision making autonomy, control over their own fertility and participation in public affairs matters (Domenico & Jones, 2005). Mareng (2010) explains that women’s education is very important because women have a central role in the management of households and can participate immensely in the campaign to control rapid population growth. Furthermore, education helps combat poverty among the women, encourages women to choose what is best for them, and leads to improved demography (UNESCO, 2003).

The extent to which benefits of women empowerment are reaped largely depend on the surrounding environment, the willingness of women to overcome the social norms and take up responsibility by being their own decision makers and also by other factors that are beyond their control such as economic development, depth of the labour market and degree of gender stratification. These determine the degree of empowerment creating a sort of foundation for the whole process (Stoner, Freeman & Gilbert, 2003).

Gerrard, (2004) further adds that the effect of women’s education is greater in settings that are already relatively egalitarian because under such conditions even modestly educated women are more likely to participate in important family decisions, to work in nonfarm occupations and to control economic resources (Tembon & Fort, 2008). However, in the absence of other normative shifts and changed power relations, education alone may not be transformative. A longitudinal study concluded that women’s literacy programs contributed to their overall empowerment through improvements in their reproductive health and participation in income-generating and community and political activities (Garson, 2012).

International needs for better living standards have led to a press for free and compulsory universal basic education for all children but especially for girls who lag behind boys in this field (Yin, 2004). Although the government has invested a lot in ensuring that all children access basic formal education, there are still stiff challenges because even when girls manage to enrol initially, several other factors inhibit them from continuing in school or attaining the highest possible educational qualification (UNESCO, 2003). These include socio-cultural constraints like early marriages, teenage pregnancies and some initiation rites which either
propel them to adulthood or produce in them an attitude of being an adult with a view of education as being for children before they attain the rightful age let alone a good education (Zororo, 2011).

Currently in the education sector, some of the policy initiatives relevant to the achievement of gender parity include making basic education affordable to all households through the introduction of fully subsidized public primary education starting 2003, and the recently introduced free day secondary education and subsidized boarding secondary education starting January 2008. This initiative has led to high primary gross enrolment, recorded at 7.63 million pupils (48% female) in 2006 having risen from 6.1 million pupils in 2002 (49% female) (Government of Kenya, 2005). According to the Task Force on Education and Gender Equality, 2005, there are two ways of making education more affordable to poor families. This can be done through the elimination of user fees and by providing incentives for the families to send the girls back to school for instance, giving cash grants to poor households with school-age children which are conditional on enrolment and regular attendance of school by the children (Task Force on Education and Gender Equality, 2005).

2.4.4 Educated Women Promote Child Education

Developments in the education sector have resulted in significant enrolment in primary education and subsequently in secondary education. This has taken the country much closer to achieving universal primary education and also the government goals of ensuring that learning needs of all children are met by 2015. This also helped in achieving of adult literacy by especially for women by 2015. Besides what is provided or proposed by the government and various organizations, there are a number of compelling reasons for investing in the education of women. Literate women are more likely than less educated counterparts to promote the education of their children. Education of women has been seen to ensure gender equity as educated women have more access to formal employment and opportunities than their illiterate counterparts (Woodward & Zbilgin, 1999).

Educated women in most cases serve as good role models for their children and girls in general, thus enhancing the latter’s chances of enrolling in school and even striving to do better than their parents did. Literate women add to the pool of human resources available to
nations confronting the difficult challenges related to environmental degradation, ignorance and disease and they also speak out for the issues of the feminine gender which has played a very big role in the development and empowerment of today’s woman (Epstein, 1981).

Lastly, increasing female literacy by 10% has the potential to lower infant mortality by the same percentage or more acknowledging that majority of literate women will know what is best for their children in terms of nutrition, healthcare and even education compared to their counterparts who will mostly rely on myths or the little knowledge they gather which builds the notion that one solution works for all (Nkoyia & Teklemariam, 2011). Schultz (1960) argues that education of women has more social returns than that of males, a statement echoed by the Forum for African Women Educationists (1998) who note that the total benefits of education multiply where there is increased female participation in schooling. A broader education helps young women understand their unique situation regarding historical, economic, legal and religious contexts (Task Force on Education and Gender Equality, 2005).

2.4.5 Education Enhances Women Entrepreneurial Ventures

As the enrolment of women in business schools continue to increase, these young women are provided with the skills and tools so important in empowering their strategic focus and thus the success in their entrepreneurial ventures. Lower literacy levels put women entrepreneurs in Kenya at a disadvantage as compared to men. While the gender gap in the primary education sector in Kenya has decreased in recent years, the gap remains high in secondary level and tertiary education levels. Lower education does not emphasize the need to attain entrepreneurship skills (Herz & Sperling, 2004).

The resulting consequence is that it reduces the chances that women will have the knowledge required to excel in business and thereby, contribute to the country’s overall economic growth (Wirth, 2001). Even though ICT has become a global industry, there are traditional bottlenecks that have hindered women from participating effectively in the formal technology labour force. On the other hand, because the women in this region have always been active in agriculture, local trade and other economic pursuits, most women are employed in the informal sector which is defined as an economic activity that takes place
outside the formal norms of economic transactions by the state and government. It refers to small micro-businesses that are the result of individual or family self-employed (Mwobobia, 2012).

Herz and Sperling (2004) have identified four main approaches that can be used in increasing the participation of girls in schools. To begin with, girls’ education should be made more affordable by reducing fees and offering targeted scholarships to especially reach very bright girls from poor backgrounds. Building schools close to girls homes or in easily accessible areas will go a long way in reducing the distance they have to walk every day and also increase the security. This is because accessible schools pose less security threats compared to those located kilometres away. Also, the community should become more involved in school management to make them feel part of the shareholders in the education of their children. Flexible scheduling especially for nomadic communities will ensure that children from this lifestyle get an education even while on the move (West, 2006). Again, schools can be made more girl friendly by improving the safety of schools with particular emphasis on the design of facilities such as latrines and sports facilities. Policies that promote girl’s attendance especially where they are married or have children should be created to facilitate the need to continue with their education. Finally, the quality of education should be improved by training more female teachers for the secondary level, providing gender sensitive textbooks and by developing a curriculum that projects gender equality (Task Force on Education and Gender Equality, 2005).

Girls and their families may not prioritize attendance of school if the curriculum and/or their teachers or counsellors convey the message that girls are less important than boys. This is more especially if the school seems to direct girls towards fields of study or training that are considered appropriate for women (Institute of Economic Affairs, 2008).

In Kenya, unplanned for pregnancies is the number one known factor for the highest girls’ drop out from school followed by early marriages with other factors such as availability of fees and prevalence of peace holding constant. As such, change of educational laws to accommodate such occurrences by giving a period of leave of absence is highly recommended (Kenya National Bureau of Statistics & ICF Macro, 2010).
The quality of education rendered to girls in a large way has effect on improving the next generation’s educational outcomes and also significantly dictates the extent to which it will be educated as most mothers will try to ensure their offspring gets a higher education than they achieved (Tembon & Fort, 2008). A large body of evidence shows that providing education for women can facilitate better education outcomes for their children. Financial support to literacy programs for adult women can propel interventions so as to increase access and retention rates of children in school. Adult literacy programs, especially when combined with the acquisition of other skills relevant to the learner, may be particularly useful where there are populations of undereducated women such as in minority and indigenous communities. Women who are also educated serve as role models for their children and especially their daughters (West, 2006).

2.5 Chapter Summary

Women have for the longest time borne the brunt of gender inequality with their rights constantly ignored. As shown in the literature review, most of the issues affecting women have since started being addressed by governments, organizations and individuals. Women are now enjoying benefits of gender equality more than ever before and this has come with numerous advantages and challenges. More girls are currently enrolled in schools and enjoying the same educational benefits as boys and women are starting to gain a competitive advantage in business as well. The healthcare of women has been prioritized and there are less maternal deaths, lower child mortality rates, and even more feminine medical staff. The above chapter has painted a picture of what empowerment would ideally look like, and the challenges empowerment faces from an educational, cultural and social view. The challenges have been discussed in depth and barriers to empowerment have been identified. In light of these discussions, it is imperative that a keener look at how education and culture affect women empowerment is taken. Chapter three furnishes the research methodology used in gathering data.
CHAPTER THREE

3.0 RESEARCH METHODOLOGY

3.1 Introduction

This chapter explains in great detail the research methodology used in this study. It discusses the type and source of data collected and the reasons why it was the most appropriate method of data collection for the study. The chapter also shows the various sampling methods used and how the research analysis was undertaken.

3.2 Research Design

Research design is a blueprint for fulfilling research objectives and answering questions (Cooper & Schindler, 2016). According to Deming, (1960) research design is classified into three categories exploratory, descriptive and causal research. The study used descriptive research to obtain data. Descriptive research was used not only because the researcher understands the problem but also because it would provide a reasonable understanding to results attained as it is used to describe phenomena associated with subject population or to estimate the proportions of the population that have certain characteristics.

A descriptive research design was adopted because descriptive studies are not limited to any one method of data collection and may employ as many methods as the researcher feels comfortable. Sellitz, et al (2003) also adds that data collection procedures in this type of research must safeguard against bias and unreliability which the researcher should uphold. In this research, the data was collected from a population of 150 women from different backgrounds comprising those in unemployment, formal employment, informal business and tertiary educational institutions. Education and culture were used as the independent variables while empowerment was the dependent variable. This is because the effect of education and culture on women directly affected the rate and level of empowerment they attained.
3.3 Population and Sampling Design

3.3.1 Population

Saunder, Philip, and Thornhill (2014), define a population as the full set of cases from which a sample is obtained. A population must be defined in terms of elements, units, and time. It is essential that a population is defined before the sample design is contemplated. The target population of this study was the women enrolled for the undergraduate and graduate programs at USIU in the year 2014. The choice of this target population was because this category represents women who are both in formal and informal employment as well as the category of women in institutions of higher learning since USIU is an institution of higher learning. Additionally, this population includes women who are not in any form of employment thus the relevance of the population in the study. The study however restricted itself to only women who had been enrolled for the present year of study (2014) as per the records in the registrar’s office as seen in table 3.1 below.

Table 3.1 Population Distribution

<table>
<thead>
<tr>
<th></th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under Graduates (Including Employees)</td>
<td>2,227</td>
<td>2,570</td>
<td>4,797</td>
</tr>
<tr>
<td>Graduates (Including Employees)</td>
<td>395</td>
<td>611</td>
<td>1,006</td>
</tr>
<tr>
<td>Interviewed</td>
<td>0</td>
<td>150</td>
<td>150</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>2,622</td>
<td>3,181</td>
<td>5,803</td>
</tr>
</tbody>
</table>

Source: USIU Registrar, 2014

Table 3.2 Sample Size

<table>
<thead>
<tr>
<th></th>
<th>Undergraduate Females</th>
<th>Graduate Females</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Formal Employment</td>
<td>18</td>
<td>42</td>
<td>60</td>
</tr>
<tr>
<td>Informal Employment</td>
<td>25</td>
<td>40</td>
<td>75</td>
</tr>
<tr>
<td>Unemployed</td>
<td>10</td>
<td>5</td>
<td>15</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>53</td>
<td>92</td>
<td>150</td>
</tr>
</tbody>
</table>
3.3.2 Sampling Design

3.3.2.1 Sampling Frame

This is the section of the population that can be accessed during a study that is, the realistic version of the population, the ones that can be identified and accessed (Gallardo, Dries & Gonzalez, 2012). It consists of a list of all sampling units. The sampling frame may be the whole population or part of a population (Garson, 2012). In this study, the sampling frame included all the female USIU students who were registered and were in session at the time this study was undertaken. Since the sampling frame is comprised of actual students in session, they were identified through the registrar’s list of registered students.

3.3.2.2 Sampling Technique

A proportional stratified sampling technique was adopted for this study and, it is the sampling method that utilizes a technique in which different sub categories of the sample are identified and then selected proportionate to their occurrence in the population (Gallardo et al, 2012). Members of the population of the study were categorized depending on the level of their studies; that is graduate or undergraduate. Random sampling was then carried out to select a representative sample from each category to participate in the study. This method of sampling was to ensure that each stratum is properly represented so that the sample drawn from it will be proportionate to the stratum’s share of the population. This was to ensure that every element in the population is represented and also to achieve statistical efficiency.

3.3.2.3 Sample Size

The sample size represents a subset of sampling units from the population from which the actual study is carried out (Garson, 2012). This is the number of data sources that are selected from a total population (Gallardo et al, 2012).

A sample size of 150 as calculated below was selected to participate in the study.

Fisher et al (1991), provides a mathematical formula for calculating sample sizes as follows;

\[ n = \frac{(a^2 \times (pq))}{(b^2)} \]
Where; $a$ is the z score

\[ b \] is the margin of error

$p$ and $q$ are the estimate proportions

Assuming a 95% level of confidence with a z score of 1.96, margin of error of 8% and (50%:50%) proportions,

Hence; the required sample size $n = \frac{(1.96 \times 1.96) \times (0.5 \times 0.5)}{0.08} = 150$

Random sampling was employed to pick proportionate number of respondents from each stratum.

### 3.4 Data Collection Methods

Both primary and secondary data were used in this study. A standardized questionnaire was used to get response from every respondent. The questionnaire was mainly used to collect data on the various variables that affect the empowerment of women and identify solutions to the same. A questionnaire was used since one can capture both quantitative and qualitative data from questionnaires, they are anonymous and as such, one can express their views without bias, and they can be quite valid if administered in the right way. However, a disadvantage to using questionnaires is that one cannot correct a questionnaire if they misinterpreted it as it gives no chance for rapport between the researcher and the people answering the questionnaires. They can be quite slow and may never even be returned at times. The research made some of the interviews as informal as possible so as to create an atmosphere that is conducive for the informants to give important insights on the subject under study and all key informants were interviewed individually. Purposive sampling was used to select each interviewee. This method allowed the researchers to use their judgment to select respondents that would best answer the research questions and meet objectives (Saunders et al, 2003).
3.5 Research Procedures

As a measure of validating the research instrument, the questionnaires used were prepared and submitted to experts for advice on structure, content and the flow prior to collecting data. The experts included supervisors who ensured the items captured all the information that were required for the study. The questionnaires were then administered to the sampled respondents from the different categories. As a measure of ethical considerations, the right of confidentiality and privacy was observed during the study. The respondents were not coerced in any way to discuss what they did not feel like disclosing but they were assured of confidentiality. The respondents were informed of the purpose of the research and how it will benefit them; the study also ensured adherence to school regulations is maintained. The information was only used for academic purposes of the study.

3.6 Data Analysis Method

Upon completion of collection of data, it was organized by editing, coding, cleaning and tabulating it in readiness for analysis according to the categories and themes under examination. Responses to open ended questions were analyzed and categorized according to objectives to provide qualitative substance to statistical findings. The organized data was used to form the basis for interpretation of findings in order to provide answers given to the questions. The information was analyzed using Microsoft excel and SPSS software, summarized and represented graphically where applicable to make appropriate conclusions.

3.7 Chapter Summary

The chapter begins by outlining the most suitable research design that was used in the research. The researcher explains the population sample population that was used to provide data for the research and the various methods that were used to collect analyse and compile the data collected. The next chapter details the research findings, analysis and discussions using the methodology explained in this chapter.
CHAPTER FOUR

4.0 RESULTS AND FINDINGS

4.1 Introduction

This chapter presents the results and findings of the study based on the research questions with regards to the data collected from the respondents. The first section presents the background information in regards to the respondents. The second section covers findings on significant obstacles that women face in their quest for career advancement. The second section covers findings on the cultural factors that affect/hinder empowerment of women from advancement and finally the last section looks at how education or lack of it affect the career advancement of women. A total of 150 questionnaires were distributed to the respondents however, only 84 questionnaires were returned indicating 55 percent response rate. According to Nachmias and Nachmias (2004) survey researches face a challenge of low response rate that rarely goes above 50%. Accordingly, they suggest that a response rate of 50% and above is satisfactory and presents a good basis for data analysis. Further, Mangione (1995) provided the following classification of response rate: over 85% excellent, 70% - 85% very good and 60%-70% good while 60-50% is acceptable and below 50% not acceptable. The current study therefore falls under the satisfactory range as it attained 55% response rate.

4.2 Background Information

This section presents the background information in relation to the respondents’ age gender, and level of education. These aspects were factored in because of the meaningful contribution they offer to the study.

4.2.1 Age Groups

Eighty four respondents filled the questionnaire provided. The first four questions were posed on personal details of the respondent. The first question was raised to determine age brackets of respondents. The information was intended to determine the relevance of age groups when it comes to the role culture and education would play in empowering women.
Of the 84 respondents interviewed, 46% were in the age bracket of 31-40. Those aged between 20 and 30 years formed 36%. Those over 40 years were 14% while those under 20 years were only 4%. As portrayed by the research topic, experience that comes with age especially for those in their mid-life and experiencing empowerment especially at the pick of their careers was needed in this survey. Majority of the respondents (96%) fitted this description and therefore information given by them in this study can be relied upon and would represent views of most women fighting gender issues and aspiring to advance their careers.

### Table 4.1: Age Groups

<table>
<thead>
<tr>
<th>Age group</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 20 years</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>20-30 years</td>
<td>30</td>
<td>36</td>
</tr>
<tr>
<td>31-40 years</td>
<td>39</td>
<td>46</td>
</tr>
<tr>
<td>Over 40 years</td>
<td>12</td>
<td>14</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>84</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

4.2.2 **Highest Level of Education**

On another personal question, respondents were asked to indicate their highest level of education. The purpose of the question was to find correlation between empowerment and education. From the table 4.2, majority (60%) of those interviewed attained university degree, and 40% studied up to university postgraduate level. Their responses would indicate their inner feelings based on what they would have experienced personally, seen happening around them and read during the course of their studies. A relevant target group of respondents of 86% is seen here.

### Table 4.2: Highest Level of Education

<table>
<thead>
<tr>
<th>Highest level of education</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>University Degree</td>
<td>50</td>
<td>60</td>
</tr>
<tr>
<td>University Post Graduate degree</td>
<td>34</td>
<td>40</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>84</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>
4.2.3 Nature of Occupation

As indicated by The Kenyan task force on Education and Gender Equality (2005), closing gender gaps in earnings and reducing occupational segregation among other issues, needs to be given a priority in order to meet the needs of the feminine gender in the world. The respondents were asked about the nature of their occupation. This would directly address the status of women in relation to occupation and show if there has been any occupational discrimination that would lead to gender gaps. Regarding the nature of occupation, 75% of the respondents stated that they were employed. This was followed by the self-employed (11%) and unemployed (12%). If The Kenyan task force on Education and Gender Equality (2005) conclusion is something to go by, the 88% of respondents who are either formally employed or self-employed gives us the conclusion that there is high level of empowerment through employment in Nairobi.

Table 4.3: Nature of Occupation

<table>
<thead>
<tr>
<th>Nature of occupation</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employed</td>
<td>63</td>
<td>75%</td>
</tr>
<tr>
<td>Self-employed</td>
<td>10</td>
<td>12%</td>
</tr>
<tr>
<td>Unemployed</td>
<td>11</td>
<td>13%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>84</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

4.2.4 Marital Status

The respondents were requested to provide their marital status. The study tried to establish a relationship and the relevance of marital status, as a factor in empowerment, in relation to education and culture. Of those interviewed, 46% were single, 43% married while only 11% had been divorced or separated. The above statistics show that marital status does not hinder a woman from empowerment through employment, self-employment or even education. As the ratio between those married and those single is approximately 1:1, marriage is not really considered a big hindrance to empowerment.
Table 4.4: Marital status

<table>
<thead>
<tr>
<th>Marital status</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>39</td>
<td>46%</td>
</tr>
<tr>
<td>Married</td>
<td>36</td>
<td>43%</td>
</tr>
<tr>
<td>Divorced/Separated</td>
<td>9</td>
<td>11%</td>
</tr>
<tr>
<td>Total</td>
<td>84</td>
<td>100%</td>
</tr>
</tbody>
</table>

4.3 Significant Obstacles for Women Career Advancement

The study sought to examine the significant obstacles to women career advancement. The following subsection presents findings in this regard. As seen in table 4.5, when women were queried on a number of significant obstacles for women career advancement, the following are their responses. Fifty one (51%) per cent said there is ineffective women empowerment programs by the government. In relation to the limited access to financing, 39% of women were not sure thirty three (33%) merely agreed while 7% strongly agreed making a total of 40%. Only a total of 19% disagreed that there is limited access to financing.

Table 4.5: Significant Obstacles for Women Career Advancement

<table>
<thead>
<tr>
<th>Obstacles</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Not Sure</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Limited Education</td>
<td>45.24%</td>
<td>42.86%</td>
<td>7.14%</td>
<td>4.76%</td>
<td>0</td>
</tr>
<tr>
<td>Limited Access to Financing</td>
<td>7.14%</td>
<td>33.33%</td>
<td>39.29%</td>
<td>17.86%</td>
<td>2.38%</td>
</tr>
<tr>
<td>Women’s rights by the government</td>
<td>22.62%</td>
<td>54.76%</td>
<td>11.90%</td>
<td>9.52%</td>
<td>1.19%</td>
</tr>
<tr>
<td>Cultural Obstacles</td>
<td>4.76%</td>
<td>52.38%</td>
<td>20.24%</td>
<td>22.62%</td>
<td>0</td>
</tr>
<tr>
<td>Domestic Obligations</td>
<td>4.76%</td>
<td>77.38%</td>
<td>13.10%</td>
<td>4.76%</td>
<td>0</td>
</tr>
<tr>
<td>Managing Employees</td>
<td>0</td>
<td>11.90%</td>
<td>38.10%</td>
<td>45.24%</td>
<td>4.76%</td>
</tr>
<tr>
<td>Discrimination</td>
<td>42.86%</td>
<td>45.24%</td>
<td>2.38%</td>
<td>9.52%</td>
<td>0</td>
</tr>
<tr>
<td>Ineffective women empowerment Programs by the government</td>
<td>25%</td>
<td>51.19%</td>
<td>19.05%</td>
<td>4.76%</td>
<td>0</td>
</tr>
</tbody>
</table>

When the women were asked whether the government empowered women’s rights, 54.76% merely agreed, while 22.62% strongly agreed only 11% (9.52% disagree and 1.19% strongly
disagree) disagree. Twelve per cent (11.90%) were not sure whether. In relation to the Domestic Obligations, an overwhelming 82% (77.38% agree and 4.76% strongly agree) agreed. Thirteen per cent (13%) were not sure (45.24% disagree and 4.76% strongly disagree) disagree another 38% were not sure. When asked if culture and limited education is an obstacle to women empowerment a majority 88% (45.24% strongly agree and 42.86% agree) agreed with only 7% not sure and 5% disagreeing.

4.4 Education and Women Empowerment

As seen in figure 4.1 over 63% of women agree that the girl child is currently receiving adequate education to prepare her for a competitive career. Only 28.5% disagree that the girl child is receiving adequate education. Five (5%) per cent were not sure. While 89% of the women agree that education has personally empowered them in their career development, only 54% are satisfied with their current positions in career development path. Eleven per cent (11%) disagreed that education had empowered them and 39% are not satisfied with their current positions in career development path.

Only 32% agree that enough has been done in offering women adequate education compared to 64% who disagree. Only 4% were not sure. To determine if education has helped in avoiding sex stereotypes, 55% agree while 42% do not think so. Only 4% were not sure. The above analysis reveals that the girl child is receiving adequate education and the women who have received such education have been empowered (89%) although only 54% are satisfied with their current positions. Majority (64%) do not think that enough has been done to offer women adequate education. Women highlighted the fact that education and skills training were important in preparing girls for career progression. They mentioned that girls need to be given the right to education and be provided with educational programs, interpersonal skills training and workshops, equipping them with knowledge, skills, and empowerment techniques in business and income generating ventures. They also mentioned that girls’ gifts and talents need to be identified so that the career path can be drawn and capitalized on.

They suggested that the girl child should be encouraged to learn to the highest level (university) and be encouraged to excel in all subjects and be encouraged to have interest in
developing their careers. They also stress that stereotyping that certain courses are for women and others for men should be avoided. That both men and women can venture into any field. Another skill related field included advice on offering more practical courses/more “real life scenario” kind of education. They say that theory alone does not adequately prepare women for what they meet in real life but rather provides them with a vague idea of what it entails. Equally emphasized in their responses is the need to have more women forums to educate the girl child and women in general.

The respondents suggest that mentorship programs need to be developed to allow young women to get exposed to a range of choices so that they can decide their own career paths to follow. They also mention the need for career counselling. The women expressed concern regarding educational conditions. They suggested that there is need to improve learning conditions in rural communities as well as the need to improve health care, access to health care and health rights for women. They also mention that there is need to nurture young girls into believing that they can become what they wish to become.

As majority of the respondents mentioned in their answers, the girl child needs to be educated from an early age on women empowerment and this should start with those in rural areas as this is where women empowerment is not significantly seen. To prepare the girl child for a good career, some of the respondents stated that there is need to give women equal opportunities in joining school and that fair competition needs to be encouraged. As the need for equal opportunities is emphasised, they advocate for gender equality and the need to break cultural barriers.

**4.5 Culture and Women Empowerment**

Culture is perceived to be a key component of empowerment. A number of questions affecting the role of culture in empowerment of women as employees were asked. The answers indicate the extent to which women agree or disagree with the statements. When respondents were asked whether there were enough female leaders in the society to act as role models and mentors for upcoming women, 79% did not agree. Only fourteen per cent (14%) agreed that there were enough female leaders and mentors for upcoming women. Four
(4%) were not sure. Respondents were asked whether the girl child is now receiving as much attention and opportunities as the boy child. Although more than half of the respondents (53.57%) agreed, about 39% did not agree with 7% stating that they were not sure.

When a question regarding cultural bias in the current Kenyan society was posed, 75% of the respondents agreed that there is a cultural bias that they cannot be entrusted to do a certain job as well as a man can. The remaining 19% disagreed while 6% stated that they were not sure. Although 57% did not perceive a sense of equality in opportunities with the male gender, close to 30% agreed that there is equality in opportunities with 12% showing they were not sure.

To contrast positive and negative effects of culture on empowerment of women, two questions were posed. One to determine whether women agreed that culture positively affects empowerment of women and the other whether the effects were negative. It is interesting to note that 57% did not think that culture positively affects empowerment of women in society while majority (80%) agree that culture negatively affects empowerment of women in society. Twelve per cent (12%) and 10% were not sure whether the effects were positive or negative respectively.

When asked whether the respondents felt they were enjoying all their rights in the society, 58% did not agree. Only 31% agreed with 11% not sure whether they were really enjoying all their rights. Possibly having knowledge of one’s own rights played a part here. The more aware one is of one’s own rights the more one knows whether she is enjoying those rights.

In conclusion, there are not enough female leaders. There is a cultural bias towards men with the perception that women cannot perform as well as men do. In fact, culture negatively affects women empowerment. Most women (58%) are not enjoying all their rights with an equal number (57%) feeling a high sense of inequality.
Figure 4.1: Culture and Women Empowerment

4.5.1 Regression Results

Regression results show a positive significant relationship between education, culture and women empowerment. As seen in Table 4.6, the standardized coefficient for education was .612 while culture was .860 this indicates a positive relationship between education and women empowerment as well as positive relationship between culture and women empowerment. The significance value for both education and culture was .000 which was below 0.05 level of significance. This therefore implies that education and culture affects women empowerment significantly.
Table 4.6: Regression Results

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>T</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Constant)</td>
<td>18.969</td>
<td>2.371</td>
<td></td>
<td>8.000</td>
</tr>
<tr>
<td>Education</td>
<td>1.334</td>
<td>.756</td>
<td>.612</td>
<td>5.443</td>
</tr>
<tr>
<td>Culture</td>
<td>1.457</td>
<td>.189</td>
<td>.860</td>
<td>7.708</td>
</tr>
</tbody>
</table>

a. Dependent Variable: Women Empowerment

4.6 Chapter Summary

Out of a targeted 150 respondents, 84 provided feedback on the questionnaires. Majority of these respondents understand their rights as provided by the new constitution and agree that the government respects their rights. They also agree that there has been a great improvement in the respect of women’s rights by the government besides it putting adequate mechanisms to support their rights. Although half of the women disagree that men support gender equality and women’s rights, they agree that education is the most important tool when it comes to women’s rights as it empowers the girl child and the boy child in the same way without bias.

The respondents agree that the girl child is receiving adequate education to prepare and empower her for a competitive career. Education has empowered majority of them who have also stated that they are satisfied with their current positions in their career development path. Education has also played a major role in helping curb gender stereotypes thus creating a better platform for women’s empowerment. Chapter five will present the summary, conclusions, and recommendations.
CHAPTER FIVE

5.0 DISCUSSION, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the summary and discussions of the findings of the research as well as the interpretations of its relevance in relation to the literature. It looks at the implications of the findings to the existing body of knowledge in the field of women empowerment and the relevance of the efforts by various supporting bodies. This chapter also discusses the major findings of the study, draws out conclusions and provides possible recommendations for further research. It starts with a summary of all the chapters discussed in this thesis and proceeds to a discussion on the major findings based on research objectives and questions. The chapter then draws conclusions from research work undertaken on the basis of research questions provided and ends with a recommendation for improvement to this study where questions for future research are listed.

5.2 Summary

The main objective of this research was to investigate the effect of education and culture on the empowerment of women. The study was guided by the following research questions: What significant obstacles do women face in their quest for career advancement? What are the cultural factors that support/ hinder empowerment of women from advancement? How does education or lack of it affect the career advancement of women?

The total population for this study comprised of women in Nairobi specifically female students who were enrolled in USIU in the year 2014. The population comprised of only those students who were registered and in session as per the registrar’s office, at the time that the study was carried out. The study adopted a descriptive research design. This design was appropriate for this study because it necessitated collection, organization and summarizing data from a sample for conclusions. The data analysis involved measures of central tendency and frequencies. The data was presented by bar graphs and frequency tables.
The findings on the effect of culture and education on the empowerment of women indicate that cultural factors and education are strongholds that promote women empowerment in the society today. In Kenya and specifically Nairobi, it has been noted through findings that women leaders and representatives in parliament have always emphasized the importance of empowering women in the society. Women empowerment is a topical issue of great concern among practitioners, researchers and development oriented institutions. The significance of the woman in the society has become so vital that while the woman was previously shunned away from work places because of her maternal responsibilities and duties, institutions have and are still creating more conducive environments for them to enable them get a balanced work-life.

The study agrees that culture, religion and perhaps political perspective influence women empowerment to a very large extent and thus, culture is believed to be a very important player towards women empowerment but only to some extent as it is very difficult to change people’s beliefs, values, and way of life which eventually dictates their attitude.

Findings of this research on women empowerment indicate that women make the growth decision especially in their immediate environment and have been seen to have a lot of influence in the decisions that are made especially in the home. Furthermore, it is through research that we find that women have a clear sense of the costs and the benefits of growth, and that they make careful trade-off decisions.

The results agree to the extent that indicates that women in Nairobi are integral components to economic growth because they continually generate employment through the ventures they create. Literature findings on the same also indicate that countries that have failed to address gender equity barriers are losing on economic growth. This is because women are naturally entrepreneurial and create many informal jobs which also employ a large number of the population both in the rural and urban areas and these informal investments contribute a very significant amount of the national grid.

In the recent past, the government of Kenya has recognized and put a lot of emphasis on women entrepreneurs who have not been on equal footing in terms of access to opportunities
and assets. This has been done by enhancing vital services such as facilitating legal documentation required to start up businesses and availing funding for their individual projects. This venture has also been supported by Non Governmental Organizations and banking institutions that have specially designed packages just for women.

The results reveal that most women in Kenya have succeeded due to their determination in their ventures as well as from the immense support they get from other women both from finances through buying and loaning and also in encouragement. It is thus vital that women are able to access financial services with ease and that economic programs are created and maintained that will see the continuity in business activities that are developed for women.

Findings also indicate that when there is increased education, there is a higher possibility of women empowerment and hence economic growth increases. In most cases, when a society has educated women, findings indicate that it is more effective at improving its well-being, that of its families and the society at large. This can not only attributed to the fact that women manage their circumstances better but also because they are socially development focused which transcends to the society and their families.

5.3 Discussion

This section provides a discussion of the findings of the study and the response received as previously mentioned.

5.3.1 Significant Obstacles Women Face in Their Quest for Career Advancement

The study established the following as significant obstacles to women in their quest for career advancement: limited education, limited access to financing, women’s rights by the government, cultural obstacles, domestic obligations, discrimination as well as ineffective women empowerment programs by the government.

The findings with regards to limited education affirm that indeed women empowerment thrives hand in hand with education, also recognized as the cornerstone for sustainable development. This can be attributed to the fact that with knowledge comes a new way of life
and with it an improved existence. Culture and education are therefore very crucial in terms of promoting empowerment. In Kenya and more especially in Nairobi, women leaders and representatives in parliament have always emphasized the importance of empowering women in the society as a key development agenda. The findings do not agree with the African male attitude that believed educating the girl child was a waste of time and resources because she would get married and benefit her husband’s family/community.

The results of the study agree that all what women need is a challenge and a chance: a challenge of a responsible job to be done and an opportunity to do it. He argues that physical strength is no longer the main ingredient for work performance. Techniques, dexterity and mental skills have become more important and women too are in possession of them. The change in the social image about women working out of the home, her increased education qualification and the general qualification now allows women to compete equally with men. Legislation too has come out strongly in support of women.

The results on access to financial services concur with the argument that, indeed the greatest challenge facing women entrepreneurs in Kenya is inaccessibility to finances because of requirements of collateral. Consequently, in Kenya, the percentage of women who own property in comparison to the number of men who own the same has previously been very minimal and, this makes it very difficult for women to provide collateral required by banks. Majority of women venture into businesses in the rural areas and these business require financing however, they lack the collateral to enable them secure bank loans (Athane, 2011). Women entrepreneurs often lack information of how to access loans, lack the necessary collateral to obtain one and/or face discriminatory laws or practices related to finance and credit (Common Wealth Secretariat, 2002).

The findings ascertain that indeed one other challenge is the responsibility of providing for the extended family and relatives. Most micro-enterprise financial resources are not usually isolated from personal finances and hence family obligations are met from resources earned in the business. The business savings and income cannot suffice the demands whereas such finances would otherwise have been used in the enterprise for expansion and growth. Women can play an instrumental role in uplifting their families out of poverty by participating in the
labour force. Women are more likely to invest their earnings in their children, and to assume critical, life sustaining responsibilities. Research further suggests that development policies and programs that assist women and girls can have a major impact on a country’s overall development (World Bank, 2004).

5.3.2 Cultural Factors that Affect/Hinder Empowerment of Women

The findings on the effect of culture and education on the empowerment of women indicate that cultural factors and education are strongholds that promote women empowerment in the society today. In Kenya and specifically Nairobi, it has been noted through findings that women leaders and representatives in parliament have always emphasized the importance of empowering women in the society. Women empowerment is a topical issue of great concern among practitioners, researchers and development oriented institutions. The significance of the woman in the society has become so vital that while the woman was previously shunned away from work places because of her maternal responsibilities and duties, institutions have and are still creating more conducive environments for them to enable them get a balanced work-life.

The study agrees that gender stereotypes are among the biggest ingrained obstacles to women empowerment and, are largely responsible for the denigration of the role and potential of women in society. As earlier studies have shown (Mikkola, 2005) gender inequality is considered hierarchical with men above women and women viewed as inferior and less valuable by virtue of their gender. Women have generally not had enough say in the society and even the little that they say has to get a man’s approval before it can be done. Gender relations are always patriarchal in nature and therefore mostly male dominated. In patrilineal communities, women tend to be totally submissive to men be they fathers, brothers, husbands or uncles. They tend to have limited decision-making powers and freedom of speech, especially in public. Consequently, women have no political attributions, cannot inherit property and easily yield to forced marriages. Culture is one of the greatest obstacles to a woman’s empowerment and progress as it is difficult to change people’s attitudes and empower the women. All these are against research that show that gender equality expressed
in equal valuing and provision of opportunities for both genders enhances development in all spheres (IEA, 2008).

Another finding shows that lack of adequate education is another obstacle in the way of empowerment. Challenges have been experienced by women in areas of funds for education, especially in the rural areas where poverty is prevalent. When the girl child grows up uneducated, the opportunities tapped by an educated, exposed women will pass her by. The girls end up experiencing the same inferior gender positions experienced by their foremothers and female relatives who never had the opportunity to education. Where women have acquired education and skills to perform tasks, they have been accepted as equals in employment. In fact, other studies (Beardwell & Holden, 2007) indicate that the workforce is rapidly moving from being male-dominated to one of equality of numbers between men and women. In the same strength, inequality has been a major challenge in Kenya. Women have not been treated as equals to men and opportunities have not been availed to both women and men on equal terms. Most high ranking positions are still held by men and there has been slow progress of women taking up this roles and responsibilities.

The findings of this study agree with results of a study carried out by the United Nations (2000), in which sex stereotypes and cultural factors are among the most firmly entrenched obstacles to women empowerment. They are the major cause of the denigration of the role and potential of women in society. Addressing such sex stereotypes and changing social image about women will allow them to compete equally with men. Cultural barriers, which include stereotyping and socialization process, hinder access and retention of women in education. Certain traditions/cultural beliefs such as that of educating only the boy child because a girl will get married and eventually leave home, also hinder the progress of women. Socio-cultural constraints like early marriages, teenage pregnancies and some initiation rites which either propel them to adulthood or produce in them an attitude of being an adult and regard education as being for children which transcends to a negative effect in them in terms of their development.

When the question was asked to determine actions that can be taken to facilitate career progression of women in terms of education, the respondents listed a number of suggestions
including the need for education and skills training, women forums and improvement in educational conditions. The respondents suggested that a system need to be put in place that would discover and nurture girl’s talents and programs, workshops and empowerment techniques in business and income generating activities need to be instituted. They also state that while in school they need to be encouraged and supported to study up to the highest level of courses of their own interest without any recourse to stereotypes. The view that it is not important to educate the girl child is highly discouraged.

The respondents advocate for the improvement of both learning and health conditions especially for those in the rural areas. They propose that the girl child needs to be educated from an early stage by availing free primary education and scholarships at both school and college level. There should also be opportunities at work under training and development. The respondents were asked to state actions that could be taken to facilitate career progression of women in terms of culture. Seventy nine per cent of the respondents believe that education and awareness creation among women regarding the roles they play in society would be fundamental. They also advocated for equality. According to the respondents such equality should be for both genders so that both the boy child and the girl child are given unbiased opportunity to compete on an equal platform. They further state that more women should be allowed to take high positions in government and act as role models.

According to the respondents, career progression could be hindered by cultural barriers such as cultural stereotypes and a socialization process that affects access and retention of women in education. Included in these cultural barriers is the mind-set to accept women empowerment by men who have for the longest time infringed on the rights of women. Ninety two per cent of the respondents agree that they will advance in their careers in the next 5 years which goes to show determination of the women towards furtherance of their empowerment.

In furtherance to the discussion on career progression, a number of questions were asked to determine whether the respondents would agree or disagree with the sentiments expressed. These questions touched on the number of women leaders, role models and mentors in addition to the effect of culture on women empowerment. In response, the respondents
agreed that there are not enough female leaders to act as role models and mentors. Fifty two per cent agreed that the girl child is receiving as much attention and opportunities as the boy child. Seventy five per cent agree that there is a cultural bias that they cannot be entrusted to do a certain job as well as a man can. Fifty seven per cent do not perceive a sense of equality in opportunity with the male gender. On the issue of the effect of culture on women empowerment, 57% do not think that culture positively affects empowerment of women while eighty percent think that culture negatively affects women empowerment. Fifty eight per cent do not agree that they were enjoying all their rights in the society.

Finally, the findings on the effect of Culture on Women’s Healthcare, agrees with the argument that indeed Women as a group are at a greater risk of nutritional deficiencies compared to their male counterparts due to their reproductive role. According to World Health Organization (WHO) (2007), the average life expectancy for both sexes in Kenya is Fifty four years compared to a global average of sixty eight years. Healthy life years are anticipated at forty eight, with 82% of lost healthy life years attributed to communicable disease. Even with adequate empowerment of women, the most fundamental factor contributing to the effectiveness of the wholesome feminine being is her health.

These findings also agree with findings by the task Force on Education and Gender Equality (2005), reproductive health of women in many countries is still very poor especially where sexual and reproductive rights are yet to be fully realized. This is mostly attributed to the fact that women have not been recognized in most traditional societies and thus their rights not fully advocated for besides the fact that a vast majority of the women are not willing to come out and speak about their problems especially where female doctors are lacking. Many societies, such as the Somali community in northern Kenya also treat as taboo for a woman to expose part or all of her body to another man except her husband. Single purpose programs have also failed to reach majority of the women because many of them are asymptomatic, and seeking treatment for sexual related problems is socially stigmatized. This has left many women suffering in silence especially in marginalized communities where education and proper healthcare are still a luxury. Maternal mortality rates are at their peak in these societies and pregnancy related complications are approximately 50 times more in the developing world than they are in the developed nations.
5.3.3 How Education Affects the Career Advancement of Women

The study established that when there is increased education, there is the possibility of women empowerment and hence economic growth increases. In most cases, when a society has educated women, findings indicate that it is more effective at improving its well-being, that of its families and the society at large. This is not only attributable to the fact that women manage their circumstances better but also because they are development geared both for their family which transcends to the society and for themselves.

These findings agree with the World Bank report (2007) which shows that only 3% of the eligible population in Kenya access tertiary education. This is a very small proportion of the population considering the high rate at which it is growing. Data shows that in Kenya, illiteracy among females is almost twice (21%) that of males. According to the government (Republic of Kenya, 2003), economically disadvantaged women have the highest illiteracy rates (47%) while the richest women are least likely to be illiterate (9%) (Nkoyia & Teklemariam, 2011). Only recently, has the education of the girl child been accorded utmost importance and priority. Investing in the education of girls has in the recent past been viewed as an endeavour to educate the whole community wholesomely due to the nature of roles the feminine gender play in the various spheres of their life of the community.

Additionally, the findings also agree with previous studies both in developed and developing countries show that a girl’s education is important for the welfare of the family and its future development (IEA, 2005). This is because what is taught trickles down to the children and thus the society at large. Birdsall, Levine and Ibrahim (2005), clearly state that Girls’ education is a human right, provides economic and social benefits and is an international objective. This not only shows the importance of the need to educate girls wholesomely but also the superiority to which it is recognized in the international scene. Emancipation of girls and mothers leads to sustained increases in educational attainment from generation to generation. Studies find that a mother’s level of education has a strong positive effect on her daughter’s enrolment more than the son’s and significantly more than the effect of father’s education on daughters (Task Force on Education and Gender Equality, 2005).
5.4 Conclusions

5.4.1 Significant Obstacles Women Face in Their Quest for Career Advancement

The study concludes that the following are significant obstacles to women in their quest for career advancement: limited education, limited access to financing, women’s rights by the government, cultural obstacles, domestic obligations, discrimination as well as ineffective women empowerment programs by the government.

5.4.2 Cultural Factors That Affect/Hinder Empowerment of Women from Advancement

The findings on the effect of culture and education on the empowerment of women lead to a conclusion that indeed cultural factors are strongholds that promote women empowerment in the society today. In Kenya and specifically Nairobi, it has been noted through findings that women leaders and representatives in parliament have always emphasized the importance of empowering women in the society. Women empowerment is a topical issue of great concern among practitioners, researchers and development oriented institutions. The significance of the woman in the society has become so vital that while the woman was previously shunned away from work places because of her maternal responsibilities and duties, institutions have and are still creating more conducive environments for them to enable them get a balanced work-life.

5.4.3 Education or Lack of it affects Career Advancement of Women

The study concludes that when there is increased education, there is the possibility of women empowerment and hence economic growth increases. In most cases, when a society has educated women, findings indicate that it is more effective at improving its well-being, that of its families and the society at large. This is not only attributable to the fact that women manage their circumstances better but also because they are development geared both for their family which transcends to the society and for themselves. The study concludes that literate women are more likely, than less educated counterparts to promote the education of their children. This can be attributed to the effect it has had on their lives and in their day to day activities. Education of women has been seen to ensure gender equity as educated
women have more access to formal employment and opportunities than their illiterate counterparts. Educated women in several instances serve as excellent role models for their children and girls in general.

5.5 Recommendations

From the study a number of areas need to be improved so as to empower women. These areas, mainly culture and education, touch on other wider environmental issues as well. Starting with the education of the girl child from an early age, a number of proposals are made.

5.5.1 Recommendations for Improvement

5.5.1.1 Significant Obstacles Women Face in Their Quest for Career Advancement

There is need to give equal opportunities in terms of education, work employment, growth, development and experience. Furthermore, there is need for gender friendly workplace, policies including government policies and change in organizational culture from a masculine culture to a culture that favours both genders. Apart from availing an opportunity, the attitude of some of the women also needs to change. Some women have defeatist attitudes and so will do well to venture into new areas by volunteering in positions they would want to pursue. Women, generally, need to balance their roles as home makers and officers and mitigate traditional roles especially as they join male dominated fields as this will act as a stumbling block in some areas.

5.5.1.2 Cultural Factors That Affect/Hinder Empowerment of Women from Advancement

The study findings with regards to cultural factors that affect/hinder empowerment of women from advancement lead to a recommendation of other ways of empowering women need to involve change in social image about women that would allow them to compete equally with men. Civic education, public and cultural sensitization in rural areas, where discrimination against women is high is suggested.
5.5.1.3 Education or Lack of it Affect the Career Advancement of Women

There is need to improve the participation of the girl child in schools. The main approaches would include, making girls’ education more affordable by reducing fees and offering targeted scholarships, building schools close to girls homes to reduce the distance they have to walk every day and avoid security threats, involving the community in school management to make them feel part of the shareholders in the education of their children and allowing flexible scheduling especially for nomadic communities, by making schools more girl friendly by improving the safety of schools in the design of facilities such as latrines and instituting policies that promote girl’s attendance especially where they are married or have children and finally by improving the quality of education by training more female teachers for the secondary level, providing gender sensitive textbooks and developing a curriculum that projects gender equality.

5.5.2 Recommendations for Further Research

This study has focused on the impact of education and culture on women empowerment. In order to improve on the results of the study, a replica can be undertaken by using respondents in other less affluent counties and towns especially the rural areas. Such research will either identify additional factors that contribute to empowerment or confirm education and culture as the main factors affecting women empowerment across regions.
REFERENCES


Kothari, R. & Jain, V., (2003), Learning from Labeled and Unlabeled Data Using Minimal Number of Queries. IEEE Transactions on Neural Networks.


Wirth L (2001), Breaking the Glass Ceiling, Geneva: International Labour Office


APPENDIX I: WOMEN EMPOWERMENT QUESTIONNAIRE

The purpose of this questionnaire is to collect information on the effects of education and culture on women empowerment. All the information collected will be treated as private and confidential and will only be used for research purposes. We highly value your assistance in completion of this questionnaire.

SECTION A

Personal details

1. Kindly indicate your age
   - Below 20 years
   - 20-30 years
   - 31-40 years
   - Over 40 years

2. Indicate your highest level of education
   - Primary
   - Secondary
   - College
   - University Degree
   - University Post Graduate degree

3. What is the nature of your occupation?
   - Employed
   - Self Employed
   - Unemployed
   - Other………………………………………………………………………………………………
   …

4. Please Indicate your marital status
- Single
- Married
- Divorced/Separated

**SECTION B**

**General sentiments towards empowerment**

*Kindly tick appropriately in the allocated spaces*

<table>
<thead>
<tr>
<th></th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Not Sure</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. You clearly understand your rights as a woman as provided for by the new constitution</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>2. Your rights are respected by the government</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>3. There has been a great improvement in the respect of women’s rights by the government</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>4. The government has placed adequate mechanisms to support women’s rights</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>5. A lot has been done in the last ten years to support women’s rights</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>6. Men support gender equality and women’s rights</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>7. Education is the most empowering tool when it comes to Women’s rights</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>8. Culture continues to affect women empowerment to date</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
</tbody>
</table>
**SECTION C** (based on Annan-yao, E. (2005) and Task Force on Education and Gender Equality, 2005)

**a) Education**

*Kindly tick appropriately in the allocated spaces*

<table>
<thead>
<tr>
<th>Question</th>
<th>Agree</th>
<th>Disagree</th>
<th>Not sure</th>
</tr>
</thead>
<tbody>
<tr>
<td>1) Do you agree/believe that the girl child is currently receiving adequate education to prepare her for a competitive career?</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>2) Has education personally empowered you in your career development?</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>3) Are you satisfied with your current position in your career development path?</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>4) Do you feel that enough has been done in offering women adequate education?</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>5) Has education helped in avoiding sex stereotypes?</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
</tbody>
</table>

6) What do you believe can be done, in terms of education, to facilitate the career preparation of women?

_____________________________________________________________________
_____________________________________________________________________
_____________________________________________________________________
_____________________________________________________________________

**b) Culture**

*Kindly tick appropriately in the allocated spaces*

<table>
<thead>
<tr>
<th>Question</th>
<th>Yes</th>
<th>No</th>
<th>Not sure</th>
</tr>
</thead>
<tbody>
<tr>
<td>1) Do you feel that there are enough female leaders in the society to act as role models and mentors for upcoming</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
</tbody>
</table>
2) Do you feel that the girl child is now receiving as much attention and opportunities as the boy child?  

3) Do you perceive a cultural bias in the current Kenyan society i.e. you cannot be entrusted to do a certain job as well as a man can?  

4) Do you perceive a sense of equality in opportunities with the male gender?  

5) Do you think culture positively, affects the empowerment of women in society?  

6) Do you think culture negatively, affects the empowerment of women in the society?  

7) Do you feel that you are enjoying all your rights in the society?  

8) What do you believe can be done, in terms of culture, to facilitate the career preparation of women?  

__________________________________________  

__________________________________________  

C) Significant Obstacles and Suggestions  

1) Do you see yourself advancing in your career in the next five years? Please tick  

   1. Yes  

   2. No  

2) What factors do you believe will affect your opportunities of growth? List:  

   a.  

   b.  

   c.  

3) What do you think can be done to give women the empowerment they need for advancing their careers? Please list.
If you are willing to be contacted for clarification to your responses, you may leave your contact information here below:

Name: _______________________
Phone no: ___________________
E-Mail address: ___________________

THANK YOU