GENDERED EXPENDITURE DECISIONS: EVIDENCE FROM KENYA

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Abstract

This paper examines the status of women in Kenyan households. It finds that low-income women, particularly those in rural areas, have limited household bargaining power and freedom to make independent decisions. This is significantly linked to the substantial barriers to female land ownership. Women are insufficiently compensated for their labour on male-owned farms, and face limited non-farm income-earning opportunities. Women's disempowerment in the household may have negative implications for family welfare. Agricultural revenues accrued directly to men are frequently used for personal expenditure rather than family needs. Furthermore, an econometric analysis of personal expenditure presented in this paper reveals that children are not treated equally in households where women have little or no bargaining power. It is recommended that Kenya pursue land reform and take steps to improve women's access to and control of income.

Dedication

For John, Janet and Adam,

Thank you for your support, your enthusiasm and your love.

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Introduction

Women around the world are not free to live the life they choose. From birth many are disadvantaged, their inherent right to freedom constrained by patriarchal structures. Girls and boys receive differential access to education and nutrition. Women do not own the land from which they harvest their crops and support their families. Economic growth and development does not benefit men and women equally. The importance of challenging the status quo through empowering women has been emphasised and encouraged through several international conventions. As a national policy objective, the pursuit of gender equity is recognised as intrinsically and instrumentally important. Fundamentally, women deserve the same opportunities as men: gender inequality is a social construct perpetuated by those who benefit from it, not a natural inevitability. Viewed from a utilitarian standpoint, women's marginalization and exclusion is a major impediment to socioeconomic development.

Women's empowerment and gender equity is one of eight Millennium Development goals (MDGs) and as such many developing countries have committed to taking concrete steps towards addressing gender disparity. Specifically, the third MDG calls for closing the gender gap in education at all levels, increasing women's share of wage employment in the non-agricultural sector and increasing the proportion of seats held by women in national parliaments. Improving access to three key resources: education, employment and decision-making structures will enhance the capability of women to make choices. Helping women to realise their potential is explicitly valued as an end in itself.

Undeniably, removing unnecessary constraints from half of the population will contribute towards the achievement of other development priorities. Collier (1980), Jones (1986) and others have pointed the market distortions and inefficient resource allocation stemming from patriarchal family relations. Thus, providing women with the support and incentive to challenge the power structure of the household will have favourable economic effects. Furthermore, it is argued that women's empowerment should have positive implications for children's health and family welfare (Kabeer, 1999).

Despite the impetus of clearly defined international commitments and an understanding of the benefits of the achievement of gender equity, change is slow in coming. Cultural traditions and beliefs are firmly rooted and extend throughout the societal power structure from the household to national parliaments. Efforts towards introducing new ways of thinking and doing often do not extend beyond eloquent articulation into the complex practicalities of implementation.

The current study will explore the status of women in Kenya, a country that has emphasised the importance of the empowerment of women through various international conventions and national policies. Indeed, Kenya's recent 2010 constitution earned it a leadership position among sub-Saharan nations in terms of advancing women's rights.

In her long-term development plan, Kenya 2030, the Government of Kenya (GOK) highlights the need to empower women at the household, community and national levels. The document contains indices of women's empowerment at the institutional level, including political representation, as well as aggregate measures of contraceptive use and the literacy rate. However, there are no indicators presented that measure the extent of women's disempowerment or empowerment at the community or the household level. In 2008, the Institute of Economic Affairs (IEA) pointed out that with respect to the distribution of economic, social and political opportunities, the status of the

female population is inadequately documented. With a dearth of data, most policy interventions targeting elimination of gender gaps are not consistently evaluated. The IEA sought to address this gap in it's 2008 study *Profile of Women's Socio-Economic Status in Kenya* by presenting gender disaggregated data according to factors such as poverty levels, household headship, livelihoods, access to opportunities in education, enterprises and economic services, among others.

The current article contributes to the goal of establishing an empirical baseline by which to judge the efficacy of gender policy and interventions. As it is widely recognised that household relations are the locus of women's disempowerment, a micro-level gender analysis is pursued. It is within the household that women are socialised to be subservient to men and the patriarchy is enforced (Agarwal, 1997). Power is exercised in personal relationships between men and women as they negotiate labour and resource allocations, a position supported by patriarchal traditions which assign men a privileged position in the family. Since the household is also the centre of production and consumption, the research has a particular focus on women's economic empowerment.

The paper makes use of the Kenya's two most recent nationally representative data sources: the the Kenya Health and Demographic Survey 2008-2009 and the FinAccess survey 2009, alongside secondary qualitative sources to answer the following questions:

(1) What is the status of women in Kenyan households? What factors contribute to women's disempowerment and empowerment at this level?

(2) Do food expenditure preferences differ systematically between men and women in different types of Kenyan households? If so, what are the implications for family welfare in a context of unequal power relations within the household.

With respect to the first question, the main findings indicate that particularly low-income rural Kenyan women are disempowered at the household level. This is a consequence of the patriarchal system in general, but specifically the substantial barriers to land access limit women's income-earning opportunities and their bargaining power within the household. Male ownership of this crucial productive resource is entrenched.

Secondly lack of employment opportunities for men and their inability to fulfil the sole breadwinner ideal also create antagonistic household relationships when women gain employment outside of the home to make up the shortfall. Men respond either by appropriating and controlling women's income, or by withdrawing their contribution to the household in favour of personal expenditure. Thus women are often unable to choose how to manage their income.

A significant finding of the empirical work stemming from the second research question is that parents favour children according to gender. In households headed by single men, a male child has a substantial positive impact on food expenditures, while a female child has a negative impact. Similarly, in conjugal households where women do not earn an income, girls are favoured over boys. These results are interpreted in the context of the patriarchy. Men do not value girls in the same way as boys. Investment in girls provides fewer returns in the long-run as women will get married and tend to the household of another male. It is suggested that favouritism of girls in this context is a form of social security by women who almost certainly have no resources to call their own. Finally, in conjugal households where both women and men earn an income, girls and boys have a roughly equal impact on food expenditures. This may be a reflection of

women's greater bargaining power within the household as a result of employment. Also, income-earning women in these households have some kind of financial ability to provide a safety net for old age or in the event of the dissolution of marriage.

The study concludes that the major focus for women's empowerment in Kenya should be to provide women with access to resources, in particular, land and financial services. These resources can expand women's options and independence. Greater access must also be complemented by the capacity to control the resource in question. Furthermore, awareness campaigns should be conducted to inform Kenyan women as to available opportunities to access resources.

The paper organised as follows: section 2 outlines the scope of the study while section 3 discusses data types and sources employed in the analysis. Section 4 establishes a theoretical framework for conceptualising and measuring empowerment. Section 5 focuses on the status of women in Kenyan households by reviewing qualitative gender studies. Household gender relations with specific reference to income control and decision making are then examined through summary statistics. Section 5 reviews approaches to intrahousehold expenditure analysis and bargaining and discusses findings of the literature. Section 6 presents a gendered empirical analysis of the food expenditure patterns. Section 7 explores Kenya's policy environment as it relates to gender, specifically with regard to key resources: land and financial services. Section 8 concludes.

Scope of the Study

The primary objective of the study is to provide a benchmark by which gender policy and the advancement of empowerment policy can be measured. Specifically, the

focus of the study is on women's economic empowerment and household gender relations.

Empowerment is essentially about change. In order to contribute to the broader effort of measuring empowerment, this study provides a snapshot of women's standing in Kenya using the most recent available data from 2008-2009. Main indicators discussed include access and control of resources - in particular land and finances- participation in decision-making, and personal expenditures. The study unique in its balanced analysis of both quantitative and qualitative sources of information, and is motivated by an understanding that statistical indicators must be thoroughly grounded in socio-economic context.

Data Types and Sources

The study makes use of quantitative and qualitative sources. Data is drawn from two separate major household surveys: the 2008-2009 Kenya Demographic and Health Survey and the FinAccess 2009 survey. The FinAccess 2009 survey was designed by Financial Sector Deepening (FSD) Kenya, which was established with the goal of substantially expanding access to financial services among lower income households and small-scale enterprises. FSD works in collaboration with the financial services industry, and is financed by the Government of Kenya, along with donors, including the UK's Department for International Development (DFID), the World Bank and the Swedish International development cooperation Agency (SIDA).

The 2008-2009 Kenya Demographic and Health survey provides nationally representative data on health and population. It contains a women's questionnaire to provide data on women's empowerment status, including control over cash earning, participation in household decision-making and gender-based violence. The survey was

conducted as part of the MEASURE DHS project which provides comparable data across the developing world. The project is funded primarily by the United States Agency for International Development (USAID) with contributions from other donors such as UNICEF, UNFPA, WHO and UNAIDS.

The surveys provide a rich source of gender disaggregated demographic characteristics by region and age group and livelihood. They also offer very useful indicators of women's empowerment in Kenyan households.

Kabeer (1999) introduces an important methodological point in her discussion of the measurement of empowerment. With respect to quantitative analysis, she reminds us that a great deal of information is compressed into a single statistic: it is a simple window on a complex reality. She argues that there is a critical need to triangulate or cross-check the evidence provided by an indicator in order to establish that it means what it is believed to mean. The more evidence there is to support these assumptions, the more faith we are likely to have in the validity of the indicator in question. The descriptive and econometric findings therefore complemented by an extensive review of qualitative secondary sources. The selected literature explores gender relations at the household level as they relate to livelihoods and marco-level forces.

Theoretical Framework

As a frequently cited goal of interventions, empowerment has attained the buzzword status in development literature. The term is used to advocate for a range of outcomes for varying groups and levels of aggregation. It is used loosely and interchangeably with a host of other terminology, for example, autonomy, agency, status and gender equity. It is therefore essential to clearly define the concept as it relates to the current analysis.

The empowerment of women is the focus of the current article, thus when we speak of women's empowerment we are defining individuals as women and we are considering the ways in which they are disempowered as women (Mosedale, 2005). To be disempowered means to be denied choice, while empowerment refers to the processes by which those who have been denied the ability to make choices acquire such an ability (Mosedale, 2005; Kabeer, 2005).

In their review of women's empowerment as a variable in international development, Malhotra, Schuler and Boender (2002) found that Kabeer's definition of women's empowerment captured what was common to definitions across disciplines. Kabeer (p.437, 1999) defines empowerment as, "the expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them." Kabeer (2005) argues that the ability to exercise strategic life choices incorporates three dimensions in the process of social change: agency, resources and achievements. Agency represents the processes by which choices are made and put into effect. As the term relates to empowerment, agency implies exercising choice in ways that challenge existing power relations. Agency, therefore, implies not only actively exercising choice, but also doing this in ways that challenge power relations. Resources are the medium through which agency is exercised. They are distributed through the various institutions and relationships in a society. Resources and agency together constitute what Sen (1985) refers to as capabilities, the potential that people have for living the lives they want, of achieving valued ways of 'being and doing'. Achievements are the extent to which this potential is realised or the outcomes of people's efforts.

Access to resources, for example microcredit, are often equated with empowerment. This notion has drawn criticism as access to resources does not automatically imply that these resources will be controlled by women (Mayoux 2002;

Malhotra et al, 2002; Mosedale, 2005). Small increases in income may be bargained over in the same way as existing income, or simply appropriated. Female subordination is generally accepted by both genders, at least externally (Mikkola, 2005). Malhotra et al (2002) note that local structures of gender inequality are typically experienced as natural and are perceived as immutable. When women internalize their subordinate status their sense of rights is diminished and they may make choices that are essentially disempowering (Kabeer, 1999). Thus, simply expanding access to credit may to little to challenge the domestic power structure (Ashraf, Karlan & Yin, 2009). Control, which implies choice, is therefore crucial for agency.

Shifting from the conceptual discussion towards the practicalities of measuring empowerment requires certain qualifications. Empowerment is about the ability to make choices, however not all choices are equally important. Kabeer (1999) makes a distinction between first order and second order choices. First order choices are those strategic life choices, for example, who to marry, how many children to have, and where to live. However, these choices are made infrequently in an individual's life. Realistically, empowerment will almost always be measured in the short term; most household level studies use data collected at a single point in time. It therefore it becomes necessary to consider less consequential choices which may be important for the quality of one's life but do not constitute its defining parameters. The implicit operating assumption is that a woman's access to control over economic and other resources shapes her ability to make daily choices and ultimately strategic life choices (Malhotra et al, 2002).

The Status of Women in Kenyan Households

Gender Relations: Land and Livelihoods

The concept of empowerment only has meaning if it is grounded in a thorough understanding of the socio-economic context. Thus, what follows is an analysis of gender relations in Kenyan households with reference to the macro-level forces that shape these relations. Gender relations are complex: they embody both the material and the ideological. They influence economic outcomes in multiple ways and are revealed in the division of labour and resources between women and men within the household (Agarwal, 1997; Sen, 1997). Thus if we look across different livelihoods we can see that there are contrasts in terms of the issues they set up for household relations and the pressures they generate (Francis, 1998).

Agriculture

Agriculture, particularly coffee, tea, and horticulture, still constitutes a significant part of the Kenyan economy. The sector employs 75 percent of the labour force and comprises 22 percent of GDP (CIA Factbook, 2010). Typically, men control income from these commercial crops. Although women perform the majority of the labour to harvest commercial crops, along with food crops for the household's food needs, their labour input alone is not enough to give them enforceable claims to crop income (Davison, 1988; Dolan, 2001; Francis, 1998; Johnson, 2004). For example, Dolan (2001) found that women perform 72 per cent of the labour for French beans, and obtain 38 per cent of the income. Notably, conflicts between husbands and wives in this area has arisen surrounding the distribution of income, rather than land and labour.

Male domination of income-producing agriculture dates back to the house-property complex that structured the domestic relations of pre-colonial Kenya. As heads of their respective households women had significant autonomy in domestic food

production, however men were endowed with ultimate rights in the most important forms of productive resources: land and livestock (von Bulow, 1992). This traditional system of property rights was then significantly altered by colonial agricultural and land tenure policy.

The 1954 Swynnerton Plan sought to expand cash crop production and initiated a process of land consolidation and property titling which resulted in the transfer of land almost exclusively to men (Davison, 1988). Marketing boards directed payments directly to male landowners, and women worked as unremunerated family labour on their husband's farms (von Bulow, 1992). Women's customary rights in land and their role in agricultural production went unacknowledged and women could no longer make decisions regarding land independently of their husbands (Dolan, 2001; Davison, 1988). Furthermore, Christian mission churches sought to dismantle traditional domestic practices through promoting the virtues of monogamy, patriarchy and hierarchy (Dolan, 2001; Francis, 1998). The concept of house property complex was gradually replaced by the patriarchal-nuclear family, defined by the notion that men are heads of households and guardians of all household property (Etienne & Leacock, 1980; Dolan 2001). Women are left vulnerable to dispossession if they are widowed or divorced and formal state institutions still have yet to bridge the gap left by the erosion of past community practices that formed safety nets to protect women from poverty (Harrington & Chopra, 2010).

The consequences of the Mwea resettlement scheme provides early evidence that the erosion of women's autonomy in agriculture has had negative implications for families and for welfare (Bruce, 1989). This colonial project markedly reduced women's access to independent plots while compelling them to work on the new irrigated rice fields assigned to the men. Husbands were directly compensated while women's

income and provisioning activities declined. As a result, nutritional levels fell and several families broke up as women left the scheme to find better circumstances (ibid).

In recent years, studies focussing on domestic gender relations and agriculture have revealed similar outcomes across ethnic groups. Kennedy's (1989) analysis of the effects of sugarcane production on food security, health and nutrition in South Nyanza indicated that income from sugarcane production had a substantial negative effect on household calorie consumption. This was attributed to the fact that payment for the crop is issued in a lump sum to the male household head. Conversely, the study found that female-controlled income had a positive effect on household food consumption.

Several researchers have emphasised a male tendency to use cash crop income for personal consumption. Silberschmidt (1992) reported that many men from the Kisii district of Western Kenya spend their income primarily on alcohol, and survive on what their wives produce. Dolan found that women in Meru consistently accuse their husbands and brothers of squandering French bean profits on alcohol and *miraa*[1] and abandoning their family to the desires of their body. One female interviewee described the physical altercations that tend to ensue over control of income:

> "The crops that result in wife-beating today are coffee and tea, because they are termed as a man's crop. Many husbands misuse money from these crops and when asked they beat their wives. *Michiri* (French beans) are also cause for beating. When we try to keep our money, our husband asks where it is. If we don't give it to him we are beaten. These crops cause us many problems." (2001: p.60)

Gwako (1997) examined the extent of female income control across various livelihoods among the Abalhuya, Abagusii and the Masai. He found that wives who undertake agricultural activities in family-owned farms have the least control over their independent incomes because in most households, agricultural cash crops are

[1] *Miraa* is a stimulant grown in the area

registered in the husband's names. Cases of husbands who misuse crop payments on beer drinking sprees and marrying other wives were reported as some of the factors that encouraged high fertility among wives in the agricultural sector. Such wives bear more children in order to commit the husband's income to children's educational, clothing and food expenses. This, to a large extent, minimises the husband's chances of marrying other wives and also compels him to be more responsible in the house of household financial resources.

Migration

The population explosion has resulted in land shortage and unemployment. In many parts of western Kenya, agricultural production has been falling since the Second World War and most households cannot provision themselves from farming alone (Francis, 1998). In the densely populated Kisii district, for example, every corner is used for cultivating a wide range of crops, significantly tea, coffee and maize. Most families only have access to between 0.5 and 2 acres of land, which does not generate sufficient income for a family (Silberschmidt, 1992). This income shortage is met through labour migration and women's participation in wage labour.

Labour migration has thus been a common source of income for rural households for several generations. Researchers have described differing implications of remittances for income control. Studying western Kenya, Francis (1998) observed that women tend to be almost entirely financially dependent on remittances from her husband; a dependence in line with the christian ideologies of household relations that emerged in the colonial period. Women in these households felt less pressure to find cash independently. They provide domestic labour and hold together the rural household while their husbands are away but often play a rather passive role in the household's financial affairs and important decisions (Francis, 1998). By contrast,

Gwako's (1997) study of various ethnic groups of western Kenya found wive's of migrants had greater freedom in spending their money as a result of their husband's constant absence from home.

Women often also participate in wage labour in order to fulfil the needs of the family. However, studies have shown that low-income men often feel threatened by their wives' employment which causes intrahousehold tensions. Low-income Kipsigis, Kisii, and Kikuyu men associated women's wage work with their own economic impotence and would often attempt to control women's income as an affirmation of economic headship (von Bulow, 1992; Silberschmidt, 1992; Safilios-Rothschild, 1990; Johnson, 2004). Some men also reduce their own contribution to the family if they learn that their wives are making money, and retain more income for personal use (von Bulow, 1992).

Gwako (1997) reported that it was clear in focus group discussions with various ethnic groups that the participation of wives in income generation activities significantly improved their position in the family and their self confidence. By contrast, other authors have argued that female income has a negative impact on conjugal relations because of the gap between what is socially expected of men and their ability to deliver. Men who are unable to meet their obligation as breadwinner face major problems of identity and self respect (Francis, 2002; Silberschmidt, 1992). This intensifies communication between husband and wife, leading to intrahousehold tensions and sometimes open conflict and violence (Francis, 2002; Silberschmidt, 1992). On the other hand, husbands with a stable and sufficient economic base allow their wives greater autonomy and control over income (Safilios-Rothschild, 1990). Gwako found that women in relationships with more wealthy men had greater freedom for personal expenses and indicated the highest influence in decision-making with regard to fertility behaviour and the welfare of their children (Gwako, 1997).

For the purposes of avoiding open confrontation, women who live with low-income partners frequently attempt to conceal the full extent of their income (Safilios-Rothschild, 1990). Studies from Kibera (Anderson & Baland, 2002) and central Kenya (Johnson, 2004) found that a major reason why women join ROSCAs is so that they may protect their savings from their husbands. Similarly, in their investigation of community-wide economic effects of M-Pesa, Kenya's mobile banking service, Plyler et al (2010) found that women commented frequently on M-Pesa's ability to keep money privately stored on a cellphone because it kept money safe from their husbands, "with M-Pesa, women could either claim they did not have any money or could refuse to give it over" (p. 23). In another ethnographic study from Kibera, Morawczynski (2009) interviewed female M-Pesa users who asserted that they frequently used the application to store their "secret savings". These savings were reportedly used to purchase household items, for health, to pay for school fees and to invest in business. The women explained that they preferred to store money outside of the home because it decreased the risk of it being found, and stolen, by their husbands. They further explained that they preferred M-Pesa to the bank because it was accessible. Rather than having to travel into town to deposit or withdraw money, they could use their mobile phone to manage their accounts at home without their husbands knowing what they were doing. Some of the women also claimed that they preferred to use M-Pesa to pay and collect funds with their ROSCA because this decreased the risk of their husbands seeing that they had collected cash.

Gender Relations: Income Control and Decision-making

The findings of these qualitative studies are largely corroborated by data from two separate major household surveys: the 2008-2009 Kenya Demographic and Health

Survey (KDHS) and the FinAccess 2009 survey. The surveys collected rich data on women's empowerment in the household, including financial and quotidian decision-making and income control. What follows is a discussion of summary statistics of relevant indicators. The key findings are then cross-checked against those that emerged from the qualitative analysis of the previous section.

Table 1. Data Sources

	FinAccess 2009			KDHS 2008-2009		
	Residence					
	Urban	Rural	Total	Urban	Rural	Total
Household interviews	1181	4717	6598	2910	6147	9057
Interviews with women	1086	2787	1181	2615	5829	8444
Interviews with men	795	1930	2725	1084	2381	3465

The Women's Questionnaire of the KDHS collected data on women's empowerment status, including control over cash earnings. The summary statistics show that women with more children, those with no education, and those in the lowest wealth quintile are more likely than other women to claim to mainly decide themselves how their earnings are used. Women in Nyanza, Kenya's poorest province, are more likely than women in other provinces to decide on their own how to use their cash earnings. Western province, in which farming is the main economic activity follows Nyanza for highest proportion of female earning control. On the other hand, women with fewer children, those who live in urban areas, those with some secondary or higher education, and those in the wealthiest quintile, are more likely than other women to make decisions concerning the use of their income jointly with their spouses.

The KDHS also asked currently married women questions concerning their decision-making autonomy for five issues: her own health care; major household

purchases; purchases for daily household needs; visits to her family or relatives; and what food to cook each day. In general, women are more likely to be the main decision-maker for purchases of daily household needs and what food to cook each day, while decisions about her health care, major household purchases, and visits to her family or relatives are more often decided jointly. In general, women's participation in decision-making increases with age, education and wealth quintile. Rural women are less likely to be involved in decision-making than urban women. Finally, women who earn cash participate more frequently in decision-making than those who are paid in kind or those who are not employed.

The FinAccess 2009 survey focussed on household financial decision-making. As was reflected in the KDHS survey data, the proportion of married couples who say they make decisions together increases with education and income. An interesting trend that emerges from the summary statistics is that according to the strong majority of married women, household financial decisions are made with their spouse, whereas the proportion of married men who report making decisions with their spouse is significantly lower. This may be a reflection of the fact that men may view themselves as the sole decision-maker as head of the household and they do not wish to acknowledge the extent to which their wives contribute to household financial decision-making. Furthermore, urban men and rural women are more likely to make financial decisions alone. This is likely a representation of the migrant economy in which married couples live apart and therefore do not often consult their spouse. Interestingly, both female and male respondents who earn income from cash crops reported high levels of joint financial decision-making which is unexpected considering cash crop income accrues directly to men. It also stands in contrast to the aforementioned qualitative accounts claiming that men often use these revenues for personal expenses. If women actually

have influence in financial decision making in this type of household, such behaviour should be diminished. Tables are presented in the appendix which offer a more in-depth summary of these findings.

Thus, both surveys indicate high levels of reported joint-decision making among Kenyan couples, however, participation does not necessarily imply influence. In his 18 month fieldwork among the Abaluhya, Abagusii, and Masai ethnic groups, Gwako (1997) sought to understand whether the participation of wives in decision-making process actually implies influence and decision-making power for strategic life choices: including family size, family planning and management of income. Based on questions regarding levels of participation in decision-making processes, women were classified as either having high, moderate or low positions vis-a-vis their husbands. It was found that the higher the level of participation in decision-making, the more likely a woman's interests and concerns were reflected in all three decisions. Furthermore, higher family socioeconomic status, along with higher educational levels and wider employment opportunities in the modern sector for wives, favourably affected conjugal communication and stimulated egalitarian decision-making processes in the family, which in turn influenced fertility.

Quantitative indicators may also be a reflection of normative responses as opposed to reality. Many aspects of behaviour are in fact governed by rules and norms which have a role in defining and maintaining the social order (Kabeer, 1999). Safilios-Rothschild (1990) found that women in rural Kakamega whose husbands worked in Nairobi and only visited for about one month per year, had difficulty admitting that they made all agricultural decisions by themselves. Such an admission would indicate that husbands no longer played a dominant role in the family and would shake the established sex-stratified order. Gwako's (1997) research revealed a similar respect for

the established order. He found that 73.8% of the wives interviewed had to seek approval from their husbands before spending their independently earned incomes. The most prevalent reason given by half of wives who sought their husbands approval before incurring any expenses was the recognition of the fact that he is the head of the household. Silberschmidt (1992) also observed that women's views of their husbands involved recognition and acceptance of certain formal rights and privileges that they themselves did not have. They admitted that men should be consulted on all sorts of issues, and they were supposed to determine various actions that must be taken. In reality, however, many women took such decisions themselves. Their most common practice was to avoid open confrontation while still getting their own way. For example, women would quietly disobey their husbands by planting crops in the way she feels is best, despite the fact that the land belongs to the husband and therefore he is expected to decide where the various crops are to be planted (Silberschmidt, 1992).

Women's Disempowerment in the Household

The previous analysis has shown that women's disempowerment at the household level is related to a lack of resources, specifically land, income-earning, and education. Women's lack of property rights has negative implications for the family and for economic development more broadly. Qualitative reports indicated that revenues from agriculture accruing directly to men cause tension between partners as men are inclined to use funds for personal consumption at the expense of communal needs like food. While quantitative data for these types of households suggested high levels of joint decision-making, the statistic does not shed light on the actual influence of women on major decisions. However, it is likely that without access to important resources, women have little bargaining power in the household and participate less in significant

decisions, like financial allocation. Finally, it was observed that high fertility rates are a consequence of women's insecurity in the household.

In situations where men are unable to fulfil their culturally assigned role of sole breadwinner and women have compensated by engaging in wage employment in addition to their heavy domestic responsibilities, intrahousehold tensions have increased. Low-income men feel threatened by their wive's economic independence and the corresponding economic impotence this signifies on their end. They react negatively, by either attempting to appropriate their wive's income, or by disengaging from their familial commitments to indulge in the selfish satisfaction of personal spending. Women have therefore taken measures to conceal and control their incomes, for example through ROSCAs or mobile-banking. This phenomenon was also shown in the summary statistics of the income-control indicators. More low-income women claimed to control their income than their wealthier counterparts which indicates an effort to create a sphere of independent decision-making in an antagonistic, non-cooperative context. Efforts to empower low-income women should therefore also seek to incorporate the economic empowerment of men.

In sum, Kenya's patriarchal social structure inhibits women from accruing the economic and social benefits they deserve. Rather than openly challenging the oppressive system, women tend to subvert it in subtle ways: by concealing the true extent of their income-earning capacity, or by silently disobeying their husband's wishes. This behaviour may be a result of women's internalization of gender norms or of a disbelief in their capacity to challenge the system in any real way.

Empirical Analysis of the Household: A Review of Evidence

The second part of this paper seeks to explore gender preferences with respect to expenditures, and make a preliminary inference of the impact of these preferences with respect to the welfare of the family. The purpose of the analysis is to indicate some of the potential socio-economic consequences of women's household disempowerment. A brief review of the empirical literature concerned with the analysis of household expenditures and intra-household bargaining is followed by an econometric analysis of FinAccess 2009 survey data. Specifically, this analysis focuses on food expenditures in different types of Kenyan households.

A Review of Intrahousehold Empirical Analysis Approaches and Findings

Empirical work from the field of economics typically focuses on women's empowerment as an intermediary factor affecting other development outcomes, like fertility, contraceptive use and child health. This research has its roots in New Household Economics, which approached the study of economic consumption at the household rather than the individual level. This analysis of household spending treats the household as a single decision-making unit in which the preferences of the group are understood to be identical to that of the altruistic household head (Becker, 1981). However, the indifference towards internal conflict and the allocation of resources to individual members within the household was widely challenged theoretically and empirically. Folbre (1986), for example, points out the inconsistency in conceptualising individuals as wholly selfish in the marketplace where there are no interdependent utilities, and yet at home these individuals are apparently wholly selfless and act in pursuit of the interest of the collectivity.

The unitary model is particularly unsuitable for use developing countries, where many patriarchal societies are found in which women are in a systematically inferior economic and social position within and outside the household (Sen, 1987). If women consistently get less than men, or if children and old people are consistently worse off than other members of the household, social welfare will be overstated when we use measures that assume that everyone in the household is equally treated (Deaton, 1997).

In recognition of these issues, empirical analysis of household spending is now largely based on bargaining models, where different members of a household may have conflicting views on the allocation of communal resources. Several alternative household models have been developed that use a game-theoretic approach to incorporate a more complex understanding of how family decision-making occurs, variously allowing for individual differences in preferences, in budget constraints and in control over resource use (Agarwal, 1997). Within a bargaining household, members formally contend and exchange to gain their individual ends (Bruce, 1989). The household is formed and sustained so long as both parties have more to gain than they would in their fallback positions should a negotiated agreement fail (Seguino & Floro, 2004). Researchers have applied bargaining models of the household in the advanced (Bourguignon, Browning & Chiappori, 1993; Lundberg, Pollack and Wales, 1997; Phipps & Burton, 1998) and developing world (Quisumbing & Maluccio, 1999; Thomas, 1994; Haddad & Hoddinott, 1995; Duflo, 2003; Duflo & Udry, 2004; ; Doss, 1996).

Novel questions and ares of inquiry are numerous, but one question of particular interest has been the effect of control of resources by husbands and wives on household expenditure patterns and in particular, the well-being of children (Lundberg & Pollak, 1996; Malhotra et al, 2002). The beneficial effects of female income control have been observed through comparisons of expenditure patterns of female versus male headed

households. Using data from Ghana, Guzman, Morrison and Sjoblom (2006) found that female-headed households spend a larger percentage of expenditures on food and education and a lower percentage on consumer and durable goods. Kennedy and Peters (1992) observed lower levels of malnutrition in female-headed households of Malawi and Kenya, despite their overall lower level of income. In Ghana (Levin et al, 1999) and Malawi (Kennedy and Haddad,1994) research has shown that male-headed household spend significantly more on alcohol than do female headed households.

Based on these findings, the impact of husband's versus wife's control of resources within conjugal households is clearly of interest to those concerned with family welfare. The notion that control over resources matters focuses attention on the difficult issues of the meaning and measurement of control: to what extent does an individual have control over their economic resources? Several authors have observed that a woman's financial contribution to the household is frequently not associated with monetary control, and all income may be automatically assumed to be the property of the male household head (Engle & Menon, 1999; Cotter et al, 1999; Simister & Piesse, 2003). These observations reflect the emphasis on the necessity of both resources and agency for women's empowerment in the conceptual literature. In recognition of these issues, analysts have used a variety of proxies for bargaining power, including unearned income (Thomas, 1994); inherited assets (Quisumbing, 1994); assets at marriage (Quisumbing & Mallucio, 2000) and current assets (Doss, 1996).

The findings of these studies reflect those from comparisons of female and male headed households. For example, Doss (1996) found that the higher the relative percentage of assets - measured by savings, land and business assets - held by a woman within the household, the more she is able to affect the expenditure decisions of the household. Women's control of assets was positively associated with expenditures

on human capital, including food, education and medical care, and negatively associated with expenditures on non-essential items including alcohol, recreation and tobacco. Analyzing South African data, Simister and Piesse (2003) examine household decisions using three proxies for bargaining power between adults in the household: female income share, level of female education relative to her partner, and relative financial control (use of a bank account). The results showed that the share of female earnings as a proportion of total household does not have a significant effect on food expenditure. However, it was found that women with control of their finances, along with highly educated women exerted a positive effect on food expenditure and a negative effect on alcohol expenditure. Similarly, an analysis of Kenyan data by Kennedy (1989) found that the proportion of female-controlled income had a significant and positive effect on household caloric intake.

In sum, this literature has provided extensive empirical support for what Lundberg and Pollak (1996) call the "kids-do-better" hypothesis, which holds that children benefit when their mothers control a larger fraction of family resources. Particularly with respect to expenditures on food, female income is more important than male income and that women place a higher priority on child welfare than do men (Simister & Piesse, 2003). While the altruistic mother spends her money on children and the family, the male household-head - formerly conceptualised as the benevolent dictator- now seems to spend most of his money on personal goods (Hart, 1997).

Gendered Expenditure Analysis: Food Shares

Expenditure analysis is one of the traditional uses of household survey data. Consumption data cannot inform us as to who gets what within the household, however with rich demographic data it is possible to study the relationship between household

composition and consumption patterns (Deaton, 1997). As examples detailed in the previous section convey, with respect to household expenditure analysis much attention has been placed on gender issues, specifically focusing on whether or not the preferences of men and women differ systematically and the question of whether girls are treated as well as boys.

Following this line of inquiry, this section presents an empirical analysis of men's and women's monthly food expenditure patterns using FinAccess 2009 survey data. It seeks to establish whether or not food expenditure patterns differ by gender, conditioned by the demographic structure of the household and other characteristics.

The purpose of the Kenyan FinAccess surveys is to provide information concerning general access to financial services for the private and public sector, as well to provide a solid empirical basis to track and evaluate the progress of various government-led and donor-led policies. The survey methodology used cluster stratified probability sampling. Sampling was done by the Kenya National Bureau of Statistics, based on NASSEP IV, which is a master sampling frame that provides a basis for the implementation of household surveys in Kenya. It stratifies the population into divisions, locations, sub-locations, clusters and households. The first level selection included 650 clusters and ensured representativeness at national, provincial and urbanisation levels (urban/rural). At the second level, twelve households were selected within each cluster, with ten household targeted. The third level selection of an individual used the KISH grid to randomly select a respondent aged 16 or over.

In practical terms, geographically grouped samples are advantageous because they are cost effective and facilitates repeat visits (Deaton, 1997). Econometrically, the drawback of cluster sampling is that the variance is inflated above what it would have been if all observations in the sample were independent. The reason is that households

living in the same cluster are usually more similar to one another in behaviour and characteristics than are households living in different clusters (ibid). Further, it should be noted that this analysis was completed using STATA, a standard statistical software package that assumes that the sample elements were selected from the population by simple random sampling. Thus the sampling errors of estimates do not fully take into account the complexity of the design that generated the data (Yansaneh, 2003).

Following Simister & Piesse (2003), and Doss (2003) the analysis will begin with a standard Engel curve relationship between expenditure on specific groups of goods and household income. This is a linear relationship between the share of expenditure on each good and the natural logarithm of total expenditure. In addition, household demographics and other characteristics are included included as explanatory variables, as suggested by Deaton (1997). The assumption of uniform prices, the standard convention of household budget analysis, is adopted.

The functional form of the basic regression is:

$$\boldsymbol{Wih = ßlogxh + ßmaleinc + ßruralinc + \delta male + \delta rural + ßzh + \varepsilon}$$

Where $\boldsymbol{W_{ih}}$ is the share of the budget devoted to good ***i*** by respondent ***h*** on a monthly basis and $\mathbf{x_h}$ represents total monthly expenditure. The variable **maleinc** is male respondent's log of monthly expenditures, **urbaninc** is the log of monthly expenditures for respondents residing in rural areas, and $\mathbf{z_h}$ is a vector of demographic variables and $\boldsymbol{\varepsilon}$ is an error term.

The education levels of respondents may affect their preferences. Thus, a vector of dummy variables is included that indicates if the respondent has no education, has completed primary education or has completed secondary education or above. The number and gender of children may also affect food shares, and a variable is included

for each additional male and female child in the household. Finally, since rural and urban respondents might be expected to make different economic decisions, a dummy variable for rural households is included.

OLS estimates are obtained using the budget share for food as the dependent variable. Using budget shares, rather than expenditure levels, controls for differing levels of expenditure among households. The equations were estimated for three types of respondents: (1) single males and females who are the sole income earner in their household, (2) married female and male respondents living in households in which there is one income earner, and (3) married female and male respondents living in households in which there are two income earners.

Table 2. Engel equations: Food expenditures

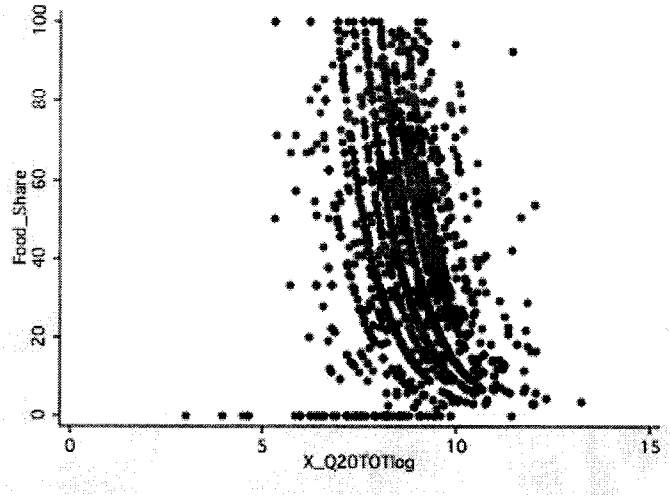
Variables	Food Share					
	Single (1 income earner) [N=640] F = 79.12, R^2 = 0.25		Married (1 income earner) [N=1294] F = 69.86, R^2 = 0.32		Married (2 income earners) [N=2076] F = 79.12, R^2 = 0.25	
	Coefficient	T-Statistic	Coefficient	T-Statistic	Coefficient	T-Statistic
Log income	-2.63***	-2.06	-4.88***	-4.00	-8.83***	--7.98
Log male income	-4.49***	-2.93	-4.78***	-3.89	-1.41	-1.40
Log rural income	3.96***	2.39	-3.97***	-3.04	-0.87	-0.76
Male dummy	33.72***	2.44	45.4***	3.98	18.19*	1.91
Rural dummy	-28.85**	-192	43.29***	3.58	9.08	0.81
No education	24.25***	4.28	*dropped		*dropped	
Primary education	*dropped		-12.69***	-5.10	-4.75***	-4.75
Secondary + education	-4.825**	-1.78	-17.47***	-6.48	-13.66***	-6.96
Female child	-1.18*	-1.52	2.35***	5.69	1.31***	3.9
Male child	3.87***	4.73	1.69*	1.69	1.48**8	4.42

***,**, and *** denote significance at the 0.10, 0.05 an 0.01 levels respectively.**

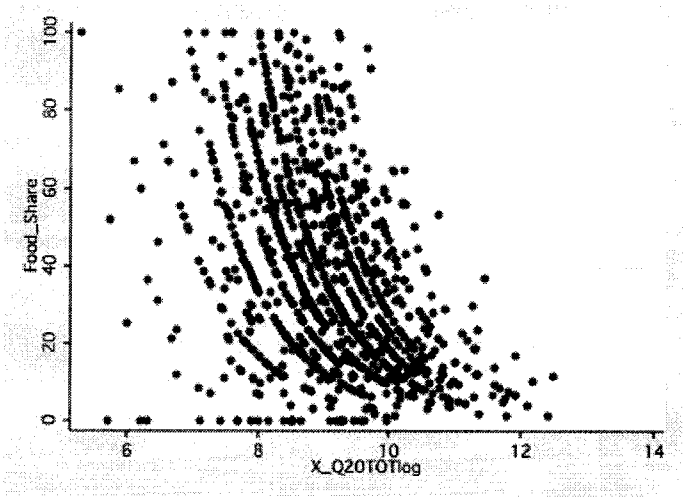
Total monthly expenditure has a negative effect on the budget share for food, which is consistent with Engel's law, however this effect differs by gender. While in all cases men initially spend a greater share of their budget on food, this share decreases more rapidly for males than for females as income rises. For married respondents living in households with two income earners, the share of the budget allocated to food decreases very rapidly, especially for male respondents.

The following graphs illustrate food expenditures declining as the natural logarithm of income increases, by gender.

Graph 1. Single Female Food Expenditures as a function of Log Income



Graph 2. Single Male Food Expenditures as a function of Log Income



Holding income constant, single and married respondents without any education devote substantially more of their budget for food than do those respondents who have completed primary education or above. Although education is included since it may shift preferences, economic theory does not provide any *a priori* expectations about the direction of the change in expenditures for food relative to other goods (Doss, 2006) .

These results could indicate that those with better education are able to provide better nutrition for their family while spending less money.

Single male respondents living in rural areas spent more of their income on food, but the coefficient for married rural respondents was negative. It is possible that single males do not have property, as it is passed down through inheritance upon marriage, and must therefore purchase food. A second explanation is that for couples living in a union, one person may engage in wage employment while the other farms crops for domestic consumption. For rural households, it should be noted that the quality of food consumption data may be compromised which stems from the fact that most agricultural households are producers as well as consumers. It is difficult to disentangle production and consumption accounts for people who have no reason to make the distinction (Deaton, 1997).

An interesting finding is that for single male respondents, female children have a negative impact on food share, while male children have a significant positive impact on food share. Studies with similar findings have suggested that there is often less than efficient investment in girls because the returns are perceived to accrue to another family after marriage (Dollar & Gatti, 1999). This effect is reversed for married male respondents in single income earning households, where it is likely that the wife is responsible for food expenditures while the husband is working. This preferential treatment along gender lines is consistent with findings from Thomas (1994) who used surveys from the United States, Ghana and Brazil to document a positive association between a mother's education and her daughters' heights and between father's education and his son's heights, an association that is attenuated or absent between mothers and sons and between fathers and daughters (Deaton, 1997). Lastly, in households with two income earners, female and male children are treated roughly

equally. This may be a representation of greater female bargaining power relative to their male partners. It may also be that income-earning women do not feel as tempted to favor female offspring as a form of social security.

These are interesting, if preliminary findings. It must be stated that their interpretation should be conditioned by the omitted variable bias inherent in the analysis. Certainly, there are many variables that may affect the share of income allocated for food which are not accounted for in the estimations. However, the results are consistent with the well-established Engel's law. Furthermore, the differential treatment of children highlighted by the model can be reasonably interpreted with an understanding of the patriarchal structure of Kenyan households. Girls are undervalued by men, non-income earning women seek security through their offspring, and income-earning women have greater bargaining power in the household.

Discussion and Conclusion: A Way Forward for Kenya's Women

The Policy Environment

Micro-level gender relations are clearly associated with macro-level forces. Through the upheaval of colonization and independence, men's and women's traditional spheres have undergone a process of disintegration and restructuring (von Bulow, 1992). Economic, social and political changes have overwhelmingly favored men who have profited from improved access to wage labour, technology and cash income (Silberschmidt, 1992). Meanwhile, women have simultaneously experienced a major increase in their workload and a reduction in their access to resources.

As gender equity has moved to the forefront of development priorities in recent years, the GOK has made some strides towards gender equity in the form of policy developments and the enactment of key legislation. Today Kenya has made several national and international commitments to achieve women's empowerment and gender equity. Key international commitments include the MDGs, Education for All, the Convention on the Education of All Forms of Discrimination against Women (CEDAW), and the Protocol on the Rights of Women in Africa.

Land Policy

In a particularly encouraging development Kenya's new constitution was signed into law in 2010 which considerably expanded the scope of human rights and is infused with the spirit of gender equality (Hakijami, 2008). Kenya is now at the forefront of the movement in sub-Saharan Africa to mainstream gender concerns: under the new constitution, one third of elected representatives must be women. Furthermore, women

are now able to own and inherit land and are guaranteed equal treatment to men under the law.

Kenya's policymakers and news organisations were quick to claim that this reform ends widespread discrimination against unmarried, widowed, and divorced women, which was often upheld by customary law. According to one policymaker, the new constitution has increased the bargaining power of women in society (Nation, 2010). Although the new constitution provides a good platform to realise positive changes for women in many spheres of their life, the government must now move to review its laws and policies, specifically the Law of Succession Act which allows the application of customary law in the area of succession thus leaving women vulnerable to dispossession (Hakijamii, 2010).

As noted, women's lack of access to property has played a major role in widespread gender-based inequalities and poverty. Currently, only about 3% of women in Kenya own land (Hakijami, 2010). Denying women in rural agricultural communities access to this fundamental resource further constrains women's opportunities to accumulate assets and invest in income-earning activities(Agarwal, 1997). Instead many women remain trapped in poverty.

The barriers that women face in claiming their land rights are significant. Although the majority of farmers are women, they are grossly under-represented in decision-making structures dealing with land as a resource, even at the local community levels (Kiman & Kombo, 2010). Kenya's national land policy notes that women are not sufficiently represented in institutions that deal with land thus allowing men to dispose of family land without consulting women (Hakijamii, 2010). Thus the change in the formal legal framework is to be implemented mainly by the very actors and institutions that have heretofore blocked the realisation of women's property claims (Kabeer, 2005). The

enforcement of this legal framework is further complicated by Kenya's pluralistic legal environment (Harrington & Chopra, 2010). Although in theory statutory law constitutes supreme municipal law, in practice customary and religious laws prevail especially concerning private concerns, like marriage, divorce, custody of children, inheritance, property ownership and reproduction (Nzomo, 1995). The simultaneous existence of four systems of laws in Kenya - Hindu law, Islamic law, African Christian or civil law and customary law - creates ambiguity and opens up space for manipulation, abuse, and self-serving behaviour (Harrington & Chopra, 2010; Nzomo, 1995). Research by Harrington and Chopra (2010) of Kenyan agricultural communities found that formal, informal and hybrid legal systems pertaining to property rights are all exploited and undermined by local power dynamics that control and ultimately prevent women from obtaining land.

Kabeer (2005) points out that resources, like land, education or employment, have the potential to bring about positive changes in women's lives, but it is the social relationships that govern access to the resource in question that will determine the extent to which this potential is realised. Indeed, Harrington and Chopra (2010) observed that community members condemn women who pursue land claims in the formal legal system and are often infuriated when women go to court to pursue land claims. Because of social pressures and the substantial cost involved, most women give up their case before taking it to court (Harrington & Chopra, 2010).

Thus, while the constitution is the supreme law of the country, it is not sufficient by itself to adequately facilitate an individual's claim to equality (Hakijamii, 2010). As the majority of farmers in Kenya are women, as a social group women should be able to harness this economic influence to gain a role in decision-making at the local level (World Bank, 2003). Women have responded to this exclusion from the political

machinery by forming their own organisations. The plethora of women's groups in Kenya represent the primary decision-making outlet for women, but many focus on poverty and basic survival rather than challenging oppressive and regressive practices. However, this established organisational capacity could be harnessed for the promotion of women's land rights.

Financial Services

Providing access to financial services is an important resource for women's economic empowerment, particularly in light of the struggles women face to own property which is often used as collateral. The GOK introduced the Women Enterprise and Development Fund in 2006 as an initiative towards reducing poverty through economic empowerment of women. The aim of the KShs. 1 billion annual allotment is to enhance entrepreneurship among women. The fund seeks to minimise bureaucratic barriers and processes as it lends money to women at low interest rates so that they may invest in businesses and other activities (IEA, 2008). The government has drawn criticism for not putting enough measures into place for fully realising the objectives of this fund. A study from the Federation of Women lawyers (FIDA) Kenya concluded that of the women interviewed, 47.8% were not aware of the existence of the fund and that many of those that were did not know where to obtain application forms or the procedures for acquiring the requisite forms to facilitate the process. The inadequate effort to publicise the program has been linked to the limited personnel dedicated to the implementation of the project (Hakijammii, 2010).

However, as has been emphasised previously, resources will only translate into empowerment if women are able to control these some definitive way. Kenya is in a unique position to promote income control capacity for low-income women because of the success of Safaricom's mobile banking service M-Pesa. Safaricom has recently

partnered with Equity Bank to offer M-Kesho, an interest-bearing bank account that is linked to a user's M-Pesa account, thus funds from the WEDF or similar ventures could be distributed through this medium. M-Pesa is secure, private and mobile handsets are affordable for many. However, it may be worthwhile to subsidise handsets so that the service is accessible to the poorest Kenyan women.

Conclusion

The study sought to determine the status of women in Kenyan households, and found that many women, particularly in rural areas, are relegated to subordinate status by a combination of patriarchy and poverty. Women were not always marginalized to such an extent and this situation is neither necessary nor inevitable. It is rather a product of opportunism and an emphasis of asymmetric values on the part of the powerful in society.

The analysis indicated that almost exclusive male ownership of land has negative implications for families and for women. Rural women are insufficiently remunerated for their work on farms, and what income they do earn is needed to support the family. Meanwhile, as was presented by several accounts, men often shirk their family responsibilities and use crop income for personal expenditures. One of the ways in which women react to this insecurity through higher fertility.

Summary statistics showed that women participate in decision-making in the household, but the extent to which participation translates into influence is uncertain, especially for low-income women with few resources. The extent to which women actually exert influence has implications for family welfare, as it was shown in the empirical effort of this paper that gender preferences may differ systematically with respect to child nutrition.

Empowered women can shift the status quo. Although sense of empowerment cannot be bestowed, well-designed policies equip women with resources that can help to foster a sense of empowerment. Writing in 1989, Maria Nzomo criticized the Government of Kenya for failing move beyond the sweeping, vaguely worded statements concerning the importance of integrating women in development. At that time, no systematic policy had been designed or implemented towards the advancement of Kenya's women. We cannot speak of a systematic gender policy today either, however significant strides have been made through legislation, particularly with the 2010 constitution. What is essential is that the GOK takes sustained and concrete measures to translate national policy into practice. Efforts should be cognizant of the need to create awareness of new policies and practices throughout the country so that resources are fully utilized.

This paper has argued that specific resources- land and financial services- are assets that can provide women with independence, greater household bargaining power and the capacity to increase income-earning opportunities. The obstacles impeding female land ownership, including land shortage, long-standing cultural traditions and an ambiguous legal environment, are formidable. But as Kenya has led the way in sub-Saharan Africa by enshrining women's right to land in her constitution, so to should it lead the way down the more challenging path of making this right a reality. Kenya is also in a unique position to promote greater financial independence for low-income women through M-Pesa. Using mobile banking to deliver funding for women's entrepreneurship is a practical and forward-thinking concept that could solidify Kenya's position as a leader among African nations in the pursuit of gender equity.

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Appendix

Table A1. Control over wife's and husband's cash earnings: KDHS 2008-2009

Background Characteristic	Person who decides how the wife's cash earnings are used			Person who decides how the husband's cash earnings are used		
	Mainly Wife	Wife & Husband Jointly	Mainly Husband	Mainly Wife	Wife & Husband Jointly	Mainly Husband
Age						
15-19	36.9	55.5	7.6	*	*	*
20-24	46.9	45.5	7.4	5.9	34.3	58.2
25-29	37.2	52.0	11.8	3.5	57.3	39.9
30-34	40.1	53.5	6.2	3.3	51.0	44.3
35-39	47.8	43.3	8.5	2.1	51.7	46.2
40-44	44.0	47.6	8.4	0.4	50.0	49.6
45-59	42.6	46.4	10.9	1.7	60.7	37.6
Number of Children						
0	39.9	56.6	3.5	5.2	44.0	50.9
1-2	41.2	50.8	7.7	3.1	53.1	42.7
3-4	42.3	50.1	7.6	2.2	52.1	45.3
5+	44.5	42.2	13.2	1.1	55.6	43.2
Residence						
Urban	41.0	52.0	6.9	2.5	45.1	45.1
Rural	42.9	47.4	9.6	2.6	57.3	57.3
Province						
Nairobi	39.3	55.9	4.8	2.1	21.3	21.3
Central	36.6	60.0	3.4	7.8	72.9	72.9
Coast	47.7	39.3	12.9	2.5	53.3	53.3
Eastern	46.3	46.0	7.7	2.3	63.8	63.8
Nyanza	54.8	35.5	9.1	2.2	48.5	48.5
Rift Valley	34.7	53.5	11.6	1.4	53.6	53.6
Western	48.6	41.5	9.9	1.8	58.8	58.8
North Eastern	36.2	49.8	14.0	3.0	56.5	56.5
Education						
No Education	51.8	33.8	14.4	0.8	43.7	55.5
Primary incomplete	47.3	38.9	13.4	3.6	58.2	37.5
Primary Complete	41.9	51.1	6.8	3.6	51.5	45.0
Secondary +	37.2	56.9	5.9	1.7	51.7	45.8
Wealth Quintile						
Lowest	52.2	31.8	16.0	1.2	51.0	46.9
Second	48.8	40.1	10.7	2.0	56.3	40.8
Middle	36.2	53.7	10.1	4.5	63.7	31.8
Fourth	43.2	49.9	6.5	3.5	59.9	36.3
Highest	38.6	55.5	5.9	2.1	45.8	52.0
Total	42.3	48.8	8.8	2.5	52.6	44.4

Table A2. Participation of currently married women age 15-49 in five household decisions: KDHS 2008-2009

Background Characteristic	Percentage of currently married women age 15-49 who usually make specific decisions either by themselves or jointly with their husband, by background characteristics Kenya 2008-2009						
	Own health care	Major household purchases	Daily household purchases	Visit to her family or relatives	Deciding what food to cook each day	% who participate in all 5 decisions	% who do not participate in any decisions
Age							
15-19	56.7	50.5	68.2	60.7	84.0	35.1	7.2
20-24	69.5	61.5	78.0	66.9	88.8	44.3	4.6
25-29	70.6	64.8	81.6	70.2	94.9	46.6	2.5
30-34	77.5	68.9	83.9	75.7	95.1	52.5	0.9
35-39	74.7	70.0	85.6	78.9	96.6	55.1	1.6
40-44	80.0	72.8	86.7	78.4	95.9	56.3	1.8
45-59	76.3	72.9	83.8	78.0	95.3	56.1	1.7
Employment, form of payment							
Not employed	61.2	54.7	704	66.5	92.0	39.6	4.1
Employed, payment in cash	82.2	74.9	89.1	78.5	94.9	59.6	1.6
Employment, payment in kind	72.0	67.1	85.3	70.9	94.0	43.7	2.0
Number of children							
0	72.2	69.8	79.3	72.1	90.8	52.3	3.2
1-2	71.7	65.7	82.8	72.1	92.8	50.1	3.3
3-4	75.8	69.4	82.3	74.5	93.9	52.5	2.2
5+	72.7	64.3	81.7	73.0	95.3	46.2	1.7
Residence							
Urban	76.3	70.7	86.2	76.8	94.2	57.0	2.5
Rural	72.4	65.5	80.8	72.0	93.5	47.8	2.5
Province							
Nairobi	77.7	74.1	86.7	82.2	95.0	60.6	2.5
Central	87.6	83.1	91.7	87.1	97.3	69.1	0.6
Coast	66.9	60.5	74.4	55.3	86.5	37.6	6.2
Eastern	67.5	69.7	89.3	74.8	94.8	47.7	0.8
Nyanza	74.7	67.7	84.7	79.6	89.8	54.2	4.2
Rift Valley	75.1	65.7	77.1	66.7	96.8	47.8	0.9
Western	72.8	55.1	81.0	70.6	91.2	41.8	5.7
North Eastern	36.4	30.9	46.1	69.1	95.6	23.5	1.7
Education							
No Education	56.7	49.2	65.1	56.6	91.2	30.9	30.94.1
Primary incomplete	70.1	61.0	79.8	68.8	91.9	42.3	3.0
Primary Complete	76.0	68.9	83.3	75.7	94.0	53.6	2.5
Secondary +	80.1	76.8	89.6	81.0	96.1	61.1	1.5
Wealth Quintile							
Lowest	63.3	51.7	69.7	60.9	92.4	35.5	3.1
Second	70.2	64.2	82.4	72.6	92.0	46.8	3.7
Middle	75.1	69.3	82.8	73.6	93.3	50.3	2.1
Fourth	75.5	71.9	86.6	76.6	94.7	53.4	1.7
Highest	79.5	73.2	86.5	78.9	95.2	59.5	2.1
Total	73.3	66.8	82.1	73.1	93.7	50.0	2.5

Table A3. Household financial decision-makers, by gender of respondent: FinAcesss 2009

Background Characteristic	Household financial decision maker: male respondent			Household financial decision maker: female respondent		
	Self	Self & Spouse	Self & immediate family	Self	Self & Spouse	Self & immediate family
Overall	30.0	63.0	2.5	8.3	73.8	1.9
Age						
18-24	33.3	40.0	8.9	4.4	73.5	0.3
25-29	23.7	65.8	3.9	5.0	75.0	1.4
30-34	31.8	62.1	1.9	7.1	76.5	0.3
35-39	34.8	59.7	1.6	7.0	78.7	1.4
40-44	31.5	63.5	0.9	12.6	73.2	2.9
45-59	34.9	59.8	2.9	13.9	68.8	3.5
50-54	27.0	66.7	3.1	14.7	70.6	4.6
55-59	33.8	63.1	2.3	14.1	64.1	6.4
60-64	22.6	67.7	2.4	11.5	65.4	3.8
65+	24.6	67.5	3.1	14.1	70.3	7.8
Number of Children						
0	37.7	55.0	2.5	10.4	73.3	2.6
1-2	23.8	70.1	0.2	8.9	75.0	0.7
3-4	28.3	64.5	0.3	4.7	73.0	0.9
5+	3.0	57.6	0.2	5.7	72.3	0.0
Residence						
Urban	39.8	52.0	3.1	5.4	76.5	2.0
Rural	26.8	66.6	2.4	9.3	72.8	1.9
Province						
Nairobi	38.4	51.4	3.8	4.5	79.9	1.3
Central	21.7	75.7	1.1	7.8	80.8	1.0
Coast	31.0	54.9	6.0	4.2	72.2	7.9
Eastern	12.2	81.5	3.3	3.7	87.6	1.7
Nyanza	22.0	73.3	3.1	14.2	75.7	1.8
Rift Valley	34.3	58.8	1.0	6.1	75.9	1.3
Western	46.1	46.1	1.0	18.5	47.6	0.3
North Eastern	57.8	37.6	1.8	2.8	56.5	1.9
Education						
No Education	43.2	48.5	3.8	9.4	64.7	5.0
Primary Complete	26.5	65.8	2.4	5.7	76.7	1.3
Secondary Complete	29.8	63.7	3.1	7.7	81.3	1.2
Technical Training	30.1	65.1	4.1	7.8	83.3	1.2
University	20.7	75.9	1.7	3.8	92.3	3.8
Income source						
Cash Crops	22.7	75.2	0.9	1.4	79.2	2.3
Food Crops	25.2	70.3	1.9	10.1	75.8	2.3
Government Employment	36.9	62.1	1.0	8.6	82.8	1.7
Own Business (services, retail, manufacturing)	32.2	62.2	2.4	7.3	74.4	2.8
Private Sector	32.0	60.0	1.6	8.3	84.0	0.0
Aid assistance	45.2	46.6	2.7	8.3	57.1	1.2