

**SOCIO-ECONOMIC FACTORS AFFECTING WIDOWS' PARTICIPATION IN  
SMALL SCALE FARMING, NYARIBARI MASABA SUB- COUNTY, KISII COUNTY,  
KENYA**

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**A Thesis Submitted to Graduate School in Partial Fulfillment of the Requirements for the  
Master of Arts Degree in Gender and Development Studies of Egerton University**

**EGERTON UNIVERSITY**

**APRIL, 2021**

## DECLARATION AND RECOMMENDATION

### Declaration

This thesis is my original work and to the best of my knowledge has not been previously presented for the award of a degree in this or any other institution.

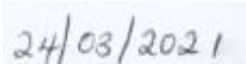
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### Recommendation

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## **DEDICATION**

To my father and mother for their moral and financial support throughout the writing of this thesis. To my siblings for their invaluable support, encouragement, and inspiration throughout the research period. I will forever cherish your care and support.

## **ACKNOWLEDGEMENTS**

First, my gratitude goes to God who has given me the strength to complete this work. I also owe my gratitude to Egerton University for giving me an opportunity to study. This work was not an event, but a process into which several people made inputs both directly and indirectly. Special thanks to my Supervisors Dr. Josephine Obonyo and Dr. Doris Nyokangi for their countless efforts of guiding me throughout the research. I also wish to express my sincere gratitude to Dr. Wambu who guided me and accorded me moral support and encouragement when I needed them most. I also acknowledge all my classmates for their encouragement and support throughout the course. May our good Lord bless you.

## **ABSTRACT**

The agriculture sector supports the majority of livelihoods in Kisii County. However, the community is largely patriarchal which thus brings about conflicts on land use, ownership, and labor provisions. Women and widows are thus largely affected by these patterns of ownership which eventually affect their farming practices. Despite its vital importance, the sector is highly susceptible and sensitive to climate change and variability were small scale farmers more so the widows are disproportionately affected since their access to land, labor and credit are highly inhibited. Studies on widows in the agricultural sector have been inadequate and hence the need for this study. The aim of the study was to assess the effects of land, labour, and credit facilities on widows participating in small scale farming. The study was carried out in Nyaribari Masaba Sub- County, Kisii County. The area was selected because of data from the government agencies showed that there was a high number of widows practicing small scale farming. The study was grounded on Structural Functionalism and the Symbolic Interactionism theories. The study employed a mixed methods research design. The study population was 1749 widows who were practicing small scale farming. A sample size of 144 respondents was obtained using a proportionate stratified sampling procedure. Data was collected using key- informant interview schedules and semi-structured questionnaires. The data were analyzed qualitatively and quantitatively. The findings of the study were represented using narratives, text boxes, bar graphs, and frequency tables. From the study findings, majority of the participants agreed that their access to land was under threat. Further, the study found out that labour was available as it was provided mainly by household members and if they had to hire labour services, they were cheap and adequate. From the study findings, most of the participants agreed that there are significant numbers of micro-finance institutions that offered soft loans and credit for farming. The study therefore concluded that land access, labour access, and access to credit among widows was influenced by other factors such as access to collateral, education levels, culture, and government land policies. This study recommends that it is important to have land title policies that include the marginalized groups in society such as the widows to ensure their security in land ownership. Thus, this will, in turn, affect their access to labour and credit services.

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## **LIST OF ABBREVIATIONS AND ACRONYMS**

<b>CEDAW</b>	Convention of Elimination of Discrimination Against Women
<b>FAO</b>	Food and Agriculture Organization
<b>GDP</b>	Gross Domestic Product
<b>GoK</b>	Government of Kenya
<b>KCG</b>	Kisii County Government
<b>NGOs</b>	Non-Governmental Organizations
<b>SACCOS</b>	Savings and Credit Cooperative Societies
<b>SSA</b>	Sub-Sahara Africa
<b>SSF</b>	Small Scale Farming
<b>UN</b>	United Nations
<b>WPIR</b>	Women's Property and Inheritance Rights

# CHAPTER ONE

## INTRODUCTION

### 1.1 Background to the Study

Agriculture is fundamental in eradicating hunger, extreme poverty, and supports livelihoods of near 1.5 billion individuals in the world. More so those that live in rural areas and smallholder households (World Bank, 2008). Agriculture in East and Central Africa contributes about 40% of the region's GDP while In Kenya, it contributes about 24% of GDP and it's the main source of livelihood for more than 80% of the population in the rural areas (Christensen et. al., 2007). Notwithstanding its significance, this sector is highly vulnerable to environmental change and inconstancy where small scale farmers especially widows are disproportionately affected as a result of high dependency on natural resources, high levels of poverty, and inadequate capacity to adapt to new livelihood strategies (Schlenker & Lobell, 2010).

Globally, widows represent 7 to 16 percent of all adult women, although the figure is far higher in some countries (Ajagbe, 2012). Widowhood in developed countries is found mostly amongst older women whilst in developing countries, it affects large numbers of the younger generation. One of the prominent problems in understanding widowhood is its poor presence in statistics, as a group, in development and human rights literature where data is hardly disaggregated by marital status, sex, and age. (Hancox et al., 2001). It represents a life phase bedeviled with problems and losses faced by widowed woman, who by certain circumstances, is in distress yet in the middle of the ocean of life, struggling to survive (Nnodim & Ekumankama, 2013).

Article 55 of the UN Charter provides for the "universal respect for and observance of, human rights and fundamental freedoms for all without distinction on race, sex, language or religion" (Hudson, 1950). Article 2 of the Universal Declaration of Human Rights states that "Everyone is entitled to the rights and freedoms outlined during this Declaration, without distinction of any kind, like race, colour, sex, language, religion..." (Assembly, 1948). These rights also are included within the Convention on the Elimination of all sorts of Discrimination against Women (CEDAW) of 1979, the Maputo Protocol, (article 20 and 21) (2003) and every other human rights treaty. Article 2 of the CEDAW for example puts a

requirement on states to “agree to pursue by all appropriate means and at once a policy of elimination of discrimination against women” (Hellum & Aasen, 2013).

In 2005, the United Nations Commission on Human Rights adopted the resolution on “Women’s equal ownership of, access to and control over land and therefore the equal rights to have a property and adequate housing”(Odeny, 2013). The Commission also urged state parties to: “ensure that ladies are accorded full and equal rights to have land and other property, and therefore the right to adequate housing, including through the proper to inheritance, and to undertake administrative reforms and other necessary measures to offer women an equivalent right as men to credit, capital, appropriate technologies, access to markets and information” (Hellum & Aasen, 2013).

However, in many countries, inheritance laws still favour the patrilineal system. In the 1990s, several countries enacted legislation to reform the inheritance of land and property to enable women to inherit land and property. There were reforms in Ghana, Kenya, Malawi, Tanzania, and Zambia that have ensured widows are considered inland inheritance. However, discrimination persists when it comes to practice. Widows continue to be excluded from inheriting land and property and in some cases, they are forced to leave their homes by their husband’s relatives who lay claim to the property. This has devastating consequences especially in communities that depend on agriculture to survive. (Resolution 16/210 (2006), the UN General Assembly).

The changing climate is exacerbating existing vulnerabilities of the poorest people that depend upon semi-subsistence agriculture for his or her survival (Slingo & Palmer, 2011). Sub-Saharan Africa (SSA) especially is predicted to experience considerable negative impacts of global climate change (Waithaka et al., 2006). Addressing widows’ adaptation within the context of small-scale, semi-subsistence agriculture in SSA raises special challenges that can’t be addressed adequately by the approaches taken so far in most studies (Müller, 2004). Within the relatively few studies conducted in Africa, agricultural research has either focused on individual crops and use aggregated data and models (Jones & Thornton, 2003). This is consistent with Kurukulasuriya et al. (2006), agricultural research uses statistical analysis that doesn't leave site-specific adaptation strategies or taking under consideration widows and other vulnerable persons in society.

Most farm households in Kisii County show a maize deficit of 200–400 kg per annum, which is like a shortage in six to 10 months annually (Waithaka et al., 2006). The shortage is aggravated by the increasing conflicts among food, cash, and fodder crops as farm sizes still decline because of growing population pressure and dividing farmland among relatives. This has greatly reduced available fodder with hardly enough to feed livestock all year round. With high poverty levels, farmers more so widows don't use high-return inputs like certified seeds, fertilizers, disease, and pest control measures, and rotations, but are limited to low-input, low-return enterprises (Waithaka et al., 2006). The typical farm household has 4.7 persons living on a 0.5 ha farm creating a greater need for intensified agricultural production. This has led to a replacement phenomenon whereby widows are robbed of their land and inheritance. This has made widows access to land an enormous challenge and can be sought to be addressed by this study.

Access to agricultural credit has been positively linked to agricultural productivity in several studies in Nigeria (Abu et. al., 2010). Despite this positive correlation, some empirical studies have revealed cases of credit insufficiency among rural farmers in Sub-Saharan Africa (SSA) (Adebayo & Adeola, 2008). Similarly, several studies have identified reasons for poor credit access among rural farmers in SSA. Among others, Ololade and Olagunju (2013), discovered a significant relationship between farmer's sex, marital status, particularly widowhood, lack of guarantor, high-interest rate, and access to credit. A study by Ajagbe (2012) showed that farmer's age, membership to a social group, the value of an asset, education, and the nature of the credit market are the major determinants of access to credit and demand among rural farmers in SSA.

Globally, there is a growing recognition of the importance of gender equality on issues of access to productive resources and the role of both men and women in agricultural development. Most international discourses and recent literature have also acknowledged this fact (Kurukulasuriya et al, 2006)

Provision of farm credit is one of such critical farm policies that require reassessment by the policymakers in the country; and especially when considering the gender imbalances in the distribution of agricultural resources to the farming sector (Jayne et al., 2010). Generally, the agricultural sector has been considered by most people as a masculine dominated world. However, findings from a study financed by the United Nations



In most communities in SSA, women are forbidden to inherit resources such as Land. Besides, research has shown that women and men's differential access to credit and ability to enhance agricultural productivity in SSA resulted from socially emanated gender-specific constraints that are built into the socioeconomic, local institutions, and socio-cultural norms and practices in their domains (Ololade & Olagunju, 2013).

Labour can be looked at in terms of hours or the number of labourers needed to get the farm work carried out. How many labourers that are available is very important in determining the types of activities possible and how intensively the land owned by widows can be worked (i.e., the more intensive, the more labour is needed) (Boserup et al., 2013). For example, some crops are more labor-intensive than others (e.g. horticultural crops as compared to cereal crops). The number of labourers available can affect whether peak activities can be done and on time. For example, late preparation, sowing, weeding, or harvesting can harm the yield (Davison, 2019).

In small-scale farms, it is often seen as an advantage to have family members working on the farm because they do not need so much supervision, and are prepared to work long hours in a way that hired hands are not. However, whether family members can work on the farm depends on how productive it is, as well as whether (better) opportunities for off-farm employment exist (Anang, 2019). Widows therefore face a high set of restrictions, a high set of responsibilities, and limited endowment. This, in turn, constrains a widow's capability to live a healthy and fulfilling life, particularly during the early stage of widowhood. Evidence from this study, supported by other research, indicates that widows suffer from high levels of material deprivation, limited job opportunities, social isolation, social exclusion, limited social mobility, and poor physical health. This study sought to address the aforementioned challenges of labour, land, and credit access facing widows practicing small scale farming.

## **1.2 Statement of the Problem**

Women's participation in agriculture has been internationally recognized as an important measure of the status of women especially widows worldwide. In recent past years, women's participation in agriculture has gathered significant attention in the world. Despite its importance, the agricultural sector still faces many challenges such as climate change and change in technologies which affects small scale farmers especially the widows. Considering the cultural setting and the nature of the environment where agricultural activities are practiced in Kisii County, there is an overwhelming need to reconsider the issue of access to land, credit, and labour by rural farmers on gender and particularly widowed women. This is also because there are a few studies that have been done in this area on the challenges that widows participating in small scale farming face. Widows' participation in agriculture depends on factors such as access to land, labour availability, and access to credit among others. Their limited access to resources and opportunities causes their productivity to remain low relative to their potential. This study, therefore, sought to determine to what extent access to land, labor-requirement, and credit affect widows' participation in small scale farming in Nyaribari Masaba, Kisii County.

## **1.3 Purpose of the Study**

The purpose of this study was to determine the impact of socio-economic factors affecting widows' participation in small scale farming in Nyaribari Masaba, Kisii County.

## **1.4 Specific Objectives**

- i. To determine how access to land affects widows' participation in small scale farming, Nyaribari Masaba, Kisii County.
- ii. To analyze how labour- requirement affects widows' participation in small scale farming, Nyaribari Masaba, Kisii County
- iii. To examine how access to credit affects widows' participation in small scale farming, Nyaribari Masaba, Kisii County.

## **1.5 Research Questions**

- i. How does access to land affect widows' participation in small scale farming in Nyaribari Masaba, Kisii County?
- ii. How does the labour requirement affect widows' participation in small scale farming, Nyaribari Masaba, Kisii County?

- iii. How does access to credit affects widows' in small scale farming, Nyaribari Masaba, Kisii County?

### **1.6 Significance of the Study**

This study was carried out, to contribute to the exploration of the challenges facing widows practicing small scale farming in Nyaribari Masaba Sub-County. Little has been done to address the challenges facing widows, especially at county and sub-county levels. Nyaribari Masaba County most especially has a substantial number of widows that can be assessed to provide the much need information to Non- Governmental Organizations (NGOs), government institutions, community-based organizations, county governments, national government, government policy actors and other stakeholders for planning. It also aims to contribute to the expansion of academic literature and knowledge on this area such as the inclusivity of widows in the factors affecting their credit access, labour procurement, and land access. These are some of the areas that will receive an expansion of literature and knowledge in this area.

### **1.7 Scope of the Study**

The study was carried out in Nyaribari Masaba Sub-County. It was selected because statistics from the Ministry of Gender and Special Programmes (2016) indicating that it has a significant number of widows who are fully engaged in small scale farming thus ideal for this study. The study sought to explain how access to land, access to credit, and labour requirement affects widows' participation in small scale farming in Nyaribari Masaba, Kisii County. The area has 5 administrative wards namely, Masimba, Nyamasibi, Ichuni, Kiamokama, and Gesusu wards. All five wards were covered during the study.

### **1.8 Limitations of the Study**

- i. The study was carried out in Nyaribari Masaba Sub County. Therefore, a generalization of the findings to all sub-counties in Kenya can only be done with caution since sub-counties differ from one another.
- ii. Some of the respondents were reluctantly providing any information on land. The researcher explained to the respondents that the study would be used for academic purposes only.
- iii. Since the study was conducted in rural, some areas were inaccessible due to bad roads. However, the researcher was assisted by a resident to access several areas through other means such as a motorcycle.

### **1.9 Assumptions of the Study**

- i. The study assumed that all the participants were objective and gave honest information concerning the study.
- ii. The county government records on the number of widows were correct and up to date.

### **1.10 Definition of Terms**

**Access to credit:** This refers to the small scale farmers' need for loans or investment money so they can increase food production on their farms.

**Access to Land:** these are the rules and agreements connected with owning land, especially land that is used for farming. (Cambridge university press, 2017). In this study, this refers to the right to own, access, control land by widows in society.

**Labour requirement:** This is the human effort put forward to ensure the production of crops and livestock on a small piece of land.

**Participation:** this refers to the act of taking part in an event or activity (Cambridge university press, 2017). In this study, it is the direct or indirect involvement of widows in small scale farming

**Social-economic factors:** Socioeconomic factors are the social and economic experiences and realities that help mold one's personality, attitudes, and lifestyle. The factors can also define regions and neighborhoods (Chase, 2018). In this study, it refers to the issues in society that affect widows in their day to day life as they participate in small scale farming. These include; land tenure, labour requirement, access to credit, and access to extension services.

**Small Scale farming:** Small-scale agriculture is the production of crops and livestock on a small piece of land without using advanced and expensive technologies. (Kutya, 2012) In this study is the production and rearing of crops and livestock on a small piece of land without using advanced and expensive techniques and technologies on a piece of land that is less than 2 hectares.

**Widow:** a woman whose husband or wife has died and who has not married again (Cambridge university press, 2017). In this study, a widow is a woman who has lost her spouse by death and has not remarried.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

This chapter reviews literature related to the factors affecting widows' participation in small scale farming. It also has the theoretical and conceptual frameworks that were used to guide the study.

#### **2.2 Widows Access to Land and Property in Africa**

According to many various societies' patrilineal customary systems, is popularly understood that upon marriage women sever their affiliation with their natal family and are henceforth affiliated with their husband's family and access land through this affiliation. Yet in many such contexts wives never become recognized as full members of their husband's lineage and thus never ready to own or directly control land. The implication for inheritance is that the temporal and interpersonal conditionality of widowed women's access to land. Widows could also be allowed continued use of the house and other household assets, however, in many cases widows aren't allowed to sell this land nor retain this land if they remarry (Cooper, 2006).

Historically, the land was usually registered within the names of male elders. When an elder died, no effort was made to transfer the title to his widow; however, she could reasonably expect to be allowed to continue cultivating the land. With the introduction of land sales, women have had to stress about their secure tenure to such land as conflicts now arise over ownership. King and Mason (2001), however, argue that laws allowing women to have land have engendered more respect for ladies from men. Formal registration of land appears to be a mixed blessing for ladies generally, and positively some groups of girls will benefit quite others (Doss, 2001)

Africa notes local level land management fora make moral and material evaluations of inputs and behavior between male and feminine household members over a really wide spectrum when adjudicating land claims" (Whitehead & Tsikata, 2003). The addition of this factor to the absence of sons or payment of gift adds significantly to the insecurity of a widow's property rights. The family of the widow's husband will weigh her 'bad character' against the age and gender of her children in choosing whether or not she is in a position to remain. Affirmed this trend when he stated that "someone might marry a woman who isn't accepted

by the family. So once the husband dies they're in no time in chasing that lady” (Monganya, 2006).

In the Ndabele culture, a lady is typically a house-wife whilst her husband is that the bread-winner. Therefore, within the absence of a bread-winner, the widow is left with the intense challenges of getting to support herself and her children as one parent. She is usually hated by her in-laws on suspicion that she is liable for the death of her husband. A number of the challenges a widow faces include lack of income because the family’s primary breadwinner is deceased. There are often fights between the in-laws and therefore the widow over the deceased’s property and possessions. The widow will attempt to hold onto an inheritance for her children, while the in-laws tell her that the inheritance reverts to the man’s family (Hancox et al., 2001).

A widow’s character is additionally an element determining her vulnerability to land expropriation. A lady is often considered of bad character for a spread of reasons. She might be suspected of practicing witchcraft, of being sexually promiscuous (“moving around”), drinking an excessive amount of or being rude or stubborn, particularly toward her in-laws” (Joireman & Henrysson, 2009). A widow of bad character is extremely likely to possess difficulty holding on to her land.

According to Henrysson et al. (2009), the Kisii community includes a high number of widows, due partially to the impact of HIV/AIDS. Widowhood leads to challenges to women’s property rights from relatives of a deceased spouse. This usually involves moving the boundary of the widow’s land by planting crops on its fringes or just removing the widow from the land and taking her fields. This practice is mentioned locally as ‘chasing’ a lady from her land and/or home. A widow’s vulnerability to those pressures is decided by an interplay of several factors including the gender and age of her children, the payment of gift, her character, and her HIV status. Surprisingly, considering the ethnic homogeneity of Kisii, ethnic identity seemed to have any effect on a widow’s level of vulnerability.

### **2.3 Widows’ Access to Land**

Land tenure security and market prices of agricultural commodities are determined by governmental laws and agricultural policies, which in disguise influence farmers’ profit margins and land-use decisions. Antonio and Griffith-Charles (2019), tenure is that the relationship, whether legally or customarily defined, among people, as individuals or groups,

concerning land. (For convenience, “land” is employed here to incorporate other natural resources like water and trees.) Tenure is an establishment, i.e., rules invented by societies to manage behavior. Rules of tenure define how property rights to land are to be allocated within societies. They define how access is granted to rights to use, control, and transfer land, also as associated responsibilities and restraints (Masese, 2006). In simple terms, tenure systems determine who can use what resources for a way long, and under what conditions.

Specifically, tenure plays one among the vital roles in shaping farmers’ land-use decisions (Ringo, 2018). In areas where shifting cultivation is common, farmers need much of investments in exploitation. However, their investment decisions could also be affected if they're unsure how long they might be allowed to use the ownership right. Especially the tenant cultivators are reluctant to form investments in land management if they are doing not secure tenure rights that make them susceptible to eviction by landlords or government. If property rights are absent and if the land tenancy is insecure, farmers don't care much about the land use and though consider short terms profit-maximizing at the value of accelerating the degradation of land (Antonio & Griffith-Charles, 2019).

Insecure tenure or the shortage of land ownership also restricts widows’ access to credit that's required for improved land practices (Yusuff, 2019). This lack of access to credit forces them to travel for traditional land-use practices, despite their willingness to vary (Rasul, 2004). Thus, national policies influence the land-use systems by influencing institutional arrangements like credit and marketing facilities, and infrastructure development (Rasul, 2004). In Latin American cases, reform implied changes within the scale of land holdings through redistribution of the natural resource among the agricultural population and end of massive estates. In East Asian cases, reform meant “land to the tiller” or ending of landlord/tenant relations and in Africa tenure reform typically refers to the legal changes within the sort of tenure intended to reinforce the safety of tenure to reinforce productivity and encourage better land conservation practices.

In Bangladesh, the internet per acre output is highest in owner-cultivated farms and lowest in sharecropping farms (Hossain et al., 2015). For farmers cultivating their land also the land others, per acre output is that the highest compared to the farmers of sharecropping or cash annual rental basis. Another study concluded that the differences in output per acre were thanks to the differences within the amounts of output employed by different groups of farmers (Zaman, 2013).



Land issues and tenure reform in Sub-Saharan Africa are characterized by a variety of farming systems all with varied rights under multiple sorts of tenure. This includes private landholding with freehold title deeds, communal public lands under customary tenure, and state-held land where either the state retains legal ownership upon which various sorts of tenure supported leaseholds or permit systems were devised by the state, underpinned by complex legal and administrative systems (Adams, 2009).

Usually, the state bureaucracy plays a big role in rural land administration. Traditional leaders also are being given limited responsibilities over land management and other people in areas where usufruct rights to the land are still practiced. The household and individual plots and commons found on customary lands provide subsistence to many people. Nonetheless, the implementation of market liberalization and democratization policies has had an indirect if not direct impact on customary management arrangements. The introduction of recent sorts of governance supported elections and statutory arrangements have, in some cases, be the start of dysfunctional combinations of old and new institutions and practices (Adams, 2009).

The situation of food production in sub-Saharan Africa is still a challenge and generally, it is not improving since securing food production remains the greatest challenge. The main reasons for the problem are derived largely from the way the cause of the agricultural crisis is characterized in most of the sub-Saharan African countries (Mwaniki, 2006). These can be seen through biased agricultural government policy, high population growth rates in the rural areas, a major decline in the rate of development of arable land and harvest, lack of technological change, which causes widespread stagnation and reduced crop yields and increased degradation of the environment (de Lattre-Gasquet et al., 2018).

Land rights ask the inalienable ability of people to freely obtain, utilize, and possess land at their discretion, as long as their activities on the land don't impede on other individuals' rights (Adi, 2013). This is often to not be confused with access to land, which allows individuals the utilization of land in an economic sense (i.e. farming). The importance of women's property and inheritance rights (WPIR) is recognized in international legal instruments and a growing number of national laws. Yet in many developing countries, women don't have the proper to have or inherit land and property (Adi, 2013). In many parts of the planet, women have access to land to farm and cultivate the land; however, there are

traditions and cultural norms that bar women from inheriting or purchasing land (Hanstad, 2010).

This puts women during a situation of dependence on their husbands, brothers, or fathers for his or her livelihood and shelter (Grabe, 2010). Should there be an illness, violence, or death within the family, women would be left landless and unable to either grow crops for food or rent land for profit. When it involves land inheritance, women are considered neither belonging to the homes where they were born nor to where they're married (Hanstad, 2010). Women's access rights to use land also are related to their relationship with men as mothers, wives, sisters, or daughters. Again, women's rights to land still are determined by their legal status, and by laws of male inheritance, succession, and divorce. The patriarchy structures in many societies exclude most of women's right to regulate and ownership of land in rural areas.

In Latin America, especially in Mexican studies about gender and property ownership just like the land was a growing concern. A study by Varley (2007) revealed the measures taken by the Mexican government to manage property ownership. They include legislation concerning marital property where property gained after marriage is held in common among the married couples. During this context, the legislation doesn't add some areas where property ownership follows traditional systems and for this reason, the legislation doesn't work within these areas (Varley, 2007).

Women's access, control, and ownership of property, in particular, the land is justifiable for achieving sustainable development (Fortmann, 2016). Widows like other women need land including housing to have a safe home to live, viable means of livelihood, and the ability to access credit in the current monetized global world which requires land as security. Without these land rights widow is bond to a cycle of poverty and destitute (Murogi, 2015). Land rights as a concept provided the foundation for this study by exploring the land rights claims of widows and assess the challenges they face in seeking to enjoy fully the legal guarantees that formally exist. Since this study aimed to understand how access to land affects widows' participation in small scale farming, this concept will help understand the land rights violations experienced by widows.

## **2.4 Labour Requirement and Widows' Participation in Small Scale Farming**

Agricultural labour is when any person who worked on another person's land only as a laborer, without exercising any supervision in cultivation, for a wage in cash or share such as share of produce (Gordon, 1995). It's becoming a world trend that all sectors of the economy have been affected by the scarcity of labour and the impact being felt more in the agricultural sector. Laborers are a vital input in agricultural production, but they are migrating to different parts of the country for earning a better livelihood, adding to the existing imbalance between labour demand and supply of laborers (Deshingkar, 2013).

According to Joshi (2017), the portion of agricultural workers to the total workers has been declining over the years, while the corresponding ratio in the secondary and tertiary sectors is on the rise. Under this, the subsequent impacts are predominantly noticed in agriculture in recent years: reduction in crop yield, reduction in cropping intensity, and changes in traditional cropping patterns. Although agricultural research has evolved majorly in many crop-specific, labor-saving implements and technologies, the matter has not been addressed fully. Another matter of concern is that from the sociological perspective, the vocation of casual agricultural labour is taken into account to be the last resort and hence preferred only by people that haven't any other means of livelihood (Joshi, 2017).

According to Yang et al. (2014), the impact of agricultural labor pool age on agricultural land use efficiency in regions with different levels of economic development, and that they concluded that the households with primarily young labors have lower land-use efficiency than the households where the labor is especially done by older individuals (Yang et al., 2014). Woodsong found that in Jamaica, where agriculture occupies a crucial place within the life course of the many elders, the agricultural concentration of elders may have negative consequences for agricultural production (Woodsong, 1994). Zhang et al. found, surprisingly, that the household proportion of males among agricultural laborers didn't significantly influence the occurrence of land abandonment at the parcel level, probably thanks to the male agricultural laborers being overwhelmingly old (average age greater than 56 years) (Zhang et al., 2014).

According to He's study, the aging agricultural labor pool harms the effective use of natural resources, food security agricultural modernization, the reproduction of agricultural emotions, and therefore the rural grass-roots network (He, 2013). The research of Li and Li (2009) reached an identical conclusion. Today, the ECU Union is consequently faced with a dual

problem: the scarcity of the latest and young farmers and therefore the rapid aging of the farmer population. Given the context of an aging agricultural labor pool, the longer term of the farmers' profession must be ensured. Manton examined socio-demographic and health conditions in Brazil, Russia, India, and China and therefore the potential effects of population and labor pool aging on the economic process (Manton, 2008).

According to Guo et al. (2015), physical strength is required during the method of agricultural production. For adult producers, there's first a rise in physical strength that culminates in time of life. The decline in physical strength after the time of life necessitates a greater investment of labor for equivalent production activities. However, the experience of older farmers results in more efficient combinations of input, which makes a unit of labor simpler. Agricultural production requires not only labor input, but also technological development (McKinnon, 1974).

An aging agricultural production needs technology to catch up on physical deficiency. Further, nonfarm payrolls make the chance cost of agricultural labor input large (Guo et al., 2015). This might incline the farmers to take a position within the use of machinery rather than labor input. Agricultural knowledge and skills in agriculture, like production, operation, and management, increase with age. The accumulated knowledge and skills help farmers maximize the efficient use of agricultural input, like pesticides and fertilizers, also as labor input (Guo et al., 2015). According to the Ministry of Special programs (2012), access to non-farm employment is also mediated by social rules and regulations which often have a strong gender bias. In southern Tanzania, female-headed households and widows living alone are generally excluded from the patronage system. They cannot control access to rural non-farm employment and are forced into marginal activities such as harvesting of natural resources or even prostitution (Seppala, 2016).

Typically, women especially the widows are absent from the labour marketplace for years and are at a severe disadvantage concerning occupational and academic demands of current employment. (Kabeer, 2012). Besides, they're often confronted with pervasive and subtle discrimination by employers who don't want to rent older women. Particularly older ones are unable to support themselves, many are partly or wholly hooked into the help of relatives and public funds and still many widows sleep in economic circumstances that are far away from satisfactory. Widows who have obtained employment are heavily concentrated in low paying

jobs. But one-tenth of all widows are employed in technical or professional occupations (Goffee & Scase, 2015).

## **2.5 Access to Credit among Widows**

The specific features that seem to determine small-scale farmers' access to credit have to do with the dispersed location of farm households, the seasonality of agricultural production and farm incomes, the risky nature of on-farm investments, low profitability of investments and insecure loan collateral (Abedullah et al., 2009). Of these issues, collateral is often quoted as the main reason for not granting loans to small-scale farmers. Also, large numbers of relatively small transactions culminating in higher than normal transaction costs of the small-farm sector contribute to the limited lending (Abedullah et al., 2009).

According to Swinnen and Gow (2007), the main problems in the credit market for agriculture stem from both demand and supply forces. The majority of both private farmers and large scale farm managers indicated that problems in accessing credit were mainly due to- "high-interest rates" in all these countries. These high-interest rates reflect both transition and structural problems with agriculture. Lack of collateral, low profitability, and macroeconomic uncertainty makes banks view the agricultural sector as a high-risk consumer. Expected declining profitability and macroeconomic uncertainty are discouraging borrowing at high nominal interest rates. Immediate plans of farmers are uncertain because of the lack of working capital. There is also the long-term problem of ensuring adequate funds to facilitate structural adjustment and to enable farmers to apply effective technologies (Swinnen & Gow, 2007).

Credit is the backbone for any business and more so for agriculture which has traditionally been a nonmonetary activity for the agricultural population. Agricultural credit is an integral part of the method of modernization of agriculture and therefore the commercialization of the agricultural economy. The introduction of easy and cheap credit is that the quickest way of boosting agricultural production (Abedullah et al., 2009). Therefore, it's the prime policy of all successive governments to satisfy the credit requirements of the farming community. Agriculture as a sector depends more on credit than the other sector of the economy due to the differences due to the season within the farmers' returns and a changing trend from subsistence to commercial farming. Credit may provide them a chance to earn extra money and improve their standard of living (Vogt, 2008).

According to (Badiru, 2016), agriculture may be a major contributor to Nigeria's GDP and small-scale farmers play a dominant role during this contribution, but their productivity and growth are hindered by limited access to credit facilities. The study has supported a review of the literature, complemented by interviews with key informants and focus group discussions to get quantitative and qualitative data to validate the findings from the literature. The study acknowledged that the ratio of rural branches to total branches of formal credit institutions is low compared to informal and semiformal institutions and this constitutes a limitation of small-scale farmers' credit access in Nigeria. Consistent with Karanja (2013) on a study to explore the influence of access to finance in rabbit farming, it had been evident that to start, support, and sustain rabbit farming, financial resources were required. Most of those financial resources were generated from self-savings, while others got their financing from microfinance institutions and savings and credit cooperative societies (SACCO's). This study adopted a descriptive research design composed of qualitative and quantitative data. This study was conducted within the agricultural sector.

Poverty among elderly widows is one of the most serious, persistent, and pervasive social problems and yet the least recognized in most of the developing countries. This has consequently resulted in poor farming practices among the widows. In most developing countries, poverty increases with age and is particularly prevalent among elderly women principally those who are living without their spouses. Thus, widowhood plays a significant role in the poverty of elderly widows. It is an event that provokes important life changes (Stroebe et al., 2001). Upon the death of a husband, a widow relied on her children and members of the extended family for her well-being (Eboiyehi, 2013).

Promoting an efficient, sustainable and widely accessible rural economic system remains a serious development challenge in most Sub Sahara African countries. With about 73% of Africa's population living in rural areas and experiencing a high incidence of rural poverty, improved rural finance is crucial in achieving pro-poor growth and poverty reduction goals. However, the event of rural financial systems is hampered by the high cost of delivering the service to small, widely dispersed customers; also as difficult financial terrain characterized by high covariant risks, missing markets for risk management instruments, and lack of suitable collateral (Onumah, 2012).

Provision of farm credit is one among such critical farm policies that need reassessment by the policymakers within the country; and particularly when considering the gender

imbalances within the distribution of agricultural resources to the farming sector. Because the agriculture sector is usually perceived as high risk by many financial institutions, smallholder access to loans, is usually limited. Financial constraints are more pervasive in agricultural production, which forms the idea for agribusinesses and agro-industries. Lack of tenure security and formal property titles make it harder for smallholders to use their land as collateral when attempting to access loan credit. Widows in most instances fall, victim, thanks to the right access and control of land which is employed as collateral for access to credit (Hancox et al., 2001).

## **2.6 Theoretical Framework**

This study was guided by the structural functionalism theory and the symbolic interactionism to explain how society handles widows.

### **2.6.1 Structural Functionalism Theory**

Structural Functionalism is a sociological theory that attempts to elucidate why society functions the way it does by that specialize in the relationships between the varied social institutions that structure society (e.g., government, law, education, religion, etc.). Functionalism developed slowly over time with the help of many sociologists in different parts of the world. Perhaps the most significant contributors to the initial development of this theory are Emile Durkheim, Radcliffe Brown, Bronislaw Malinowski, and Herbert Spencer (Stinchcombe, 2000).

Structural Functionalism is referred to as a theoretical understanding of society that posits social systems are collective means to fill social needs. For social life to survive and develop in society several activities need to be carried out to ensure that certain needs are fulfilled. In the structural-functionalist model, individuals produce necessary goods and services in various institutions and roles that correlate with the norms of the society (Hak, 2007).

Thus, one among the key ideas in Structural Functionalism is that society is formed from groups or institutions, which are cohesive, share common norms, and have a definitive culture. Functionalism is about the more static or concrete aspects of society, institutions like government or religions. However, any group large enough to be a social institution is included in Structural Functionalist thinking, from religious denominations to sports clubs and everything in between. Structural Functionalism asserts that the way society is organized is the most natural and efficient way for it to be organized (Fichter & Nadel, 2013).

Propositions in the relationships between two concepts. One proposition derived from Structural Functionalist theory is that most people have social capital which greater amounts of social capital translate into benefits. Well-integrated members of an institution (those with substantial social capital) will remain members of the institution to maximize the potential of their social capital (Taylor & Featherstone, 2018). One of the assumptions of Structural Functionalism is that society is cohesive if it consists of various intermediate groups that share the same norms. This assumption results in another proposition: the upper the extent of integration between these intermediate groups, the more cohesive society is going to be as an entire. The absence of social cohesion can result in greater violence toward others and one's self (Hak, 2007).

Another key characteristic of Structural Functionalism is that it views society as constantly striving to be at a state of equilibrium, which suggests there's an inherent drive within human societies to stay together. This is known as the cohesion issue. Societies strive toward equilibrium, not through dictatorial mandate by the leaders of society but rather because the social structure of societies encourages equilibrium (Perrin, 2003). Social equilibrium is achieved in society when there is an absence of conflict and social inequality. The general agreement among members of the particular society brings stability and order. But society consists of hierarchies of structures that are very distinct from one another and conflict is naturally prevalent within such social structures. This then leads to social inequalities especially gender inequality where men tend to be in places of power and enjoy better access to resources than women (Sjoberg, 2013).

Women will, therefore, seek to compete for the resources enjoyed by their male counterparts and this leads to a rise in conflict. Widows, on the other hand, will want to be like the widowers. They will want to enjoy the same benefits as widowers especially on land, credit, and labour access. This causes them to form their sub-system for their survival. This leads to groups such as the widow associations and widow self- help groups. This subsystem, therefore, grows to become a structure/function in society. Such subsystems can either be formal (supported by the legal systems) or informal (people take matters into their own hands and decide their future). The new subsystem is then likely to depend on the existing systems for support such as religious and administrative systems.



### **2.6.2 Symbolic Interactionism Theory**

Symbolic interactionism was developed by the American philosopher, George H. Mead (1863-1931), who emphasized the subjective meaning of human behaviour, the social process, and pragmatism. Symbolic interactionism may be a micro-level theory that focuses on the relationships among individuals within a society. The symbolic interaction perspective also called symbolic interactionism, is a major framework of sociological theory. This attitude relies on the symbolic meaning that people develop and depend on within the process of social interaction. The symbolic interactionist's rationale for that specializes in concrete activities is that the view that a person's behavior isn't a result of such things as environmental pressure, stimuli, motives, attitudes, and concepts but arises instead from how one interprets and handles these issues within the action which they are constructing.

Van Dijk (2019) points out that interactions contain a minimum of the following: events, states, phenomena, and processes. None of those are often reduced entirely to the analysis of symbols. Interactions' occur on a spread of levels and thus require an analysis in terms of both causal and meaningful understanding of actions and beliefs because it holds that the linkages among human activities are both meaningful and causal. Neither causal nor meaningful links are alone sufficient for an understanding of the method whereby activities came to possess certain meanings or people engage in certain actions, or people acquire a specific awareness of self, or people come to carry certain views. Symbolic interactionism recognizes that people's processes of creating definitions of the situation, themselves, and others exist in the world and cannot be grouped purely on the level of meaning. One component of a symbolic interactionism analysis is an analysis of action in terms of meaning- symbolic interaction is concerned with how activities or beliefs are intelligible to or are to be understood by or what meaning they have for some specified group of people.

A structural-functional approach to the subject of food production among widows could be curious about the role of the agriculture industry within the nation's economy and the way this has changed from the first days of manual-labor farming to modern mechanized production. Widowed persons fall within a selected group and their response to events in life is formed by the meanings they construe, not just from their status as widows/widowers, but also from the associations they create from people's comments and actions towards them.

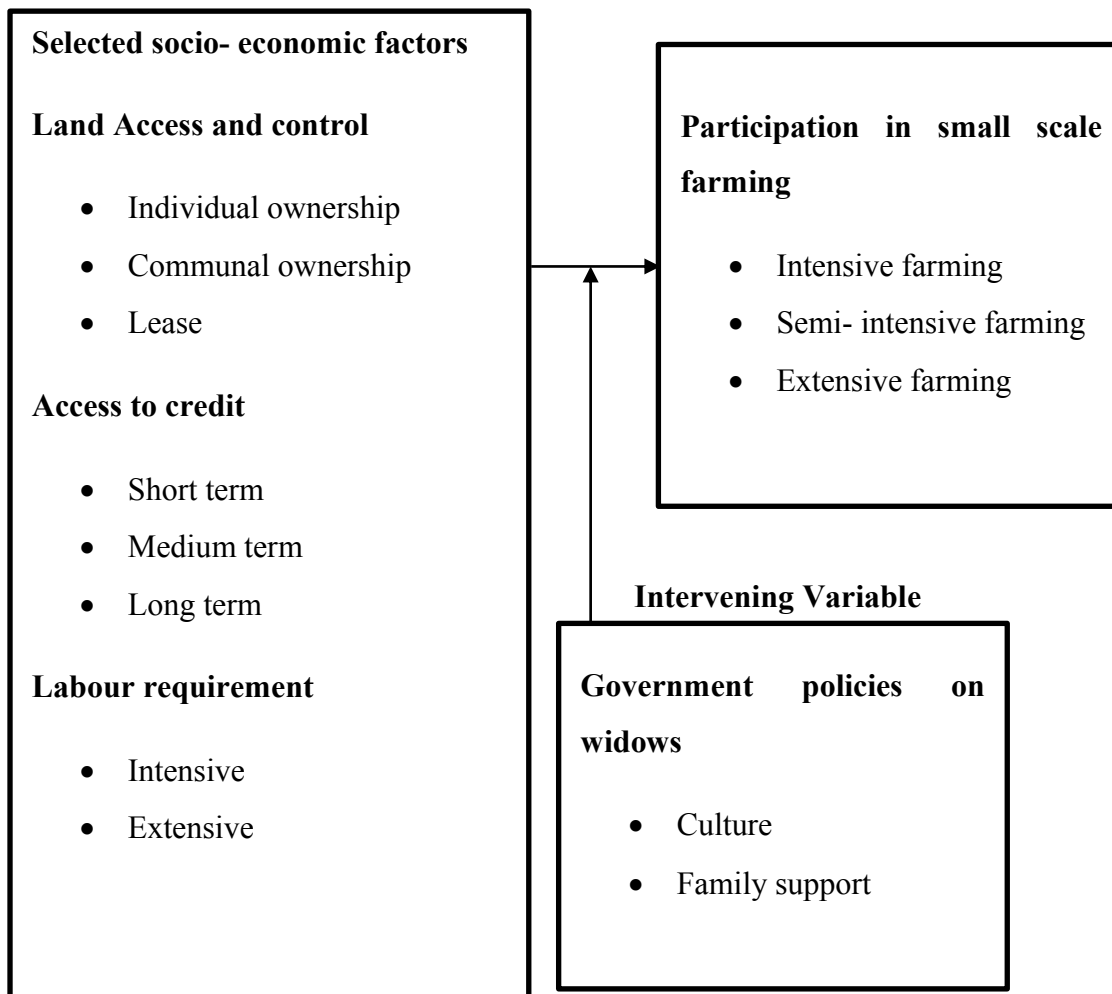
Symbolic interactionism, explains how roles are assigned in society and the symbolic consequences of such roles. The assigning of roles in society depends on the gender, age,

marital status, level of education, and societal standing of a person. This means that different persons in society have already cut out and defined roles which they ascribe to. In this case, widows are bestowed with the immense responsibility of looking after their families. This includes securing labour, provision of food, and other responsibilities hitherto which were not under their province. Symbolic interactionism, therefore, strives to explain the roles different people are assigned to perform in society.

## 2.7 Conceptual Framework

### Independent Variable

### Dependent Variable



**Figure 1: Conceptual Framework Showing Interaction of Variables of socio-economic factors affecting widows' participation in small scale farming**

In the above conceptual framework, land, labour, and credit access are the independent variables that were evaluated if they influence the outcome, which is effective small scale farming by widows. The indicators which are used to measure the outcome include but not limited to government policy, legislative laws, climate, and weather patterns, culture, and traditions.

## **CHAPTER THREE**

### **METHODOLOGY**

#### **3.1 Introduction**

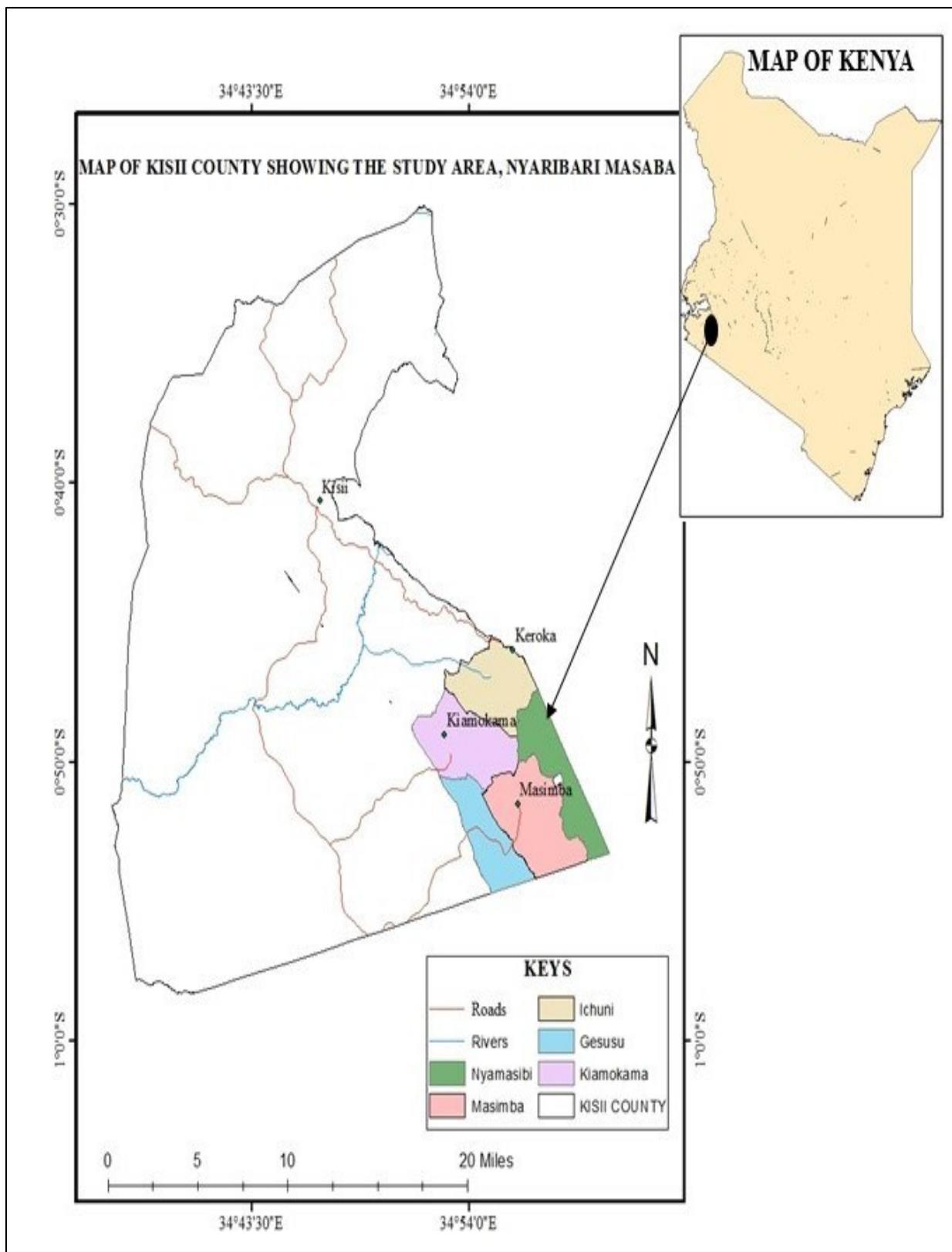
This chapter describes the research design used. It brings out the following; study area, target population, the sampling procedure, and sample size, instrumentation (validity and reliability), data collection procedure, and data analysis procedures that were used in this study.

#### **3.2 Research Design**

Kothari (2004) delineates a research design as the arrangement of conditions for collection and review of data in a manner that is aimed at integrating relevance to the research drive. This study employed mixed methods of research. According to Teddlie and Tashakkori (2009), this procedure is used to collect, analyze both qualitative and quantitative data in the process of research. The combination of quantitative and qualitative methods were used to ensure that they complement each other to allow for complete analysis of data. (Green et al., 1989). Despite qualitative and quantitative methods being compatible, a researcher should always consider how to collect the data either sequentially or concurrently, as it is key in understanding the research problem. (Creswell et al., 2003). This study therefore adopted the sequential explanatory mixed methods design and this consisted of two phases (Creswell, 2002). The first phases used a semi-structured questionnaire that was subjected to 144 participants. This was key in understanding the challenges facing widow's participation in small-scale farming and this allowed for the purposeful selection of informants for the second phase. The second phase constituted of qualitative data collection through individual interviews schedules to the key informants that were important in the explanation of the factors tested in the first phase.

#### **3.3 Study Area**

The study was conducted in Nyaribari Masaba Sub-county in Kisii County, covering 161.80sq.km. The area has 5 administrative wards namely, Masimba, Nyamasibi, Ichuni, Kiamokama, and Gesusu wards. The reason for selecting Nyaribari Masaba sub-county as the area of study was because the area is agriculturally productive and that it had a significant population of widows who engage in small scale farming.



**Figure 2: Map of the study area**

**Source:** Independent Electoral Boundaries Commission (IEBC, 2013)

### 3.4 Population of the Study

The target population comprised of widows participating in small scale farming in Ichuni, Masimba, Gesusu, Kiamokama and Nyamasibi wards of Nyaribari Masaba Sub- County in Kisii County. The study population was individuals who resided in the five administrative wards in Nyaribari Masaba during the time of the study.

The study population is shown in Table 1 below:

**Table1: The Study Population**

<b>Administrative wards</b>	<b>The study population of the population</b>
Ichuni	397
Masimba	373
Gesusu	370
Kiamokama	301
Nyamasibi	308
<b>Total</b>	<b>1,749</b>

Source: Department Culture, Youth, Sports, and Social Services of Kisii County (2016).

### 3.5 Sample Procedures and Sample Size

The Nassiuma (2000) formula was adopted to get the sample size of the study as indicated below. From a study population of 1749, the sample size was determined using Nassiuma's formulae (Nassiuma, 2000):

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

Where: n = Sample size,

N = Population,

C = Coefficient of variation,

e = Standard error.

C=25% is acceptable according to Nassiuma (2000), e = 0.02 and N= 1749

$$n = \frac{1749 \times 0.25^2}{0.25^2 + (1749 - 1) 0.02^2}$$

$$n = \frac{109.3125}{0.7617}$$

n = 143.51122

Thus, the sample size came to 144 participants.

Proportionate stratified sampling was used to get the number of participants in each ward in Nyaribari Masaba. Proportionate sampling is a method for gathering participants for a study used when the population is composed of several subgroups that are vastly different in number. The number of participants from each subgroup is determined by their number relative to the entire population. Proportionate sampling, which is based on the populations within the wards in the sub-county, was used to determine the number of participants from each ward. A diagrammatic representation of this is as shown in Table 2 using the formulae provided by Thompson (2002). From the total sample size *n* each sub-sample size (*n<sub>h</sub>*), which represented the number of respondents in each ward, was determined for the 5 wards of Nyaribari Masaba Sub-county. This was calculated as follows:

$$n_{h=n\frac{N_h}{N}}$$

Where h is one stratum of the two strata, n is the total sample size, *n<sub>h</sub>* is the subsample for each stratum, *N<sub>h</sub>* is the population in the stratum and *N* is the target population. For example in Masimba ward; *n<sub>h</sub>* was calculated as follows:

$$144 \times \frac{373}{1749} = 31 \text{ respondents.}$$

The sub-samples were thus as shown in the table below:

**Table 2: Subsamples from Nyaribari Masaba wards**

N. Masaba Wards	Ichuni	Masimba	Gesusu	Kiamokama	Nyamasibi	Total
Population ( <i>N<sub>h</sub></i> )	397	373	370	301	308	1749
Sample ( <i>n<sub>h</sub></i> )	31	31	30	25	27	144

**Source:** Department Culture, Youth, Sports, and Social Services of Kisii County, (2016).

The participants in each ward were selected using random sampling. Purposive sampling was used to select the key informants who were chiefs and officers from financial institutions that credit farmers practicing small scale farmers.

### **3.6 Instrumentation**

Data was collected using semi-structured questionnaires for widows participating in small scale farming and key informants interview schedules which were developed by the researcher. These test items were designed per the research objectives.

#### **3.6.1 Interview Schedule for Key Informants**

According to Creswell et al. (2007), interview schedules can collect in-depth information from participants who are conversant with the subject matter under study. The main aim of the interview schedule was to verify information that was collected from the questionnaires. The interview schedules were administered to key informants, the chiefs, and credit institutions. They were sampled to examine the in-depth socio-economic factors affecting widows' participation in small scale farming in Nyaribari Masaba sub-county. The interview schedule had open-ended questions to ensure the collection of in-depth information concerning the socio-economic factors affecting widows' participation in small scale farming in Nyaribari Masaba sub-county. The interviews took 40-60 minutes to administer. The interview schedules are attached as Appendix B and C.

#### **3.6.2 Questionnaire for Participants**

The study employed semi-structured questionnaires that were administered to 144 widows participating in small scale farming in Nyaribari Masaba Sub- County. This type of questionnaire was appropriate since the ease of distribution and data collection, ease of data analysis, and standardization of the questions.

The questionnaire incorporated closed-ended question items developed by the researcher using the Likert rating scale. The major items on the Likert scale represented the levels of agreement, that is, strongly disagree (1), disagree (2), not sure (3), agree (4), and strongly agree (5). The questionnaire items were aligned with the three themes of the study. The questionnaires captured data on; Section A: socioeconomic and farm characteristics of the participants; Section B: land access; Section C: Labour requirement and Section D: credit access. The questionnaire sample is attached as Appendix A.

### **3.7 Pre-testing**

Before the actual data collection, pretesting of tools was done to determine their reliability and validity in the neighboring Nyaribari Chache Sub-County. The pre-test study area was deemed appropriate because it is situated within the same locality and had similar



characteristics as Nyaribari Masaba. According to Mugenda and Mugenda (2003), a sample size of 10% of the study is considered a reasonable number of participants to consider enrolling in a pre-test study. The pre-test study, therefore, had 14 widows that were randomly selected. This sample was not included in the final study.

### **3.7.1 Validity of the Instruments**

The validity is the extent to which the study findings analysis truly represents the phenomenon under study (Mugenda & Mugenda, 2003). The purpose of validity in the study is to seek relevant evidence that confirms the answers found with the measurement device which is the nature of the problem. The instrument used ensured that the results obtained from the analysis of the data represent the phenomenon under study in terms of content, criteria, and characteristics. Content validity was established by the expert judgment by the study supervisors and other educational experts in the Department of Gender and Development studies at Egerton University.

### **3.7.2 Reliability of the Instruments**

Reliability is a measure to which a research instrument yields consistent results or data after repeated trials (Mugenda, & Mugenda, 2003). An instrument is considered reliable when it can measure a variable accurately and consistently and obtain the same results under the same conditions over time (Orodho, 2003). According to Kothari and Garg (2014), a reliable measure minimizes the measurement error and the relationship between the true score and the observed score to be strong. The pre-testing enables the researcher to assess the clarity of the test items so that those items found to be inadequate or vague will be modified to improve the quality of the research instrument, thus increasing its reliability. The instruments were tested for reliability by using the Cronbach alpha coefficient to determine the internal consistency of the items. From the pre-test test results, a reliability coefficient of  $\alpha=0.783$  was obtained. This was an indication that the instruments attained a reliability coefficient above the required threshold which is 0.7 and was therefore considered suitable to give consistent results from various respondents.

### **3.8 Data Collection Procedures.**

Before the actual data collection, the researcher first sought approval from Egerton University Graduate School that enabled the acquisition of a research permit from the National Commission of Science, Technology, and Innovation (NACOSTI) that allowed the researcher to conduct the research. Permission was also sought from the relevant county

authorities within the scope of the study. Permission from the participants to conduct the study among them was also obtained. Questionnaires and key informant interviews were researcher administered to the participants. Data were recorded and transcribed for decoding and analysis.

### **3.9 Ethical Considerations**

The study ensured that the participants were fully informed about the research procedure and that their consent to participate in the research was obtained before data collection took place. The study also took great care to avoid causing psychological harm to respondents by asking the embarrassing and irrelevant question, threatening language, or making respondents nervous. Assurance was provided to the participants that the information collected would be used for academic purposes only. The researcher also informed the participants that they were free to withdraw from participation in the study without fear of being any consequences.

### **3.10 Data Management and Analysis**

Data analysis is the process of bringing order, structure, and meaning to the mass information collected (Cooper & Schindler, 2003). Data analysis involves the reduction of accumulated data to a manageable size, developing summaries, looking for patterns, and applying statistical techniques. Data collected was both qualitative and quantitative. Qualitative data were analyzed by the use of content analysis reading the provided data, interpreting it, and making inferences from it and presented in prose form and text boxes. On the other hand, Quantitative data was analyzed by the use of Statistical Package for Social Sciences (SPSS) version 22, using descriptive statistics. Presentation of the results was done in the form of tables and bar graphs which facilitated a clear interpretation of results and assisted in concluding.

## CHAPTER FOUR

### RESULTS AND DISCUSSIONS

#### 4.1 Introduction

This chapter describes the research results and discussion per the study. The purpose of the study was to examine the factors affecting widows' participation in Nyaribari Masaba Sub County, Kisii County. Data was collected from one hundred and forty-four (144) widows and 14 key informants. 140 questionnaires were returned and this represented a 97% response rate. The study findings are discussed and presented as per the objectives of the study.

#### 4.2 Socio Demographic, Economic and Farm Characteristics of the Participants

This section presents the socio-demographic, economic and farm characteristics of the participants in terms of their age, level of education, farm size, farming activities, crops grown by the participants, the main source of income, income levels, and farming experience of the participants

##### 4.2.1 Age Distribution of the Participants

The participants' age ranged between 18 years to above 50 years. The number of participants generally increased with an increase in the age bracket. This implied age is positively correlated with farming engagement for widows.

**Table 3: Distribution of Participants by Age**

Years	Frequency	Percentage
18-30 years	6	4.28
31-40 years	18	12.86
41-50 years	60	42.86
Above 50 years	56	40
<b>Total</b>	<b>140</b>	<b>100</b>

This shows that 82.86% of the participants were above the age of 40 years. This is due to their better access to productive resources, exposure, experience, as compared to the younger widows. This study re-affirms a study according to Heltberg and Tarp (2012) that found out that the agricultural sector is made up of almost entirely small-scale and subsistence farmers and the majority of the landowners in rural areas are between the age of 40 and above.

#### 4.2.2 Education Level of the Participants

The study established that 25% of the participants had no formal schooling. 46.43% of the participants had attained primary school education, 17.86% had completed secondary school education and 10.71% of the respondents had post-secondary education.

**Table 4: Education background of the Participants**

<b>Education Level</b>	<b>Frequency</b>	<b>Percentage</b>
No formal schooling	35	25
Primary school	65	46.43
Secondary school	25	17.86
Tertiary colleges	9	6.42
University	6	4.29
<b>Total</b>	<b>140</b>	<b>100</b>

This showed that most of the participants in the study area had only attained primary school education or no formal schooling. This means that they need to be guided to comprehend farming principles and technologies that they applied in their farms effectively.

#### 4.2.3 Farm sizes of the Participants

The majority (81.42%) of participants owned 0.5- 1 acre of land, with only 18.58 % owning 2 acres and beyond.

**Table 5: Farm sizes of the Participants**

<b>Farm sizes</b>	<b>Frequency</b>	<b>Percentage</b>
0.5- 1 acre	114	81.42
2 acres	20	14.29
3 acres	4	2.86
4 acres	2	1.43
More than 5 acres	0	0
<b>Total</b>	<b>140</b>	<b>100</b>

This study found out that the participants owned small pieces of land and this is due to the continued division of land into smaller units because of high population density. The small sizes of farms hinder the widows from diversifying to different forms of farming apart from crop growing or other economically empowering activities. This has also increasingly hindered agricultural mechanization. These results agree with a study by the Kisii County

Government Integrated Development Plan which found out that the average land size in Kisii county ranges between 0.5 to 4.5 acres (KCG, 2014).

#### 4.2.4 Farming Activities of the Participants

Most of the farmers (78.57%) were involved in crop farming. Only (0.71%), were engaged entirely in livestock rearing despite the conducive climatic conditions. 20.72% were engaged in mixed farming activities.

**Table 6: Farming Activities of the Participants**

<b>Farm activities</b>	<b>Frequency</b>	<b>Percentage</b>
Livestock rearing	1	0.71
Crop farming	110	78.57
Fish farming	0	0
Mixed farming	29	20.72
<b>Total</b>	<b>140</b>	<b>100</b>

This could be attributed to the small pieces of land that do not allow the farmers to diversify into other farming activities due to lack of enough space. The overdependence of the farmers on crop farming causes them to entirely depend on the weather patterns and other climatic changes. This causes a high vulnerability when it comes to food security for the people in this region. Therefore, there is a need to encourage the farmers to consider diversification of their farming practices from crop only farming to livestock rearing and other off-farm income-generating activities to ensure both food and economic stability.

#### 4.2.5 Crops Grown by the Participants

This study showed that the main crops grown by the participants include Grains (maize, beans, wheat), Cash crops (potatoes, tea, sugarcane), Vegetables (kales, onions, spider plant, black- nightshade among others), Fruits (avocadoes, pawpaw, guavas among others). This diversity in crop farming showed that there are highly suitable ecological conditions in the study area that support the growth of several crops.

#### 4.2.6 Main Source of Income of the Participants

The study shows that the majority of the participants (94.29%) get their major income from their farming activities while the rest (5.71%) rely on other sources.

**Table 7: Main Source of Income of the Participants**

<b>Source of income</b>	<b>Frequency</b>	<b>Percentage</b>
Farm income	132	94.29
Nonfarm income (business, employment or any other)	8	5.71
<b>Total</b>	<b>140</b>	<b>100</b>

The study asserted that most widows depended on farm income which is detrimental to economic growth as they have small pieces of land. This can be attributed to the education level of the participants who majorly have low education levels hence depending on farming as their main source of income. This also due to the small capital required to practice farming, some of the participants confirmed that they were brought up in families that practiced farming so they continued the practice. This study was consistent with the result from previous studies which found out that, farming helps in supporting over 80% of the rural population through provision for their livelihoods, contribution to their food security as well as contributing to the economic development of the country (KCG, 2014) and (GoK, 2009).

#### **4.2.7 Income Levels of the Participants**

The study shows that the majority of the participants (87.15%) have a low average income of less than Kshs. 20,000. Very few (12.85%) have an average income of over Kshs. 20,000.

**Table 8: Income Levels of the Participants**

<b>Income levels in Kshs.</b>	<b>Frequency</b>	<b>Percentage</b>
0-5,000	75	53.57
5,000- 20,000	47	33.58
20,000- 35, 000	8	5.71
More than 35,000	10	7.14
<b>Total</b>	<b>140</b>	<b>100</b>

The low-income levels of the participants are attributed to the overdependence on farming as the main source of income. As much as farming is their main source of livelihood for the participants, it's also their main source of food. They confirmed that they end up using most of their farm produce as food for the family rather than sell it to earn money. This, therefore, means that the participants are not able to save enough or invest in any other valuable economic activities. This means that there is a need to improve widows and generally

women’s participation in profitable farming practices to ensure improved socioeconomic status.

#### 4.2.8 Farming Experience of the Participants

This study showed that all participants had some experience in farming. The farmers’ experience is varying were only 21.43% of the participants had less than 9 years of experience in farming. The majority (43.57%) of the participants had an experience of more than 20 years of experience while 35% had 10 years of experience.

**Table 9: Farming Experience of the Participants**

<b>Farming experience</b>	<b>Frequency</b>	<b>Percentage</b>
1-4 years	6	4.28
5-9 years	24	17.15
10 years	49	35
More than 10 years	61	43.57
<b>Total</b>	<b>140</b>	<b>100</b>

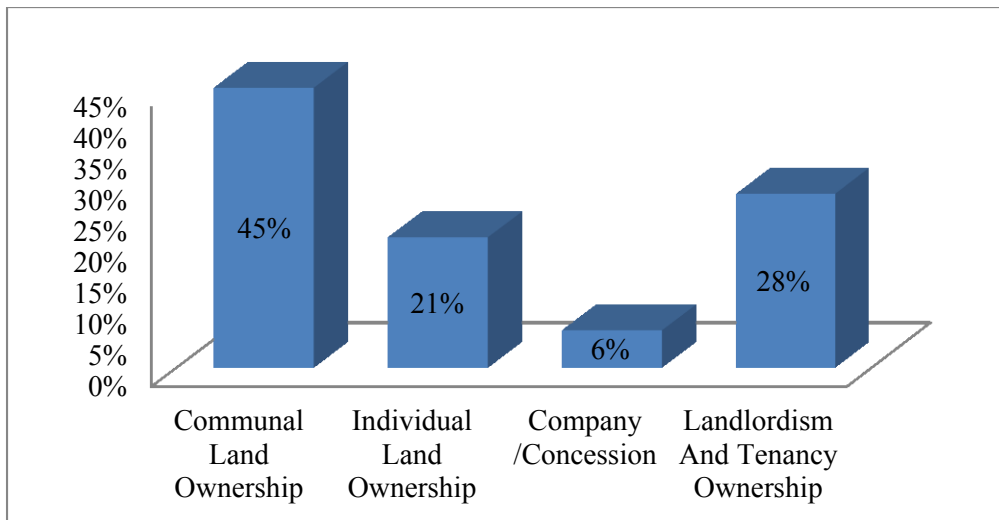
The few non-experienced participants could be accounted for to the young widows who have just started farming. Farming experience is an important aspect because it influences the knowledge of the farmers through farm management and helps to understand socio-economic, environmental and other factors that affect farming practices and (Okuthe et al., 2013).

#### 4.3 Land Access and its Effects on Small Scale Farming

This sought to explain how land access affects widows’ participation in small scale farming in Nyaribari Masaba, Kisii County, Kenya. This is discussed below:

##### 4.3.1 Type of Land Tenure

From the study results, 45% of the participants have communal land, a 28% of them have landlordism and tenancy ownership, the other 21% of the participants had individual land ownership while 6% had company/concession ownership.



**Figure 3: Type of land tenure**

This study shows that majority of widows have access to and control of communal land as it is the traditional way of passing land ownership from one generation to another. Also, this is the major way of land ownership and access to most widows because some of the husbands to the widows passed on before the communal land was subdivided.

Widows also have access to and control of land through landlordism and tenancy ownership which is also significantly high due to better access to credit from banks that have taken into consideration the challenges women face in society such as lack of access to collateral, also credit access from other avenues such as “chamas” and merry go rounds provide widows with enough money to rent land for their use.

#### **4.3.2 Government Sensitization on Land Rights**

The study shows that majority (75.7%) of the participants strongly disagreed that the government conducts sensitization on land rights, only 24.3% of the participants agreed that the government conducts sensitization on the right of every member of the community to have equal land rights especially widows in Nyaribari Masaba, Kisii county.



**Table 10: Government Sensitization on Land Rights**

	<b>Frequency</b>	<b>Percentage</b>
Strongly Disagree	35	25.0
Disagree	71	50.7
Not Sure	22	15.7
Agree	12	8.6
<b>Total</b>	<b>140</b>	<b>100</b>

This causes encroachment of the land rights of the widows especially due to cultural practices. The findings agreed with Vidar et al. (2012) who argued that the majority of governments in Africa have not put efforts to promote information sharing and networking to promote land policies that are sensitive to the specific needs of African women.

Many people, particularly women, need secure access to land, resources, and supportive policies from their governments. Having secure access to and control over land increases peoples' resilience in the face of hunger and poverty, enabling them to look into ways to manage them sustainably. Alongside access to land, the security of land tenure is also important to ensure the right to food and other human rights, such as the rights to work and housing.

The government should be working with widows to strengthen their control over land and natural resources, as well as build their capacity to adapt to climate change. The government should focus on documenting and sharing best practices, raising awareness on corporate land grabs and their implications, building support bases and networks, and campaigning for policy changes to enable widows to own land for their use.

The land is the foundation upon which farmers and rural communities build their livelihoods, and secure land tenure can be important in gaining access to credit and in decision-making, for example for investment in soil, crops, labour, and marketing of farm produce. Even though women make up a significant portion of the agricultural workforce in most areas, women in many places are less likely to own or control land, their land rights are often weaker and more susceptible to encroachment, and they tend to hold inferior quality land and smaller plots. Secure land tenure and property rights can play an integral role in empowering women in agriculture.

The consequences of insecure land rights can be dire for many women, who already face greater risks of displacement, loss of income, food insecurity, and gender-based violence. Women may be excluded from inheriting land, or their land rights may not be recognized by local authorities and male family members, which can result in women and children being forced off of land that they may have lived on and farmed for decades.

Rural women face particularly strong obstacles to their control over and use of land. They often do not have the same level of access to extension services and other forms of support as men. The risk of losing their land can also discourage women from investing in it, making lands less productive. This unequal access to opportunity, combined with less secure land rights, contributes to a land gender gap that has adverse economic and social impacts on women, their families, and their communities at large.

Looking at this challenge from a more positive angle, women become self-reliant and contribute to the economic growth of their households and communities when they have stronger land tenure and property rights. When women have secure land rights, they tend to invest more in their land and produce more grains, fruits, vegetables, and other agricultural products.

### 4.3.3 Land Encroachment

From the study results, 88.6% of the participants strongly disagreed that most people assist widows to ensure their land is not encroached upon, 11.4% of the participants agreed that they are assisted to ensure their land is not encroached upon. This means that the majority of the participants, lack the required assistance to ensure that their land is not encroached upon.

**Table 11: Land Encroachment**

	Frequency	Percentage
Strongly Disagree	76	54.3
Disagree	48	34.3
Agree	11	7.8
Strongly Agree	5	3.6
<b>Total</b>	<b>140</b>	<b>100</b>

When talking about encroachment, this can mean some things, including a neighbor using your property to grow crops, constructing temporary or permanent infrastructure, allowing his livestock to roam your field, adults using your land for hunting, and so on.

Instead of feeling frustrated, widows need to know that there are several viable remedies. If the widow and their neighbors have a decent relationship, they should try talking to them. Especially if the widow can produce a recent land survey that clearly defines her property from his, there is a good chance that things can be solved amicably. However, if the relationship is bad or the neighbors are known for being difficult to work with, widows want to seek the help of a qualified lawyer who specializes in farm law.

Usually, major disputes arise when both neighbors believe they are the rightful owner of the property and there is no land assessment to prove either side's claim. Many battles have become so heated that people have been injured or worse. The widow wants to prove that the farmland is theirs but in a civil way so that you and your neighbor can co-exist living next to one another.

One challenge is that even if you were to pay to have a professional land survey done, proving to your neighbor that you are the owner of the property, there is no guarantee that the dispute will end. Depending on your neighbor's determination and demeanor, you could end up having a very serious battle on your hands. Because of that, you need the services and support of a lawyer who fully understands farmland laws but also knows the best approach to take in seeking a peaceful resolution.

More than likely, you just want your neighbor to stop crossing over onto your land. However, if the situation calls for it, you might need to go a step further by filing a claim or lawsuit to recover monetary damages. For instance, if you paid to have a building torn down or moved or a portion of your pasture was destroyed because your neighbor cut down trees or allowed his livestock to eat and trample it, then you would have every legal and moral right to seek monetary compensation.

In recent times an increasing number of countries have recognized women's equal rights in their Constitutions, thus complying with international human rights standards and Obligations, for example, UN Human Rights Charter, and CEDAW. However, some Constitutions are neutral while others such as those of Zimbabwe, Zambia, and Lesotho have a discriminatory provision in customary and personal law matters such as inheritance. In some countries such as Kenya, Uganda, South Africa, and Mozambique there are Constitutional provisions that prohibit discrimination, including in customary law and practice (UN-Habitat, 2006).

#### 4.3.4 Local Administration and Land Acquisition

A majority, (86.6%) of the participants disagreed that they don't get help from the local administration, while 11.4% agreed that they get assistance from the local administration in land acquisition.

**Table 12: Local Administration and Land Acquisition**

	Frequency	Percentage
Strongly Disagree	54	38.6
Disagree	70	50.0
Not Sure	6	4.3
Agree	10	7.1
<b>Total</b>	<b>140</b>	<b>100</b>

The local administration, that is, the chiefs, assistant chiefs, village elders, community opinion leaders are not helping widows much to acquire their land which might have been illegally taken over by relatives or trustees for that matter. The cultural biases towards widows owning land also play a big role as to why they cannot help them acquire land. Therefore it can be deduced that a higher number of participants do not get help from the local administration to acquire land in the area.

In 2010, Kenya drafted a replacement constitution guaranteeing equal rights for women: they will now inherit property and own land. But in Kenya's rural areas, many of us are unaware of the new constitution. Entire communities live under the old system that puts women and girls at an obstacle, particularly concerning property rights. Owning land gives women access to credit and therefore the freedom to go away from abusive marriages. Making access to land more equitable doesn't mean addressing only the number of rights allocated. To form the use of the rights and opportunities, access to land must even be enforceable or secure (for example, against seizure by force or by law). Equitable access to land must even be effective, i.e., by including equitable access to transportation, credit, markets, etc. The support of legal, customary, and family institutions are fundamental if simpler access to land is to be improved for women and men.

These aren't easy challenges because tenure arrangements are dynamic and may vary greatly within and among widows in Nyaribari Masaba. There might not even be any clear consensus, nationally or regionally, on what land policy goals are or should be. Despite these

limitations, land administrators got to understand how reform, land management, and exploitation schemes may impact on access to land from a gender perspective.

Effective land administration requires women’s participation in policy formulation and at the extent of implementation on an equal footing with men to make sure gender-equitable tenure system. Participation of girls in local land management and administration committees including in land dispute resolution/management committees is basic for women’s empowerment because it enables them to require part in community-level decision-making processes. This agrees with Kimeu and Maneno (2017) which argues that customary land laws discriminate against women, and usually the political will to guard women’s land and property rights and interests are inadequate. The government has attended pay hypocrisy to women’s land and property rights, but in practice, the truth is that the majority of women are left to defend themselves

#### **4.3.5 Land Access and Cultural Biases.**

From the study, 26.4% of the participants disagreed that their access to land is under threat due to culture and biases. But the vast majority (67.9%) of the participants agreed that their access to land is under threat due to cultural biases and this, therefore, causes a great challenge to widow land access.

**Table 13: Land Access and Cultural Biases.**

	Frequency	Percentage
Strongly Disagree	7	5.0
Disagree	30	21.4
Not Sure	8	5.7
Agree	55	39.3
Strongly Agree	40	28.6
<b>Total</b>	<b>140</b>	<b>100</b>

Gender differences in tenure should be recognized if land objectives, like increasing land productivity, providing affordable housing, or promoting sustainable resource management, are to be met. There’s a requirement for tenure policy frameworks that explicitly address gender-inclusive access to land. Without specific attention to gender inclusiveness, important segments of society could also be excluded from the advantages of land administration, management, and development schemes. This is often underscored by the very fact that, in

most of today's societies, there are great gender inequities in access to land, housing, and basic infrastructure.

In Nyaribari Masaba, there's still a scarcity of adequate provisions for women to carry land rights independently of their husbands or male relatives. The law often doesn't provide for women's independent rights and when such legislation does exist, mechanisms to enforce it are often absent. In traditional or "customary" societies, like Nyaribari Masaba women's direct access to land through purchase or inheritance is usually limited, yet they'll have greater management and use rights than men. Since women are frequently the main household food producers, there are usually customary provisions for indirect access to land in terms of use rights acquired through kinship relationships and their status as wives, mothers, sisters, or daughters.

These use rights, however, might not grant enough security for women more so the widows and other dependents when traditional family structures dissolve. Through labour mobility, divorce, separation, or death, an increasing number of girls are getting the heads of households. They're thus making many of the day-to-day decisions affecting shelter, food production, and household economics. Yet only a little proportion of those women hold secure land rights. Similarly, there are societies where access to land stems from the feminine line, and during this case, male partners and youngsters could also be disadvantaged as societies change. These findings agree with Olum (2015) study which states that Social-cultural norms in the diverse communities in Kenya prohibit uniform kind of land ownership, meaning widows have no claim over traditional form of land and property. There is continued deprivation of the right to own land and property by widows because of the cultural and historical reasons (Olum, 2015).

#### **4.3.6 Government Aid to Widows' Land Access**

From the study, 70.8% of the participants disagreed that the government is doing enough to aid widows' access to land. 17% were not sure, while 12.8% agreed that the government is doing enough to aid widows' access to land.

**Table 14: Government Aid to Widows' Land Access**

	Frequency	Percentage
Strongly Disagree	18	12.9
Disagree	81	57.9
Not Sure	23	16.4
Agree	12	8.6
Strongly Agree	6	4.2
<b>Total</b>	<b>140</b>	<b>100</b>

As in many counties in Kenya, the grossly unequal distribution of wealth remains at the root problem of many widows in Nyaribari Masaba. In the majority of the area's widows practicing small farming does not own the land they till or have been forced to mortgage their land, and they are crushed under the burden of debts.

Most African governments have ratified the international Conventions on Elimination of All Forms of Discrimination Against Women (CEDAW) and made commitments to the Constitutive Act (Article 4 (I)) to gender equality and Maputo Protocol on the Rights of Women (article 20, 21) in Africa (2003) (ratified by 42 states to date).

Besides, national Constitutions ascribe to equal rights between women and men. Implementation of those high-level commitments remains a challenge because "the principle isn't prioritized as a policy objective, nor serious attention is paid to the way to carry through these commitments in practice, outside of a little number of dedicated projects"( Besides, national Constitutions ascribe to equal rights between women and men. Implementation of those high-level commitments remains a challenge because "the principle isn't prioritized as a policy objective, nor serious attention is paid to the way to carry through these commitments in practice, outside of a little number of dedicated projects" (Odeny, 2013)

#### **4.3.7: Reasons for Failure to Enforce Land Policies**

The participants' response to the reasons why there is a failure in enforcing land policies are shown in text box 1 below:

### **Text Box 1: Reasons for Failure to Enforce Land Policies**

- Poor analysis of land laws, regulations and obligations.
- Some of the laws and policies in place are not culturally sensitive and ignore the traditional and local practices that could help all women and widows in particular.
- Despite the existence of the positive laws towards women's rights on land, most of the enforcing institutions are located in urban areas which leaves out widows who practice small scale farming since they reside in rural areas.
- Customs, and family laws are based on norms that bestow land ownership to males and this goes against the concept of equal rights to land.
- Corruption and other institutional weaknesses such as gender bias and conflict legislations.

### **4.3.8: How to Ensure Protection of Widows' Land Rights**

The response of the participants regarding ways through which to ensure the widows' land rights are protected is shown in text box 2 below:

### **Text Box 2: How to Ensure Protection of Widows' Land Rights**

The government agencies and relevant ministries in charge of gender and social protection, Kenya National Commission on Human Rights, civil society, local government administration, and other interested parties should help widows in:

- Ensuring women's access to education.
- Increase the representation of women in both formal and informal land administration institutions.
- Ensuring sensitization of all involved agencies such as the media, government and land courts on the rights of women and specifically widows.
- Ensuring that the widows are aware of their legal rights in regard land.
- Intervention should be put in place to counter the effect of discriminatory practices against women right to land.

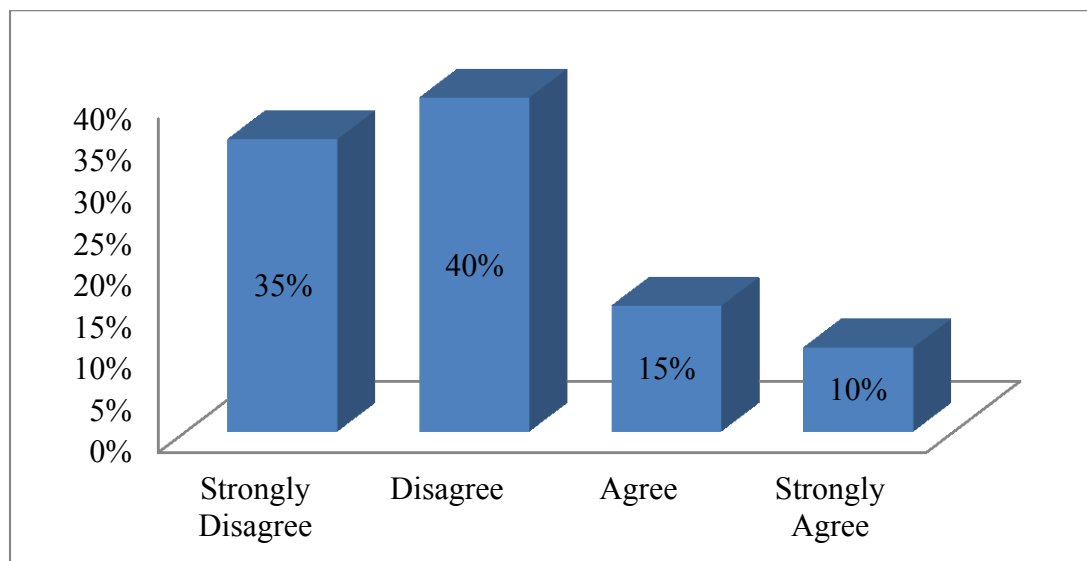


#### 4.4 Labour Access

This sought to establish the effects of labour available to the widows and how it affects their participation in small scale farming, Nyaribari Masaba.

##### 4.4.1 Household Labour Provision

The study found out that 75% of the participants disagreed that labour is not mainly provided by the household members, 25% of the participants agreed to labour being mainly provided by the household members. Labour is provided by casual labourers mostly and is paid their wages daily or as they may agree with the widows.



**Figure 4: Labour is mainly provided by household members**

A by-product of agricultural labour trends has been that widow-run farms have increasingly absorbed the kind of labour they might formerly have employed a laborer to do. This has reflected difficulties securing reliable labour (particularly when farms are all vying for labour at busy times), and financial pressures to maximize profits in a context where returns have become increasingly insecure. The interviewees also mentioned concerns over health and safety liability as a deterrent to employing permanent staff and a motivation to rely upon family labour. This kind of arrangement, however, could be problematic when farms had simultaneously increased their stock sizes, increasing the potential workload, and as farming families got older and their health became more vulnerable. It also increased the pressure upon farmers to retain mastery of a variety of farming skills, some of which they may dislike.

The problem of access to farm labour poses a serious challenge to farmers, especially in the study area where farming is largely un-mechanized. However, this situation varies with

gender due to gender-differential access to production resources. Since men and women access farm labour in different ways, they are likely to be affected differently by labour costs and constraints. There are various ways through which widows can access farm labour. The type of labour available to a farmer can determine the type of crops grown, the size of land cultivated, and, by extension, the farmer's productivity.

#### 4.4.2 Contentment with Labour Services

53.6% of the participants were not content with labour services they receive from those they hire to provide it, while 21.4% agreed and 25.0% strongly agreed that they are content with the labour services from those they hire. This, therefore, means the widows split on their experiences as to whether they were contented with the labour services they were receiving.

**Table 15: I am Contented with Labour Services I Receive from Those I Hire**

	Frequency	Percentage
Strongly Disagree	29	20.7
Disagree	46	32.9
Agree	30	21.4
Strongly Agree	35	25.0
<b>Total</b>	<b>140</b>	<b>100</b>

The reasons for this are complex, reflecting not only growing mechanization, work intensification, and farmers and younger people leaving the industry, but a diminished labour force as former labourers have looked elsewhere to achieve a maximum return for their labour, (Bhaumik et al., 2012). In Nyaribari Masaba contract labour was particularly difficult to acquire, widows, and particularly farmers' sons often combined working on their farm with seasonal contract work. Another strategy was to operate more informal systems of labour exchange with neighboring farms; amongst the farms, the case studied, this was a more common practice in Nyaribari Masaba.

#### 4.4.3 Cheap Labour

The participants responded to if they feel that labour access is cheap and adequate in the area. 5.7% strongly disagreed and 6.4% disagreed while 55.7% agreed and 32.2% strongly agreed.

This, therefore, can be deducted that the labour being provided was cheap and easily available thus enabling farming of the widows to be easier.

**Table 16: Cheap Labour**

	Frequency	Percentage
Strongly Disagree	8	5.7
Disagree	9	6.4
Agree	78	55.7
Strongly Agree	45	32.2
<b>Total</b>	<b>140</b>	<b>100</b>

#### 4.4.4 “Chamas” and Labour

The participants responded to whether their “chamas” help acquire cheap and affordable labour. 39.2% strongly disagreed, 30.7% disagreed that “chamas” help acquire cheap and affordable labour since labour acquisition is not done by “chamas”, 8.6% were not sure, 12.9% agreed and 8.6% strongly agreed that widows’ “chamas” help in acquiring cheap and affordable labour. This, therefore, means that a higher number of the participants 78.4% said that widows’ “chamas” do not help in acquiring cheap and affordable labour.

**Table 17: Widows' “chamas” help acquire cheap and affordable labour**

	Frequency	Percentage
Strongly Disagree	55	39.2
Disagree	43	30.7
Not Sure	12	8.6
Agree	18	12.9
Strongly Agree	12	8.6
<b>Total</b>	<b>140</b>	<b>100</b>

Farm labour encompasses what's sometimes distinguished as traditional labour, management, and other overhead time, and also includes labour acquired through farm labour contractors and every one semiskilled service utilized in farming, like mechanics for machinery and building repair and bookkeepers. Even when a farmer makes a contract for a month (or year) with a gaggle of workers for a particular number of hours of labour, there's generally considerable flexibility about exactly when and what work is completed. (Bishop, & Cain, 2013). Thus, labour which may sometimes seem to be provided by women within the

“chamas” is of great value to the widows since it's wiped out a round-robin fashion. The widows move from one “shamba” to the next one.

#### 4.4.5 Relatives and Labour

20.7% of the participants strongly disagreed that relatives did not help in offering labour services. 8.6% disagreed, 43.6% agreed and 35.7% strongly agreed that relatives help in offering labour services. Therefore this can be deduced that, most participants 79.3% agree that relatives help in offering labour services.

**Table 18: Relatives helping offering labour services**

	Frequency	Percentage
Strongly Disagree	17	12.1
Disagree	12	8.6
Agree	61	43.6
Strongly Agree	50	35.7
<b>Total</b>	<b>140</b>	<b>100</b>

The relatives and family members provide the best alternative to provide labour in the farm since mostly it is unpaid and thus very popular in Nyaribari Masaba. Most of the unpaid help for the widows come from close family members such as their children and a few of the in-laws.

#### 4.4.6 Labour Availability

15.7% strongly disagreed and 21.4% disagreed while 39.3% agreed and 23.6% strongly agreed that labour is available once it's required. This, therefore, means that a slightly higher number of participants 62.9% agree that labour provision is readily available once it's required.

**Table 19: Labour Availability**

	Frequency	Percentage
Strongly Disagree	22	15.7
Disagree	30	21.4
Agree	55	39.3
Strongly Agree	33	23.6
<b>Total</b>	<b>140</b>	<b>100</b>

All workers generally don't work an equivalent number of hours per period and are different in ways in which affect the standard of a unit of service. Thus, approximating farm labour by the number of workers or by assuming a consistent rate of conversion from stock to flow, like eight hours per day, isn't a recommended practice. Measuring farm labour as person-hours per period utilized in farming is that the appropriate services measure.

Homogenous labour can be aggregated by adding together hours in the same period. Thus, measuring available farm labour or farm labour use by adding up annual hours of work is not a generally recommended practice. When heterogeneous farm labour must be aggregated, an index created as the price-weighted hours has major advantages. In this approach, hours of labour provided at a higher price receive a greater weight than those associated with a lower price. This practice reflects the fact that opportunity costs are greater for higher-priced labour.

#### **4.5 Access to Credit**

This study sought to determine how access to credit affects widows' participation in small scale farming.

##### **4.5.1 Number of Micro- Finances Offering Small and Soft Loans for Farming**

From the study findings, 21.3% of the participants strongly disagreed that there are significant numbers of micro finances offering small and soft loans for farming. 38.2% disagreed, 8.8% were not sure, 13.2 % agreed and 4.4%strongly agreed.

Therefore it can be deduced that most of the participants, 59.5% disagreed that there is no significant number of micro finances offering small scale farming and soft loans for farming.

**Table 20: Number of Micro- Finances Offering Small and Soft Loans for Farming**

	Frequency	Percentage
Strongly Disagree	29	21.3
Disagree	52	38.2
Not Sure	20	8.8
Agree	28	13.2
Strongly Agree	11	4.4
<b>Total</b>	<b>140</b>	<b>100</b>

Despite accounting for over 70% of the country’s agricultural production, smallholder farmers in Kenya face a massive financing gap that prevents them from making investments in day-to-day farming operations, as well as within the sorts of agricultural equipment and infrastructure needed to extend productivity and income.

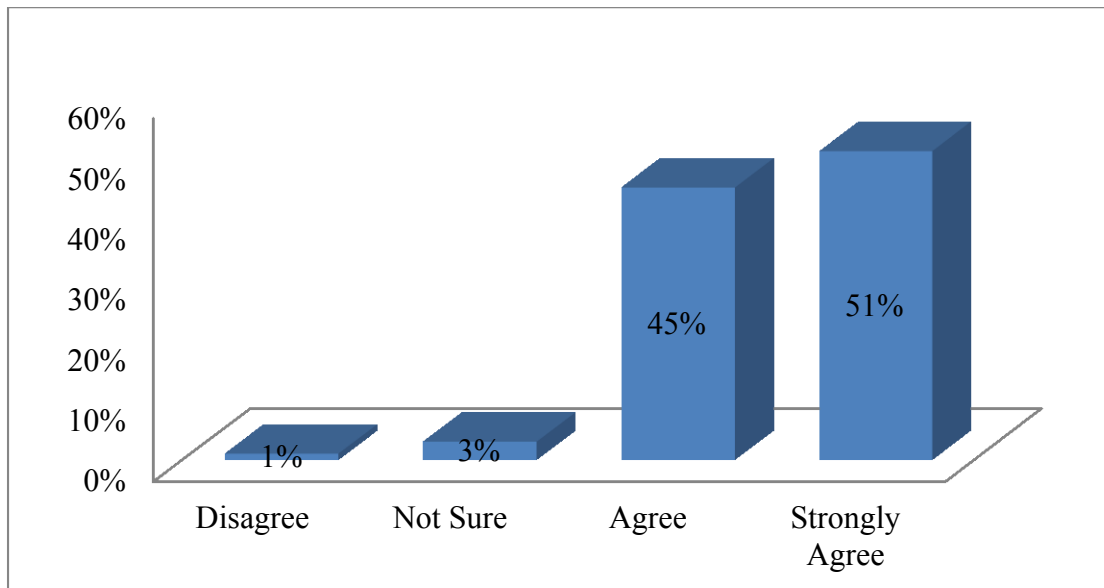
Sometimes financial institutions are reluctant to finance widows who are smallholders due to four factors, which parts are the results of data limitations: Lack of credible and verifiable data on the widows that would support agriculture lending decisions; Widows lack collateral that would secure their loans; High transaction costs of reaching remote rural populations and Widows are considered high-risk customers due to the character of the agricultural risks, i.e., production and price risks they're exposed to.

Because of these data gaps, most smallholders lack financial profiles, which makes it prohibitively costly for financial institutions to form underwriting decisions whereas people who do have financial profiles largely remain invisible to lenders. However, the challenge to financing widows remains risk evaluation: in other words, access to adequate data on risk. With access to broad and reliable data on widows practicing small scale farming in Nyaribari Masaba, financial institutions could address most of the above challenges that currently constrain credit flows to the widows.

#### **4.5.2 Structured Manner of Acquiring Credit from Micro-Finances and “Chamas”**

Very few(4%) of the participant disagreed, while 45%agreed and 51% strongly agreed that there is a systematic and structured manner of acquiring credit from micro- finances and “chamas”. This illustrates that for widows to access credit, they must fulfill the demands of microfinance organizations' rules and procedures for them to access credit. It was noted that

the organizations have simplified their rules to enable widows to take small and soft loans without securities attached to them.



**Figure 5: Structured Manner of Acquiring Credit from Micro-Finances and “chamas”**

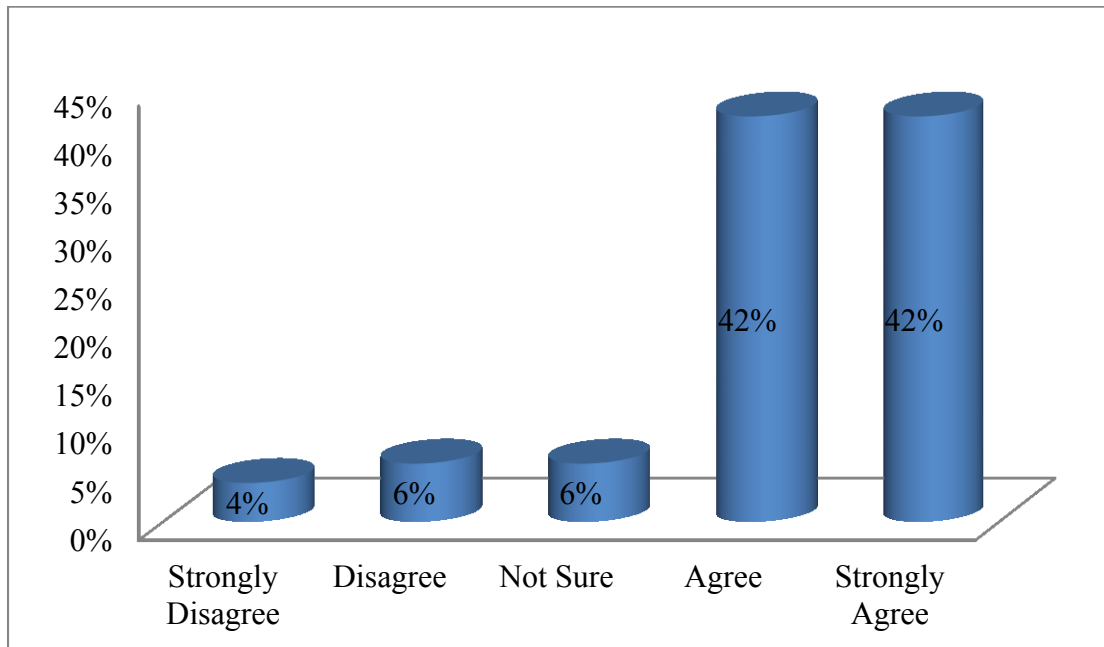
Now, more than 80 percent of Kenya's farms are largely run by women. Only half of these women own their farms; the others work the land that belongs to their husbands. But not having ownership creates tons of problems. Since the ladies don't own the land, they can't join farming cooperatives that might help them interact with people who could help them improve production or sales.

*“...They also cannot get loans from the bank to shop for new equipment or hire help”, one among the respondents said. “...Most of the farms belonged to the husbands, who own the title deeds and didn't transfer the title deeds to them”. (Female, 35 years, Ichuni ward)*

*“...A bank cannot offer you a loan if you do not have your deed,” she says. Consequently, women are reduced to small-scale farming. Without the "privilege of getting the loans that might help them finance their farms for better productivity and maintenance," she further added. (Female, 35 years, Ichuni ward)*

### 4.5.3 Joint Responsibility and Capacity for Acquiring Loans for Widows Registered in Groups

From the study, 10% disagreed on the joint responsibility of acquiring loans, and 84% agreed that there is a joint responsibility for acquiring loans.



**Figure 6: Joint responsibility and capacity for Acquiring Loans for Widows Registered in Groups**

It was noted with concern, that for widows who had formed “chamas”, they had a joint responsibility to acquire and refinance the loans together. Failure by one of them not to meet her obligation, it thus means that the rest will have to refinance the loans on behalf of the defaulting one. This now means that only members with perceived financial responsibility will be in the same group that applies for the loans to avoid incidences of defaulting.

*“...The purpose of these loans is to enable formal and informal groups such as “chamas”, self-help groups, welfare groups, partnerships and investment groups to acquire loans for wealth creation and welfare activities for its members, one of the respondents said (Female, 41 years, Masimba ward).*

Access to resources to develop their agricultural activities have remained a constraint mainly because they need less access to information, technology, land, inputs, and credit. That’s why within the Vision 2030, under the Social Pillar, it's the mandate to institutionalize the ladies Enterprise Funds and increase overall amounts and efficiency in projects launched by its



beneficiaries. Small-scale women farmers need production capital as a scarce resource to enhance their production. The inadequacy in financing and credit arrangements to women farmers in Kenya impede the event of agriculture and rural sectors. The supply of credit can encourage the farmers to use modern technologies and procure inputs for farm use, thus bringing them to a better level of productivity and increasing their incomes.

#### 4.5.4 Credit Acquisition and Improvement of Technology

The participants responded to if they feel that credit acquisition has improved with improvement in technology. 0.7% strongly disagreed, 0.7% disagreed, 5.7% were not sure, 33.6% agreed and 59.3% strongly agreed that advancements in technology especially the use of mobile money transfers such as M-Pesa, M-shwari, and other mobile money lending services which are easily accessible over the phone. This has led to most widows acquiring loans and this can be attributed to improvement in technology.

**Table 21: Credit Acquisition and Improvement of Technology**

	Frequency	Percentage
Strongly Disagree	1	.7
Disagree	1	.7
Not Sure	8	5.7
Agree	47	33.6
Strongly Agree	83	59.3
<b>Total</b>	<b>140</b>	<b>100</b>

Technology has played a major role in developing the agricultural industry. Today it's possible to grow crops during droughts by use of agricultural biotechnology. With this technology, plants are engineered to survive in drought conditions. Technology has turned farming into a true business, now farmers have electrified every process, sometimes the widows can place an order directly online, and therefore the product is going to be transported from to the farm in time. This protects the farmer money and it cuts out mediators who tend to offer them a deal.

#### 4.5.5 Capital Raising

The participants responded to whether they raise all the capital required to do their farming. 2.9% strongly disagreed, 2.9% disagreed since they had help raising the capital required for farming, 42.1% agreed and 52.1% strongly agreed that they raise all the capital required to do

their farming. This then shows that the majority of the widows raise funds to sustain their farms through their ways and means.

**Table 22: Capital Raising**

	Frequency	Percentage
Strongly Disagree	4	2.9
Disagree	4	2.9
Agree	59	42.1
Strongly Agree	73	52.1
<b>Total</b>	<b>140</b>	<b>100</b>

From the finding, very few respondents disagreed that they raise all the capital required to do their farming, slightly more than a quarter of the respondents agreed while almost half of the respondents strongly agreed that they raise all the capital required to do their farming. This then shows that the majority of the widows raise funds to sustain their farms through their ways and means.

#### **4.5.6 Factor that Affects widows' Access to Credit**

Several factors affect widows' access to credit. These factors according to the participants are indicated in text box 3 below.

### **Text Box 3: Factors Affecting Widows' Access to Credit**

1. Lack of collateral: Financial institutions and banks require collateral which most women do not have. This causes women to be seen as not being credit worthy. This is true because most women do not own land or houses which they can offer as collateral
2. Tough and long banking procedures: just like other women, widows have multiple roles and this means they are likely to lack the required time for processing and filling the required paperwork that can enable their access to loans.
3. Literacy levels: due to the low levels of education that was seen from most of the participants, most of the widows are not able to fill the required forms or gain access to information that can improve their access to credit.
4. Poor banking habits: most women including the widows prefer keeping their money at home as opposed to banks. In most cases, this is due to the lack of awareness of the advantages they can get from banking.
5. Cultural barriers: The socialization process has made women subservient and passive therefore they play subordinate roles to husbands whom are usually the decision makers. As a result of this, most women cannot take the decision to obtain loans on their own, in some cases their husbands take the loans from them if they obtain it and in some cases the finance institutions require the husbands to guarantee the loans. The respondents reported that this is not the case when the men procure the loan.

#### **4.5.7 Improving Women's Access to Credit**

To improve women's access to credit, gender-specific barriers in accessing financial services have to be circumvented. The barriers include lack of collateral (usually land or other assets); low level of literacy, innumeracy, and education; less time and cash to undertake the journey to credit institutions. The respondents reported that rural credit schemes should be designed in an appropriate credit delivery procedure to be able to reach rural women better by improving on the following:

#### **Text Box 4: Suggested Ways of Improving Access to Credit**

- Loan disbursement system by group approach should be strengthened.
- Cross or communal guarantee system: the group members should be made to guarantee each other's loan since they do not have landed property to use as collateral.
- Empowerment programme: women groups should be given training on credit management to enhance their credit access and management ability.
- Documentation procedure: the documentation procedure for loan processing should be reduced to the barest minimum. The volume of documents to be filled does scare rural women from obtaining loans.
- Mobile banking: rural women could be encouraged to use banks by operating mobile banking system.

## **CHAPTER FIVE**

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

#### **5.1 Introduction.**

This chapter provides a detailed summary of the major findings of the actual study; it then concludes and discusses implications emanating from these findings. Finally, it makes some recommendations and suggestions on areas for further study. The main aim of this study was an assessment to determine socio-economic factors affecting widows' participation in small scale farming in Nyaribari Masaba, Kisii County. This was done by analyzing the selected factors which were, land tenure, labour requirement, and access to credit.

#### **5.2 Summary of Major Findings**

The study specifically sought to determine the impact of socio-economic factors affecting widows' participation in small scale farming in Nyaribari Masaba, Kisii County. The findings are summarized in line with the objectives of the study.

From the study results majority of the participants (73%) have access to and control of communal land as it is the traditional way of passing land ownership from one generation to another. Also, this is the major way of land ownership and access to most widows because some of the husbands to the widows passed on before the communal land was subdivided.

The study shows that majority (75.7%) of the participants strongly disagreed that the government conducts sensitization on land rights, only 24.3% of the participants agreed that the government conducts sensitization on the right of every member of the community to have equal land rights especially widows in Nyaribari Masaba, Kisii county. This causes encroachment of the land rights of the widows especially due to cultural practices. The government should be working with widows to strengthen their control over land and natural resources, as well as build their capacity to adapt to climate change.

From the study results, 88.6% of the participants strongly disagreed that most people assist widows to ensure their land is not encroached upon, 11.4% of the participants agreed that they are assisted to ensure their land is not encroached upon. This means that the majority of the participants, lack the required assistance to ensure that their land is not encroached upon.

The local administration, that is, the chiefs, assistant chiefs, village elders, community opinion leaders are not helping widows much to acquire their land which might have been illegally taken over by relatives or trustees for that matter. These local administration

officers should ensure the rule of law is followed by everyone, including following the right channels in conflicts that may arise. The cultural biases towards widows owning land also play a big role as to why they cannot help them acquire land. Therefore it was deduced that a higher number of participants do not get help from the local administration to acquire land in the area.

From the study results, the majority (67.9%) of the participants agreed that their access to land is under threat due to cultural biases and this, therefore, causes a great challenge to widow land access. This, therefore, means that there is still a lack of adequate provisions for women to hold land rights independently of their husbands or male relatives. Statutory law often does not provide for women's independent rights and when such legislation does exist, mechanisms to enforce it are often.

As in many counties in Kenya, the grossly unequal distribution of wealth remains at the root problem of many widows in Nyaribari Masaba. In the majority of the area's widows practicing small farming does not own the land they till or have been forced to mortgage their land, and they are crushed under the burden of debts.

The cultural practices which stand in the way of widows include; patriarchal land ownership, where widows do not have the right to inherit land and wife inheritance (though rare, still exists).

The study found out that 75% of the participants disagreed that labour is not mainly provided by the household members, 25% of the participants agreed to labour being mainly provided by the household members. Labour is provided by casual labourers mostly and is paid their wages daily or as they may agree with the widows.

Majorities (53.6%) of the participants were content with labour services they receive from those they hire to provide it, while 21.4% agreed and 25.0% strongly agreed that they are content with the labour services from those they hire. This, therefore, means the widows split on their experiences as to whether they were contented with the labour services they were receiving.

From the study, it can be deduced that the labour being provided was cheap and easily available thus enabling farming of the widows to be easier. But despite the labour being significantly cheap, the widows have to source for it by themselves since they lack help from

others such as the “chamas”. Also, the study results show that there is a higher number of participants (55.6%) agree that labour provision is readily available once it’s required.

According to the study results, the relatives and family members provide the best alternative to provide labour in the farm since mostly it is unpaid and thus very popular in Nyaribari Masaba. Most of the unpaid help for the widows come from close family members such as their children and a few of the in-laws.

Therefore, it can be deduced that most of the participants, 59.5% said that there is no significant number of micro finances offering small scale farming and soft loans for farming. This is attributed to the fact that financial institutions are reluctant to finance widows who are smallholders due to four factors, which parts are the result of data limitations: Lack of credible and verifiable data on the widows that could support agriculture lending decisions; Widows lack collateral that could secure their loans; High transaction costs of reaching remote rural populations and Widows are considered high-risk customers because of the nature of the agricultural risks, i.e., production and price risks they are exposed to.

According to the study results, very few(4%) of the participant disagreed, while 45%agreed and 51% strongly agreed that there is a systematic and structured manner of acquiring credit from micro- finances and “chamas”. This illustrates that for widows to access credit, they must fulfill the demands of microfinance organizations' rules and procedures for them to access credit. It was noted that the organizations have simplified their rules to enable widows to take small and soft loans without securities attached to them.

From the study results, it was noted with concern, that for widows who had formed “chamas”, they had a joint responsibility to acquire and refinance the loans together. Failure by one of them not to meet her obligation, it thus means that the rest will have to refinance the loans on behalf of the defaulting one. This now means that only members with perceived financial responsibility will be in the same group that applies for the loans to avoid incidences of defaulting.

According to the study results, the majority (92.9%) of the participants agreed that advancements in technology especially the use of mobile money transfers such as M-Pesa, M-shwari, and other mobile money lending services which are easily accessible over the phone. This has led to most widows acquiring loans and this can be attributed to

improvement in technology. The improved access to credit has had a positive impact on their farming practices.

The study results showed that the majority of the widows raise funds to sustain their farms through their ways and means. But still, on the other hand, they face several challenges that affect their access to credit which include; lack of Collateral, long banking procedures, low Literacy levels among the widows, and cultural barriers.

### **5.3 Conclusions**

From the study findings, it can be concluded that access to and control of land is done traditionally and this entails the passage of land ownership rights to the males. This hinders their right to control and own land and hence affects their farming practices. Further, the majority of the widows lack enough access to sensitization programs on matters of land.

Also, the researcher concluded that lack of access to credit forces widows to go for traditional land-use practices, despite their willingness to change modern farming. The researcher further concluded that the majority of the widows had not made any attempt to apply for a loan. Access to financial services is one of the obstacles that many farmers have to overcome to be able to engage in commercial and food and livestock production. Most commercial banks in Kenya shy away from providing loans because farmers cannot provide them with viable proposals in which the objectives and targets are clear. They consider farming loans as high risk due to unreliable weather but in livestock enterprises, these risks can be greatly minimized with good management.

The study further concluded that the majority of widows knew a few financial institutions that offer credit for farming. Financial institutions require good records and demonstrate that the business can make profits. However, the majority of farmers and more so widows rarely have any records of farming. This disadvantage those from accessing credit from any financial institutions.

It can be concluded that the majority of the widows don't hire labourers. According to the majority of widows, they are not financially capable to hire laborers in their farms since they consider them expensive. However some of the widows who are financially stable hire laborers to increase their production. Labour is one of the factors of production which involves family and non- Family. Labour includes those that are rated on a daily or hourly



basis. Labour input is usually measured in man-days or sometimes man-hours, which represent the input of work of an average man in a working day or hour.

#### **5.4 Recommendations**

- i. The government should ensure that widows in Nyaribari Masaba Sub County have proper sensitization on matters regarding land and further, ensure that is not disposed of by their relatives and other people who might want to dispossess them of their land.
- ii. The customary land tenure system forming the majority of land tenure systems in Nyaribari Masaba Sub-County is characterized by insecurity. This insecurity could be minimized through formal land ownership, registration, and a clear pathway for inheritance. The widows should also be sensitized on the registration process.
- iii. The effect of credit on small scale farming was not up to expected standards, indicating low uptake of credit use among the widow farmers of Nyaribari Masaba Sub County. Any programme, government, or non- governmental, geared towards advancing credit to these farmers to purchase inputs such as fertilizer and pesticides will be in the right direction to improve on small scale farming.

#### **5.5 Suggestions for Further Studies**

The study recommended that a replication of the above study should be carried out in another county to establish whether similar findings will be obtained. Further research is recommended to find out why policies on land are not effective. Lastly, this study can be replicated on widowers to ascertain if they face the same challenges as widows and come up with ways to deal with their challenges.

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## APPENDICES

### Appendix A: Questionnaire for the Widows Practicing Small Scale Farming

Hello, My name is Lydia Mangoa. I am a Master of Arts student at Egerton University, pursuing a Master of Arts in Gender, Women, and development Studies. As a requirement of this program, I am researching factors affecting widows' participation in small scale farming in Nyaribari Masaba, Kisii County. It is, for this reason, I would be grateful for your assistance in filling this questionnaire. The information that you provide in this questionnaire will be treated with confidentiality and it is purely academic research.

#### Questionnaire instructions

- Kindly tick against your answer and give an explanation where necessary.
- Do not write your name or anything that will expose your identity.

#### Section A. Background Information

1. What is your age?  
18 - 30 yrs. ( )    31-40 yrs. ( )    41-50yrs. ( )    Above 50 yrs. ( )
2. What is your highest level of education?  
Non-Formal ( ) Primary ( ) Secondary ( ) Tertiary Colleges ( ) University ( )
3. Size of your farm?  
0.5-1 acre ( ) 2 acres ( ) 3 acres ( ) 4 acres ( ) more than 5 acres ( )
4. Farming activities involved in?  
Livestock rearing ( ) Crop Farming ( ) Fish Farming ( ) Mixed Farming ( )
5. If its crop farming, indicate crops grown on the farm.  
.....  
.....
6. What are your main sources of income?  
Farm income ( ) Non-farm income (business, employment, any other) ( )
7. What is your average monthly income?  
Kshs.0-5,000 ( ) Ksh.5, 000- 20,000 ( ) Ksh.15, 000- 35,000 ( ) More than Kshs. 35,000 ( )
8. The period in farming?  
1-4 years ( ) 5 years ( ) 10 years ( ) More than 10 years ( )

**Section B: Land Access**

9. Using a Likert 1-5 scale, with 5 “Strongly Agree”, 4 ‘Agree’ 3 ‘Not Sure’, 2 ‘Disagree’, and 1 “strongly disagree”. Please tick (☐) all as appropriate.

		5	4	3	2	
#	Statements	Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree
1	The government normally conducts sensitization on the right of every member of the community to have equal land rights.					
2	Most people assist widows to ensure their land is not encroached upon.					
3	Local administration helps the widows majorly to acquire land in the area.					
4	Land access to widows is under threat due to cultural and traditional biases against widows.					
5	The majority of the widows feel that land access to them is under no constraints.					
6	I feel that the government is doing enough to aid widows’ access to land.					

10. What challenges do you face in regards to land?

.....

.....

**Section C: Labour Access**

11.

		5	4	3	2	1
#	Statements	Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree
1	Labour is mainly provided by household members					
2	I am well contented with labour services I receive from those I hire to provide it.					
3	I feel that labour access is cheap and adequate in this area.					
4	Widows “chamas” help acquire cheap and affordable labour.					
5	Relatives help in offering labour services					
6	Labour provision is available once it is required					

12. Any other challenges you face in regards to labour on your farm?

.....  
 .....

13. Do you pay the relatives that assist you on your farm?

.....  
 .....

**Section D: Credit Access**

14.

		5	4	3	2	1
#	Statements	Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree
1	There are significant numbers of micro finances offering small and soft loans to facilitate farming.					
2	There is a systematic and structured manner of acquiring credit from micro finances and “chamas”.					
3	There are a joint responsibility and capacity for acquiring loans for widows who are in registered groups.					
4	There is the creation of self-help groups by widows which help them support each other on matters revolving around finances in my area.					
5	The majority of the widows feel that there are adequate financial resources to help in farming.					
6	I feel that credit acquisition has improved with improvement in technology.					
7	I raise all the credit required to do my farming.					
8	My relatives provide the credit required for my farming.					

15. What are the main factors that hinder your access to credit for your farming activities?

.....  
 .....

16. What do you think should be done to improve your access to farming credit?

.....  
 .....

## **Appendix B: Interview Schedule for Chiefs**

Hello, My name is Lydia Manga. I am a Master of Arts student at Egerton University, pursuing a Master of Arts in Gender, Women, and development Studies. As a requirement of this program, I am researching factors affecting widows' participation in small scale farming in Nyaribari Masaba, Kisii County. It is, for this reason, I would be grateful for your assistance in answering the following questions. The information that you provide in this interview will be treated with confidentiality and its purely academic research.

### **Questions**

1. How does the government train chiefs on how to protect widows' land?
2. How frequently do you take part in community-based sensitization concerning treating widows just?
3. What strategies have been put in place to mitigate challenges facing widows?
4. What are the reasons for the failure of the land policies that are in place that could help widows?
5. What do you think should be done to ensure that widows' land rights are protected?



### **Appendix C: Interview Schedule for Financial Institutions and creditors.**

Hello, My name is Lydia Mangoa. I am a Master of Arts student at Egerton University, pursuing a Master of Arts in Gender, Women, and development Studies. As a requirement of this program, I am researching factors affecting widows' participation in small scale farming in Nyaribari Masaba, Kisii County. It is, for this reason, I would be grateful for your assistance in answering the following questions. The information that you provide in this interview will be treated with confidentiality and it is purely academic research.


#### **Questions**

1. Are widows among the people that you lend money for small scale farming?
2. Do you think widows are among the creditworthy people you lend money to?
3. What are the main factors that hinder widows' access to credit for their farming activities?
4. Can you suggest any ways through which widows' access to farming credit can be improved?

## Appendix D: Research Permit

**THIS IS TO CERTIFY THAT:**  
**MISS. LYDIA NYAMOITA MANGO**  
**of EGERTON UNIVERSITY, 40-20107**  
**NJORO, has been permitted to conduct**  
**research in Kisii County**  
**on the topic: FACTORS AFFECTING**  
**WIDOWS PARTICIPATION IN SMALL**  
**SCALE FARMING IN NYARIBARI MASABA**  
**KISII COUNTY**  
**for the period ending:**  
**18th September, 2018**

Permit No : NACOSTI/P/17/29678/19144  
Date Of Issue : 19th September, 2017  
Fee Received :Ksh 1000




*[Signature]*  
Applicant's Signature

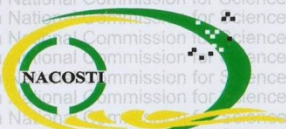
*[Signature]*  
Director General  
National Commission for Science,  
Technology & Innovation

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## Appendix E: Thesis Publication Sample



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### EFFECTS OF LABOR REQUIREMENTS ON WIDOWS' PARTICIPATION IN SMALL SCALE FARMING, NYARIBARI MASABA SUB COUNTY, KISII COUNTY - KENYA

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**Abstract:** Agriculture sector supports livelihoods of close to 1.5 billion people worldwide and is critical in eradication of hunger and extreme poverty. Despite its vital importance, the sector is highly susceptible and sensitive to climate change and variability where small scale farmers are disproportionately affected, as a result of high dependency on natural resources, poverty, and inadequate capability to adopt new livelihood strategies. The aim of the study effects of labor requirements on widows' participation in small scale farming in Nyaribari Masaba sub county, Kisii County. The study used structural functionalism theory. It used descriptive survey research design. Sample size of 144 respondents was obtained using proportionate sampling procedure. Questionnaires and interview schedules were used to collect data. The data was analyzed qualitatively and quantitatively. Findings of the study were presented using pie-charts, bar graphs and frequency tables. **The finding indicated that majority of respondents didn't hire laborers because of their financial instability. The study recommended that the government need to come up with customized free, accessible and flexible loans for small scale farmers who are widows.**

**Keywords:** Effects; Labor; Widows; Participation; Small Scale Farming

#### Background Information

Agriculture sector is vital in eradication of extreme poverty and hunger and supports livelihoods of close to 1.5 billion people worldwide living in smallholder households in rural areas (World Bank, 2008). Despite its vital importance, the sector is highly sensitive and susceptible to climate change and variability (Van de Steeg, Herero, Kinyangi & Thornton, 2009; Schlenker & Lobell, 2010). Small scale farmers are disproportionately affected, as a result of poverty, high dependency on natural resources and inadequate capability to adopt new livelihood strategies (Osbaht & Viner, 2006).

The agricultural sector supports local livelihoods and contributes enormously to national Gross Domestic Product (GDP) in most countries in Africa (Mendelsohn, Dinar & Dalfelt, 2000). The contribution of agriculture to GDP varies in different countries but studies indicate an average contribution of 21% in the region (Mendelsohn, Dinar & Dalfelt, 2000). In Kenya, agriculture contributes above 24% of GDP and supports livelihoods for approximately 82% of the small scale farmers in the rural areas (IFPRI, 2004). Notwithstanding the crucial role Agriculture plays in Africa, the sector suffers from inadequate adoption of high yielding technologies, climate largely dominated with droughts, floods and effects of climate change, lack of proper mechanization among other issues (Mendelsohn, Dinar & Dalfelt, 2000).