

**FACTORS AFFECTING HOUSEHOLD DECISION MAKING IN MARABA  
LOCATION, NANDI COUNTY, KENYA**

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the Master of Arts Degree in Sociology (Community Development and Project  
Management) of Egerton University**

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## DECLARATION AND RECOMMENDATIONS

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## **DEDICATION**

This thesis is specifically dedicated to my late father, Mr. Athanas Cheror. You Loved education so much and inspired me to the extent that I have reached the apex of my education pursuit. Though you are not here to witness my graduation, your spirit will remain forever my pillar in pursuit for more knowledge.

To you my mum, Mrs. Regina Cheror, you have always been my first encourager. This thesis is for you.

To my loving family! Dear husband, the Late Julius Mbaria! You inspired me to pursue my studies on daily basis. As you shine your way, this work of my hands is especially dedicated to you. To my daughters Elsie Jemutai, Erica Jelimo and Elsa Jebet. This is to encourage you all. You were my moral pillars. You gave me the space and support that I needed during the entire learning process.

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## ABSTRACT

Despite household decision making being a critical input in household socio-economic development, it seems to be taken for granted in most situations. This study sought to examine factors influencing household decision making in Maraba location, Nandi County, Kenya. Most households in the study area seemed to lag behind and score poorly in terms of their social and economic conditions despite having the necessary resources to propel them into better development indicators. The specific objectives of the study were to examine social factors that affect household decision making in Maraba Location, to analyze cultural factors that affect household decision making in Maraba Location, and to establish economic factors that affect household decision making in Maraba Location. The study was guided by the rational choice theory by Verbeek (2010). The target population of the study was all households in Maraba Location. A sample size of 174 households participated in the study. The unit of analysis were the household heads. Purposive and simple random sampling was employed. Data was collected by use of an interview schedule and in-depth interviews. Both quantitative and qualitative methods of analysis were employed. Socially, it was found that despite 86% of the respondents having attained basic education, formal education was not significant in selecting one as the household head (117, 67.2%). Age, at 107(61.5%) and sex at (157, 90.2%) were significant in decision making. Most of the decisions were by the married (153, 87.9%) and majority (80%) were Christians. Cultural beliefs (154, 88.5%), expectations about men and women (141, 79.9%), traditions and customs (29, 74.1%) affected decision making. Gender of the household head (156, 89.7%) and responsibility were vested in men (170, 98.2%). Male dominated decisions on ownership of property like land (116, 66.7%), livestock farming (115, 66.1%) and leadership (123, 70.7%). Women dominated decisions on kitchen (125, 71.8%) and care of girls (72, 38%). Economically, majority (144, 82.8%) of the respondents engaged in informal employment and earned below K.Sh.10,000 per month (111= 64%). The income was not enough (131=75%). Ownership of assets influenced decision making (132, 75%). It was concluded that social and cultural factors were significant in determining one being a household head, decision-making process, and types of decisions taken. The study recommended for a more inclusive and effective decision making. There was need to promote cultural practices that enhanced socio-economic development of households and refute those that were retrogressive.

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## **LIST OF ABBREVIATIONS AND ACRONYMS**

<b>EL:</b>	Education level
<b>EX:</b>	Expenditure level
<b>HHD:</b>	Household Decision Making
<b>IL:</b>	Income level
<b>SDT:</b>	Social Dominance Theory
<b>SES:</b>	Social Economic Status
<b>SPSS:</b>	Statistical Package for Social Sciences

# CHAPTER ONE

## INTRODUCTION

### 1.1 Background to the Study

Decision making is one of the most primary responsibilities in household management, but it varies on the bases of individual's differences. This is because every person has different thinking and information processing style that makes a difference in their decision-making styles. At the household level, decision making lies at the core of any household welfare. An effective response requires a series of decisions: on whether, where and to intervene, on the scale and nature of the intervention, and on how to best allocate resources, coordinate with other agencies, and maintain the safety and security of the affected people (Knox & Campbell, 2020).

The success of any household mostly depends upon the quality of decisions made by its managers that is, the household heads. Consequently, any difference in personality traits directly affects the decision-making styles (Katarzyna & Karoli, 2021). It is the decision-making styles that in turn reflect nature and thinking of household heads within a household set up. This depends and includes their mentality on how they use information, conceptualize and envision the future of their families. Decision making style is a learned, usual response pattern that a person shows in a decision situation (Ding *et al.*, 2020). According to Greenberg (2016), decision making styles are a blend of how a person recognizes and understands the situation and a manner in which he/she selects the alternative to respond to a particular situation.

Research studies have shown that households are not perfectly harmonious entities in which individual preferences are subordinated to common goals, which resources are channelled towards the best uses to enhances household livelihoods. Many important socio-economic decisions, labour supply, residential location, buying insurance or a new car, and investing in stocks and bonds or in children's education are often made by households rather than by individuals. While the traditional, neoclassical model of household behaviour known as the unitary model has assumed that households behave as if they were a single entity with a common utility function and income pooling (Knox & Campbell, 2020), the approach of collective models of household decision making has

allowed for different preferences of household members (Ding, 2020). Collective (non-unitary) models assume that household behaviour is determined in a bargaining process that leads to an efficient use of the available resources. Shaked and Schechter (2019) highlights that in several countries that household savings and investment are significantly affected by how decision-making power is allocated between women and men.

The nature of the interactions governing the intra-household resource distribution process is varied. Andreis (2020), gives a general characterization of intra-household interactions based on the collective rationality model on the assumption that household decisions achieve a Pareto-efficient allocation of resources, irrespective of which bargaining mechanisms determine household members' decisions. In contrast, Baruch and Stephen (2020) and Bruin and Fischhoff (2020), argues that decision-makers' intra-household resource allocation decisions may be Pareto-inefficient as a result of the imperfect enforceability of marital contracts or due to information asymmetries among partners within households.

The allocation of resources in the household is not obvious, Pareto-efficient non-cooperative interactions in the provision of household public goods may undermine this. Yet evidence from a number of studies assessing households' consumption patterns in developed countries suggests that Pareto efficiency is attained (Shaked & Schechter, 2019). According to the collective approach, allocation decisions are determined by individual decision-makers' power within the household; this "power" function or sharing rule may be a function of partner-specific incomes, marriage market forces and legislation influencing the division of marital goods upon divorce (Katarzyna & Karoli, 2021).

According to World Bank (2020), African countries have indicated that social and cultural motives subordinate and restrict household's access to resources, including their control and utilization. In addition, cultural and social stigma is also attached to marital status, especially in access to, control over and utilization of resources. For instance, single, widowed and divorced women find themselves with fewer options for economic opportunities (Cadet, 2018). World Bank (2020) provided evidence those gender relations where men had more power than women at the household level, impinged on economic outcomes in multiple ways.

Household's decision making and resource allocation are critical for economic and human development of the families and their members. Many decisions made at the household level influence the welfare of the individuals living in the household as well as their communities. Decisions such as where to live, how to generate income, how much to invest and consume, and how many children to have constitute common dilemmas faced by households.

The process of making a decision also takes place without it being explicitly highlighted that there is an opportunity to take a decision. This leads us to a definition of the decision-making process that for a decision to be taken there must be at least two alternatives available. The decision-making process, therefore, was conceptualized in this study to consist of choosing between alternative actions, to which a result corresponds. We can say, however, that the decision-making process cannot begin until the existence of a given problem is explicitly recognized and resolved. From this moment on, there is no a fixed path to follow to choose the best alternative, since problems can very rarely be solved by a sequential and linear approach, but by a complex process.

In Kenya, few studies that have been done on household decision making and in particular, factors affecting decision making process. For instance, apart from Jessica *et al* (2020) who focused on socio-economic characteristics of households that affect husbands and wives' contributions to decisions regarding the use of income from crop and livestock sales in Kenya, existing studies are very specific on decisions making in different contexts. For instance, Mutua *et al.* (2024) examined how decisions regarding the prevention and treatment of livestock diseases are often the result of negotiations among household members. In a similar vein, Voss *et al.* (2024) explored decision-making across various activities, shedding light on the differences in decision-making structures for different types of management decisions.

It is within this context that the current study focused on factors that affects decision-making in Maraba Location. This area is a highly productive agricultural community, primarily rural, and predominantly inhabited by members of the Nandi sub-ethnic group within the larger Kalenjin ethnic group. However, it appeared that households in this region were not utilizing their resources efficiently and effectively. This observation prompted the researcher to investigate the socio-economic and cultural factors affecting

the decision-making processes of household heads in the study area, thereby justifying the need for the research.

## **1.2 Statement of the Problem**

Maraba Location is in a high potential agricultural area. However, most of the households have been reporting poor social and economic indicators. For instance, household food shortages, school dropout and generally high level of interdependency amongst households. Despite household decision making being a critical input in household economic development, it seemed to be taken for granted in most situations. In Maraba Location, household decision making seemed to have enormous effect on the kind and nature of household investment and livelihood opportunities. This notwithstanding, from a practical observation by the researcher who also comes from the same community, that decisions made by some household heads were disputed by some of the household members and this affected utilization of resources at the household level. The concern of this study was therefore, to underscore factors effecting decision making and utilization of the resources at the household level in Maraba Location. In this context, not much has been documented on how the attributes of household heads influence the decision making and utilization of resources at the household level especially in the study area. Thus, the concern of the study.

## **1.3. Objectives of the study**

### **1.3.1 Broad Objective**

The broad objective of the study was to examine the factors affecting household decision making in Maraba Location, Nandi County, Kenya.

### **1.3.2 Specific Objectives**

The specific objectives of the study were:

- i. To examine social factors that affect household decision making in Maraba Location.
- ii. To analyze cultural factors that affect household decision making in Maraba Location.
- iii. To establish economic factors that affect household decision making in Maraba Location.

#### **1.4 Research Questions**

The study was guided by the following questions:

- i. What are the social factors that affect household decision making in Maraba Location?
- ii. How do cultural factors affect household decision making in Maraba Location?
- iii. What are the economic factors that affect household decision making in Maraba Location?

#### **1.5. Justification of the Study**

Kenya continues to rank among the countries with the highest levels of rural poverty. Approximately 52.9% of the rural population in Kenya lives in poverty, with 34.8% experiencing extreme poverty, unable to meet their basic food needs even when allocating all their resources to food (KNBS, 2019). Limited academic research has been dedicated to measuring the determinants of household decision-making in rural areas. This highlights the need to examine the factors influencing decision-making and the utilization of household resources in the study area.

The study was significant because it addressed a knowledge gap, as no similar research had been conducted, particularly in the study area. Therefore, it was crucial in providing empirical evidence and a foundation for future research.

The study was also important because it explored the real-life experiences of household heads in Maraba Location. Consequently, the findings offer valuable insights that could enhance policy development, particularly in areas such as community development, participatory development, resource mobilization, and empowerment.

Local administrators could use the study's findings as empirical evidence to promote positive decision-making initiatives within households. For example, insights on how family challenges and alcoholism undermine the impact of education on making rational decisions that benefit households could be highlighted. Such discussions could be addressed during local *baraza* meetings to foster greater awareness and encourage more effective decision-making.

## **1.6. Scope and Limitation of the Study**

The study's limitations included its focus solely on social, cultural, and economic factors influencing household decision-making. Any issues outside these areas were beyond the scope of this research.

Additionally, the study was conducted in Maraba Location, Aldai Sub-County, Nandi County, targeting a population of 1,200 households, with a sample size of 174 household heads participating. Consequently, the research was geographically limited to Aldai Constituency. Nevertheless, the findings may still be relevant to other areas with similar characteristics.

Some specific limitations encountered during the study included difficulties in locating respondents, as many household heads were engaged in daily chores and were frequently on the move during the day. This resulted in multiple rescheduling of meetings to ensure all participants were reached. Additionally, language barriers posed challenges, requiring the researcher to translate the survey tools into Kiswahili to accommodate those who spoke different languages.

## 1.7. Operational Definition of Terms

**Affecting:** To act on or produce a change in someone or something.

**Assets:** Any item or property owned by the household or individuals within the household, which is regarded as having value and available to meet debts, commitments, or legacies. They include but not limited to land, vehicles, livestock, money, trees, crops, just to mention a few.

**Cultural factors:** These are factors relating to a particular society and its ideas, customs, traditions and art. These factors provide a deep sense of a deep sense of personal honour, identity and belonging, which constituted one's cultural heritage. They would include issues like gender roles, beliefs, norms, values, traditions, power relations, just to mention a few.

**Decision making processes:** Relating to procedure followed when making decision.

**Decision making:** Is the thought of selecting a logical choice from the available alternatives.

**Economic conditions:** the status of the household in relation to economic factors.

**Economic factors:** These are items and activities that satisfy human wants, provide utility or usefulness, and are scarce. These items facilitate production, distribution and consumption of goods and services. In this study they included one's occupation, level of income and size of the household.

**Effect:** Something that is produced by an agency or cause; result; consequence, outcome.

**Factors:** A circumstance, fact, or influence that contributes to a result.

**Family:** a basic social unit consisting of parents and their children, considered as a group, whether dwelling together or not.

**Household head:** The leader of a household unit. The person in the house who is responsible for making decisions. It may be a male or female person.

**Household:** Defined as two or more closely related persons living under a common roof, typically sharing meals or a food budget. They may not necessarily be related by blood. In this study, it included parents, children, relatives, workers living under the same household.

**Resources:** The collective wealth of a household or its means of producing wealth.

**Social factors:** Relating to human society and groups or individual interaction of human beings in order to achieve some welfare needs as members of a society. These included the interactions that members of a household had within and between households and beyond.

## CHAPTER TWO

### LITERATURE REVIEW

#### **2.1 Introduction**

This chapter reviews literature on factors affecting decision-making regarding resource utilization at the household level. The sub-themes are aligned with the study's specific objectives. Additionally, this section includes the theoretical and conceptual frameworks relevant to the study.

#### **2.2 Social Factors Influencing Decision Making and Utilization of Household Resources**

The household is the basic unit of society where individuals confront and reproduce societal norms, form relations, values, power and privileges. It is the central place where children first learn about the roles connected to gender and where power relations built around gender are located (De Backer *et al.*, 2000). However, gender norms in households are reinforced and reflected in the larger institutions of the society. For a long time, economic analysis did not sufficiently address intra-household decision-making and the impact of individual preferences on household decision-making. However, overwhelming empirical evidence and theoretical work showed that individual-specific preferences matter (Campana *et al.*, 2024).

Chang *et al.* (2023) defined gender as the rules, norms and practices by which biologically associated differences between the male and female are translated into socially construed differences between men and women, boys and girls which give them unequal value, opportunities and life chances. Social scientists note that gender is a socially constructed phenomenon and depending on the context, it may manifest itself along different dimensions in several ways. Gender bias, by its nature, is a principle that is unobserved and unobservable, what can be captured is its overt manifestations. Culture, which is the way of life or norms within a society also affect the manner in which resources are allocated in the society.

Social norms affect the intrahousehold allocation of time and resources. Li *et al.* (2024), for instance, shows that in Burkina Faso, the restructuring of time allocation when farm capital is increased varies systematically between Bwa and Mossi women due to the

different social norms regarding women's economic and social behaviour. Similarly, Wang (2021) found in Côte d'Ivoire that rainfall shocks boosting yam crop yields (the 'appreciated' crop) led to increased expenditures on education, basic goods, and overall food consumption. Conversely, rainfall shocks enhancing the output of crops grown individually by either men or women prompted significant shifts in spending towards adult and prestige goods.

According to Okonya *et al.* (2020), women in many households are less likely than men to own land or livestock, adopt new technologies, access credit or financial services, or receive education or extension advice. In some cases, women may even lack control over their own time. There is a scarcity of studies on household decision-making in the Near East region, making it challenging to draw definitive conclusions about decision-makers and their areas of influence. However, given that most family structures in the region are male-headed and patriarchal, it can be inferred that men generally control decision-making, although decisions are often made jointly in many cases (e.g., in Morocco, where 75% of women surveyed consulted with men before attending extension meetings) (Wang *et al.*, 2020). This exceptional study aims to further investigate the impact of resource ownership on decision-making and resource allocation at the household level in Maraba Location.

Marcus and Dancun (2019) highlight that cultural and social stigma associated with women's marital status affects their access to, control over, and utilization of resources. Single, widowed, and divorced women, for example, often have fewer economic opportunities. Financial institutions may discriminate against these women due to their marital status, viewing them as high-risk when seeking microfinance resources. Consequently, women, regardless of their social status, face significant obstacles in escaping poverty, including difficulties in participating in resource utilization.

In a study by Bitew *et al.* (2024) on how participation in decision-making affects households' food security in rural Nigeria, data were collected from a sample of 254 households using structured questionnaires and interviews. Descriptive statistics were employed to analyze household socio-demographics, and a probit model was used to examine the determinants of food security among the surveyed households. The study found that female respondents were more educationally disadvantaged compared to their

male counterparts. The probit model results indicated that age, gender, education level, membership in social groups, and income had positive coefficients, whereas household size had a negative coefficient. Thus, the need to establish if that significance holds in the current study.

According to Yaya *et al.* (2018), in egalitarian relationships, spouses decide much less by role-segregation than in traditional relationships. However, both spouses wish to fulfill their individual desires. As a consequence, many decisions are made together but conflicts arise due to different opinions. The family type is a structural dimension and has been defined generally. Statistics from the Government of Kenya (GOK, 2010) too indicated that there was a significant gap in poverty levels between female-headed and male-headed households. The statistics showed that in rural areas of Kenya, 48.8% of male-headed households were classified as poor as compared to 50% of the female-headed ones. This implied that the push to have more women access microfinance resources had not translated into their economic empowerment, thereby suggesting that there were other underlying factors impacting women economically. The factors included gender relations at household level where men were viewed as the overall heads, thus dictating access to resources by women.

Biases in the allocation of household resources often lead to not only unequal treatment of women but also economic inefficiency and their disempowerment. Women report that men control their earnings and view marriage as a means to increase household labor to support themselves (Okonya *et al.*, 2020). While this issue is prevalent in many Kenyan communities, it is challenging to determine the full extent of women's disempowerment and discrimination, as well as the systematic barriers that persistently hinder women's decision-making within households. Thus, the need to establish the level of disempowerment and discrimination in Maraba location, particularly in decision-making on access, control and utilization of resources at the household.

Jamali *et al.* (2019) suggest that several studies conducted both in India and internationally indicate that to enhance the role of farm women in decision-making for agricultural production, dairy, and other technical activities, it is essential to provide them with the latest information. This approach enables them to play a crucial role in family decision-making. However, Intra-household decision power is delineated primarily on the

basis of association to the head of the household. Level of education, and whether a person contributes financially to the households, may inform who a person lives with and is linked to, but only weakly, the decision-making power in the household. Modern distribution of power. Modern relationships are characterized by a high degree of joint participation in carrying out tasks and taking decisions (Davis, 2021). Hagenaars and Wunderink-Van (2020) state that husband and wife have equal influence in a modern relationship. Also, the power distance between parents and children is shorter in modern than in traditional families.

A wide body of literature indicates the relevance of education to development and as an empowerment tool for households (Varghese *et al.*, 2021). Education is widely known to improve the quality of life of people. Education is well-documented to enhance the quality of life, enabling women to influence family sizes and promote healthier families. Access to education also allows women to make more informed choices (Offorma, 2019). Increased education for women is expected to improve their bargaining power in two ways: through the knowledge empowerment effect and through enhanced income-earning potential (Malhotra *et al.*, 2023). The knowledge empowerment effect of education for bargaining purposes is of importance to this study in Maraba location.

Regarding the effect of seniority on decision making, from a bargaining perspective, one would assume that female seniority would improve a woman's decision-making potential at the household level. Empirically, this is not the case. The effects of traditional gender relations, overrides the effects of seniority creating a conflict between female seniority and patriarchy (Owusu, 2022). Barbier *et al.* (2023) suggest that Sub-Saharan Africa holds the world record for age difference between spouses whereby husbands are more advance in age than their wives. The relative age gap is an indicator of inequality between the sexes and is suggestive of a means of controlling the younger spouse. Thus, study thus seeks to examine the effect of seniority on decision making in the study area.

Arguably, access to, control over and utilization of resources at the household level provide opportunities for women to improve their bargaining position through economic empowerment, thereby improving gender relations in households. This study therefore,

sought to explore gender relations in access to, control over and utilization of resources in Maraba location, Nandi County, Kenya.

The reviewed literature highlights various social factors influencing household decision-making. However, the gap remains in understanding how these factors impact the utilization of household resources, which is the primary focus of this study.

### **2.3 Cultural Factors Affecting Decision Making in the Household**

The balance of power in most households reflects the concept of separate spheres in conventional marital contracts. These contracts consist of cultural understandings of reciprocal rights and obligations of each spouse within a household (Sweetman, 2021). In essence, power is consolidated and institutionalized through a socialization process. This ensures that men and women are aware of the power that each possesses in the community.

According to Wood (2021), gender relations and participation of women in decision-making is spelt out and engraved in their prevailing culture. Again, in patrilineal societies, the socialisation process has been used to shape and entrench gender differences between boys and girls right from birth. Autonomy is the ability to obtain information and make decisions about one's own concerns. It facilitates access to material resources such as food, land, income and other forms of wealth, and social resources such as knowledge, power, prestige within the family and community. Education is a widely used indicator in the literature because it increases access to information; the likelihood to find a job in the wage labour market; the likelihood of technology adoption and use.

Schiglimpaglia (2005) notes that one measure of bargaining power is the income earned by women, as wage income is typically retained even after a divorce. Additionally, the assets controlled by women, such as land or livestock, are used to approximate their bargaining power. These assets are particularly crucial because they can act as a 'credible threat,' allowing women to keep them after leaving the household.

Gender inequality is not the only factor determining household dynamics. Intra-household differentiation also affects children differently depending on family status, which is determined through gender, age, birth order, and status of the mother. Where monogamy prevails, hierarchy amongst children tends to be established via gender and birth order. As Ejrnas and Portner (2004), often children with higher birth order have an advantage over siblings with lower birth order in the allocation of resources. Choe *et al.*

(1995) reach the same conclusion for China, where female children with older siblings are often discriminated against in greater measure. The practice of polygyny, common in many African societies, introduces a different axis of inequality in the household. As Oni (2006) has shown for the Yoruba, relationships in polygynous marriages are intrinsically unequal and hierarchical. Mother and child form a social unit, and their position within the marriage is defined in relation to the position of other wives. 'Favoured' wives enjoy a privileged position in the household, and are more likely to be granted moral and financial support from the husband, while neglected wives (usually senior wives) are often obliged to find alternative ways of supporting their children in times of need.

Gender relations are not confined to the household; they constitute an important institutional site on which relations are played out. Wood (2021) observes that gender relations are initiated by men within society from a position of power and maintained in households, as well as community and national levels. As a consequence, men enjoy the benefits of decision-making power in households over women. Feminists contend that men dominate women in various aspects of life in most African communities (Yates & De-Oliveira, 2019). Women's roles are classified as domestic and community activities such as organizing and attending. Societal gender division of labour confines women to roles that have no monetary value, hence discrimination based on their gender (Wood, 2011). From the above empirical studies, there is no other systematic research done on gender relations in access to and control over resources. This study therefore contributes to this gap in research, specifically in Maraba location, Nandi County, Kenya.

Conversely, gender activities mark the difference between men and women in households, as well as the powers each has regarding decision-making. According to sociologists, such as Sen (2019), certain preconceived notions rooted strongly in the minds of men, perceive women as inferior. Similarly, Alem *et al.*(2018) stresses that gender is learned from infancy, with children being encouraged to learn how to embody the gender that society prescribes them. However, it is important to note that gender relations and gendered division of household labour is primarily constrained by cultural expectation and so men are the breadwinners and women home-makers. These cultural images must be altered to allow women access resources and improve their position in decision making in the household. Wamue and Njoroge (2021) have also shown how, traditionally, men in

many communities have authority and power over women. They contend that in patriarchal societies, customs and traditions tend to favour men at the expense of women, especially in terms of ownership of assets (household and productive) at the household level.

According to Ndiritu *et al.* (2022) in their study on determinants of food security with a bias on the link between gender of the household head and food security using detailed farm household and plot level survey data from 30 divisions in rural Kenya. Both descriptive and econometric results showed that female headed households in general were more likely to be food insecure compare to their male counterparts. The analysis further revealed that in female headed households, food security increases with quality of extension work; land quality and farm size, while distance to the market reduces the probability of food security.

However, in research by Tiruneh *et al.* (2021) to assess the role of gender in terms of resource ownership and decision-making power in the mixed farming system of Adalume and Gimbichuwored in central highland of Ethiopia, out of a sample of 180 households, 45% were headed by females. Female-headed households (FHHs) were those that were managed by a widowed, divorced, or single woman without the mediation of a husband, father, or male relative in the routine day-today activities of that household. Male-headed households (MHHs) were those where a husband was present and was the final decision-maker in important issues pertaining to the household (Starkey *et al.* 2018). The survey result indicated arrange of similarity and differences among FHHs and MHHs. The average size of MHHs was larger than FHHs and male heads of households were more educated than female heads of households. In almost all FHHs it was the head who decided what to plant. In MHHs, it was mostly a joint decision by the head and wife.

In a study in Nigeria by Quisumbing and Maluccio (2020) they found that since women were not able to smoothen their long-term consumption using land, they insured their long-term needs by investing in the health and education of their children in the hope that they will take care of them in old age. In Kenya, the gender gap can be attributed to societal norms and culture, where men are still considered better than women as they can translate investments in education and health into returns via the labour market much faster than women. The gender bias in Kenya compared with a country like India is covert (Mwinuka & Hyera, 2022). In Kenya, one can tell whether bias exists by observing the

allocation of resources to males and females while in India there is antenatal selection and termination of pregnancy especially if the unborn child is female, and even after birth, the child mortality rate of girls is 40%-50% higher than boys (Khanna *et al.*, 2023; Thankian, 2020).

The literature indicates that culture significantly influences decision-making. However, the extent to which this holds true in the study area was not determined, and thus, the reason the study was to get evidence-based data from the field.

#### **2.4 Economic factors affecting Household Decision Making**

According to a profound scholar Duflo (2019) household spending on different goods is made from individual-specific 'mental accounts', that is, women tend to spend on their children, while men favour spending on goods like alcohol and tobacco. Control over an individual account is, however, dependent on the individual's bargaining power within the household (Begum & Chakraborty, 2019). Nevertheless, using various indicators of bargaining power, the empirical literature presents a vast number of examples where the assumption of different spending from different mental accounts has been supported. While the unitary household model has been widely rejected, tests for Pareto efficiency could not unambiguously reject efficient allocations of resources (Lacroix, 2022).

In explaining the effect of poverty on women's household decision-making, Oyediran (2021) found that before the implementation of the Structural Adjustment Policies in Nigeria, age played a crucial factor in women's participation across the reproductive, cultural and economic decision-making. However, a smaller age gap is likely to promote a relatively equal power sharing in the household. Level of education, and whether a person contributes financially to the households, may inform who a person lives with and is linked to, but only weakly.

Modern relationships are characterized by a high degree of joint participation in carrying out tasks and taking decisions (Davis, 2021). Hagenars and Wunderink-Van (2020) stated that husband and wife have equal influence in a modern relationship. Also, the power distance between parents and children is shorter in modern than in traditional families.

Women in age group of 36-45 years as compared to younger women and belonging to small farms and agricultural labour took decision on important matters as they earn cash

income and had control over resources (Jyothi *et al.*, 2019; Punia *et al.*, 2019). Division of labour within the household reflected the pattern of authority structure. Women perform a greater part of domestic work and took care of children. They were intensely involved with the maintenance of household. The fact remains that female workers contribute significantly to household income across all farm sizes and their earnings are found crucial for landless and small farm households. Yet, the status of female agricultural workers in decision making remains very poor (Jyothi *et al.*, 2019). The current study sought to analyze and clarify on influence of age on decision making power in the household.

Using data from various developing countries, Quisumbing and Maluccio (2020) find support for a positive correlation between indicators of female bargaining power and expenses on food and education. According to Starkey (2018), while women may gain control over finances or household decisions, few married or single ones reported patterns that could be characterized as egalitarian relationship at household level. Arguably, men continued to exercise greater control in financial matters and decision-making. Characterized by these, gender relations with regard to the utilization of resources and any other finances indicated that men and not women had authority in households (Quisumbing & Maluccio, 2020).

The allocation of available household resources is based on a bargaining process in which the outcome is determined by the bargaining power of household members. Bargaining power is also termed threat point or fallback position, which denote the level of utility a household member could achieve if the household were to dissolve. Lundberg and Pollak (2023) define bargaining power slightly different by stating that household members may not necessarily quit the household, but stop or reduce collaborating in the daily life. Chiappori's (2018) approach suggests as well that household members may not share the same preferences but, different from the other approaches, that household allocations are always Pareto efficient. Pareto efficiency implies that by reallocating resources no household members' welfare can be improved without lowering welfare of others. Thus, the present study sought to analyze the influences of egalitarian relationships on the decision making in the utilization of resources at the household level in Maraba Location.

According to Ashraf (2021) women who have accessed financial resources are still economically dependent on their husbands. This means that the resources from microfinance have not had a remarkable impact on empowerment of women at the household level. The reasons for this are varied but include gender relations between men and women, in a complex household situation in Kenya, where men are the decision makers in families. The World Bank (2020) provided evidence that gender relation where men had more power than women at the household level. This impinges on economic outcomes in multiple ways. For instance, household occupation focuses on factors that either promote or impede women's access to resources and how having an occupation may improve women's power in the household. Gender division of labor, is a factor that impedes on women's access to resources (Sikod, 2021). It is portrayed in the form of biases such as sex division of labour, unequal pay for equal work, and other forms of gender inequality on the labour market. These biases account for low-income acquisition and resources control.

Other available evidence suggests that discrepancies between husband and wife reports of household matters may be large: in a study of couples in Tamil Nadu and Uttar Pradesh, India for example Jejeebhoy (2020) found that husbands and wives differ widely in assessments of the woman's level of mobility, her access to economic resources, and her decision-making authority. Indeed, for the wife's involvement in the purchase of food, major household items, and jewelry, the spouses gave inconsistent reports in as many as 50% of couples.

Thankian (2020) analyzed similar survey data from India, Pakistan, Thailand, the Philippines, and Malaysia and concluded that men and women not only differ in their assessments of women's decision-making authority, but in some cases even have different understandings of the questions, differentiating between "having final say" and "having input" in very different ways. Bradshaw (2023) found men and women in Nicaragua differ significantly in their estimates of women's household labor contributions, particularly in rural areas where men dramatically under-value women's income-generating activities relative to women's own self-reports.

It is, however, not always the case that the more income a woman contributes to the household the greater her influence she will have in decision making. Factors such as

social, cultural or religious norms may impinge on women's ability to influence decision making (Li, *et al.*, 2024; Okonya *et al.*, 2020; Yates & De Oliveira, 2019). Similarly, Urdinola and Wodon's (2021) publication on "Income Generation and Intra-Household Decision Making in Nigeria" established those earnings, however visible, do not necessarily improve women's intra-household bargaining power. This was due to the entrenched patriarchal social norms and practices in Nigeria. This suggests that resource contribution appears not to have much significance in the redistribution of power in a socio-cultural context where norms are conservative. In other societies such as those of Bangladesh, existing norms and practices vest power in men through religious practices such as purdah (Lacroix, 2022). Under purdah, women's contribution to the household expenditure does not earn them power for negotiating decisions in the household.

The empirical evidence on the adverse impact of female-headship on children's welfare also lacks consensus. In some studies, using data from the United States and Latin America have indeed found that children from female-headed households experience lower educational and occupational attainment, and in some countries, higher risks of teenage parenthood (Okonya *et al.*, 2020). Other studies however, argue that these apparent correlations arise due to pre-existing disadvantages of families and are thus, not causal in any way (Painter & Levine, 2020). Furthermore, evidence from several developing countries in Africa and Asia suggest that children from female-headed households may have higher schooling attainment than children from male-headed households (Yates & De Oliveira, 2019).

Several knowledge gaps emerged from the literature review. First, there is a lack of sufficient literature on joint participation in household tasks and decision-making. Second, there is a need for empirical data to contribute to the debate on whether an increase in income translates into greater decision-making power for women.

## **2.5 Theoretical and Conceptual Framework**

### **2.5.1 Rational Choice Theory**

Rational choice theory, also known as choice theory or rational action theory is a framework for understanding and often formally modeling of social and economic behavior as pro-founded by Lawrence and David Easley (2008). The basic premise of rational choice theory is that aggregate social behavior results from the behavior of individual

actors, each of whom is making their individual decisions. The theory therefore focuses on the determinants of the individual choices. Rational choice theory is concerned with the matter of consistent and effective pursuits of whatever ends. The theory focuses on the determinant of individual choices.

The theory assumes that individual has preference among the available choice alternatives that allow them to state which option they prefer and the preference are assumed to be complete (Verbeek, 2010). The premise of rational choice theory as a social science methodology is that the aggregate behavior in society reflects the sum of the choices made by individuals. Each individual, in turn, makes their choice based on their own preferences and the constraints (or choice set) they face. At the individual level, rational choice theory stipulates that the agent chooses the action (or outcome) they most prefer. In the case where actions (or outcomes) can be evaluated in terms of costs and benefits, a rational individual chooses the action (or outcome) that provides the maximum net benefit.

The theory applies to more general settings than those identified by costs and benefit. In general, rational decision-making entails choosing among all available alternatives the alternative that the individual most prefers. The "alternatives" can be a set of actions ("what to do?") or a set of objects ("what to choose/buy"). In the case of actions, what the individual really cares about are the outcomes that results from each possible action. Actions, in this case, are only an instrument for obtaining a particular outcome.

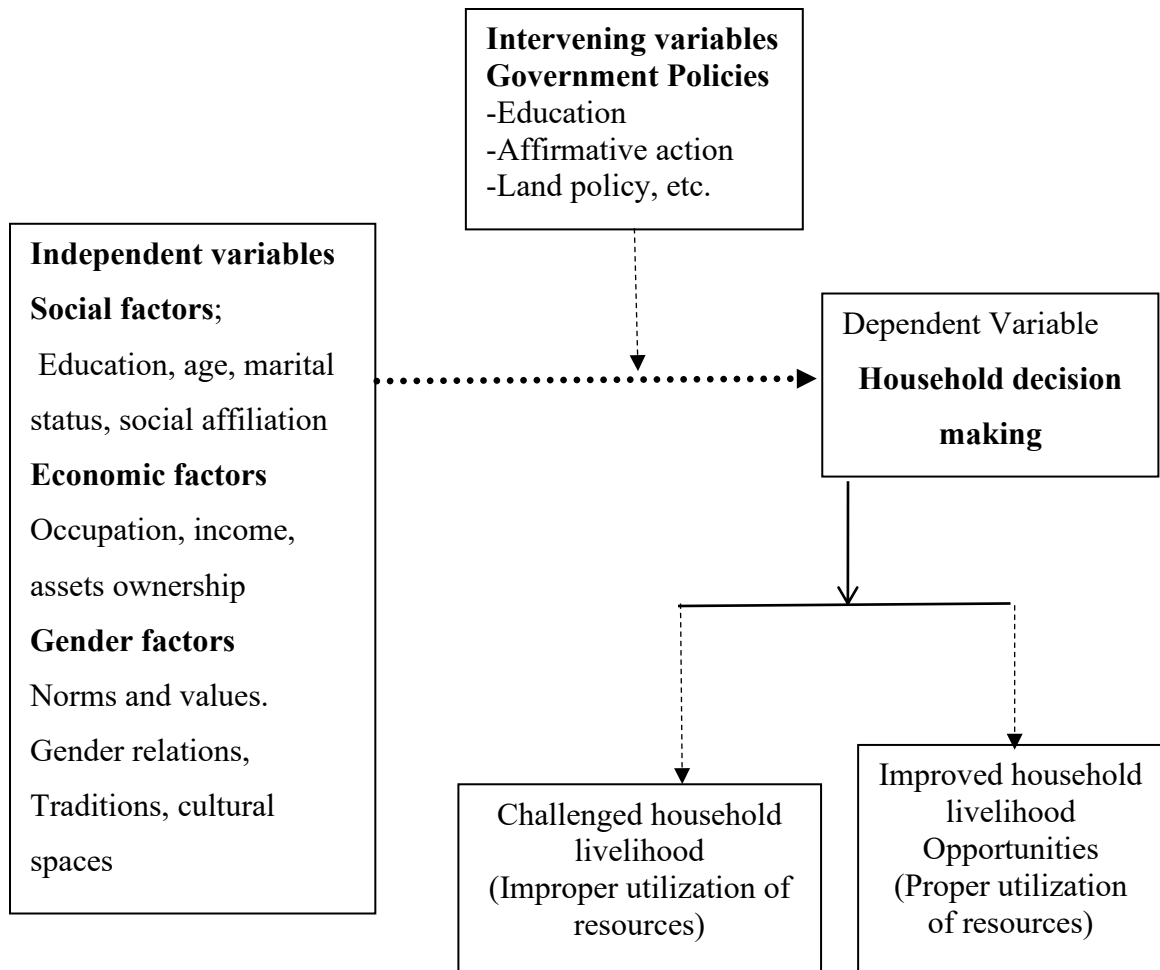
The fact that people act rationally has, of course, been recognized by many sociologists, but they have seen rational actions alongside other forms of action, seeing human action as involving both rational and non-rational elements. Such views of action recognize traditional or habitual action, emotional action, and various forms of value-oriented action alongside the purely rational types of action for example, built an influential typology of action around just such concepts (Weber, 1946). Rational choice theory denies the existence of any kinds of action other than the purely rational and calculative. All social action, it is argued, can be seen as rationally motivated, as instrumental action. Rational choice theories hold that individuals must anticipate the outcomes of alternative courses of action and calculate that which will be best for them. Rational individuals choose the alternative that is likely to give them the greatest satisfaction (Coleman, 1989).

Rational choice theory is important to women pineapple vendors maximize their choices above self-interest in making choices for their households. However, rational choice according to Duncan (2003) has also provided an important criticism of the concept of rationality and its role in economics. He argued that “Rationality” has played a central role in shaping and establishing the hegemony of contemporary mainstream economics.

In the context of the current study, the rational choice theory was pertinent for several reasons. Firstly, it identified specific concepts and variables relevant to the research, such as the role of the "individual" in decision-making. This allowed the researcher to examine the roles of male and female household heads as individual actors and to analyze the factors influencing their decisions concerning their households. Additionally, the theory provides insight into what drives decision-making processes, from individual to collective levels.

### **2.5.2 The Conceptual Framework**

In this study, the social, cultural and economic factors that affect decision making constituted the independent variables influenced how decisions are made at the household level. For example, cultural norms might dictate that men or husbands serve as the household heads and final decision-makers, guiding the family's leadership. The decisions made within the household were considered the dependent variables because they result from or reflect the social, cultural, and economic conditions of the household. For instance, decisions regarding children's education would depend on the household head's interest in education and the available resources to support it. However, we witnessed some intervening variables like government policies. For example, while cultural norms might limit women's land ownership, current land policies require consultation with wives and children in land disposal and sharing. These intervening variables can either strengthen or weaken the relationship between the independent and dependent variables. Figure 2.1 below illustrates the relationship between independent, dependent variables and also the role of intervening variables.



**Figure 2.1:** The Conceptual Framework

The central proposition of the above conceptual framework is that when social, cultural, and economic factors facilitate effective decision-making by household heads, households are likely to use their resources efficiently, leading to improvements, growth, and development. This would be reflected in better fulfillment of members' welfare needs. On the other hand, if these factors do not support effective decision-making, the result will be inefficient resource utilization and inadequate fulfillment of household needs.

## **CHAPTER THREE**

### **METHODOLOGY**

#### **3.1 Introduction**

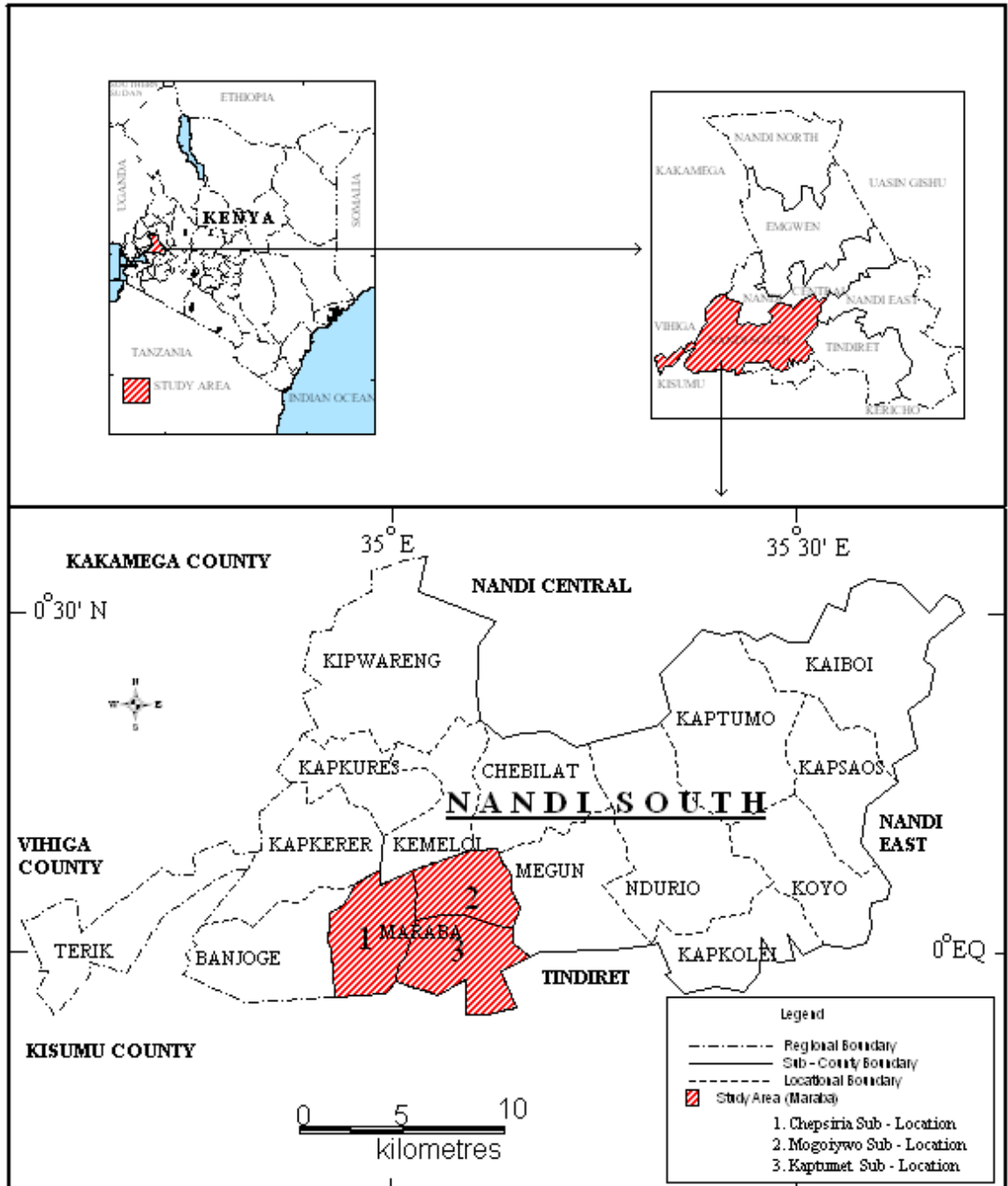
This chapter presents the research design, the study area, target population, sample size and sampling procedure, data collection procedures, instrumentation, data analysis and the ethical considerations.

#### **3.2 Research design**

This study adopted an explanatory research design. Creswell (2019) argued that explanatory design is appropriate for studies that seek to establish causal relationships between variable where the objective is to study a situation or a problem in order to explain the relationships between the variables. This design makes comparisons and evaluation of existing conditions as well as collection of factual information in their natural setting (Creswell, 2019). The research design allowed collection of both qualitative and quantitative data. The study was quantitative in nature and will use close-ended questionnaire to capture relationships between variables.

#### **3.3 Study Area**

The study was carried out in Maraba Location, Nandi-South Sub-County, and Nandi County, Kenya. Nandi South Sub- County hosts Aldai constituency, one of the six constituencies found in Nandi County. The constituency comprises the entire Nandi south sub-county region. Aldai constituency is therefore, comprised of Terik, Kemeloi/Maraba, Kobujoi, Kaptumo/Kaboi, Kabwareng', and Koyo/Ndurio wards. The constituency borders Kisumu and Vihiga Counties. It covers an area of 458.10 sq.km and a total population of 149,256 as per the 2019 Population Census. Figure 3.1 below shows the map of the study area extracted from the national and the constituency level.



**Figure: 3.1:** The Map of Nandi South showing Maraba Location as the Study Area

*Source: Moi University, Department of Geography and Environmental studies*

Farming is the primary economic activity in the region, which was selected for the study due to its high agricultural productivity and significant contribution to national food

security. The area boasts fertile land suitable for growing maize, beans, and cash crops like tea and sugar cane. Additionally, the climate is favorable for dairy farming and milk production. Despite these advantageous conditions, Maraba Location was chosen as the study area because, despite its productive land and favorable climate, many households in the region still exhibit poor socio-economic indicators and high levels of poverty (KNBS, 2019).

### **3.4 Target Population**

Population according to Nicholas (2021), a target population refers to the entire group of individuals, events or objects having a common observable characteristic. The target population for this study therefore, comprised of all the residents of Maraba Location with a population of approximately 1201 households (Nandi County Strategic Plan, 2015-2018).

### **3.5 Unit of Analysis**

Household head were the units of analysis because the decisions made at household level reflected the social-economic status of their families.

### **3.6 Sample Size and Sampling Procedure**

#### **3.6.1 Sample Size**

Athubaiti's (2022) formula was used to determine the sample size for the study. The formula assumed normal distribution and is therefore, considered suitable for determining an appropriate sample size from the entire population because the study involves all the households in Maraba location. An Athubaiti (2022) formula for determining sample is given as:

$$n = N/[1+N(e)^2]$$

Where:

n = Sample size

N = population size

e = level of precision/sampling error at .07

Thus:

$$\begin{aligned} n &= 1201 / [1+1200(.07)^2] \\ &= 1201/6.88 \\ &= 174 \end{aligned}$$

Therefore 174 respondents will be the lowest acceptable number of respondents to maintain a 95% confidence level as per Athubaiti (2022).

### 3.6.2 Sampling Procedure

The researcher employed proportionate sampling to distribute the 174 households across the three Sub-locations that make-up Maraba Location. Proportionate sampling was employed because it allowed fair distribution of the respondents according to population density in each of the sub-locations. Chepsiria had 48% of the total population of Maraba Location; Mogoiywo had 28% and Kaptumet with 24%. Table 3.1 below illustrates how the sample size was proportionately distributed across the three sub-locations making up Maraba Location.

Table 3.1: Proportionate Sample Size Distribution

<b>Regions</b>	<b>Number of households Population</b>	<b>Proportionate sample size Sample</b>
Chepsiria	581	83
Mogoiywo	325	49
Kaptumet	295	42
Total	1201	174

### 3.7 Data Collection Procedures

Once the research proposal was approved, the researcher obtained a letter of introduction from Egerton University, which was used to apply for a research permit from the National Commission for Science, Technology and Innovation (NACOSTI). Upon getting the research permit and its subsequent presentation at Nandi County Commissioner and Education Offices, the researcher was issued with another letter of authorization to go on with the process of data collection in Maraba Location Aldai Constituency. The researcher armed with both the letter of authorization from the County and the Research Permit from NACOSTI, presented copies of the same to the Assistant County Commissioner at the Aldai Constituency offices. Consequently, the stage was set for data collection.

Initially, the researcher started with mapping the geography of Maraba Location, while identifying the various areas where each of the groups were located. She then was

able to identify some gatekeepers, mainly the local leaders. Contacts were established and appointments made for focused group discussions, key informant interviews and for administration of the interview schedules. Data collection started with some key informant interviews and focused group discussions, before the interview schedule were distributed.

### **3.8 Methods of Data Collection**

The study collected both qualitative and quantitative data. Data from the respondents was collected using both interview schedule and focused group discussions. Two FGDs each with twelve participants with unique characteristics within the sampled population were conducted.

#### **3.8.1 Documentary Analysis**

Documents are original or official printed or written materials furnishing specific information and are used as proof of certain issues (Creswell, 2019). Creswell guides that documentary data include minutes of meetings, reports, notices, magazine articles and newspapers, appointment and transfer letters. This study used data from documents, reports, books and journals in the development of the proposal. Further documentary analysis was done during interpretation and discussion of the findings.

#### **3.8.2 Interview Schedule**

The researcher employed the use of an interview schedule as the main tool to collect quantitative data. The interview schedule consisted of both open and closed ended question items designed to elicit specific responses for qualitative and quantitative analysis respectively. The interview schedule involved the researcher engaging the respondents by asking questions and scoring as the interviewees responded. This was a very useful method because some of the respondents were semi-illiterate and so the questions were to be translated and asked in languages like Kiswahili, which they understood best. A total of 174 household heads participated in responding to the interview schedule.

#### **3.8.3 In-depth Interviews**

These were mainly key informant interviews and focused group discussions that were used to collect qualitative data. Key informant interviews involved face-to-face interaction between the researcher and selected informants. These included six household heads that had their households doing either extremely well or worse, and three community leaders.

Three focused group discussions (FGDs) were held: one in each of the three sub-locations. The FGDs comprised of 10 members, both male and female household heads. In-depth interviews generated qualitative data on all aspects of the study objectives. The researcher further used an interview guide as the main tool in this method with open-ended question items.

### **3.9 Validity of the Research Instruments**

#### **3.9.1 Validity of the Research Instruments**

According to Creswell (2019) validity refers to whether an instrument actually measures what it is supposed to measure, given the context in which it is applied. In order to ascertain content and face validity, the interviews schedule was presented to supervisors for corrections and verification. The contents and impressions of the instrument was improved based on the professor's advice and comments. The interview schedule was constructed in a way that it was derived from the research objectives. This ensured that all research objectives were covered. The interview schedule used in this study was also given to the independent experts in consultation with a statistician to evaluate it for face and content validity as well as for conceptual clarity and investigative bias.

A pretest with 20 respondents was also carried out for validity test. These were part of the household heads from the study area but not the ones that were to participate in the final study. According to Creswell (2019), a pre-test is a trial run to determine whether an instrument solicits the type of information envisioned by the researcher.

#### **3.9.2 Reliability of the Research Instruments**

It was necessary to ascertain the validity and reliability of the instruments used to collect data so that the research findings could be reliable. Walliman (2021) highlight that reliability is "concerned with the consistency of measures", thus, the level of an instrument's reliability is dependent on its ability to produce the same score when used repeatedly. The interview schedule to be used for the purposes of this study was designed with the input of consulted experts and also through the constructive criticism of the supervisors.

The researcher also used the test re-test method to determine the reliability. The main purpose of the test-retest was to check on suitability and the clarity of the questions

on the instruments designed, relevance of the information being sought, the language used and the content validity of the instruments from the responses given.

The study also employed the use of Cronbach’s alpha coefficient to measure the internal consistency of the interview schedule. The following scale was used to determine how reliable the data sets for each of the variables.

Table 3.2: Reliability Measures

<b>Cronbach's alpha</b>	<b>Internal consistency</b>
$\alpha \geq 0.9$	Excellent
$0.8 \leq \alpha < 0.9$	Good
$0.7 \leq \alpha < 0.8$	Acceptable
$0.6 < \alpha < 0.7$	Questionable
$0.5 \leq \alpha < 0.6$	Poor
$\alpha < 0.5$	Unacceptable

**Source: Waliman (2021)**

As a general rule a value of  $\alpha > 0.7$  will be used to determine if the data is reliable enough for each of the data sets where  $\alpha$  is the item being tested for reliability. From the pre-test done, reliability value of  $\alpha > 0.73$  was obtained showing high level of reliability.

the data set and looking for patterns in the meaning of the data to find themes. The various themes were according to specific objectives of the study. This happened for qualitative data collected through in-depth interviews and from the open-ended question items. Qualitative data was presented in form of quotes, descriptions and narratives.

Quantitative analysis involved summary description of the findings by use of numerical. By the help of SPSS program Version 24, a data base was derived, and from which various statistical analyses including means, frequencies, and percentages were done. Quantitative data was presented by use of matrix tables, percentages, graphs, and frequencies. Quantitative data analysis was mainly at the level of descriptive statistics, which focused on presentation of the dataset as it appeared from the field.

### **3.9.3 Ethical Considerations**

Several ethical considerations were taken into account before, during and after data collection process. Below are the details of the ethical considerations that were adhered to:

#### **3.9.4 Informed consent**

In order to obtain informed consent and assent, the researcher employed plain language and provided the respondents with comprehensive information about the nature,

goal, and procedures for gathering data, objectives and scope of the study before it started. The participants were made aware of their freedom to withdraw from the study whenever they wanted to and to cancel their consent to participate at any time without incurring penalties. All participants gave their informed consent before any data was collected.

### **3.9.5 Privacy and confidentiality**

Participants, particularly those who were interviewed, were given the assurance by the researcher that the information they provided would be kept private and utilized exclusively for academic purposes. A letter explaining the goal of the investigation and the researcher's plans to protect respondents' privacy, confidentiality, and identity was sent to them along with the interview schedule.

### **3.9.6 Anonymity**

The respondents in the interview schedule were asked not to write their name anywhere or leave any identifying characteristics on the tool. Instead, the tools were coded by use of numbers as the main labels.

### **3.9.7 Researcher's responsibility**

The researcher ensured the information obtained was kept confidential, and was used purposely for academic reasons. The researcher obtained a letter of introduction from Egerton University, which was used to apply for a research permit from the National Commission for Science, Technology and Innovation (NACOSTI) (see the attached copy at the appendix section).

## CHAPTER FOUR

### RESULTS AND DISCUSSION

#### 4.1 Introduction

This chapter presents the analysis, interpretation and discussion of factors affecting household decision-making in the Maraba Location. The chapter is structured according to the objective of the study. However, the researcher begins with a section on the background information of the respondents in order to provide the underlying conditions and context of the study.

#### 4.2 Background Information of the Respondents

##### 4.2.1 Household headship and Nature of the Households

Out of the 174 respondents, 141(81%) were male, while 33(19%) were female. Implying that there were more male participants in the study than their female counterparts. This was out of the observation that the study population being culturally patriarchal, the male were the main household decision makers and thus, highly represented in this case. However, where the male was absent for one reason or another, female household heads were readily available to participate in the study.

Despite male being culturally the household heads in the study area, it was critical for the researcher to confirm if this was truly the case for each of the households that participated in the study. When asked to state if they were the actual household head and the nature of household headship, the results recorded were as summarized in Table 4.1 below.

**Table 4.1:** Household Headship and its Nature

<b>Household Headship</b>	<b>Responses</b>	<b>Frequency</b>	<b>Percentage</b>
Head of the household	Yes	138	79.3
	No	36	20.7
Nature of the Household	Single headship	52	29.9
	Joint Headship	122	70.1

Table 4.1 indicate that majority (138, 79.3%) of the study participants were household heads, while 36 (29.7%) were not. This implied that the target population was one with the right information regarding decision-making at the household level. How was a household head defined? According to one of the key informants, a household head is “the final decision maker. Culturally, the male are the household heads among the Nandi people who are the majority in this area.” This definition emphasizes the gender criteria, male rather than the female, as the household heads. These definitions agrees but also differ from what is emphasized in other African societies as observed by Headman *et al.* (1996) when he said that;

*The term head of household is used to cover a number of different concepts referring to the chief economic provider, the chief decision maker, the person designated by other members as the head, etc. The focus changes depending on the specific circumstances of the country. Generally, the definition of head of household reflects the stereotype of the man in the household as the person in authority and the bread winner. And even where the definition is adequate, criteria used by interviewers are often vague and leave room for subjective interpretation (pg. 64).*

Accordingly, the researcher further found out that even when the male/husband dies, the woman/wife takes over as the household head. However, when it comes to some specific decisions like construction of a house, sale of property, security of the home and issues to do with circumcision of the male child, it is the brothers-in-law and the father in-law that take the Centre stage. Therefore, her ability to make decisions is limited to only basic household matters. This is largely why majority of the respondents talked about joint household headship.

Out of the one hundred and seventy-four respondents, 122 (70.1%) represented household under joint headship, while 52(29.9%) were single-headed. Joint household headship was common especially where there is a widow and thus, her reliance on the father -in-law and brothers-in-law for specific decision making. It was also common especially where the respondent’s family is still living within their father’s

homestead/compound. Therefore, the father/father-in-law remained the overall household head that also influenced the sons and their family in making some decisions.

Joint household headship was also common where the husband was away like in town, and the wife was left to care for the family. In this case, the wife makes most of the basic decisions on daily basis and only reports to inform the husband, who is away, on what she has done. She may also consult with him on other decisions. In situations where some of the children are adults, the wife, mother, would also consult them in the absence of their father. Therefore, it is a collaborative effort between the man, woman and children in making household decisions.

In other cases, joint household headship was simply agreed upon by the couple. This seemed common in households that were more religious especially Christians. In one of the key informant interviews, a female informant said that “my husband is the head and I am the neck. We consult, discuss and agree together before making any decision. That is why we have very little conflicts because we both contribute to an issue before agreeing on the best way out.” However, what came out strongly was the opinion of the man. If the man of the house was for or against an issue, then it tended to influence the direction of the final decision, even though there was a joint effort. From above findings, it is evident that household decision making process is not just a one person’s show. There are several points of intrusions from the wider social networks of the extended family, including the father-in-law, as well as from within, where children and the wife are part and parcel of the process. One of the women interviewed, who is also a widow, observed that;

*When your husband dies, you are still under the control of the larger extended family. If you comply to what they instruct you, then you are always covered socially, economically supported and protected. But if you defy them, then they assume you have got another man. What will happen is that they will take you like a deviant. They will even take part of your land and sale your animals so that you can leave their place out of frustrations.*

In overall, both male and females seem to be playing several roles in household decision making depending on the specific issues under observation. In as much as male and female seemed to dominate some household decision making, the overall impression is that collective decision-making process carried the day as shown in Table 4.2 below.

**Table 4.2:** Decision-Making for Household Issues

<b>Household issues</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
Food	34(20%)	65(37%)	75(43%)
Large purchase of durable items	33(19%)	30(17%)	111(64%)
Livestock	85(49%)	15(9%)	74(43%)
Crops	62(36%)	22(13%)	90(52%)
Schooling	34(20%)	21(12%)	119(68%)
Medical	30(17%)	20(11%)	124(71%)
Family planning	14(8%)	74(43%)	86(49%)
Household investments	33(19%)	22(13%)	119(68%)

The results in Table 4.2 indicate that joint decision making was dominant in almost all household issues, in as much as the opinion of the men was prioritized.

#### **4.2.2. Key Characteristics of Household Heads**

A description of the household head was critical for this study. Respondents were requested to score against several variables including age, responsibility, income amount, gender and control as attributes of a household headship. The data obtained was summarized in Table 4.3 below.

**Table 4.3: Key Characteristics of the Household Head**

<b>Characteristics that matter forResponse</b>	<b>Category</b>	<b>Frequency</b>	<b>Percentage</b>
one to be a household head	Yes	116	66.7
	No	45	25.9
	Do not know	13	7.5
A person of great responsibility/the breadwinner or provider	Yes	116	66.7
	No	49	28.2
	Do not know	9	5.2
Sex matters	Yes	130	74.7
	No	33	19.0
	Do not know	11	6.3
Must be the highest income earner	Yes	65	37.4
	No	106	60.9
	Do not know	3	1.7
Combined characteristics e.g. male, older age and highest income earner	Yes	127	73.0
	No	45	25.9
	Do not know	2	1.1
One with more control than other members	Yes	108	62.1
	No	54	31.0
	Do not know	12	6.9

Age was found to be a key characteristic for household heads as agreed by 116(66.7%) of the respondents. It was held that the eldest person was given the responsibility of being the main decision maker. In consonant with the current study, an excerpt from a study by Isaac Oluwatayo in 2018 in South Africa, reads “21% of the male-headed households are between 20 and 39 years of age. The Female Headed Households (FHHs) had 26% of their members between 40 and 59 years of age.” Meaning that comparatively, there were younger male household heads than their female counterparts. These findings seem to tally with our current study and suggest that for the male, it could be natural and cultural expectation to be leaders. However, for the female, one is married and it is until she loses the husband that she gets the responsibility to be the household

head. This means they take up the responsibilities when they are more elderly than their male counterparts. However, it also implies that age needs to be looked at in comparison with sex of the respondents when it comes to decision making and even household headship issues.

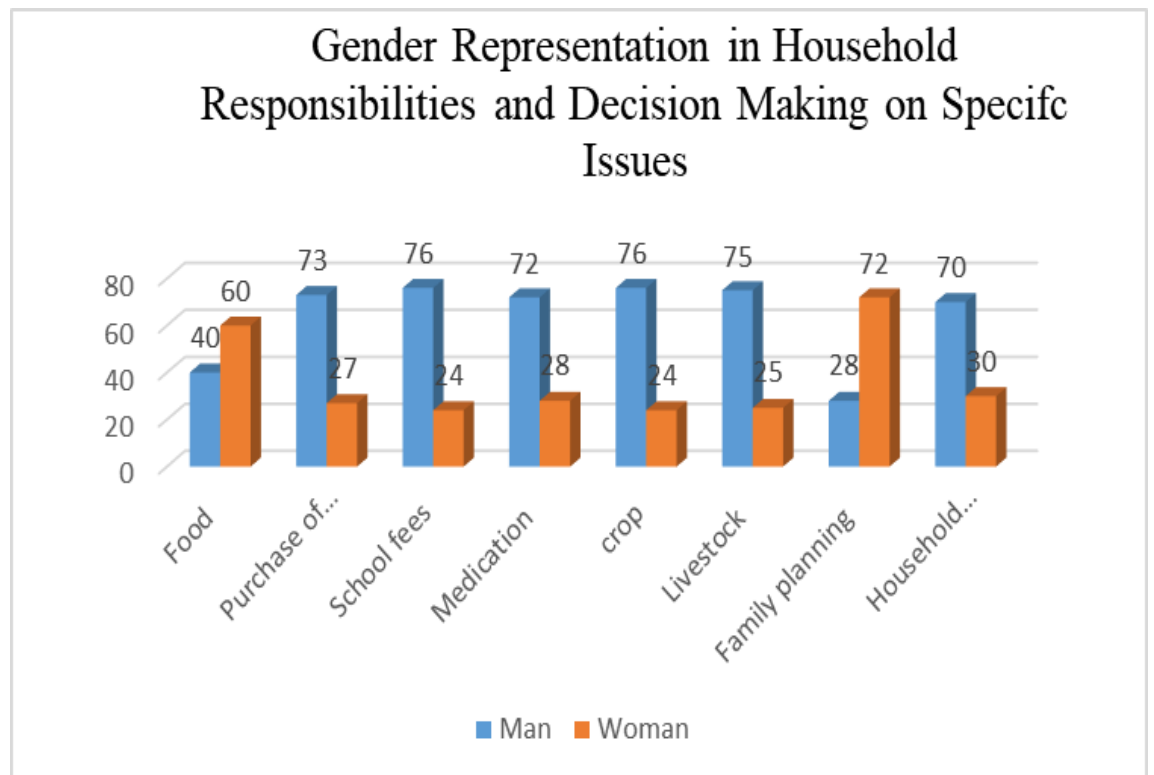
One hundred and sixteen (116, 66.7%) of the respondents agreed that taking responsibility such as being a breadwinner or the main household provider was a key character trait expected of one as a household head. As the bread winner, the rest of the household members would look upon you for most of the basic provisions. I remember in one of the focused group discussions where women made a joke that “being a household head is like an ATM. You will hear everybody saying asks your father even if he is not earning. He must all the time be able to provide for his family as the household head.” This was in corroboration with what Srivastava *et al.* (2022) found when they said that “household headship is anchored on roles and responsibilities ideal or expected of them.”

Results on sex of the respondent as a key attribute for a household head indicated an agreement among 130 (74.7%) of the participants. Males in particular, were the household heads from a cultural expectation. These findings resonate with earlier studies by Edward, Amin & Abdul (2024) who concluded that sex was the first common denominator in most societies that determined one’s ability to take-up social roles including household headship.

A total of 108 (62.1%) respondents scored that the household heads should be the one with more control than other members. However, although income levels matter in management of a household, findings in Table 4.3 indicate that the level of income earned by an individual was not a major attribute for one to be regarded as a household head. Consequently, sex (male, in a case of a couple) and age (the eldest person in the case of siblings) were the critical indicators of a household head. There seem to be a general agreement that for one to influence household decision making and even be said to be the household head, there is a combination of attribute that he/she needs to possess. This is why 127(73%) respondents scored that the household head has to possess a combination of characteristics. For example, being male, eldest of age and highest responsibility.

### 4.2.3 Gender Dynamics in Household Decision-Making

At the household level, different decisions are made. Some of the decisions revolve around household operation and access to basic needs such as food, schooling and medical services. Other decisions are outdoor or production based, revolving around matters of crop and livestock production or future investment for the family. During data collection, the researcher was interested in exploring how the various genders were represented in household decision making as summarize in Figure 4.1 below.



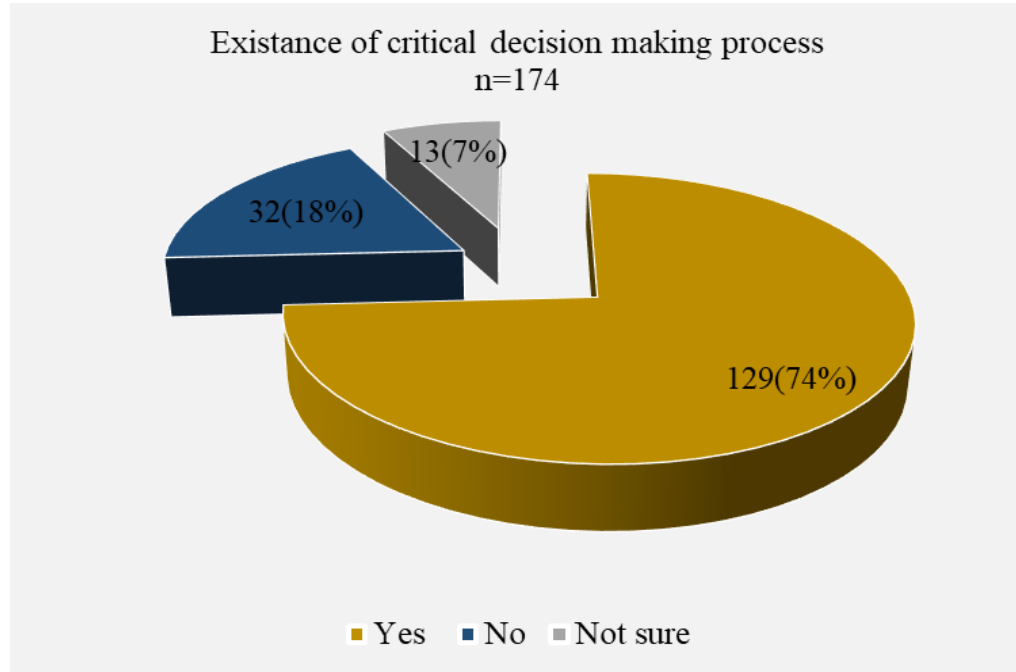
**Figure 4.1:** Gender Representation in Household Responsibilities and Decision Making on Specific Issues

Results in Figure 4.1 above indicate that women made fewer household decisions compared to their men counterparts. Specifically, women seem to dominate food (104, 60%) and family planning (125, 72%)-related decisions. In contrary, men seem to dominate decision making for majority of the household issues including purchases of durable items (127, 73%), schooling (132, 42%), livestock (131, 75%) and medical issues (126, 72%). This means that women dominate areas of their responsibilities as home makers and mothers.

This also applies to men. For instance, cows are associated with men among the Kalenjin community where the Nandi belongs.

#### 4.2.4 Process of Decision-Making

The researcher was also interested in understanding the process followed in decision making within households in the study area. The findings are summarized in Figure 4.2 below.



**Figure 4.2:** Decision-Making Process

A majority (129, 74%) of the respondents were affirmative that decision making was through a process, while 32(18%) were not. A few (13, 7%) were not sure if there was a process. These results imply that there was a certain process in making critical decisions. One of the key informants observed that,

*Family members including father/brother in-laws and parents/elder brothers/uncles are always consulted on various critical issues before a decision is made. This is because culturally, they remain trustees to their families. For example, circumcision of a child is a community affair and will require permission and affirmation of the uncles and elder parents/grandparents.*

This means that there is a process of consultation before some decisions are made. The process may include visits to or invitations as well as calls being made before consensus is reached. The researcher used the example of circumcision to demonstrate the process of decision making as illustrated in the text box below.

At around August of an even year when circumcision season is approaching, which is November-December, parents would start to prepare for logistics regarding circumcision of their sons. The sons may not necessarily be aware of this intention by the parents. Traditionally, some families are allowed to circumcise more than one son at ago, but others are not allowed. Other preconditions may also prevail. For instance, if dowery is not fully paid for the mother of the son or if a close relative is dead and they have not done the remembrance ceremony (*makumbusho*) of the deceased relative, then circumcision cannot go on.

In a situation where all is well and the process can go on, the father informs the mother about the intention to circumcise their son. The mother may make some comments concerning availability of food and other resources needed. If all is well. The man then seeks further advice from his brothers and finally their father for final consent. It is the father to the man and/or in his absence, the elder brother to the man that will give the final direction on whether to proceed or not. Sometimes, they may reject with reasons or explanations. But in most cases, they consent.

After consent is given, the role of the mother is now limited to provision of food. The rest of the decisions and process is left for the man/father of the child.

**(A male Informant, 45 Years Old, 18<sup>th</sup> September 2023)**

From the above text box, it is clear that the process of decision making in that specific case, is determined by the specific event for which the decision is being made, and the cultural prescription of how such rites should be carried out: being a communal responsibility.

However, on daily and routine issues, each household were operating autonomously. One of the key informants shared that “each home is independent. They decide how they operate their own affairs. It is only on matters that are culturally predetermined including rites of passage, which require extensive consultations within the prescribed procedures.” This implies that intra-and extra-household decision making are socially determined by the community and connected.

In overall, these underlying issues so far discussed seem to lay the foundation for understanding how decisions are arrived at in households within the study area.

#### 4.4 Social Factors that Affect Household Decision-making

Social factors impact just about every decision made by human beings. Social factors depict the power of social interactions and how they influence individuals or households in making decisions. These factors may include level of formal education, gender, age, marital status, religion and social affiliations as discussed under the following sub-sections.

##### 4.4.1 Level of Formal Education

One's level of formal education determines an individual's knowledge, skills and critical thinking abilities. These components are key in helping people make informed and effective decisions. Previous studies (Fan, 2017; Rosenberger, 2020; Chen 2021 & Cannonier, 2022) have shown a correlation between the effect of education on decision-making within households in different parts of the world. The researcher asked respondents to score the highest level of formal education they had attained. They also scored on how one level of formal education has influenced their ability to make decisions at the household level. Data obtained was summarized into frequency and percentages as shown in the Table 4.4 below.

**Table 4.4:** Education and Household Decision-making

Variable	Response	Frequency	
		(n=174)	Percentage
Highest level of formal education	Primary	79	45.4
	Secondary	71	40.8
	Technical/college	20	11.5
	University	4	2.3
Does one's education level affect his/her ability to make decisions as the household head	Yes	145	83.3
	No	29	16.7
Is formal education a requirement for one to be a household head	No	117	67.2
	Yes	40	23.0
	Not sure	17	9.8

The analysis displayed in Table 4.4 indicated that 79(45.4%) of the respondents had attained primary education, 71(40.8%) had reached secondary, 20(11.5%) technical education, while 4(2.3%) were university graduates. These results imply that a majority of the respondents had attained basic education making them better placed when it comes to household decision-making. However, from the statement of the problem and out of practical observation, the kind of decisions made by majority of the households seemed to suggest otherwise. This is why the researcher had to interrogate respondents further on what other issues may have influenced the supposed poor household decision making?

Evidence during data collection revealed other intervening variables. For instance, marriage stability was an issue. There was a case of a prominent male teacher who had separated with the wife because of domestic issues. The teacher had then resorted into alcoholism and was leading a care-free life. His home was deserted and one could not associate it to an educated person. The main house for instance had so many cracks and was about to fall on one side. The compound was so bushy and looked like a place where nobody stayed. His children had gone with the mother to the mother's natal home. The land was uncultivated, yet it was the long rain season.

Another factor that was critical here was alcoholism. Many of the respondents and key informants pointed out that most household heads were also heavy drinkers/alcoholic. According to one of the key informants,

*Consumption of alcohol and use of other substances was a menace that required an urgent solution. Many youths and family men were engulfed in alcoholism. They had relegated their families and for the youths, they do not even have the energy to work on farms. This explained why many households were even food insecure when they had sufficient land for production. People are just lazy. (A Woman Informant, 29 years Old).*

Consequently, in as much as education was important in decision making, in the current study, it was not significant as other factors including family issues and alcoholism, demeaned its influence.

When asked if one's level of education affected his/her ability to make decisions, 145(83.3%) said Yes, while 29(16.7%) said No. This was based on the assumption that

formal education increases rationality in decision making process. However, as already stated above, this seem to have been eroded by alcoholism and family-related challenges. Thus, the weak nature of decisions made at the household level that affected household's socio-economic conditions.

When specifically asked if education was significant in selecting one as the household head, majority (117, 67.2%) of the respondents said no. This was explained by the fact that sex, in this case, male and age, in this case, the eldest born were the main determinants of one's status as a household head as earlier indicated. One of the local administrators clarified that "even if the wife has a degree and the husband is not formally educated, the man will remain the household head." This also emphasized how the household headship is culturally predetermined.

#### 4.4.2 Age of the Household Head

Age has an important practical implication on decision-making among individuals within a household. Scholars (Jiang, 2024; Saleemi, 2022) have previously studied age in relation to household decision making and concluded that age was significant in decision-making, especially at the household level. This made information on the effect of the age of the household head on decision-making important. Table 4.5 below summarizes the results that were scored in relation to age and decision making.

**Table 4.5:** Effect of Age on Decision-Making

Variables	Response Category	Frequency	Percentage
Age in years	18-27	63	36.2
	28-37	43	24.7
	38-47	30	17.2
	48-57	15	8.6
	58-67	13	7.5
	Over 67	10	5.7
Age affects the household head's ability to make decisions	Yes	107	61.5
	No	67	38.5

Age is a requirement for one to be a household head	Yes	93	53.4
	No	81	46.6
Household decisions that are strictly age-related	Yes	114	65.5
	No	60	34.5

Findings in Table 4.5 above indicated that 63(36.2%) of the respondents were aged 18-27 years, 43(24.7%) 28-37 years, while 30(17.2%) were aged 38-47 years. These results imply that there were younger respondents than those in elder age brackets. These results also indicated that participants from across all the age-brackets participate in the study.

When asked if age affected decision-making of household heads 107(61.5%) were affirmative, while 67(38.5%) said no. The findings implied that the age of the household head influenced decision-making at household level. In one of the instances, an informant said that “it is almost automatic that the first-borns naturally become the spokespersons. They would always represent or speak on behalf of their siblings and are also consulted when family issues are being discussed.” This is why 114(65.5%) of the respondents affirmed that some decisions are strictly age-related, as the remaining 60(34.5%) disagreed. For instance, the first born or the eldest brother would give direction on where a house should be built. They would also participate in supporting their parents in decisions on how to support their younger siblings in education. Sometimes they would also be asked to give their opinion on how to address other family issues including sale of property.

Results on whether age was a requirement for one to be a household head showed 93(53.4%) of the respondents agreeing, while 81(46.6%) disagreed. This was explained variously. First, household headship took the first born to last born order. The eldest person took more responsibility and was given priority to lead, including where applicable, being the household head. Secondly, in cases where the first born was a girl and the last born a boy, household headship will ignore the age and emphasize the gender variable in favour of the male person as the heir. This is why 46% of the respondents said age may not matter. In overall, age was an important demographic issue when it comes to household decision making.

#### **4.4.3 Sex of the Household Head**

Sex is an important indicator for decision-making. Scholars (Seidu, 2021; Zegenhagen, 2019) have observed that household-level decision-making varies by the sex

of members of the household who may have different preferences and bargaining power. This narrows to the questions like which household member is involved in what decision? What is the decision-making process? What are the outcomes of the decisions? Basing on these three questions respondents were requested to indicate their sex, if sex matters for one to be the head of a household, if there were household decisions that were made strictly on a sex basis, and if sex affected the ability to make decisions as the household head. These data were summarized and presented in Table 4.6.

**Table 4.6:** Sex and Household Decision-making

<b>Variables</b>	<b>Response category</b>	<b>Frequency</b>	<b>Percentage</b>
Sex	Male	141	81.0
	Female	33	19.0
Does one sex matter if she or he has to be a household head	Yes	157	90.2
	No	17	9.8
Are there household decisions that are strictly sex-related (gender-based)	Yes	152	87.4
	No	22	12.6
Does one sex affect his/her ability to make decisions as the household head	Yes	121	69.5
	No	39	22.4
	Not sure	14	8.0

Results in Table 4.6 indicate that 141(81%) of the respondents were male, while 33(19%) were female. This shows a gender disparity among study participants, where there were more male household heads than the females. This was already explained under section 4.2.3 Figure 4.1 where the researcher explained the role of gender in household decision making. In the same section, it was evident that the male or men in gender terms, dominated most of the household decisions.

On whether sex mattered for one to be a household head, 157(90.2%) of the respondents agreed, while 17(9.8%) disagreed. Just like already insinuated, being a household head was determined mainly by the sex and age of the individual. However, sex was the main determinant because among the Nandi community, being a patriarchal society, the male were the heirs. However, for the few (17, 9.8%) that said no, they

represented largely female headed households. These were households with widows and those whose husbands were alive but absent, and the single female parents. For the widows, the husbands were deceased. The ones with absentee husbands were mainly those whose husbands had gone to town and taken many years before coming back. One such woman lamented that “my husband went to Nairobi in 2018 and has never come back. I just hear from people that they have seen him. He left me with children and now I am the father and the mother. I have to work daily to take care of these children.”

For the single female headed households, this was common for the educated and the economically well-off women. One of the key informants observed that “here, as you can see, we have some women who are living good life and they have no husband. They got children in previous marriages and separated. Most of them are the educated women and others businesswomen who have their own stable income and so they feel like they do not need a man.” these results imply that yes sex matters but in the current society, there are some exceptions.

When asked if there were household decisions that were sex-based, 152(87.4%) of the respondents said yes, while 22(12.6%) said no. Most of the household decisions especially those with far reaching outcomes like disposal of property, marriage, farming, ownership of property, just to mention a few, were male dominated. For instance, family property like land was said to be divided among sons traditionally. Ladies were allowed stay in the homestead even if they were not married, but they would not own land. The male also dominated any other decisions that were inter-household in nature. The female made decisions within the households especially to do with expressive feminine roles like in the kitchen and upbringing of children in the household. This could explain why 121(69.5%) of the respondents agreed that sex affected household head decision-making ability because it gave one the authority to act in a particular manner.

#### **4.4.4 Marital Status and Household Headship**

Status was an important indicator in household decision-making process. Data was collected on marital status, decision-making and household resource utilization at the household level. The results were as summarized in Table 4.7 below.

**Table 4.7:** Marital Status and Household Headship

Variables	Response Category	Frequency	Percentage
Marital status n=174	Married	119	68.4
	Single	36	20.7
	Separated /divorced	9	5.2
	Widowed/widow	10	5.7
If married who is the household head n=119	Male	119	100
	Female	0	0
If not married who is the head of the household n=55	Male	17	30.9
	Female	38	69.1
Which marital status makes decisions on resource utilization	Married	153	87.9
	Not Married	21	12.1
Are there household decisions that are strictly or limited to those married?	Yes	156	89.7
	No	18	10.3

Findings in Table 4.7 indicate that 119(68.4%) of the respondents were married, while 36(20.7%) were single. A few (10, 5.7%) and (9, 5.2%) were separated/divorced and widowed/widow, respectively. This meant that there were more married people than those not in marriages. For all the married respondents (119, 100%), they were all household heads and also male. However, for the unmarried, the majority were female. This explained why the majority (38, 69%) of the unmarried said female were the household heads.

Results on how marital status affected household decision making and resource utilization showed that most of the decisions were by the married (153, 87.9%) compared to the unmarried (21, 12.1%). This was explained by one of the key informants that “marriage was a privileged position that bestowed value to the spouse. If you are married, you are respected and given priority than those not married including in leadership, advising and dispute resolution. The assumption is that marriage is a source of wisdom and experience to lead. That is why even in the community, the community leaders were largely married individuals”.

When asked whether there were household decisions that were strictly or limited to those married, 156(89.7%) of the participants said yes, while 18(10.3%) disagreed. This implied that there were decisions within the households that were strictly a preserve of the

married. For instance, during weddings the bride and the groom are advised by the married elderly members of the community, while the unmarried people are relegated to bridal party, where their roles are limited. At the household level, unmarried sons and daughters have lesser privileges and responsibilities compared to their married siblings in the same household. For instance, one of the key informants observed that “in marriage negotiation, only married sons and daughters participate in the negotiation. Similarly, married sons and daughters are consulted by the parents before some important decisions are made.” This demonstrated how marital status was an important social variable in decision making process.

These findings seem to emphasize what Caitlin and Dominique (2020) concluded when they observed that “taking the head’s marital status and the household’s demographics into account is critical to the association between female headship and welfare outcomes. In their study on Headship and poverty in Africa, they specifically asserted that:

*Standard welfare comparisons between Female Headed Households (FHHs) and Male-Headed Households (MHHs) have largely ignored two confounding factors: marital status (affecting access to markets and services) and heterogeneity in household demographics (with bearing on economies of scale in consumption). Both influence welfare and are correlated with gender of headship. As judged by the usual per capita welfare measures, FHHs, on average, have lower poverty rates than MHHs in Africa.*

From the findings in the current study, it was evident that marital status provided privileges for one as a household head in terms of access to resources and services at the household level.

#### **4.4.5 Religion of the Household Head**

Belief systems constituted a major social landscape that would influence decision making process. It is within this understanding that the researcher was keen on the role of religion and religious affiliation on household decision-making. The indicators involved were religious affiliation, whether religion affects who makes decisions in the household, the influence of religious affiliation on how decisions are made and whether there are

decisions made strictly along religious affiliation. A summary of these data is shown in the Table 4.8 below.

**Table 4.8:** Effects of Religion on Decision-Making

<b>Variables</b>	<b>Response category</b>	<b>Frequency (n=174)</b>	<b>Percentage</b>
Religious affiliation	Christian	151	86.8
	Muslim	7	4.0
	Traditionalist	7	4.0
	Others	9	5.2
Religious affiliation affects who makes decisions in the household	Yes	130	74.7
	No	44	25.3
Religious affiliation affects how decisions are made in the household	Yes	142	81.6
	No	32	18.4
Household decisions that strictly follow your religious affiliation	Yes	135	77.6
	No	39	22.4

A majority (151, 86.8%) of the respondents were affiliated to Christianity, which indicated dominance of Christianity in the study area. Majority (80%) of who were Catholics and the rest affiliated to other protestant denominations. On whether religion influenced decision making, 130(74.7%) of the participants said yes and the remaining 44(25.3%) said no. In an interview with most of the household heads in focused group discussions, discussants quoted several religious books and verses related to household decision making. One of the informants said that “all religious books - the Koran and the Bible are very clear that the man is the head of the family. Women have to obey their men. This is similar to the Nandi culture. That is why such religions are famous here.” In another discussion, an informant said that “from the book of Genesis Chapter one in the Bible, God created man and from the man’s rib, a woman was created.” This creation story from the Bible is just one of the religious teachings that emphasize the role of man and woman in the family. The man is clearly said to be the head and this is also the case with communities in the study area where, men were culturally prescribed as the household heads.

It was also observed that Christianity was the main point of reference with regard to how some of the households were operating in terms of decision making. For instance, one of the key informants said that “the Bible in the book of Genesis says that the two will become one. So, I cannot make decisions alone. I need to share and consult with my spouse.” This could partly explain why there were many households engaged in joint decision-making process as indicated earlier in Table 4.1. This implied that religion played an important role in who makes decisions in the household. In fact, Christianity emphasizes that the man is not just the head but also the provider and the protector. These attributes elevate the male spouse when it comes to decision making.

Some women participants also noted that once the husband had spoken, they could not say more or dispute. This meant that his opinion was almost final and religion was used to make it even sacred to enhance conformity to patriarchy. This notwithstanding, even situations that may be demeaning or appear oppressive to women. For instance, some men could make solitary decisions and dispose critical family assets without consulting their spouses since they were said to be the household head even by the “gods”.

Religious affiliation was further found to affect how decisions are made with 142(81.6%) of the respondents agreeing, while 32 (18.4%) disagreed. A majority 135(77.6%) agreed that there were household decisions that strictly follow religious affiliation. From these results, it was evident that religious affiliation was significant in determining who and how decisions were made at the household level.

#### 4.4.6 Influence of Social Affiliations (Friends/family members /colleagues and classmates)

Human beings are social beings and therefore, interact and influence each other's' behavior. In this study, social acquaintances comprised of kinship, family and friends that created relationships, which affected each other's behavior, attitude, and beliefs. This influence further determined what, who and how decisions were made at the household level. The current study measured the respondents' opinion on the effect of various social affiliates towards decision-making in the household. The data that was gathered using a five-point Likert scale was summarized by frequency, percentage and mean as presented in Table 4.9 below.

**Table 4.9:** Influence of Social Affiliates on Decision-Making by Household Head

Social influencers	Strongly					Mean	Std. Dev
	Strongly Agree (5)	Agree (4)	Neutral (3)	Disagree (2)	Disagree (1)		
Friends	61(35.1%)	48(27.6%)	27(15.5%)	18(10.3%)	20(11.5%)	3.6	1.356
Classmates	19(10.9%)	44(25.3%)	54(31%)	33(19%)	24(13.8%)	2.9	1.075
Colleagues	91(52.3%)	28(16.1%)	30(17.2%)	6(3.4%)	19(10.9%)	3.0	1.200
Parents	82(47.1%)	27(15.5%)	44(25.3%)	0(0%)	21(12.1%)	4.0	1.355
Family	32(18.4%)	19(10.9%)	85(48.9%)	2(1.1%)	36(20.7%)	3.9	1.342
Social group members	32(18.4%)	19(10.9%)	85(48.9%)	2(1.1%)	36(20.7%)	3.1	1.300

Analysis in Table 4.9 indicated that the greatest influence of social affiliation came from parents (mean = 4.0), family (mean = 3.9) and friends (mean = 3.6) who had highest scores in influencing an individual's decision-making. Classmates (mean = 2.9), members from social groups (mean = 3.1) and colleagues (mean = 3.0) also had influence on decision-making by the household heads. These findings tallied with what discussants in a focused group discussion shared. One of them said that;

*Ideally, decision making in this community is inherently consultative. Therefore, a household head would naturally find him/herself engaging either the parents, friends or other significant members of the community before making a final decision at his/her household. This is especially on critical matters like sale of property, marriage, farming, schooling of children, investments issues and circumcision of children (A female Informant, 46 years old).*

Meaning that ones' autonomy to make decisions at the household level can significantly be influenced by his/her social associates. This was said to be true by one of the key informants who asserted that "in this community, some families make decisions not because it was their wish, but because they were influenced and or guided by their parents or friends. For example, you can see these two cows here I bought after my father asked me to do so when I sold my maize. So, parents influence our decisions."

When asked to explain the role of social prejudice and stereotypes in decision making, analysis showed that 135(77.6%) agreed and 34(22.4%) disagreed that social prejudices and stereotypes affect how a household head made decisions. This was summarized in Table 4.10 below.

**Table 4.10:** Effect of Social Prejudices and Stereotypes

Variable	Response	Frequency	Percentage
Social prejudices and stereotypes affect how a household head makes decisions	Yes	135	77.6
	No	39	22.4
Total		174	100

Findings in Table 4.10 above demonstrated that social prejudice and stereotypes were significant in decision-making by the household heads. In fact, one of the key informants said that,

*Some of the families in this village seem to be competing with each other. They make decisions just for the sake of proving a point to others, but not necessary that the decision is a priority and will benefit their household. For example, one insists on buying a television just because the neighbour has the same, yet their children are at home for lack of school fees. So, you can see how stereotypes may influence*

*one to want to fit in a social class at the cost of other basic needs of the family (A male Informant, 33 years).*

These means that some household heads make decisions based on perceptions they hold about themselves and others. Prejudice would also lead to decision that despised other members of the household. For instance, girls in a household were said not to be heirs and so could not own land or control family resources. This was a general perception in the study area. Consequently, the researcher encountered several situations where girls were disadvantaged and treated as least compared to their boy-counterparts. For example, in one of the households, two children had done class eight examination. The boy was paid for by the father to proceed to secondary and the girl was told to stay home and wait because there was no money to take her to school. When the father was asked why he answered that “the important person here is the boy. This is the one that will take over from me. The girl will just marry and go away and we lose everything.” So, according to that parent, investing in his girl child was wasteful.

In conclusion, the main social factors that affect household decision making process included sex, age, marital status of the respondent, their level of formal education, religious and social affiliations. More significant was age and sex as the main determinants of who was the household head, while several decisions were sex and age specific. This was also applicable to marital status. Although one’s level of formal education was important, this was affected by other variables including alcoholism and disagreement in families. Social and religious affiliations were also significant influencers of who made the decisions, how the decisions were to be made and the type of decision that were to be taken. Lastly, social prejudices and stereotypes also influenced decision making process at the household. In fact, social stereotypes and prejudices contributed more to decisions that were not priorities for the household, as well as on discriminatory decisions that disadvantaged some household members.

#### **4.5 Cultural factors that affect household Decision-Making**

Culture encompasses the social behavior, institutions and norms found in human societies, as well as the knowledge, beliefs, arts, laws, customs, capabilities, and habits of the individuals in these groups (Şahin, 2021). The factors that influence culture include horizontal and vertical individualism and collectivism, which shape personal values, goals,

power concepts, and normative expectations that affects what, how, which and when decisions are to be made. “Tight” cultures have many norms that are strictly enforced socially, whereas “loose” cultures have fewer norms, which may be violated to some degree without penalty (Gelfand *et al.*, 2006; Gelfand *et al.*, 2011). While most cultural differences have been interpreted in light of the individualism/collectivism framework, many differences could be explained by differences in tightness/looseness instead. The two constructs are somewhat correlated, with collectivistic cultures being tighter than individualistic cultures. This may explain why, in decision-making, collectivists often weigh input from others more than individualists; they may be concerned with adhering to norms (Yates & de Oliveira, 2016).

At the household level, cultures will vary in how they influence decision-making. Some cultures make more deliberate, more rapid and intuitive decisions. This study analyzed how beliefs, norms and values influence decision-making by the household heads. Other information sought was the influence of gender roles and cultural spaces as assigned by culture in the study population.

#### **4.5.1 Cultural beliefs, Norms and Values**

Cultural beliefs constitute the act of acceptance, faith, confidence and trust that something exists or is true. Norms are rules, regulations or expectation that are enforced by a social group. Values are ideals over what is right or wrong, good or bad. Cultural beliefs, values and norms guide decision making and behavior of individuals or groups in the society. In fact, they form the underlying basis on which an individual may or may not act the way he/she acts. It is on this basis that several questions were asked to test if cultural values, norms and beliefs in the study area affected the way decisions were made at the household level. The results were summarized in Table 4.11 below.

**Table 4.11:** Effects of cultural beliefs, norms and values on decision making in the households

<b>Variables</b>	<b>Responses</b>	<b>Frequency</b>	<b>Percentage</b>
Do you have beliefs in your community that affect how decisions are made in a household?	Yes	154	88.5
	No	20	11.5
Are there cultural expectations for men and women when it comes to decision-making as members of a household?	Yes	141	79.9
	No	33	12.6
Are there specific decisions that require the household head to consult cultural traditions and customs before making them?	Yes	129	74.1
	No	45	25.9

A majority (154, 88.5%) of the participants affirmed, while a minority (20, 11.5%) disagreed that beliefs in the community affected decisions made in the household. This indicated that beliefs affected how decisions were made by the household heads. When asked further on some of the beliefs, majority of the respondents mentioned beliefs surrounding ownership of property, where male was dominant, and beliefs on inheritance, where males were the heirs. Beliefs in supernatural powers, beliefs about human nature and the roles of men and women. Beliefs about marriage and the roles of the spouses in a family set up. Beliefs on parenting. Beliefs in a curse and blessings, just to mention a few. According to one of the key informant’s opinions, he observed that “when making decisions, a household head is severally reminded about these beliefs depending on the issue at hand. For instance, there is a strong conviction that most of the critical decisions are to be made by men in this community. Similarly, some decision cannot be made without consultation with the elders for blessings and success.”

One hundred and forty-one (141, 79.9%) respondents said yes, while 33(12.6%) said no, on whether there were cultural expectations for men and women when it came to decision-making as members of the household. This implied that cultural expectations dictated the decision-making process and power between men and women in the

household. Some of the cultural expectations mentioned included that men were to be the heads of the households, men were providers, women supported men, men were to make the overall decisions because they are the vision bearers of their families. Girls were not to inherit household property like land. The elder son or daughter was to represent the rest of the siblings in key decision making. When the husband has talked the wife cannot contradict even if she disagrees. These were simple but critical issues that affected daily operations of a household, leadership and decision making in a family set-up.

When asked whether there were specific decisions that required the household head to consult cultural traditions and customs before making them; 129(74.1%) of the respondents said yes, while 45(25.9%) said no. This implied that traditions and customs that people in the study area held, influenced decision making process. Some of these customs included the role of the father in-law, uncles and the eldest brother to the father, when it comes to some decisions. For instance, one of the key informants said that “division of land starts with the father showing the sons where they can eventually own. However, the final phase requires the rest of the clan men, especially the close relatives from the extended family like uncles to be invited to ratify and advise according to the customs and traditions of the Nandi community. For instance, the last born is to remain in the main family compound.” All rites of passage and their associated ceremonies including birth, naming of children, initiation (male circumcision), marriage (wedding) and death (burial), were also decided according to the Nandi community traditions and customs.

#### **4.5.2 Gender Roles**

Gender roles are social roles encompassing a range of behaviours and attitudes that are generally considered acceptable, appropriate and desirable for a person based on the person’s sex. Gender roles are culturally and socially determined set of expected behaviors, attitudes, and characteristics based on one’s masculinity. These roles are usually defined by culture and vary from one community to another. It was important for this study to examine the link between culture, gender roles and decision-making process. The data summary is shown in Table 4.12 below.

**Table 4.12:** Cultural of gender roles

Category	Response	Frequency	
		(n=174)	Percentage
Does the community culture specify the gender of the household head?	Yes	156	89.7
	No	10	5.7
	Not sure	8	4.6
If yes, what is the expected gender of the household head?	Male	136	78.2
	Female	38	21.8

Most (156, 89.7%) of the respondents were affirmative that the community culture specifies the gender of the household head. Only 10(5.7%) said no, while 8(4.6%) were not sure. Those few who were not sure were largely the non-natives, especially those who married in the study area and/or those from other places but had bought land and stayed in the study community. However, the general impression was that the Nandi culture defined who between men and women was to be the household head. These findings were related to the previous results under Figure 4.1, which indicated how specific household roles were aligned to specific gender. However, it takes the sex from the biological state and transforms it into a socially and culturally defined person through the roles played either by a man or a woman.

When it comes to decision making, the roles played by either gender defined and restricted some decisions to specific gender. For instance, during a focused group discussion, a lady informant asserted that “the men own the home but the house belongs to the woman. Therefore, if you want to know if a family is selfish or generous, you look at the character of the lady.”

In order to confirm the actual state of affairs, research participants were asked to state the specific gender. A majority 170(98.2%) indicated male and 4(2.8%) said female as the gender specified by culture. Specifically, men and boys were not allowed to cook, to enter the kitchen, to mingle with women as they gist, to cry in public when inflicted with pain. The opposite was expected of women. On the other side, women were described as gentle and delicate, while men were strong, women were to love as men provide and protect their family, and women were to monopolize the domestic space as men were in the public

space. These results implied that the culture of the study community defined gender roles for men and women in the community.

However, the few (10, 5.7%) who said that culture did not define gender roles, were mostly the highly educated cohort in the sampled population who seem to be less culturally bound and seemed more open-minded. In fact, four of them were single women. Culturally, they would be assumed as deviants, but conventionally, they were important change agents bringing in alternative sources of knowledge in the society. For instance, culturally, among the Nandi people, women were to marry and even when the husband passed on, she was inherited by a cousin. However, from the findings the study encountered several independent and single women not married but running their households without any immediate male influence. This clearly shows that culture was not static, but was influenced by other factors. Additional information on whether cultural expectation was changing over time indicated that there were changes in cultural expectations. These changes were attributed to education, technology, religion and modern day's freedom for individual choice and preferences.

#### **4.5.3 Cultural Spaces**

Cultural spaces were contexts in which cultural aspects existed. They may be geographical, mental or social spaces. In this study, the researcher was interested in knowing if there were any defined cultural spaces at the household level that influenced how decisions were made as summarized in Table 4.13 below.

**Table 4.13:** Cultural Spaces and decision Making by Household Heads

<b>Variables</b>	<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
Community culture defines cultural spaces for each gender group	Yes	142	81.6
	No	32	18.4
Does the definition of gender spaces affect decision-making in a household?	Yes	96	55.2
	No	33	19.0
	Not sure	45	25.8
Culture poses challenges to decision-making at the household level	Yes	93	53.4
	No	29	16.7
	Not Sure	52	29.9

One hundred and forty-two (81.6%) of the respondents agreed that the community had defined some cultural spaces, while 32(18.4%) disagreed. When asked if the definition of gender spaces affected decision-making in the household, 96(55.2%) agreed, 45(25.8%) were not sure while 33(19%) said no. These results clearly showed that culture defined gender spaces within the study community. This prompted the researcher to seek listing of the specific cultural spaces as summarized in Table 4.14 below.

**Table 4.14:** Definition of cultural spaces by gender

<b>Gender and Cultural Spaces</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
Kitchen	17(2.9%)	125(71.8%)	32(18.4%)
Children (girls)	14(4.6%)	72(37.9)	87(50%)
Children (boys)	59(33.9%)	25(14.4%)	90(51.7%)
Crop farming	77(40.8%)	13(2.9%)	84(47.7%)
Livestock farming	115(66.1%)	24(9.8%)	35(20.1%)
Leadership	123(70.7%)	19(7.5%)	30(17.2%)
Food provision	60(31%)	20(8%)	94(53.4%)
School fees	50(26.4%)	16(4%)	106(59.8%)
Medication/hospitalization	42(20.7%)	19(5.7%)	113(62.1%)
Ownership of property like land	116(66.7%)	15(8.6%)	43(24.7%)

Results in Table 4.14 above indicate that male-dominated decision-making for ownership of property like land (116,66.7%), livestock farming (115,66.1%) and

leadership (123,70.7%). Females' gender space was common on decisions regarding kitchen (125,71.8%) and care of girls (72, 38%). This implied that in as much as male and female dominance was common for specific decisions, the influence of joint headship and collaborative decision making was strong for decisions touching on some welfare issues like provision of food (94,53.4%), school fees (106, 59.8%) and medication/hospitalization (113, 62.1%).

#### **4.6.4 Power Relations**

Power dynamics within family relationships can be a significant source of conflict, tension and peace. These dynamics refer to how power is distributed and exercised between family members. Some family members may possess more power and influence than others based on age, gender, or socio-economic status. The study sought to establish power relations and how they influenced decision making within the households in the study area. A five-point Likert scale was used to measure seven items corresponding to power relations. The summary of the results is displayed in Table below 4.15.

**Table 4.15:** Power Relations on Decision-making in the Household

Power relations aspects	Strongly disagree		Neutral	Strongly Agree		M	Std. Dev
	disagree	Disagree		Agree	Agree		
Men are the household heads with the final say	36 (20.7%)	3 (1.7%)	8 (4.6%)	18 (4.6%)	109 (62.6%)	<b>3.9</b>	<b>1.616</b>
We have a gender bias in resource allocation and utilization in Maraba location	36 (20.7%)	14 (8%)	35 (20.1%)	11 (6.3%)	78 (44.8%)	<b>3.5</b>	<b>1.601</b>
Women Cannot manage a family without men	63 (36.2%)	42 (24.1%)	44 (25.3%)	14 (8%)	11 (6.3%)	<b>2.4</b>	<b>1.629</b>
Many households are not utilizing their resources well because of the unilateral decisions made by the household heads	4 (2.3%)	12 (6.9%)	52 (29.9%)	18 (10.3%)	88 (50.6%)	<b>4.0</b>	<b>1.138</b>
Mother-headed families make better decisions	52 (29.9%)	13 (7.5%)	69 (39.7%)	6 (3.4%)	34 (19.5%)	<b>3.0</b>	<b>1.536</b>
Food security decisions require the participation of all household members	4 (2.3%)	0 (0%)	44 (25.3%)	10 (5.7%)	116 (66.7%)	<b>4.3</b>	<b>1.007</b>
Some men and women fear to make some decisions because they fear contravening cultural values and beliefs	12 (6.9%)	0 (0%)	19 (10.9%)	13 (7.5%)	130 (74.7%)	<b>4.4</b>	<b>1.140</b>

Findings in Table 4.15 above indicated that 130(74.7%) of the respondents agreed that some men and women were not ready to make certain decisions because of fear of contravening cultural values and beliefs. This prompted the researcher to interrogate further from the key informants why this was so. It emerged from one of the informants that,

*Traditionally, the larger Kalenjin ethnic groups where the Nandi community belong have a strong fear for curse. Therefore, anything that is traditionally established is thus, respected with a lot of reverence. For those who contravene, the community would condemn them for inviting a curse upon other members. That is why even at the household level, decision would follow the traditional route. Among the Nandi community, the man is the household head and his decisions are final. If a woman [wife] contravenes the man, then she is said to be overstepping her mandate and is condemned for demeaning the man. The assumption here is that the man will use all the due diligence, including consulting other men as provided for in their tradition, to make the best decision at all the times. (A man aged 61 years old).*

From the above statement, it is evident that the Nandi tradition seems to have a prescribed way that guided the way decisions were made by various members of the household. The tradition in this case, provided the ideals. That is why 127 (67.2%) of the respondents agreed that men were the household heads and with the final say.

Findings in Table 4.15 further indicated that majority (106, 63.9%) of the respondents said that many households are not utilizing their resources well because of the unilateral decisions made by the household heads. This is actually a major critique to the traditional way of decision making, which assumed that men were household heads and always made the best decisions for their households. When interrogated further, respondents argued that ideally, men were assumed to be leaders. However, after many of the men became drunkards, decision making was impaired. That is why most of the households that were not performing well had their men, household heads, being alcoholics. In one of the focused group discussions, an informant observed that “most of the men in this village are lost in alcoholism. They drink a lot. It is the wives that were actually running homes. That is why you can see a lot of unutilized land. People have land, it is planting season and the land is not dug or planted. Some have leased their land and yet they have no food. That is how poverty sets in.”

With regard to gender and power relations, 89(51.1%) of the respondents said that gender bias in resource allocation and utilization in Maraba location was evident.

According to deliberations in a focused group discussion with elders, it was clear that girls were not to inherit property like land. In fact, one of the elders said “in this community, everything belongs to the man. Including the women.” This statement simply meant that even the woman is a property of the man. Therefore, the bias is eminent and flows across other things that have to be inherited. This is based on the fact that; the Nandi community is patriarchal and inheritance is along the male line of the family. That is why boys are the heirs. So, all decisions to do with property and inheritance were in favour of the male members of the household. However, this was ideal. There were cases where women had been allocated family land especially when the girls did not get married.

In contrary to ownership of property, when it comes to use, women acquire usufructuary rights through men: their fathers and/or husbands. A lady for instance, can cultivate land belonging to the father or the husband, but lacks the disposal rights. The man would want to dictate to her what she should use the land for. This was a clear limitation to women in terms of decision making. An example was given by a key informant who affirmed that “you see in our community we classify women and children as one. They are collectively called *lagok*. That tells you how a woman is limited to make some decision because she is assumed to think like a child.” This clearly explains why majority (69, 39.7%) of the respondents were neutral to the question on whether mother-headed families make better decisions. Only 40(22.5%) of the respondents were affirmative to the question, as the remaining 65(37.4%) outrightly disagreed with the statement.

In response to the statement that women cannot manage a family without men, 107(60.3%) disagreed, 44(25.3%) indicated neutral and 25(14.3%) agreed. This shows that respondents disagreed that women cannot manage a family without men. These results can be explained severally. First, under the same Table 4.16 there were situations where we had households with men (husbands) that were drunkards and women were the ones managing the homes. We also had evidence from the study area, where single-women headed households existed. These were therefore, convincing reasons that women could still manage homes. This is not unique to the study area, previous research by Basilida Mutoro (1997) in Vihiga titled “Women working wonders” demonstrated that women headed-household were better managed than those managed by their male counterparts.

In a nutshell, the foregoing discussion has demonstrated that cultural factors formed the basis of how and what decisions were to be made. However, there were few deviations due to aspects like education, law, intermarriages and alcoholism that reversed how culturally prescribed decisions were otherwise made.

#### 4.6 Economic Factors that Affect Household Decision Making

An understanding of factors affecting decision-making at the household level is an important scientific and policy issue. Effective decision-making enhances resource utilization and the overall development of the household. Various factors have been cited to affect the decision-making process and behaviours. In its third objective, the study examined how economic factors at the household level affected decision making. Data around the following economic indicators was sought; type of employment, level of income, ownership and control of assets.

##### 4.6.1 Occupation Status and Decision-making in Households

Occupational status is a key variable in the income status of an individual. Occupation status may vary by household members and across individuals. Studies have argued that a person’s occupation may affect their capacity to make decisions as individuals and within the household (Jiang, 2024; Alem, 2023; Raju, 2021). This study set out to establish how respondent’s occupation affected decision-making. The results were summarized in the Table 4.16 below.

**Table 1.16:** Effect of Employment/occupation on Decision-Making

	Categories	Frequency	Percentage
Classification of occupation	Formerly employed	30	17.2
	Informal employment	144	82.8
Does one’s occupation affect decision-making as a household head?	Yes	124	71.3
	No	32	18.4
	Not sure	18	10.3

Results in Table 4.16 above indicate that majority (144, 82.8%) of the respondents were engaged in occupations that involved informal employment, compared to the few (30, 17.2%) who were in formal employment. This prompted the researcher to ask some of the

specific occupational activities that the respondents engaged in. For the formally employed, they stated working for government in various sectors like teachers, police service and security officers, agricultural officers, administrators, nurses and the few, privately employed. Most of these permanent occupations were routine activities. The employment assured them a stable source of income, a better economic position in the community, and most of them were referred to or called by the profession they held. For instance, for one of the teachers, people say they are going to “madams” home.

For those whose occupation was not in permanent employment, they mentioned being housewives, farmers, engaging in small businesses within the community, and providing casual labour. However, it was observed that these occupations were not mutually exclusive. Meaning that one could do multiple activities to make ends meet. For instance, in the morning, one could offer casual labour in peoples’ farms, but in the evening she sales household items at the market. Most of these did not have a stable source of income. In fact, they mainly worked for the few that were permanently employed. They mostly described themselves as “hustlers” to mean struggling to make ends meet. During data collection for instance, the researcher met some of the respondents in peoples’ farms harvesting maize at a fee.

In relation to the study, the researcher was interested in whether one’s occupation had any effect on how decisions were made at the household level. One hundred and twenty-four (124, 71.3%) of the respondents were affirmative to this question as the remaining 32(18.4%) said no, while 18(10.3%) were not sure. This implied that it was true that one’s occupation influenced how decisions were made at the household level. During a key informant interview, one of the informants shared that;

*In as much as the Nandi culture plays a key role in defining men as the household heads, I have seen here in most families where the wives are working or doing business and have stable earnings, such women do have a big influence on family decisions. Sometimes they even seem to control their husbands. You see you can go to Mr. X to ask for something, but the man tells you I will ask my wife and give you the feedback by tomorrow. (A man aged, 47 years).*

This means that either, the wives bought the item being borrowed, or she is the main contributor to its sustenance and hence, influences its use. That gives her the powers to control its use and hence, influence the husband’s decision to or not to give it out.

In another case, there was a couple living in a house that the wives had taken a loan to construct. This was also on land that the wives bought using her savings. In this case, the man had a lot of respect for the wives, for what she had done, and in that context, he would always seek her opinion before engaging in any serious decision making. These two scenarios implied that access to resources like money, wealth and even education propelled women into the greater circles of decision making at the household level. Secondly, it also implied that the contribution that one makes to sustenance of family life and welfare would enhance their potential to influence decision making in the same household.

There was a situation given where children who were working and supporting the family through financial remittances were also highly regarded when it comes to decision making and thus, their opinion was deliberately sought or favoured by parents compared to those not working. This adds to the issue of resource mobilization, transfer and sharing as key in influencing decision-making process. There was an opinion by one of the key informants who said that “children that don’t support their parents are not taken seriously.

In fact, the family may even sale land and relocate without telling such children.” Meaning that support, which is in terms of economic assets and resources, was significant in one’s role as a decision maker.

#### **4.6.2 Level of Income for the Households**

Level of income is a key indicator in measuring economic status for individuals and households. This is always accounted for by the amount of money an individual generates from various activities on a weekly or monthly basis. The income is later used in running the expenses of a household and this can vary from one member of the household to another. Table 4.17 below summarizes the level of income as reported by the respondents.

**Table 4.17:** Respondents’ Monthly Household Income

<b>Average Monthly income</b>	<b>Frequency</b>	<b>Percentage</b>
Below 10000	111	64
10000-20000	48	28

20,000-30,000	7	4
30001-40,000	5	3
40001-50000	3	1.6
<b>Total</b>	<b>174</b>	<b>100</b>

Out of the one hundred and seventy-four respondents, the majority (111, 64%) said that they earned an average income of below 10000. This was followed by those earning 10000-20000(48, 28%). A few (7, 4%), earned between 20000 and 30000. A total of 8(4.6%) earned above Ksh.30, 000. Evidence from Table 4.18 above indicates that majority of the households in the study area earn an average of Ksh. 333 per day. This means they fall within the category of the low-income earners. This also collaborates with earlier findings under Table 4.16, which indicated that the majority (82%) of the respondents were not employed and belonged to the informal sector with low and unstable sources of income.

The lean number of households that earned more than Ksh.20,000 per month, also reflected the few respondents who said that they were formally employed. From this information we can infer that there was a direct correlation between the nature of occupation and household income. This was particularly in terms of what one does to earn a living and the amount of money earned. However, it was also evident that some households did not earn a lot in terms of money, but had the basics like food and milk from the land they owned, which assured them of food security necessary for survival. Therefore, the money was necessary for other necessities like soap, clothes, sugar, school fees, and medication purposes.

Given the reported household income, the researcher was further interested in understanding whether the income earned per month was sufficient to meet the household needs. Respondents were able to provide their own opinion on the same question as summarized in Table 4.18 below.

Table 4.18: Sufficiency of Income

Is income sufficient?	Frequency	Percentage
Yes	43	24.7
No	131	75.3
Total	174	100.0

Evidence from Table 4.18 above indicated that majority (131, 75%) of the respondent said that the income was not sufficient, compared to the few (43, 24%) who said it was sufficient. During a focused group discussion, one of the informants observed that “life has become so expensive. Money has also lost value. Long time ago, even 5000 shillings was enough. Today it cannot even buy shopping for two weeks. That is why even us working under wage labour no longer ask for 200 shillings. Today casual labour is 350 shillings per day. With that, you can only buy one tin of maize and grind. Then add a few vegetables.”

Another respondent also reported that “nowadays, everything is money. Long time ago, one could be given free vegetables, milk, and even maize. That meant that life would still go on even without money. However, today, everything has to be bought and they are costly. That is why many of us do not have enough money even for the basic needs. Some families here cook vegetables without cooking oil. That is how bad it is a times.”

For the few who said the income was sufficient, most of them were those that also had family resources like land, cows, maize farms, sugarcane, tea and some were also fairly salaried. This allowed them to meet their needs especially recurrent needs like school fees, medication, clothing and even purchase of high-status foodstuff like rice, which was a luxury to others. These households constituted the highest socio-economic status group and were admired by many.

In one of the focused group sessions, an informant said that “some families would easily sale cows, trees or part of the maize and take their children abroad or even to university because of that strong economic asset base. This cannot happen in my case! I need people to do a *harambee* for me to take my children to the same level even if they qualified.” This implied that one’s asset base was a significant influence in decision making. In this case, for one’s child to go to school or not? This also meant that households with low income and less asset base had to go an extra mile to meet their basic and even secondary needs. Ownership of assets was also confirmed as critical in decision making when 132(75%) of the respondents said that the household heads were also the controller of the family property. Thus, increasing their powers to influence decision making.

The researcher was also interested in knowing some of the priority expenditure items at the household level. Table 4.19 below summarizes the results as reported.

**Table 4.19:** Priority Household Expenditure

<b>Consumption priority</b>	<b>Frequency (n=174)</b>	<b>Percentage</b>
Food	128	73.6
School Fees	99	56.9
Children needs	41	23.6
Medical bills	36	20.7
Parents' needs	24	13.8

The main consumption priority was food as indicated by 128(73.6%). This was followed by school fees 99(56.9%) and child care expenses 41(23.6%). Other priority mentioned were medical bills (36, 20.7%) and care for parents (24, 13.8%). These results implied that the priority expenditure items were also the basic needs of the households. This is why food was the leading consumer of the household income. However, looking at the rest of the items, we can still infer that they were all critical needs like medication, school fees, children's clothing, things that one may not postpone to have. In a nutshell, these were households that seemed to be spending most of their income on basic needs critical for their survival. Thus, little or limited chances for expenditure on significant investment initiatives. Economically, the study community could be classified as a subsistence economy, where most of what was produced was for direct consumption and critical for survival.

From the data presented, analyzed, interpreted and discussed above, it is evident that social, cultural and economic factors were significant in influencing decision-making process in Maraba Location. In fact, these factors were the underlying reasons behind either proper or improper utilization of the household resources.

## CHAPTER FIVE

### SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

#### 5.1 Introduction

This study was premised on the idea that despite household decision making being a critical input in household socio-economic development, it seems to be taken for granted in most situations. The main objective of the study was to examine factors influencing household decision making in Maraba Location, Nandi County, Kenya. In this chapter, the extent to which the realization of the study objectives was achieved; the summary of the key findings; conclusions and recommendations based on the findings have been logically derived.

#### 5.2 Summary of the Findings

The summary of the findings is hereby presented as per the specific objectives of the study under the following sub-sections:

##### 5.2.1 Social Factors that Affected Household Decision Making

The first objective of the study was to examine social factors that affected household decision making in Maraba Location. It was found that despite 86% of the respondents having attained basic education and that one's level of formal education was important in decision making, in the current study, it was not significant. Other factors including family issues and alcoholism demeaned its influence. Similarly, education was not significant in selecting one as the household head (117, 67.2%).

Results also indicated that age affected decision-making of household heads 107(61.5%). That was why 114(65.5%) of the respondents affirmed that some decisions were strictly age-related. Related to age was the order of birth where, first-borns became automatically the spokespersons of the family.

In terms of one's sex and/or gender, sex was the most significant (157, 90.2%) variable and mattered for one to be a household head or not. It was the main determinant because among the Nandi community, being a patriarchal society, the male were the heirs. It was also found that there were household decisions that were sex-based as reported by 152(87.4%) of the respondents. Likewise, 121(69.5%) of the respondents agreed that sex not only affected a household head's decision-making ability, but also gave one the authority to act in a particular manner.

One's marital status was assumed to be a privileged position that bestowed value to the spouse. Married people were more respected and given priority than those not married in situations that required leadership, advising and dispute resolution. The assumption was that marriage was a source of wisdom and experience to lead. As a result, most of the decisions were by the married (153, 87.9%) compared to the unmarried (21, 12.1%). Likewise, there were household decisions that were strictly or limited to those married, 156(89.7%).

In terms of religious affiliation, majority (80%) of the respondents were Christians. It was reported by 130(74.7%) of the participants that religion influenced and affected decision making at the household level. Comparably, religious affiliation affected how decisions are made (142, 81.6%), and there were household decisions that strictly followed one's religious affiliation as reported by 135(77.6%) of the respondents.

With regard to social affiliations, parents (mean of 4.0 out of 5.0), family (mean of 3.9) and friends (mean of 3.6) were the greatest influencers on one's decision-making process. In the same context, social prejudices and stereotypes as reported by 135(77.6%) of the respondents, also played a significant role in affecting how one made decisions at the household level.

### **5.2.2 Cultural Factors that Affected Household Decision Making**

The second objective of the study was to analyze cultural factors that affected household decision making in Maraba Location. From the findings of the study, there were cultural beliefs, norms and values that affected decision making at the household level. Cultural beliefs (154, 88.5%), cultural expectations for men and women (141, 79.9%), cultural traditions and customs (29, 74.1%) were major factors that affected a household head during decision making process.

Gender and gender roles were also very significant in decision making. Traditionally, the Nandi community specified the gender of the household head (156, 89.7%) and the responsibility of household headship were vested in men (170, 98.2%). Likewise, specific decisions were defined for specific gender (88%). It was also evident that the study population had defined cultural spaces (81.6%) based on gender (96, 55.2%). Male-dominated decision-making regarding ownership of property like land (116, 66.7%),

livestock farming (115, 66.1%) and leadership (123, 70.7%). Women dominated decisions regarding kitchen (125, 71.8%) and care of girls (72, 38%).

In terms of power relations, it was evident that cultural traditions were the main source of authority. As a result, 130(74.7%) of the respondents agreed that some men and women were not ready to make certain decisions because of fear of contravening cultural values and beliefs.

Comparing men and women, men (127, 67.2%) were the household heads and with the final say. However, majority (106, 63.9%) of the respondents said that many households are not utilizing their resources well because of the unilateral decisions made by the household heads: men. Further, regarding gender and power relations, 89(51.1%) of the respondents said that gender bias in resource allocation and utilization in Maraba Location was evident. It favoured men and discriminated on women as observed by some participants who said that “in this community, everything belongs to the man. Including the women.” Men had both ownership and use rights, while women were largely having use rights.

### **5.2.3 Economic Factors that Affected Household Decision Making**

The third objective of the study was to establish economic factors that affected household decision making in Maraba Location. Measured in terms of occupation, majority (144, 82.8%) of the respondents were engaged in occupations that involved informal employment, compared the few (30, 17.2%) who were in formal employment. Whether occupation had effect on decision making, yes (124, 71.3%) majority of the respondents said whatever one does to earn a living affected his/her authority and decision making as a household head. However, it was not the determinant whether he/she was the household head or not.

The findings also showed that majority (111, 64%) of the respondents an average income of below K.Sh.10,000 per month, consistent with the 82% of the respondents that were not formally employed. Likewise, majority (131, 75%) of the respondent said that the income was not sufficient. Income was also associated with ownership of assets. Ownership of assets was significant in decision making with 132(75%) of the respondents who said that the household heads were also the controller of the family property. Consequently, assets increased one’s authority to influence decision making. The main

consumption priorities for households were food as indicated by 128(73.6%). This was followed by school fees 99(56.9%) and child care expenses 41(23.6%). Generally, most of the households that participated in the study were consumers rather than investors.

### **5.3 Conclusions**

Several variables were used to operationalize the social factors affecting decision making by household heads. It was evident from the findings that age, sex and gender, religious and social affiliations were key social issues affecting decision making process at the household level. However, education did not significantly affect decision making in the study area. It was therefore, the conclusion of the study that there were several social factors that directly affected a household head's decision-making process in the study area. This answered the first research question of the study, which asked what were the social factors that affected household decision making in Maraba Location?

With regard to the second objective of the study, it was evident from the findings that cultural beliefs, cultural expectations for men and women, cultural traditions and customs, gender roles and responsibilities, and power relations between men and women played significant roles in influencing what and how decisions were made at the household level. It was therefore, the conclusion of the study that cultural factors were indeed important determinants of decision making at the household level. However, not all the decisions arrived at were rational for the growth and development of the household. This answered the second research question which had asked how do cultural factors affect household decision making in Maraba Location?

In addressing conclusion relating to objective three of the study, economic aspects like the nature of occupation of the household head, level of income, and one's asset base were significant economic drivers for decision making. This study therefore, concluded that although economic factors were significant in influencing decision making at the household level, they were not the main determinants as to whether one was to be or not to be the household head. This addressed the third research question that had asked what were the economic factors that affected household decision making in Maraba Location.

This study has demonstrated that household decision making does not happen in a vacuum. There are several factors that influence the decisions taken and how the decision is arrived at. This notwithstanding, whether the decision had a positive or a negative effect

on the socio-economic status of the household. In overall, despite the social, cultural and economic factors having had a positive effect on the way decisions were made at the household level, it is social and cultural factors that emerged as significant in determining whether one is to be a household head or not, and even after that, determining the decision-making process, as well as the types of decisions taken.

#### **5.4 Recommendations**

Basing on the findings of the study and in line with the conclusions so far adduced, it is evident that there is need for improvement so that decisions made can be more inclusive, effective and beneficial to the household than they were happening. The study therefore, recommended that;

- i. There is need for the more households to embrace collective decision-making strategies. This would increase inclusivity, legitimacy and rationality behind decisions the promote welfare of the household rather than those that are merely popular to the household heads *per se. similarly*. Social vices like family breakdown and alcoholism among household heads should be condemned as they work against successful management of households.
- ii. From the findings, evidence has shown that cultural factors are underlying the nature, type and process of decision making. It is the recommendation of the study that civic education be carried out to promote cultural practices that enhance socio-economic development of households and refute those that are retrogressive.
- iii. On economic aspects, there is need to educate the target population of the study on the importance of promoting equity and social justice to members of both genders. By providing equal chances to both men and women, boys and girls, households would be able to harness their full potential for socio-economic development and growth.

#### **5.5 Suggestions for Further Research**

The researcher identified areas of knowledge gaps that can be filled by further research. The current study was largely qualitative and descriptive in nature. This was more of exploratory. it is therefore suggested that,

- i. Similar studies utilizing deeper inferential quantitative methodology should be carried out in order to bring out some of the exact measures and statistical tests evidence on the specifics of the social, cultural and economic factors influencing decision making. I propose Systematic Equation Modelling.

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## APPENDICES

### Appendix I: The Interview Schedule

#### LETTER OF INTRODUCTION

Dear sir/ madam,

I am a student at Egerton University studying Masters in Sociology. As a partial requirement for the course, I am required to conduct field research and submit a report on the same.

I am therefore, carrying out a study on *Factors Affecting Household Decision Making in Maraba Location, Nandi County, Kenya* and you have been selected as one of the participants in the study.

The purpose of this letter is to request you to respond to the attached interview schedule. The information given will be used for academic purpose only and will be treated with uttermost confidentiality.

Thanks in advance for your time and cooperation.

Yours faithfully,



**Mary Cheptoo**

**Telephone 0727 293578**

**Part A: General Information**

1. a. Please indicate the name of your Village \_\_\_\_\_

b. Sex of the respondent? 1. Male 2. Female

**2. Household headship**

a. Are you a household head? Yes [ ] No [ ]

b. What is the nature of the household headship in your case?

1. Single headship (Explain) .....

2. Join headship (Explain).....

c. Please indicate the key characteristics of a household head?

Characteristics	Yes	No	Remarks/comments
Ages matters?			
A person of great responsibility/the main bread winner or provider.			
Sex matters?			
Must be the highest income earner			
Combined characteristics (E.g male, eldest age and highest income earner)			
One with more control than other members			

d. Kindly provide your scores on the final decision makers regarding the following:

Household issues	Household head		Decision maker		
	Female	Male	Male	Female	both
Food					
Large purchase of durable items					
Livestock					
Crops					

Schooling					
Medical					
Family planning					
Household investments					

e. Do you have steps or a process that you have to go through in making critical household decisions? Yes  No . If Yes, explain below

.....  
 .....

**Part B. Social Factors That Affect Household Decision Making**

**1 Level of Formal Education**

a. Kindly indicate your highest level of formal education attained;

Primary education ( ), Secondary Education ( ) Technical/College ( ) University ( )

b. Does ones level of education affect his/her ability to make decisions as the household head? Yes  (Explain).....

No  (Explain).....

c. Is formal education and/or understanding of the traditional/indigenous knowledge a requirement for one to be a household head?

Yes  (Explain).....

No  (Explain).....

**2 Age of of the Household head**

a. Please indicate your age bracket:

18 - 27yrs, ( ) 28 - 37yrs, ( ) 38 - 47yrs, ( ) 48 - 57yrs ( ), 58 - 67yrs ( ), over 67yrs ( )

b. Does ones age affect his/her ability to make decisions as the household head?

Yes  (Explain).....

No  (Explain).....

c. Is age a requirement for one to be a household head?

Yes [ ] (Explain).....  
No [ ] (Explain).....

d. Are there household decisions that are strictly age-related?

Yes [ ]  
(name them).....  
No [ ]

**3 Sex of the Household head**

a. Please indicate your sex: Male ( ) Female ( )

b. Does ones sex matter if she or he has to be a household head?

Yes [ ] (Explain).....  
No [ ] (Explain).....

c. Are there household decisions that are strictly sex-related(gender-based)?

Yes [ ] (name them).....  
No [ ]

d. Does ones sex affect his/her ability to make decisions as the household head?

Yes [ ] (Explain).....  
No [ ] (Explain).....

a. In your own opinion, between female and male-headed households, which ones seem to be performing well in terms of decision making for better utilization of household resources?

Female-headed [ ] (why) .....  
Male-headed [ ] (why) .....

**4 Marital status of the Household head**

a. Please indicate your marital status: Married ( ) Single, ( ) Separated /divorced ( )  
Widowed/widow ( )

b. If married, who is the household head?

Male [ ] (Explain why).....  
Female [ ] (Explain why).....

c. If not married (Separated/single/widowed), who is the household head?

Male [ ] (Explain why).....  
Female [ ] (Explain why).....

d. In case of plural marriage, like polygamy, who becomes the household head?.....and just in case he/she is not around or deceased, who will take over?.....

e. In your own opinion, between married and not-married households, which ones seem to be performing well in terms of decision making for better utilization of household resources?

Married [ ] (why) .....

Not married [ ] (why) .....

f. Are there household decisions that are strictly or limited to those married?

Yes [ ](name them).....

No [ ]

**5 Religion of the Household head**

a. Please indicate your religious affiliation: Christian ( ), Muslim ( ), Traditionalist ( ), Others ( ) (Specify ).....

b. Does your religious affiliation affect who makes decisions in the household?

Yes [ ](Explain how).....

No [ ] (Explain how ).....

c. Does your religious affiliation affect how decisions are made in the household?

Yes [ ] (Explain how).....

No [ ] (Explain how ).....

d. Are there household decisions that strictly follow your religious affiliation?

Yes [ ] (name them).....

No [ ]

**6 Social affiliations (Friends/family members/colleagues and classmates) influence**

Please indicate the extent to which the following may influence decisions made by a household head:

<b>Social influencers</b>	<b>Strongly agree</b>	<b>agree</b>	<b>Neutral</b>	<b>Disagree</b>	<b>Strongly disagree</b>
a. Friends					
b. Classmates					

c. Colleagues					
d. Parents					
e. Family members					
f. Social group members					

b. Do we

have social prejudices and stereotypes that may also affect how a household head makes decisions?

Yes [ ] (name them).....

No [ ]

**Part C. Cultural Factors That Affect Household Decision Making**

**1. Cultural beliefs, norms and values**

a. Do we have beliefs in your community that affect how decisions are made in a household?

Yes [ ] (name them).....

No [ ]

b. Are there cultural expectations for men and women, when it comes to decision making, as members of a household?

Yes [ ] (name them).....

No [ ]

c. What does your culture say about a household head?  
.....

d. Are there specific decisions that require the household head to consult cultural traditions and customs before making them?

Yes [ ] (name them).....

No [ ]

**2. Gender roles**

a. Is your community culture specific on which gender should be the household head?

Yes [ ] No [ ]

b. If Yes, specify the gender? Male [ ] Female [ ]

c. How is this cultural expectation changing over time, or is it static?

.....

**3. Cultural spaces**

a. Does your community culture define some cultural spaces for each gender group?

Yes [ ] No [ ]

b. If Yes, specify?

Gender spaces	Decision maker		
	Male	Female	both
Kitchen			
Children (girls)			
Children (boys)			
Crop - farming			
Livestock -farming			
Leadership			
Food provision			
School fees			
Medication/hospitalization			
Ownership of property like land			
Other specify .....			

c. Does the definition of gender spaces affect decision making in a household?

.....

d. In your own opinion, does culture pose any challenges when it comes to decision making at the household level?

.....

**4. Power relations**

Please indicate the extent to which you agree or disagree with the following statements

(Key: 1: Strongly disagree, 2: Disagree, 3: Neutral, 4: Agree, 5: Strongly agree):

<b>Statement</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
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a. Men are the household heads with the final say					
b. We have gender bias in resource allocation and utilization in Maraba location					
c. Women cannot manage a family without men					
d. Many households are not utilizing their resources well because of the unilateral decisions made by the household heads					
e. Mother headed families make better decisions					
f. Food security decision requires participation of all household members					
g. Some men and women fear to make some decisions because they fear contravening their cultural values and beliefs					

Do you have any comments or recommendations that you wish to make concerning all that we have discussed here?

- 1.....
- 2.....
- 3.....

**Part D. Economic Factors That Affect Household Decision Making**

**1. Respondent’s occupation/employment status.**

- a. What is your occupation? (Specify) .....
- b. How would you classify your occupation?
  1. Formerly employed (Explain) .....
  2. Informal employment (Explain).....
  3. Both in formal and informal occupations(Specify) .....
- c. Does your occupation matter when it comes to decision making as a household head?
  1. Yes (Explain).....
  2. No (Explain).....

**2. Respondent’s level of income in terms of salary, wage or both**

a. Which of the categories best describe your average monthly income in K.Shs?  
 Below 10,000 [ ] 10,000 – 20,000 [ ] 20,000 – 30,000 [ ] 30,000 – 40,000 [ ] 40,000-50,000 [ ] Above 50,000 [ ]

b. Are you the highest earner in your household? Yes [ ] No [ ]

c. If No, does that affect your role as a household head?

Yes [ ] (Explain).....

No [ ] (Explain).....

d. Is your income sufficient to meet your basic responsibilities as the household head?

Yes [ ] (Explain).....

No [ ] (Explain).....

e. If No, how do you fill in the income gap?.....

f. As a household head, what are the two priority consumers of your income? .....

**3.Ownership of assets and property**

a. Who owns the land on which you stay? (Specify).....and is it in his or her name? Yes [ ] No [ ] . If No Why?.....

b. How was the land acquired? Purchased [ ] Inherited [ ] Other [ ].....

c. Does the ownership of land, has anything to do with household decision making?

Yes [ ] (Explain).....

No [ ] (Explain).....

d. Apart from land, do you have other assets owned by the household? Yes [ ] No [ ]

e. If Yes, are the assets under the control or even in the name of the household head?

Yes [ ] (Explain).....

No [ ] (Explain).....

f. Who makes the final decision on the following:

g.

Household assets control	Household headed by		Decision maker		
	Female	Male	Male	Female	both

Purchase of more assets?					
Use of assets like what to plant?					
Distribution of asset like land?					
Disposal of assets?					

h. Is there any room for discussion and or consensus building on control of assets in your household?

Yes [ ] (Explain).....

No [ ] (Explain).....

i. Do you think the nature of household headship in your case has affected the level of household utilization of its resources? Yes [ ] No [ ]

Explain your answer.....

**4. Time and location**

b. In your household, do you or does your household head stay within? Yes [ ] No [ ] .

If No, where does he/she stay?.....

c. Do you think the place of stay, within or outside, affects decision making process?

Yes [ ] (Explain).....

No [ ] (Explain).....

d. Are there occasions when decisions are delayed because the household head is away?

Yes [ ] No [ ]

e. If Yes, how does that delay affect the whole household? (Provide some examples).

.....

**Thank you for participating in the study.**

## **Appendix II: Interview Guide for In-Depth Interviews**

- i. What are the social factors that affect household decision making in Maraba Location?
- ii. How do cultural factors affect household decision making in Maraba Location?
- iii. What are the economic factors that affect household decision making in Maraba Location?



## Appendix IV: Research Publication



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### **Cultural Determinants of Household Decision Making among the Nandi Community in Kenya**

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#### **ABSTRACT**

Despite household decision making being a critical input for household socio-economic development, it seems to be taken for granted in most situations. Among the Nandi community, households seem to lag behind and score poorly in terms of their social and economic conditions despite having the necessary resources to propel them into better development indicators. This paper is an outcome of a study that was carried by the authors to examine cultural factors that influenced household decision making among the Nandi community. The targeted population were all households in Maraba Location, Nandi South Constituency. A sample size of 174 households participated in the study and were selected either purposively or by simple random sampling. Data was collected by an interview schedule and in-depth interviews. Both quantitative and qualitative analysis were employed. It was found that cultural beliefs (154, 88.5%), cultural expectations concerning men and women (141, 79.9%), traditions and customs (29, 74.1%) affected household decision making process. Household headship (156, 89.7%) and responsibility were vested in men (170, 98.2%). Male-dominated decisions regarding ownership of property like land (116, 66.7%), livestock farming (115, 66.1%) and leadership (123, 70.7%). Women dominated decisions regarding the kitchen (125, 71.8%) and care of girls (72, 38%). the study concluded that cultural factors had a positive effect on household decisions and determined who was to be the household head, the decision-making process, as well as the types of decisions taken. The study recommended the need to embrace collective decision-making strategies and for civic education to promote cultural practices that enhanced socio-economic development and refute those that were retrogressive.

#### **INTRODUCTION**

Decision making is one of the most primary responsibilities in management, but it varies on the bases of individual's differences. This is because every person has different thinking and information processing style that makes a difference in their decision-making styles. At the household level, decision making lies at the core of any humanitarian response. An effective response requires a series of decisions: on whether, where and to intervene, on the scale and nature of the intervention, and on how to best allocate resources, coordinate with other agencies, and maintain the safety and security of the affected people (Knox & Campbell, 2020).

The success of any household mostly depends upon the quality of decisions made by its managers that is, the household heads. Consequently, any difference in personality traits directly affects the decision-making styles (Katarzyna & Karoli, 2021). It is the decision-making styles that in turn reflect nature and thinking of household heads within a household set up. This depends and includes their mentality on how they use information, conceptualize and envision the future of their families. Decision making style is a learned, usual response pattern that a person shows in a decision situation (Ding, Xu, Yang, Li & Heughten, 2020). According to Greenberg (2016), decision making styles are a blend of how a person recognizes and understands the situation and a manner in which he/she selects the alternative to respond to a particular situation.

The nature of the interactions governing the intra-household resource distribution process is varied. Andreis (2020), gives a general characterization of intra-household interactions based on the collective rationality model on the assumption that household decisions achieve a Pareto-efficient allocation of resources, irrespective of which bargaining mechanisms determine household members' decisions. In contrast, Baruch and Stephen (2020)