INFLUENCE OF EDUCATION ON EMPOWERMENT IN FEMALE-HEADED HOUSEHOLDS IN BUNYALA SUB-COUNTY

Osinya, A. J., & Juma, D. O.

# INFLUENCE OF EDUCATION ON EMPOWERMENT IN FEMALE-HEADED HOUSEHOLDS IN BUNYALA SUB-COUNTY

## Osinya, A. J.,[1*] & Juma, D. O.[2]

[1*] Master Candidate, Jomo Kenyatta University of Agriculture & Technology [JKUAT], Kenya

[2] Ph.D, Lecturer, Jomo Kenyatta University of Agriculture & Technology [JKUAT], Kenya

## ABSTRACT

*Poverty remains a crucial development challenge all over the world more so among the underdeveloped countries. The household being the basic and essential unit in analyzing the poverty levels is crucial in any undertaking aimed at reducing poverty levels. When poverty is brought down to low levels at the household, the individual household members become economically empowerment and thus able to influence other spheres of their lives that directly affect them. Research has shown that economically strong households give rise to people with reduced poverty levels. Thus this study aimed at determining the influence of education on empowerment in female-headed households in Bunyala Sub-County. The study adopted a descriptive research design. The study was conducted in Bunyala Sub-County in Busia County. The study targeted 384 female headed households that were randomly selected from the four wards forming the Bunyala Sub-county. Data was collected by use of questionnaires. The collected data was then analyzed by use of both inferential and descriptive statistics. The results indicated that education was significant predicator of female headed household empowerment. It was concluded that increased education would result to empowerment of female headed households. The study recommended that there is need to make good use of land through crop farming and livestock production so as to increase household income and food security.*

***Key Words:*** *Women Empowerment, Education, Poverty Reduction*

## INTRODUCTION

World Bank (2011) defined poverty as deprivation in well-being and comprises of many dimensions. It includes low income and the inability to acquire the basic goods and services necessary for survival with dignity. Poverty definition also includes low levels of health and education, inadequate physical security, poor access to clean water and sanitation, lack of voice and inadequate capacity and opportunity for individuals to better their lives. Cuaresma, Fengler, Kharas, Bekhtiar, Brottrager and Hofer (2018) observe that the attainment of the SDGs requires a deliberate and concise effort in assessment of the future poverty trends. They further point out that should the current trend continue, then the attainment of the first goal will remain a pipe dream. Held (2018) holds that much has not been accomplished in a bid to deal with this global issue that has continually exposed humanity to shame and lack of dignity. Held further argues that poverty takes on a multi-faceted view among them being the moral view.

Women remain key drivers of the development agenda in accordance with Odiel-Wieser (2017). However, women according to Odiel-Wieser, women continually face discrimination in the patriarchal society with most of their work not monetized. Some of the socio-economic aspects that women face discrimination include the living conditions, power distribution between men and women, nutrition among others. Muleta and Deressa (2014) in a study aimed at establishing the level of poverty in female headed households against the male ones in Ethiopia established that actually the poverty incidence is higher in households headed by the female. It was further established that the variables that caused the difference in poverty include the level of education of the head. Khudhari, Hayawi and Lafta (2012) observe that female-headed households have shown a trend of being marginalized and are more prone to poverty. It is further observed that women headed households are on the rise globally owing to natural and man-

made causes for instance Iraq one in ten households are women headed a situation exacerbated by the existing security situation.

Female-Headed Households (FHHs) according to China,Lilly and Igbemi (2017) consist of female headed women who are either single parents, widowed or divorcees who are actively fending for their families. Further empirical evidence prove that these households are wallowing in poverty compared to other households and as a result should form the macro part of poverty eradication interventions. Worth noting is the fact that FHH women face more socio-economic problems than the other vulnerable groups due to the patriarchal system that imbed in it discrimination against women. Leevathi and Swethas (2017) Observe that the undervaluation of women work which in most cases is invisible has resulted in the under estimation of the GDP. However, they agree that there is a difficult in coming up with a standardized way of valuing this work. It is further argued that the effectiveness of these FHHs is largely affected by the status of the female head. Accordingly factors such as age, marital, status, income and occupation have a direct bearing on the success of these households. On the other hand Nyathi and Thobejane (2018) posit that most development plans and actors ignore the existing complex relationship between gender and poverty. They instead choose to focus their campaigns on the provision of education and employment to young women while almost ignoring rural FHHs. The few interventions in existence instead focus on non-comprehensive aid such as food donations and cash transfers.

Female Headed households according to Mwauda and Nyaoke (2015) have been on a steady increase prompting the government to swing into action in order to help alleviate poverty. However, they still hold that despite all these efforts there has been an increase in poverty in these FHHs. Stokes, Lauff, Eldridge, Ortbal, Nassar and Mehta (2015) in their study established that with the increase in FHHs

comes a change of women traditional roles to those of a breadwinner. As a result their success is pegged on the general wellbeing of the entire household. Therefore they are required to acquire income generating assets in order to fend for their households a factor that proves almost impossible to attain due to the weak rural economies. Schatz, Madhavan, and Williams (2011) argue that the media equate FHHs with household vulnerability and disorganization. This has whoever been made worse by the HIV/AIDS menace. Mikalitsa (2015) in a study aimed at establishing the relationship between household headship and malnutrition In Busia established that there exists a significant relationship between the two and proposes that women should have control over resources so as to attain the right household nutrition. As are result there is need for women empowerment.

This research looked into education of household head as socio-economic determinant of empowerment in female headed households of Bunyala sub-county.

**Statement of the Problem**

Many scholars have noted with concern the increasing number of Female-Headed households. China, Lilly and Igbemi (2017) however, established that with the increase in FHHs globally comes with elevated poverty level that has hampered the success of these households. Stokes, Lauff, Eldridge, Ortbal, Nassar and Mehta (2015) observe that women more so in developing countries have had to depart from their traditional roles in order to sufficiently fend for their families. Despite the efforts made by the Kenyan Government according to Mwauda and Nyaoke (2015) there has been no reprieve for these FHHs.

Busia County According to KNBS (2015) ranks among the topmost counties with income inequalities. The report title Pulling apart or pooling together reveals the wanting situation in these FHHs. The rate of literacy is quite wanting with most of these households lacking adequate basic needs such as propoer housing and accommodation. Bunyala has the highest count of poor people (Kenya National Bureau of Statistics, 2010). Oyoo, Odera and Omuterema (2015) notes that frequent floods, unemployment, impact of HIV and AIDS and lack of market for agricultural produce are some of the factors that have exacerbated poverty in the area. According to Kenya National Bureau of Statistics (2010), Uwezo fund (2017) and Kenya National Bureau of Statistics (2017) 70% of the total population in Bunyala sub County lives below the poverty line, making it among the poorest sub-counties in Kenya. The Sub County has a poverty gap of 18.6% of the poverty line and a severity 6.9% of the same (Kenya National Bureau of Statistics and Society for International Development, 2013).

There is convincing evidence according Judith, Odebe, Maiyo and Mauluko (2010) that the high incidence of poverty in Bunyala sub-county has greatly hindered access to safe water, food, sanitation, quality education and basic needs especially among FHHs. The findings by Judith *et al*. (2010) corroborate the true state of affairs in Bunyala, and it will be right to conclude that the impact of poverty in Bunyala Sub County has a far reaching effect to the community.

Poverty situation in Bunyala Sub County has continued to be persistent over the years (Okumu, 2017). This is despite several World Bank projects being initiated that have turned out to be ineffective to a large extend as claimed by Chauvet, Collier and Duponchei (2010). The poverty in Bunyala has even threatened the very means meant to eradicate it (Mualuko, 2011). Mualuko (2011) indicates that poverty in Bunyala has greatly affected the access of quality education resulting to high dropout which has led to increased crime, unskilled persons, addiction to drugs and low life expectancy.

Nungo, Okoth, & Mbugua (2012) indicates that the high levels of poverty in Bunyala has also resulted to

Page: - 2317 -

The Strategic Journal of Business & Change Management. **ISSN** 2312-9492 (Online) 2414-8970 (Print). www.strategicjournals.com

high malnutrition and health related complications amongst the children below the age of 5 years as many FHHs cannot afford a balanced diet and access to proper health services. Therefore this study sought to fill the existing gaps on investigating the influence of education on empowerment in female-headed households in Bunyala Sub-County.

## Objectives of the Study

The objective of the study is to investigate the influence of education on empowerment in female-headed households in Bunyala Sub-county. The research hypothesis was:-

$H_0$: There is no significant relationship between education and empowerment in female-headed households in Bunyala Sub-county.

## LITERATURE REVIEW

### Theoretical Review

### Cyclical theory of poverty

Sharma (2014) indicates that certain circumstances and factors force people to continue living in persistent poverty. This makes it difficult for people to overcome it. Davis and Sanchez-Martinez (2014) on monetary approach theory to poverty indicates that household income is a determinant of poverty as it provides a household with a purchasing power and ensures access to resources thereby playing a big role in alleviating poverty.

Level of education, asset ownership and household income has been viewed as determinant of poverty in a household according to Fraser and Baiyegunhi (2010). Education has been argued to be a great determinant of poverty in a household, as a lack of it will make the household more vulnerable to poverty. Ownership of asset has been poised to be a buffer and a cushion from the negative effects of poverty.

According to Davis and Sanchez-Martinez (2014) on review of the economic theories of poverty, it indicated that poverty is as a result of individual choices and poor wellbeing that hinder economic growth and productivity. Davis and Sanchez-Martinez (2014) further explained that individual wrong decisions can lead one to poverty traps. Intergenerational theory of poverty as noted by Davis and Sanchez-Martinez (2014) that certain behavioral characteristics that are passed from one generation to another through upbringing also contribute to poverty. This view is upheld by Blank (2010) who indicates that poverty begets poverty, Blank (2010) claims that as children grow up in a dysfunctional families they tend to copy from their role model the deviant behavior that exacerbate poverty in the household.

This view is similar to that of Mohan (2010) who views poverty as a product of societal imbalances and inequalities that are then reinforced by culture and personal attributes that are basically predatory in nature. According to various scholars the perennial wage gap between men and women has escalated poverty levels across developed and developing countries.

### Review of Variables

### Education

Massod *et al* (2011) argues that the indirect effect of education on empowerment is a key component when it comes to human poverty, this occurs in such way that as education improves so does income, it makes it easier for people to fulfill their basic necessities, raising the standards of living thereby resulting to a fall in poverty level. Njong (2010) notes that there is a direct linear relationship between education and earnings in such a way that education increases the probability of employment and better earing compared to the less educated. Bammeke (2011) established that parents formal education more so women has a direct impact on their children's performance.

Poverty has also been found to be a big impediment to attainment of good education standards, this argument is supported by Massod *et al* (2011) who

explains that this occurs in the absence of resources to aid education, deterioration of teaching standards and mutilated mindset of a poor child because of poverty.

Massod, Malik and Sarwar (2011) note that poverty and education go hand in hand and they are inversely related. When the levels of education are high in a population the lesser there will be number of poor people. Balamurali, Janflone and Zhu (2016) explain that there is a positive correlation between education and the income to poverty ratio, where an increase in education achievement results to increase in income and reduction of poverty ratio. Investment in education and human capital has been argued by Njong (2010) as a very good ingredient combination for economic growth and poverty reduction.

Education impacts knowledge and skills resulting to higher wages. According to Massod, Malik and Sarwar (2011) the direct impact of education on poverty is through an increase in earning and incomes. This argument is supported by Balamurali, Janflone and Zhu (2016) who indicate that a good education is almost a surety for a good future earnings and success. According to De Silva and Sumarto (2015), an increase in education capital is associated with a lower level of poverty in many places.

In a study conducted by American Community Survey (2012) on impact of education on poverty levels among the adults, it was found that educational attainment is positively correlated with income to poverty ratio in a given household. This finding concur with a separate research finding that was conducted in Pakistan by Massod *et al* (2011) where it found out that Pakistan is among the countries with the highest number of children out of school because of the severe poverty. The study further indicated that there is a different effect of education levels on severity of a household poverty. In a study to find out the most poverty reducing education level in Cameroon by Njong (2010). The research found out

that education attainment has a positive impact on poverty and that the higher the education levels the more and more it is effective in poverty reduction.
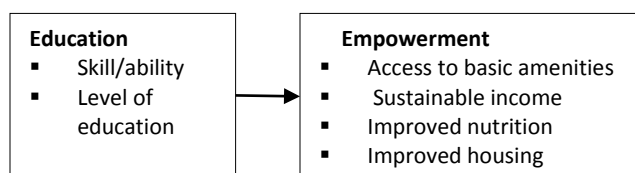
According to Janua and Kamal (2011) better education leads to better farming methods consequently ensuring a higher crop yield and better financial returns which eventually reduces the chances of a farmer falling below poverty line. Massod *et al* (2011) note that education indirectly helps in attaining basic necessities such as water, shelter, increases productivity and income and helps in placing people above the poverty line. Education is envisioned as a great equalizer this is according to Coley and Baker (2013), this is because education is able to manage and mitigate the effects of poverty through equipping one with knowledge and skills to live a productive life.

Gender disparities can be equally be overtaken by use of education according to Quenzel and Hureelmann (2012).They further allude that in order to realize a wholesome development, policies should be formulated to cater for both genders. By gapping the existing discrimination in education between men and women, female headed households will successfully reduce poverty levels. On the other hand, Alves (2011) established that education has a direct bearing on household income but at the same time concluded that it does not have any impact on expenditure. Thus in as much as education may inform responsible spending of scarce resources, other aspects such as impulsiveness override it.

Financial literacy equally plays a key role in alleviating poverty at the house level according to Wilschut, Brink, Groot and Amagir (2017) equally plays a key role in alleviating poverty both at the household and individual level. Proper financial skills results in frugal use of resources while financial illiteracy results to illiteracy and lack of discernment when it comes to investment. Education according to Ozturk (2010) is the precursor to any development of a country.

Ozturk further argues that a country cannot realize sustainable development without investing heavily in the human capital more so through the provision of education. Ideally education improves all social aspects of the people making them have a broader world view. Some of the direct benefits of education include improved health, entrepreneurship and care of the environment a key aspect of empowerment.

### Conceptual Framework



| Education | Empowerment |
| --- | --- |
| ▪ Skill/ability<br>▪ Level of education | ▪ Access to basic amenities<br>▪ Sustainable income<br>▪ Improved nutrition<br>▪ Improved housing |

**Independent Variable      Dependent Variable**

**Figure 1: Conceptual Framework**
**Source: Author (2019)**

### Empirical Review of Existing Literature

The literature reviewed clearly indicated that various factors contribute to the level of empowerment in FHHs. Empowerment according to Abrar ul Haq, Mohd, and Nurul (2016) can help people escape poverty. Ideally empowerment is an ingredient of development and elevation of the socio-economic status. Mikalitsa (2015) established that there exists a significant relationship between household headship and malnutrition. It was further revealed that the level of the head's education has a bearing on the acquisition of education in the household. In Busia established that there exists a significant relationship between the two and proposes that women should have control over resources so as to attain the right household nutrition. Majority of the reviewed work does not comprehensively review socio-economic determinants of empowerment in the FHHs. Due to this, there is need for further research to clearly elaborate what determines empowerment in FHHs. This study seeks to provide new knowledge to guide the county government of Busia and other development actors so as to better elevate FHHs and other under-privileged groups.

### METHODOLOGY

This study adopted a descriptive research design. According to Atmowardoyo (2018) there is consent among researchers on the use of the word descriptive research design. The author argues that the design is used to describe an existing phenomenon as accurately as possible without having to alter it. The study population comprised the total number of female headed households in Bunyala sub-county in Busia County. According to Kenya National Bureau of Statistics and society for international development (2013) there are 11,754 households in this sub-county. In this research, the questionnaire was the primary research instrument. According to Williams (2014) questionnaires are used to collect a wide range of information ranging from opinions to behavior of people. The questionnaire to be used entailed both closed and open ended questions hence a hybrid of the two. The questionnaire was structured in such a way that both qualitative and quantitative data was collected from the households. Based on the study's variables both qualitative and quantitative was used. Qualitative data was analyzed by use of content analysis. Quantitative data was analyzed by use of inferential and descriptive statistics.

### FINDINGS

### Descriptive Statistics

The presentation of descriptive statistics is based on the frequencies, percentage, mean and standard deviation of study variables. These variables were education, ownership of asset, household's head age and household income which were independent variables while empowerment was dependent variable. The respondents were asked to indicate their level of agreement from 1 strongly disagree, 2-Disagree, 3-undecided, 4-agree and 5 strongly agree. The findings were as follows.

## Education

Education variable was used in the first objective which sought to investigate the influence of education on empowerment in Female-headed households in Bunyala Sub-county. The results are presented in Table 1 in which percentage are presented outside brackets while frequency in the brackets. The agreement ranged from 1 strongly disagree, 2-Disagree, 3-undecided, 4-agree and 5 strongly agree. SDV is the standard deviation.

**Table 1: Education**

| Statement | 1 | 2 | 3 | 4 | 5 | Mean | SDV |
|---|---|---|---|---|---|---|---|
| Access to education has opened up more opportunities | 10.7%(34) | 14.5%(46) | 32.1%(102) | 35.5%(113) | 7.2%(23) | 3.54 | 1.096 |
| Education has improved the overall decision making skills in the household | 9.4%(30) | 11.9%(38) | 10.7%(34) | 41.2%(131) | 26.7%(85) | 4.07 | 1.080 |
| Education is a key factor in driving the household economic vision | 4.4%(14) | 15.1%(48) | 30.5%(97) | 36.8%(117) | 13.2%(42) | 3.89 | 1.035 |
| Education has equipped the household with crucial financial skills | 6.3%(20) | 22.3%(71) | 44.7%(142) | 23.9%(76) | 2.8%(9) | 2.95 | .909 |
| The overall nutritional standards in the household have improved | 4.4%(14) | 18.9%(60) | 25.5%(81) | 40.6%(129) | 10.7%(34) | 3.34 | 1.041 |
| Acquisition of education is a priority in the household | 8.2%(26) | 18.6%(59) | 15.4%(49) | 47.8%(152) | 10.1%(32) | 3.33 | 1.135 |
| **Overall** | | | | | | **3.52** | |

From Table 1, 35.5% (113) of the sampled respondents agreed that access to education has opened up more opportunities and additional 7.2% (23) strongly agreed. A mean of 3.54 suggested that to a moderate extent Access to education has opened up more opportunities. The results also revealed that 41.2% (131) of the respondents agreed that education had improved the overall decision making skills in the household and further 26.7%(85) strongly agreed with same with a mean of 4.07. This implied that education had improved the overall decision making skills in the household. In regard to household economic vision, 30.5% (97) were undecided. However, 36.8% (117) of the respondents agreed and 13.2% (42) strongly agreed that education is a key factor in driving the household economic vision. A mean of 3.89 indicated that education is a key factor in driving the household economic vision.

On the other hand, 44.7%(142) of the respondents were undecided that education has equipped the household with crucial financial skills as compared to 32.5% and 13% who agreed and strongly agreed respectively. This observation was supported by a mean of 2.95. The results also indicated that 40.6% (129) of the respondents agreed and 10.7% (34) strongly agreed that. The overall nutritional standards in the household had improved with a mean of 3.34. Lastly, 47.8% (152) and 10.1% (32) of the sampled respondents agreed and strongly agreed that acquisition of education is a priority in the household with a mean of 3.33. This implied that respondents did not confirm in unison that acquisition of education is a priority in the household.

## Empowerment

Empowerment variable was as dependent variable. The results were presented in Table 2 in which percentage were presented outside brackets while frequency in the brackets. The agreement ranged from 1 strongly disagree, 2-Disagree, 3-undecided, 4-agree and 5 strongly agree. SDV is the standard deviation.

**Table 2: Empowerment**

| Economic Empowerment Statement | 1 | 2 | 3 | 4 | 5 | Mean | SDV |
|---|---|---|---|---|---|---|---|
| My family has had sufficient formal education | 1.6%(5) | 9.7%(31) | 6.6%(21) | 48.1%(095) | 34%(108) | 4.03 | .969 |
| I have proper housing | 1.9%(6) | 6.6%(21) | 13.2%(42) | 49.7%(158) | 28.6%(91) | 3.97 | .924 |
| My income is sustainable with reduced risks | 1.6%(5) | 11.9%(38) | 12.9%(41) | 47.5%(151) | 26.1%(83) | 3.85 | .994 |
| My assets base has greatly increased | 2.5%(8) | 6%(19) | 17.3%(55) | 44%(140) | 30.2%(96) | 3.93 | .969 |
| I am able to afford better health services, education, nutrition, sanitation and a quality life | 0.3%(1) | 3.8%(12) | 32.4%(103) | 40.9%(130) | 22.6%(72) | 3.82 | .836 |
| The cumulative household income and earning has increased | 0.3%(1) | 1.9%(6) | 35.5%(113) | 43.7%(139) | 18.6%(59) | 3.78 | .624 |
| Overall | | | | | | 3.9 | |

The results in Table 2 showed that 48.1% (095) of the respondents agreed and the 34% (108) also strongly agreed that their family has had sufficient formal education with a mean of 4.03. Similarly, 49.7% (158) of the respondents were in agreement that they have proper housing and additional 28.6%(91) strongly agreed on the same with a mean of 3.97. The results also revealed that, 47.5% (151) and 26.1% (83)of the respondents agreed and strongly agreed respectively that the income is sustainable with reduced risks. A mean of 3.85 implies that income is sustainable with reduced risks.

The results also revealed that 44% (140) of the respondents agreed that the assets base has greatly increased while 30.2% (96) strongly agreed. A mean of 3.93 indicate that assets base has greatly increased. Similarly, 40.9% (130) and 22.6% (72) of the sampled respondents agreed and strongly agreed respectively that they are able to afford better health services, education, nutrition, sanitation and a quality life. A mean of 3.84 implies that women are able to

afford better health services, education, nutrition, sanitation and a quality life. Lastly, 43.7%(139) of the respondents agreed that the cumulative household income and earning has increased and 18.6%(59) strongly agreed. A mean of 3.78 implies that cumulative household income and earning has increased.

**Inferential Statistics**

**Influence of education on empowerment of female headed household**

The objective of the study was to investigate the influence of education on empowerment in Female-headed households in Bunyala Sub-county. This was achieved by carrying out simple linear regression to establish the coefficient of determination ($r^2$) which explains changes in empowerment of female headed household in Bunyala Sub County that is been accounted for by education. The results are as shown in Table 3.

Page: - 2322 -

The Strategic Journal of Business & Change Management. **ISSN** 2312-9492 (Online) 2414-8970 (Print). www.strategicjournals.com

**Table 3: Regression Results of Education and Empowerment**

| Model Summary | | | | |
|---|---|---|---|---|
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | .547[a] | .271 | .269 | .5338004 |

a. Predictors: (Constant), Education

| ANOVA[a] | | | | | |
|---|---|---|---|---|---|
| Model | Sum of Squares | df | Mean Square | F | Sig. |
| 1  Regression | 33.553 | 1 | 33.553 | 117.752 | .000[b] |
| Residual | 90.042 | 316 | .285 | | |
| Total | 123.511 | 317 | | | |

a. Dependent Variable: Empowerment
b. Predictors: (Constant), Education

| Coefficients[a] | | | | | |
|---|---|---|---|---|---|
| Model | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. |
| | B | Std. Error | Beta | | |
| 1  (Constant) | 1.492 | .173 | | 8.603 | .000 |
| Education | .579 | .053 | .547 | 10.851 | .000 |

a. Dependent Variable: Empowerment

From the Table 3, the value of $R^2$ was 0.271 showed that education explains up to 27.1% of variance in empowerment of female headed household in Bunyala Sub County. From the ANOVA results, the significance of the model had a value $F_{(1,317)}$ =117.752, P=0.000. This implied that education was a useful predictor of empowerment of female headed household in Bunyala Sub County. The unstandardized regression coefficient value of education was 0.579 and significance level of p=0.000. This indicated that a unit change in education would result to significant change in empowerment by 0.579 units, P<0.05. Hence, there exists a positive and significant influence of education on empowerment of female headed household in Bunyala Sub County. The simple linear regression equation is as shown below.

Empowerment(Y)=1.492+0.579($X_1$) Education

**Testing Null Hypotheses**

The hypothesis testing was arrived by using significance level of unstandardized B coefficient. The significance level was set at P<0.05; therefore, B coefficient which had significance level less than 0.05

was considered significant and therefore, the null hypothesis was rejected.

$H_0$: There is no significant relationship between education and empowerment in female-headed households in Bunyala Sub-county.

$H_A$: There is significant relationship between education and empowerment in female-headed households in Bunyala Sub-county.

**B Coefficient results:** ($B_1$ = 0.319; p=0.000< 0.05)

**Verdict:** The null hypothesis $H_0$ was rejected.

**Results interpretation: $H_A$:** There is significant relationship between education and empowerment in female-headed households in Bunyala Sub-county.

**SUMMARY**

The objective of the study was to investigate the influence of education on empowerment in Female-headed households in Bunyala Sub-county. The study sought to test the first null hypothesis which was there is no significant relationship between education and empowerment in female-headed households in Bunyala Sub-county. Education had an overall mean of 3.52 which when rounded to nearest whole number is 4 (agree). This implies that majority of the respondents agreed on various statement related to

Page: - 2323 -

The Strategic Journal of Business & Change Management. **ISSN** 2312-9492 (Online) 2414-8970 (Print). www.strategicjournals.com

education on empowerment of female headed household. The respondents agreed that education has improved the overall decision making skills in the household as indicated by a mean of 4.07. The respondents also agreed that education is a key factor in driving the household economic vision as shown by a mean of 3.89. A mean of 3.54 revealed that access to education has opened up more opportunities.

Simple linear regression analysis revealed an R squared ($R^2$) = 0.271, P=0.000 implying that 27.1% of variation in the empowerment in female-headed households in Bunyala Sub-county is significantly explained by education. Therefore, education is significant predictor of empowerment in female-headed households in Bunyala Sub-county. Multiple linear regression results using unstandardized beta coefficients showed that there exists a positive and significant influence of education on empowerment in female-headed households in Bunyala Sub-county (B=.319, p=.000). This implies that controlling of other variables in the model, a unit change in education would result to significant change in empowerment by 0.319 in the same direction. Therefore, the first null hypothesis was rejected as education has significant influence on empowerment of female headed household in Bunyala Sub County (B≠0, P<0.05).

## CONCLUSIONS

The findings indicated that education has significant influence on empowerment of female headed household in Bunyala Sub County. Therefore, the study concluded that education influences female headed household' empowerment. Increase in education would results to increase in empowerment of female headed household. Education has improved the overall decision making skills in the household and education is a key factor in driving the household economic vision. However, education has not equipped the household with crucial financial skills.

## RECOMMENDATIONS

To achieve empowerment in female headed household, there is need for women to access adequate and appropriate education especially in financial literacy and skills and nutrition. This can be achieved by collaborating with financial institutions especially microfinance for financial skills and NGO that are based on nutrition and dietetics. The education of female should also be promoted through capitations and other incentives that would allow female students to complete secondary education. Therefore, government should formulate polices that would enhance education especially for girl child.

### Areas for Further Research

The study sought to establish influence of education needs on the empowerment of female headed household in Bunyala Sub County. The study limited itself to Bunyala Sub County; however, there is need for further studies to consider other sub counties and counties in Kenya. The study examined female headed household in the sub county and limited itself to the education needs. A study should be conducted to examine issues related to female-headed households in rural areas with special reference to sustainable social and economic development.

## REFERENCES

Abrar ul Haq, M., Mohd, J., Mohd, R.& Nurul ,G. (2016). Measuring the Socio-Economic Empowerment of Rural Households in Pakistan. 12. 107-122.

Adetunji M., (2012): Determinant of Urban Poverty in Osun State Nigeria.

Page: - 2324 -

The Strategic Journal of Business & Change Management. **ISSN** 2312-9492 (Online) 2414-8970 (Print). www.strategicjournals.com

Africa Population Health Resource Centre (2014): Family planning matters; Briefing Agricultural Sector Development Support Programme (ASDSP)

Agriculture, Livestock and Fisheries (MoALF), Nairobi, Kenya.

Ajuruchukwu O., (2016): The determinants of household poverty in South Africa;

Akerele D, and Adewuyi A., (2011) Analysis of Poverty Profiles and Socioeconomic

Akinbode S., (2013) Profiles and Determinants of Poverty among Urban Households

Akinbode S., and Humzart S., (2017): Women Asset Ownership and Household Alleviation: A Cross-Country Analysis. *The Lahore Journal of Economics*.

Alves,N. (2012) The impact of education on household income and expenditure inequality. *Applied Economics Letters, 19*:10, 915-919, DOI: 10.1080/13504851.2011.60712

Amagir, A., Groot, W., Maassen van den Brink, H., & Wilschut, A. (2018). A review of financial-literacy education programs for children and adolescents. *Citizenship, Social and Economics Education, 17*(1), 56–80. https://doi.org/10.1319/2047173431919555 area in Western Kenya using landsat satellite imagery.

Asogwa C, Umeh C, and Okwoche A., (2012) Poverty and Efficiency among

Atmowardoyo,H. (2018). Research Methods in TEFL Studies: Descriptive Research, Case Study, Error Analysis, and R & D. *Journal of Language Teaching and Research*. *9*. 197. 10.17507/jltr.0901.25.

Baiyegunhi L., and Frase G., (2010): Determinants of household poverty dynamics

Balamurali A., Jordan J. and Zhu E., (2016): The Impact of Education on Poverty

Bammeke,F.(2010). Gender, household headship and children's educational performance in Nigeria: debunking the myth of poor performance in female-headed households.*African Population* Studies, 24. DOI: https://doi.org/10.11564/24-1-2-304 Busia. Kenya County Climate Risk Profile Series. The Kenya Ministry of

Calnitsky, D. (2018). Structural and individualistic theories of poverty. *Sociology Compass, 12*(12), n/a-n/a.

Chauvet, L., Collier, P. & Duponchel, M. (2010) What explains aid project success

China, M. A., Lilly, G., & Igbemi, M. J. (2017). Sustainable Development: A Case for Female-Headed Households in the Niger Delta Region of Nigeria. *International Journal of Scientific Research in Education, 10*(2), 148-155. Retrievedfrom http://www.ijsre.com

Cindy L., Vivian Guo., Carlos W., Esther Y., and Colman C., (2016): Poverty and

Coley R., and Baker B., (2013): Poverty and Education; Finding the way Forward; Community that determine ability to uptake precautionary measures to Comparison of principal component analysis and fuzzy set theory.

Cuaresma,J., Fengler,W., H Kharas,H., Bekhtiar,K., Michael Brottrager,M. & Hofer,M.(2018). Will the Sustainable Development Goals be fulfilled? Assessing present and future global poverty. *Palgrave Communications,*Retrieved from https://www.nature.com/articles/s41599-018-0083-*Current Research*

*Journal of Social Sciences*. 3(1): 1-7. data. https://www.scribd.com/document/357954172/Mechanism-of-Growth

De Silva I., and Sumarto S., (2015). Dynamics of Growth, Poverty and Human

Deere, C, and Unidos, E., (2010). Poverty, headship and gender inequality in asset

Degirimenci, S., and Ilkkaracan, I., (2013): The Impact of Household Labor Supply;

Deressa,AF. &Muleta,DF. (2014). Female Headed Households and Poverty in Rural Ethiopia. *Science, Technology and Arts Research Journal, 3.*Retrieved from Determinants of Welfare among Urban Households of Ekiti State, Nigeria. *Development*. Vol. 40.

Dunemn,K., Carol J. Roehrs,j& Wilson,V.(2016). Critical appraisal and selection of data collectioninstruments: A step-by-step guide. *Journal of Nursing Education and Practice, 7. 10.5430/jnep.v7n3p77*

Ebert, J. F., Huibers, L., Christensen, B., & Christensen, M. B. (2018). Paper- or Web-Based Questionnaire Invitations as a Method for Data Collection: Cross-Sectional Comparative Study of Differences in Response Rate, Completeness of Data, and Financial Cost. Journal of medical Internet research, 20(1), e24. doi:10.2196/jmir.835

Eldredge, J. D., Weagel, E. F., & Kroth, P. J. (2014). Defining and Identifying Members of a Research Study Population: CTSA-Affiliated Faculty Members. *Hypothesis : the newsletter of the Research Section of MLA*, *26*(1), 5–11.

Elo, S., Kääriäinen, M., Kanste, O., Pölkki, T., Utriainen, K., & Kyngäs, H. (2014). Qualitative Content Analysis: A Focus on Trustworthiness. *SAGE Open*. https://doi.org/10.1319/2158244014522633

Etikan I, Bala K (2017) Sampling and Sampling Methods. Biom Biostat Int J 5(6): 00149. DOI:10.15406/bbij.2017.05.00149

Flint, A., & Natrup, C. M. zu. (2014). Ownership and Participation: Toward a Development Paradigm based on Beneficiary-led Aid. Journal of Developing Societies, 30(3), 273–295. https://doi.org/10.1319/0169796X14536972

Global Monitoring Report (2015). Development Goals in an Era of Demographic

Government of Kenya (2013c): The Project on the Development of the national

Government of Kenya (2014): Ministry of Agriculture Livestock and Fisheries;

Government of Kenya, (2012): *Busia District Development Plan 2008–2012*.

Government of Kenya, (2013a): Busia County Integrated Development Plan.

Government of Kenya. (2012). *Busia District Development Plan 2008–2012*,

Government of Kenya; (2013b): United Nations Development Programme. Kenya Government printers, Nairobi.

Gudrun,Q & Klaus, H.(2013) The growing gender gap in education. *International Journal of Adolescence and Youth, 18*:2, 69-84, DOI: 10.1080/02673843.2012.665168 Health-related quality of life of people living in Hong Kong; comparison of

Hoque S.F (2014). Asset-based poverty analysis in rural Bangladesh: A

In J. (2017). Introduction of a pilot study. Korean journal of anesthesiology, 70(6), 601–605. doi:10.4097/kjae.2017.70.6.601

Janjua P., and Kamal U., (2011). The Role of Education and Income in Poverty

Joyce O., Odera P. and Omuterema S., (2015): Socio-economic characteristics of the

Judith, A., Odebe, S., Maiyo, K. and Mauluko, N. (2010) Access to basic education

Julius M., Janet N. and Peter K, (2016): Profiling Disasters in Kenya and their

Kadam, P., & Bhalerao, S. (2010). Sample size calculation. *International journal of Ayurveda research*, *1*(1), 55–57. doi:10.5793/0974-7788.59946

Kenton.(2018).*Endogenous                              Growth                              Theor*y. https://www.investopedia.com/terms/e/endogenousgrowththeory.asp

Kenya National Bureau of Statistics (2010): Population and housing census - 2009, Kenyan secondary schools.

Lafta, R. K., Hayawi, A. H., & Khudhairi, J. M. (2013). Medical and social problems among women headed families in Baghdad. *Qatar medical journal*, *2012*(2), 51–58. doi:10.5339/qmj.2012.2.13

Lavrakas, P. J. (2008).*Encyclopedia of survey research methods* Thousand Oaks, CA: Sage Publications, Inc. doi: 10.4135/9781412963947

Lawal J., Omonona B., and Oyinleye O., (2011): Effects of Livelihood assets on

Leelavathi,D S.,& Swethas,S.(2017). An analytical perspective status of female headed households in India. *International Journal of Social Science and Economic Research, 02.*Retrieved from International Journal of Social Science and Economic Research.com

M. H. Alvi (2016): A Manual for Selecting Sampling Techniques in Research

Masood S., Malik N., and Sarwar H. (2011): Impact of Education on Poverty

Mckay A. (2010). Assets and chronic poverty: background paper. *Chronic Poverty*

Meyer,D.& Nishimwe-Niyimbanira,R.(2016). The impact of household size on poverty: An analysis of various low-income townships in the Northern Free State region, South *African.African Population Studies,30.* DOI: https://doi.org/10.11564/30-2-811

Mikalitsa,S M.(2015). Intrahousehold allocation, household headship and nutrition of under-fives: a study of western Kenya. *African Journal of Food, Agriculture,Nutrition and Development, 15.Retrieved* from https://www.ajol.info/index.php/ajfand/article/view/113414

Ministry of Agriculture, Livestock and Fisheries. (2016): Climate Risk Profile for mitigate floods.

Mohan,B. (2010) The poverty of culture: notes toward a theory, *Journal of Comparative Social Welfare,26*:1, 65-76, DOI: 10.1080/17485330903390957

Mualuko J., (2011): The issue of poverty in the provision of quality education in

Page: - 2327 -

The Strategic Journal of Business & Change Management. **ISSN** 2312-9492 (Online) 2414-8970 (Print). www.strategicjournals.com

Muku L., and Nyandwaro G., (2013): River Flood Modeling with Mike 11: Case Nairobi: Kenya National Bureau of Statistics.

Nairobi: Ministry of Planning National Development and Vision 2030.

National Development Report; Climate Change and Human Development.

Nielsen, R. W. (2017). Explaining the Mechanism of Growth

Njenga E., (2014): Factors affecting poverty levels in Kenya; A case study of Busia

Njong A., (2010): The effects of educational attainment on poverty reduction in

Nsikak-Abasi A., and Glory E., (2014): Does asset ownership reduce chronic

Nungo A., Okoth, M. W., & Mbugua, S. K. (2012): Nutrition status of children

Nyathi., A.,&Thobejane,T.(2018). Gender and Behaviour - Poverty among female headed households in Matabeleland South Province in Zimbabwe: a perennial problem or an enlightening experience*? Gender and Behaviour, 16* 2*,* 11250 - 1126

Oedl-Wieser, T. (2017). Women as Drivers for a Sustainable and Social Inclusive Development in Mountain Regions – The Case of the Austrian Alps, European Countryside, 9(4), 589-821. doi: https://doi.org/10.1515/euco-2017-0045 of Nzoia River (Budalangi) in Kenya. *Civil and Environmental Research* of Uyo

Ohito D., (2014): Kenya lives below poverty line; Standard newspaper

Okumu M., (2017): Assessing the root cause of persistent Floods and strategic community-based interventions in Bunyala, Busia County, Kenya; International Journal of Innovative Research and Development

Onywere S., (2011): Assessing the challenge of settlement in Budalangi and Yala Swamp.

Opondo, D. (2013). *Erosive coping after the 2011 floods in Kenya*. Int. J Global ownership in Latin America. Gender, development and globalization.

Ozturk, Ilhan. (2001). The Role of Education in Economic Development: A pear, S., & Young, W. (2018). Macroeconomic dynamics survey: endogenous growth theory and models: the "first wave," 1952–1973. Macroeconomic Dynamics, 22(6), 1695-1720. doi:10.1017/S1365100516000845Theoretical Perspective. SSRN Electronic Journal. 10.2139/ssrn.1137541.

Page, L. &Rohini, P. (2018_).Ending Global Poverty: Why Money Isn't Enough." *Journal of Economic Perspectives*, *32* (4): 173-200.DOI: 10.1257/jep.32.4.173 paper, Nairobi. Past Two Million Years: The generally accepted fundamental postulates are contradicted by poverty in Rural Nigeria; *Journal of Studies in Social science,16* ,45-64 Poverty Status of Farming Households in Southwestern, Nigeria; Cocoa Poverty; Department of Agricultural Economics and Extension University  program. Michigan State University.

Rahi S (2017) Research Design and Methods: A Systematic Review of Research Paradigms, Sampling Issues and Instruments Development. Int J Econ Manag Sci 6: 403. doi: 10.4172/2162-6359.1000403 reduction; Department of Economic University of Sargodha  *Research Centre*. Working Paper No. 100.

Page: - 2328 -

The Strategic Journal of Business & Change Management. **ISSN** 2312-9492 (Online) 2414-8970 (Print). www.strategicjournals.com

Rouf,K.(2015). While Poverty is a Global Problem Resulting from Global Issues, its Definition and Solution can only be Found Locally. *Global Journal of Management and Business Research: B Economics and Commerce, 15.* Retrieved from Global Journal of Management and Business Research.com

Sameti, M., Esfahani, R. &Haghighi,H.(2018). Theories of Poverty: A Comparative Analysis. *Kuwait Chapter of Arabian Journal of Business and Management Review 1.*Retrieved from https://www.arabianjbmr.com/pdfs/KD_VOL_1_6/4.pdf

Schatz, E., Madhavan, S., & Williams, J. (2011). Female-headed households contending with AIDS-related hardship in rural South Africa. *Health & place*, *17*(2), 389–605. doi:10.1016/j.healthplace.2010.12.017

Sharma,B.(2018). Processing of data and analysis. *Biostatistics Epidemiol Int J. 1*(1): 3-5. DOI: 10.30881/beij.00003

Social security administration (2016): Marital status and poverty; Office of

Stewart F., Saith R., and Franco S., (2011). Defining Poverty in the Developing

Stokes,E.,Lauff,C.,Eldridge,E.,Ortbal,K.,Nassar,A.&Mehta,K.(2015). Income Generating Activities of Rural Kenyan Women. *Journal of Sustainable Development; 8.* doi:10.5539/jsd.v8n8p4 Structure on Poverty; Loyola University of Chicago Sustainability Research Institute University of Leeds SRI Paper No.59. TAFA Sanelise Under-five years in cassava consuming communities in Nambale, Busia of Vol. 16, No. 1, p. 143-17 Warming, Vol.5, No. 4, pp. 452-46 Water Master plan. Final report Volume 5- Sectoral Report (2/3).

West, P. (2016). Simple random sampling of individual items in the absence of a sampling frame that lists the individuals. *New Zealand Journal of Forestry Science.46*: 15. https://doi.org/10.1186/s40490-016-0071-1

Williams,A.(2014). How to Write and analyse a questionnaire. *Journal of Orthodontics, 30.* https://doi.org/10.1093/ortho/30.3.245

Winnie K., (2015): The Economic Muscle of Kenya's middle class overestimated

World Bank (2011) "Poverty and Inequality Analysis". *worldbank.org*

Page: - 2329 -

The Strategic Journal of Business & Change Management. **ISSN** 2312-9492 (Online) 2414-8970 (Print). www.strategicjournals.com