

THE CHARACTERISTICS OF THE POOR PEOPLE IN  
RURAL KENYA: A CASE STUDY OF KISII CENTRAL  
DISTRICT.

BY

BARONGO YOPHEN SEVELIUS

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DECLARATION

This research paper is my original work and has not been presented for a degree in any other university.

*Yophen:*

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YOPHEN SEVELIUS BARONGO

This research paper has been submitted with our approval as University Supervisors.

---

DR PETER MUJIA MAKAU  
ECONOMICS DEPARTMENT  
KENYATTA UNIVERSITY



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MRS SUSAN OKERI  
ECONOMICS DEPARTMENT  
KENYATTA UNIVERSITY

**DEDICATION.**

This research paper is dedicated to my beloved Catherine Moraa for her patience, moral support and encouragement during my post-graduate studies. Also to my parents Zeberio Barongo and Salome Barongo for educating me, for their financial support and constant prayers throughout my studies.

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**ABSTRACT**

All countries worldwide view poverty as an enemy to development. This is why governments' efforts are directed towards the alleviation of poverty. In Kenya, poverty has been and still is one of the main problems facing the country and particularly in rural areas. To achieve any sustainable economic growth and development in Kenya, it is important to alleviate poverty in rural areas, but first by understanding the major causes of poverty in rural areas even in areas with agricultural potential like Kisii Central District.

The purpose of this study was to investigate the characteristics of the poor people in rural Kenya. The setting of the study was Kisii Central District. The respondents consisted of 64 rural households. Data were collected through the questionnaires and interviews. Out of the total 64 households, 37 were classified as poor and 27 were classified as rich by using food consumption expenditure to total income ratio method.

The study sought to find out the characteristics of the poor in rich agricultural Kisii Central District. Descriptive statistics were employed in the analysis of the collected data. The results revealed that large family sizes, lack of enough land, high illiteracy level, lack of access to rural credit facilities, theft of the farm produce, and diseases especially malaria were some of the characteristics of the poor in Kisii Central District.

The policy recommendations suggested by the researcher included: the government and NGOs to promote literacy level in rural areas, provision of rural credit facilities to the farmers, reduction of large family sizes through the spread of education on the importance of having small family sizes, spread of education on how to control malaria and punishing heavily all those caught stealing the farm produce.

## CHAPTER ONE

## OPERATIONAL DEFINITION OF TERMS AND ABBREVIATION.

**Poverty:** Means the inability to meet the minimal absolute living standards, mainly lack of access to basic education, lack of access to health services and malnutrition.

**Poverty line:** World poverty line based on the purchasing power parity is the per capita income of US \$ 275 for the lower and US \$ 370 for the upper poverty line.

**Household :** Is used as a basic unit of inquiry and data analysis, refers to the people who live in the same compound, share the meals, share the source of income, and the general source of livelihood

**F.A.O:** Food and Agricultural Organization.

**Rural areas :** The opposite of urban areas; and is concerned with village life.

**NGOs :** Non-Governmental Organization.

# CHAPTER ONE

## 1.0 Introduction

Poverty has existed with society from time immemorial but over time, some societies have managed to organize themselves and minimized poverty in their midst. It is this level of organization that many Third World countries lack, including Kenya, which still suffers from oppressive poverty. Today, poverty manifests itself in the form of hunger, limited access to health facilities, lack of access to safe drinking water, high illiteracy rate, malnutrition, and lack of access to standard shelter.

According to the Economic Survey of 1997, Kenya's rural poverty increased from 40.2 percent in 1982 to 46.4 percent in 1992. It is estimated that at the moment about 11 million Kenyans live below the poverty line, of which 10.3 million live in the rural areas.

Kenya being an agricultural country, the livelihood of the majority of the population depends on agriculture. This implies that low agricultural production in Kenya could account for the presence of poverty. However, poverty in areas such as North Eastern Province could easily be explained to be due to harsh climatic conditions which do not favour agricultural production, while for areas with high agricultural potential, such as, Kiambu, Nyeri and Kisii Central, rural poverty cannot be easily explained. In an area like Kisii Central District, both cash and food crops such as tea, coffee, pyrethrum, maize, beans, bananas are grown besides dairy farming. Despite all this agricultural potential, the living standards of people in the district are still low.

According to the Kisii District Development Plans of 1994-1996 and 1997-2001, many students drop out of school due to lack of school fees. Overall illiteracy rate stands at 56%, malnutrition and many killer diseases such as malaria are rampant. In addition to malnutrition problem, access to safe drinking water in the district is also a problem and the general hygienic conditions are so poor as to make matters worse. All these are indicators of the existence of poverty in the district.

The days when poverty was tolerated, or even encouraged, as a way to raise cheap labour are long gone. It is for this reason that governments have been directing their efforts towards the alleviation of poverty. In rural Kenya, this has been done by encouraging the growth of co-operative societies which provide farmers with farm inputs at subsidized prices. The government has also a program of expanding infrastructure into rural areas to facilitate development. Despite these efforts by the government, poverty is still prevalent in many rural areas including Kisii District.

### **1.1 Definition of poverty**

Poverty, according to the World Bank (1990), is defined as the inability to meet the minimal absolute living standard. Sundrum (1992), adds that poverty which is concerned with the standard of living, is a condition in which a person's income is insufficient to meet his basic needs of food, clothing and shelter.

There are various indicators of poverty. According to Kenya's National Development Plan of 1997 -2001, poverty manifests itself in form of hunger, lack of access to basic education, health services, safe drinking water, and shelter. Other universally accepted indicators according to Prescott (1997), include; high illiteracy rate, poor nutrition, poor sanitation, and presence

of large family size.

The World Bank has gone further to devise a measure for different levels of poverty, and basing the measure on the purchasing power parity, it has designated US \$ 275 for lower and US \$ 370 for the upper poverty line per person per annum.

### 1.2. Background to the problem

For a long time, economists have viewed poverty as one of the main problems of development. Michael Todaro (1992), for example, asserts that the basic problem of development should be selective attack on all the worst forms of poverty. Most governments of the world are in agreement with Todaro, and to this end, governments have devised many and varied programs aimed at combating poverty. Despite these efforts, the poverty situation in Africa and other LDCs has been worsening over the years. According to the World Development Report of 1997, about 1.3 billion people in the world are poor and live on less than \$1 a day and this gives a value of less than 365 dollars per year.

Immediately after independence in 1963, Kenya's government set itself a task to fight three things, namely: poverty, ignorance and diseases. Despite going through several five-year development plans, whose programs were devised to fight these three 'enemies', victory is nowhere near sight. In rural areas where the majority of people live, poverty, ignorance and disease are still prevalent, even in areas with rich agricultural potential.

According to the National Development Plan of 1997 -2001, it is estimated that rural poverty in Kenya increased from 40.2% in 1982 to 46.4% in 1992. It further reveals that by 1994 over 11 million Kenyans were living below the poverty line of which 10.3 million were in the rural areas. This is demonstrated by the fact that between 1980 and 1989, average growth per capita

income was 0.4% and it fell to -0.3% between 1990 and 1995.\*<sup>1</sup>

According to the Economic Survey of 1997, not only has per capita income growth been nearly stagnant over the last 15 years, but poverty has been increasing, and that at the moment, 46% of the total population live below the poverty line, the same percentage as it was in 1992.\*<sup>2</sup>

The World Bank Development reports of various years reveal that whereas in 1980 Kenya's per capita income was Us \$ 420, it dropped to Us \$ 360 in 1989, further down to Us \$ 310 in 1992, and by 1995 it stood at Us \$250. The estimate for 1997 is between Us \$ 270 and Us \$ 280. This shows that the results of Kenya's fight against poverty are far from encouraging.

### 1.3 General information about Kisii

Kisii is one of the nine districts in Nyanza Province. It borders Nyamira to the East, Transmara to the south, Migori to the south west, Homabay to the west and Rachuonyo to the north. The whole of Kisii including the new Gucha District has an area of 1302.1 Sq Kms, and is subdivided into 11 administrative divisions.

The population size as per 1989 census stood at 747,042 people, but projections of the current population of the district, put the total population figure at around 1 million people. With the creation of Gucha district, Kisii Central district has remained with 5 administrative divisions namely; Keumbu, Masaba, Suneka, Mosochi and Marani.

Kisii District, which is mostly hilly, has highland equatorial climate. It has high reliable rainfall and moderate temperature suitable for both cultivation and dairy farming. It is for this reason that agriculture is the backbone of Kisii District's economy. As a result, most economic activities of the rural population are agricultural oriented.

The district according to Kenya's standards, is relatively more agriculturally productive with fertile soils and reliable rainfall. Mixed farming is practised where crops such as tea, coffee, pyrethrum, maize, bananas, finger millet, beans among others are grown along with livestock keeping. Out of the total area of 1302.1 Km<sup>2</sup> available in the district, 78% of this land, that is, 1015.6 Km<sup>2</sup> is suitable for farming\*<sup>3</sup>. The remaining 22% (226.8 Km<sup>2</sup>), is taken up by urban areas, forests, water bodies, mining, hills and social facilities like schools, health centers, churches among others.

#### 1.4 Statement of the problem.

Despite the district's agricultural potential, poverty has had serious ramifications in other aspects of life. The District Development Plan of 1997-2001 shows that, in 1995, only 38,977 students were enrolled in 169 secondary schools in Kisii District instead of the expected 90,904. This means that only 43% of the total secondary school going age pupils were enrolled. This was attributed to the inability of the parents to raise school fees. The fact that overall illiteracy rate in the district stood at 56%, when comparable districts like Nyeri had 16%, Meru had 40%, and Kakamega with 30%,\*<sup>4</sup> suggested that there was a problem unique to Kisii District that was responsible for more than a half of the entire adult population being illiterate. Indications are that poverty has played a major role.

In addition to illiteracy, there are many killer diseases such as malaria, measles, TB, diarrhoea, pneumonia and cholera\*<sup>5</sup>. Not only is poverty the breeding ground for these diseases, but the same poverty ensures that many people have limited access to health facilities because most of these facilities are privately owned and charge exorbitant fees which the majority

of people who are poor cannot afford.

The table below gives comparative figures for selected districts with close similarities in endowment, climatic conditions, and physical features as Kisii District .

Table 1.4 The welfare indicators of Kisii district compared to other Kenyan Districts.

District	maln %	hhrt %	% asdw	asn %	pky kshs	Hnasdf%
Kisii	17.6	66.6	31.5	99	23734	12.9
Kiambu	15.2	91.6	76.3	100	25171	0.8
Nyeri	7.9	88.6	59.9	99.8	26035	9.5
Kakamega	20.1	67.8	60.5	96.3	27034	10.4
Kericho	17.8	62.5	32	73.5	29415	11
Meru	16.3	75.5	62.5	88.3	19500	8.3

Source: Welfare Monitoring Survey 11, 1994 Basic report.

where:

Maln = malnutrition

hhrt = Household head literacy level

Asdw = Access to safe drinking water

Asn = access to sanitation

pky = per capita income

Hnasdf = household heads who never attended school due to school expenses.

Table 1.4 shows that unlike other agriculturally productive districts whose malnutritional levels are 7.9% for Nyeri, 16.3% for Meru and 15.2% for Kiambu, Kisii District has a higher percentage at 17.6%.

In addition to the malnutrition problem, access to safe drinking water is also a problem in Kisii District. Table 1 shows that Kisii District has only 31.5% of households who have access to safe drinking water while districts such as Kiambu, Nyeri, Kakamega, and Meru had 76.3%, 59.9%, 60.5%, and 62.5% respectively.

The percentage of household heads in Kisii District who never attended school due to school expenses as per Table 1.4 is 12.9. This is higher compared to those of Kiambu, Nyeri, Kakamega and Meru which are 0.8%, 9.5%, 10.3%, and 8.3% respectively. From the above indicators, it is clear that poverty is more prevalent in Kisii district when compared to other Kenyan districts with similar agricultural potential.

Some welfare indicators in the table however, paint a favourable picture about Kisii district. For example, the percentage of households who have access to sanitation in the district, stands at 99% which is high. This compares favourably with Kiambu's 100%, and Nyeri's 99.8%. This shows that the district is doing well in this area although not as well as Kiambu, Nyeri, and Meru.

The same table shows that the percentage of household head literacy level in Kisii District stands at 66.6%. This value shows that Kisii District is doing well in this area.

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\* 6. The 1994 exchange rate for the Kenya shilling was Ksh 56 = Us \$.

Table 1.4 also shows that per capita income in the district by 1994 was Kshs 23,734 (US \$424), while it stood at Kshs 25,171 (US \$ 449), Kshs 26,035 (US \$ 465), 27,034 (US \$ 482), and Kshs 29,415 (US \$ 525)\*<sup>6</sup> for Kiambu, Nyeri, Kakamega, and Kericho, respectively. Although the per capita income for Kisii is lower than that for the districts mentioned above, it is well above the Kenya's average of US \$ 250 for 1994. The higher than average income per capita of Kisii District is however quite deceptive since one has to explain the source of the massive poverty among the majority of the people.

### 1.5 Objectives of the study

The general objective of this study was to investigate the factors that explain why poverty exists in Kisii District despite the fact that the district is well endowed with agricultural potential. The specific objectives were: to establish the characteristics of the poor people in Kisii District and to suggest and make recommendations based on the research findings on how to minimize the level of poverty in Kisii District and other rural areas in Kenya.

### 1.6 Significance of the study

The continued increase of rural poverty in Kenya makes it extremely difficult for the country to achieve any sustainable economic growth and development. The research findings from this study will contribute to Kenya's reduction of poverty in the following ways:

- 1) The findings from this study will help the policy makers understand why households in the rural areas are poor and unable to improve their living standards.

- 2) The study's findings and the recommendations will contribute to existing literature and knowledge on poverty.
- 3) The study will provide the government with necessary information on poverty situation in rural areas with rich resources yet inhabited by poor people.

### 1.0.7 Limitations of the study

The study limited itself to agricultural rural poverty in Kisii Central District, Nyanza Province in Kenya. However, it was found necessary, due to lack of adequate time and funds, to focus mainly on two divisions (Keumbu and Masaba) with a sample size of 64 households instead of the whole of Kisii Central District.

The study having been limited to only agricultural potential areas, restricts the generalization of the findings to all districts in the country. This is because districts differ in endowment and climatic conditions.

## CHAPTER TWO

### LITERATURE REVIEW

#### 2.0. Introduction

This chapter reviews studies on poverty in some selected countries of the world. It deals with the general literature on poverty, specific studies on poverty from Kenya and further discusses the different measures of poverty.

Many studies which have been done on poverty show that there are specific factors which influence the poverty level in any given country. These factors among others include family size, the degree of illiteracy, size of land as a natural resource, health facilities and the gender issue. According to Lipton (1983), family size which comprises family adults, children, and family servants influences the poverty level. Lipton (1983) asserts that there is a positive correlation between the family size and poverty level. This means that as the family size increases, household poverty level also increases.

Kakwani (1992), did his study in rural India in the periods 1971 and 1972. He used cross sectional data of 4118 households and confirmed Lipton's findings that there is a link between poverty level and the family size. He, like Lipton, concluded that the probability of households being poor increases with the increase of family size.

Clewwe (1991) conducted his study in Ghana to establish the relationship between the household poverty level and the family size. He differs with earlier findings of Kakwani and Lipton. According to Clewwe a big family size had more than 7 persons while average family size had 5 persons. According to Clewwe (1991), " ———poverty does not result from how many children or old

persons a household has, but depends on the type of economic activities they are engaged in. Some Ghanaians are poor because they are engaged in economic activities that yield low incomes"\*.7

Many studies on rural poverty have been conducted and results indicate that basic education plays a role in determining the level of poverty among the households. World bank (1990) carried out survey studies in Indonesia and found that education provides the poor with skills necessary in raising their productivity.

The World Bank team (1997) studies in china, and African countries found that there is a positive correlation between a country's level of development and education. They observed that educational level among mothers determine health care. The logic behind this is that unlike illiterate mothers, educated mothers feed their children well and this in turn gives rise to health and productive population which is important in farm work. With a productive population, it is easy for such households to produce more farm produce and hence higher levels of income as compared to unhealthy people.

In Peru the same studies found that households headed by someone who had no basic education experienced higher poverty level. This is because returns to human capital are higher and stable at higher levels of education. Also, the educated are more exposed to modern living standards, the same standards found in urban areas. These findings on the relationship between educational level and poverty by the World Bank of 1997, agree with the earlier studies by the same World Bank of 1991, in Nepal which found that unemployment is high among the poor who have lower earnings due to lower educational level.

Clewwe (1991), agrees with other researchers on the role of educational level in determining the household poverty level. In his study in Ghana, he

found that among the 10 percent poorest Ghanaians, 79.5 percent live in households headed by someone with no education at all. He concluded that higher educational level is one way of escaping from poverty because it opens opportunities for better paying jobs.

In 1977 ILO, conducted studies on poverty in Asia. It found that the main source of livelihood of the majority of the rural households is land. This is because most of rural household engage in cultivation. Murdoch (1980) supports the ILO finding and adds that lack of access to land ownership is a major obstacle as regards to the accessibility of bank credit needed in the improvement of agricultural production. He further argued that in LDCs land was not evenly distributed. His studies found that 40% in Asia and 60% in Africa of the total population respectively did not own land. Sundrum (1992) also confirms the earlier researches by ILO as far as the poverty level and access to land is concerned. In his studies in LDCs, he observes "--- given the agricultural population, one needs to consider his incomes. This income depends on the area one has under cultivation"\*.<sup>8</sup>

Although these studies did not identify the sample size used to arrive at the results, studies on the role of land in influencing poverty level are very useful to my study which focuses on agricultural rural area. This is because land, being the most important asset in rural Kenya, determines the agricultural earnings of households.

Another identified determinant of poverty among the households is the gender issue. Women are discriminated against, with regard to the property ownership. In some countries, some people and especially women are poor due to cultural practices which discriminate against them. World Bank findings of 1991 in Nepal found that women are involved in a lot of agricultural

activities, but most of their output is utilized by men for their own selfish benefit. It was also found that because most girls are engaged together with their mothers in house and farm work, girls participate less in education. As a result the majority of women are illiterate. It is also believed that illiterate women are less productive even in farm work and therefore have low income levels.

The World Bank studies of 1993 in Uganda agreed with the findings done also in Nepal in 1991. These studies further confirm that men are more associated with the non-subsistence sector than women. Furthermore, women who earn income, often hand it over to their husbands or their parents particularly in rural areas. If they offer their labour outside their homes, the men are paid cash, while women are usually paid in kind. The study further found that women do not and are not expected to control cash income or economic assets. Due to this, the study concluded that women in Uganda are poorer than men.

It has also been argued that calamities such as accidents, fire, theft and floods lead to increased poverty among the households. World Bank(1990) holds that natural calamities such as floods, drought, and poor climatic conditions lead to low farm production and hence low earnings. In addition many of the poor are located in areas where agricultural productivity is low, and drought is common.

Access to credit facilities, more so rural credit one obtains from financial institutions and other sources, also determines the poverty level. It is argued that if the credit facilities are available and if invested in the rural agricultural areas, agricultural production will increase. The logic behind this is that with enough capital, farmers can afford high quality

seeds, fertilizers and other inputs needed in production. Meier (1991) reveals that lack of access to subsidized rural credit during 1970s was seen as cause of low productivity and poverty in agricultural sectors of developing countries. He adds that if massive amounts of credit are allocated in rural areas, it will lead to the development of rural areas and improve income distribution. The opposite is true that lack of access to credit facilities leads to low levels of agricultural production which has insight effect in increasing the level of poverty and the general well-being of households.

## 2.2 Kenya's Poverty studies

Kaboro (1992), in her study of households expenditure patterns in Kenya, identified several factors such as; household head educational level, age, household size, food prices and age among other factors as the determinants of household expenditure. She sought to establish the relationship between food expenditure and factors such as household size and household head educational level. She analyzed her collected data on the household expenditure patterns and educational level. Her results agreed with other studies findings that higher educational level leads to lower food income expenditure and by extension lower poverty level. From her conclusion, it is clear that higher educational level has a negative influence on poverty level.

However, as regards the family size, she also found that food takes the largest share of the household expenditure. She disagrees with other researchers that it is not always true that big family size leads to increased poverty.

In determining the poverty line in Nyanza, between 1974 and 75, using

food expenditure to income ratio, Bussink (1980), found that many households used 50% of their total income from all sources on food. Basing the poverty threshold at 50%, he found that 88% of the total surveyed people were poor.

The welfare monitoring survey II (1996) of Kenya used food consumption expenditure to measure the welfare of the households. It discovered that in the rural areas, food expenditure accounted for more than 50% of the total household income. Such households spend a small proportion of their income on consumer durable.

Another study done by Mukui in 1994 on poverty profile in Kenya aimed at establishing the poverty incidence in Kenya. The study established that food poverty line in 1994 was set at Kshs 702.99 per month in the rural areas, and 874.72 in urban areas. The 1994 survey also found that 47% of Kenya's population were poor in rural areas, and 29% in urban areas. The major weakness of this study was that it failed to identify the causes of poverty in Kenya. A participatory poverty assessment in Kenya (1995) sponsored by Unicef found that the poor have large families, are alcoholics, have unstable homes, have small pieces of land, have difficulty in paying school fees and hospital bills. The same report adds that the poor withdraw their children from school when food is scarce. The problem with this study is that it gives the characteristics of the poor instead of revealing the causes of poverty in both rural urban areas.

The above mentioned characteristics of the poor in Kenya, are further confirmed by another World Bank report of 1995 which holds that the poor are lazy, idle, alcoholics, make poor use of the land as a resources, are poor planners, their children are malnourished and live in leaking houses. The same report found that unreliable rainfall and landlessness are some of the causes

of poverty.

### 2.3 Measures of poverty line:

There are several methods of measuring poverty. These methods include:

#### i). Food expenditure to total income ratio (FE/TIR).

Hagenaars (1986) reveals that this method is based on the principle that food is a basic human need. The method is based on the relationship between food expenditure and total income. A certain food-income ratio say  $W$  is taken as a poverty line. Families with a higher ratio than the preset ratio  $W$  are considered as poor, while those with lower ratio are said to be well-off.

Bussink (1980) used this method and fixed the food to income ratio at 0.5. He asserts that when 0.5 or more of the household's total income from all sources is used on food then one is poor.

If on the other hand, one spends 0.7 on the same, then this indicates extreme poverty. Using this method, in Nyanza, Bussink (1980) concluded that 0.7 of the total household income was used on food. As a result, 88% of the surveyed population were classified as poor. This method of using food expenditure to total income ratio will be very useful in this study.

#### ii). Basic needs /minimum calories requirement method.

This method according to Shahidur (1996) is based on a predetermined calorie requirement as set by F.A.O. "The minimum calories requirement is 2250 per person per day in Kenya which is equivalent to total monthly income Kshs 702.99 in the rural areas and Kshs 874.72 in urban areas"\*<sup>9</sup>. In El Salvador, food poverty is defined as the income level not sufficient to purchase one basic food basket yielding 2200 calories per person per day, (WB

1995). On this basis, about 2.4 million, which is about 45% of the total population in El Salvador, are food poor, and 61% of the poor live in rural areas. This method insists that any person who falls below the predetermined calories is food poor. The basic needs approach will not be applicable in this study because of the complications involved in defining the nutritional needs that yields the required 2250 calories per person per a day.

### iii). Per capita income method:

Per capita income is widely used to measure poverty. The World Bank places per capita income of US \$ 1 per day ( US \$ 365 per annum) as the world's poverty line. Kenya's per capita income is approximated to be US \$ 270, which is much below the world's poverty line. This means that any person whose per capita income is below the world's poverty line is poor. The per capital income method is not stable, and obtaining data on income among the poor is difficult. McGreewey (1980) reveals that data on income among the poor are inaccurate, and because of these reasons, per capita income is not the best measure of poverty.

This is a measure of poverty:

Where;

$\Sigma$  = summation.

$p_i$  = individual food intake

$q_i$  = individual food price

The individual food intake in this study, which forms part of the total food intake, is made up of maize, beans, and sorghum.

The individual food price is the price of the food item.

The total food intake is the sum of the individual food intake.

## CHAPTER THREE

### THEORETICAL FRAMEWORK.

#### 3.0 Introduction

In this study, total food expenditure to total household income ratio was used to classify the households as being poor and being rich. Bussink (1980) holds that a household is poor if he uses 0.5 and over of his total income from all sources on food. The household who uses less than 0.5 of his total income on food is considered to be rich. This study used the Bussink's 0.5 threshold ratio.

The total food expenditure in this study consisted of both the purchased and own produced food items. The own produced items were valued at the current local market prices. The value of yearly production was treated as part of the total household income. The daily or monthly and thus yearly consumption was treated as the total food expenditure.

It was assumed that  $M$  was the total household's income from all sources. The total food expenditure to total household income ratio was given as;

$$\sum p_i x_i / M = \text{The food expenditure to total income ratio for household } i.$$

This is a measure of poverty.

Where;

$\sum$  = summation.

$p_i$  = individual food item price.

$x_i$  = individual food item.

The individual food items in this study, ranged from  $x_1$  to  $x_{10}$ . Where;

$x_1$ =maize,  $x_2$ =beans,  $x_3$ =milk,  $x_4$ =bananas,

$x_5$ =meat,  $x_6$ =cooking oil,  $x_7$ =sugar  $x_8$ =vegetables

$x_9$ =finger millet ,and  $x_{10}$ =sweet potatoes

The researcher limited the food items to 10 because these food items are the most commonly consumed in the district.

If the total food expenditure to total income ratio of a given household was calculated and found to be greater or equal to 0.5, the household was classified among the poor. If the ratio was less than 0.5 the household was classified among the rich. The researcher then concentrated on both the identified poor and rich households. Both the rich and the poor households were obtained from the total 64 households interviewed.

### 3.1 Conceptual Framework:

The study limited itself to six independent variables that determine the poverty level (PL) among the households. These variables as identified in the literature review were: Household head educational level (E), family size (F), land size (L), access credit to facilities (AC), calamities (CL) and the gender issue (G). It was expected that  $PL = f(E, F, L, AC, CL, G)$ .

### 3.2. Hypotheses

1. As the educational level of household head increases, the poverty level decreases. Education increases household productivity as it provides one with skills needed in farming. Also formal employment earnings increase with the level of education.
2. Assuming that majority of the family members are children and they go to school, or are below working age, the larger the family size, the poorer is the household.
3. In most cases, for a rural family, lack of arable land increases the

poverty level. Availability of land leads to high farm produce and hence high levels of incomes from the sale of produce and higher levels of subsistence crops.

4. In most cases access to credit leads to high agricultural production due to the use of fertilizers, better implements, and quality seeds. As the amount of rural credit increases, poverty level decreases. This is because more credit among farmers may lead to high agricultural production.

5. Occurrence of calamities such as floods, accidents, fire, theft, and drought lead to high poverty level. Calamities reduce the productive capacity and opportunities of households, reduce farm produce, lead to losses and thus reduce the total household's income.

6. Sometimes households headed by female households are poorer than those having male household heads.

### 3.3. Definition and measurement of variables:

The dependent variable was the household poverty level determined by the food expenditure share in the total household income.

Independent variables were:

1. Educational level measured in terms of various classes of formal education. The main classes were; never went to school, lower primary, upper primary, lower secondary, upper secondary and the university level.
2. Family size measured in terms of number of family members per household. Data on the total number of children, relatives or servants, total number of wives and the household head were collected.
3. Access to land, measured in terms of land size in acres and data on total amount of land available for cultivation per household was needed. It was

assumed that the land owned was inherited, there was no hired land.

4. Calamities, were captured by such things as: diseases, floods, hailstones, theft among others.

5. Access to rural credit facilities needed data on the total household credits per year.

6. The gender issue was captured by who heads the households between men and women.

#### 4.2.2. Study area

The study area covered the area of study of the study. The study area was selected because it has the highest number of households in the district. The area was chosen because the researcher is conversant with the language and hence it was easier to get relevant information.

#### 4.3. Data type and collection

In this research, primary data were used. Data were collected by the use of interviews. The questionnaire was used to administer interviews. Both the structured and unstructured questionnaires were applied and this ensured the maximum relevant information was collected.

#### 4.4 Sampling Technique.

In this research paper, the population under study was the households in rural agricultural areas in the Central District. Since the area was too large, this type of sampling was used. This method was used because it saves time and resources and time.

## CHAPTER FOUR

### RESEARCH METHODOLOGY

#### 4.1. Introduction

In this section, the manner in which the sample was drawn, area of study, data type, collection of data and the sampling technique are described.

#### 4.2 Study area

The study covered the whole of Kisii Central District. The district was selected because it has typical characteristics of any rural agricultural areas with high potential in Kenya, yet poverty is prevalent. In addition, the area was chosen because the researcher is conversant with the language and hence it was easier to get relevant information.

#### 4.3 Data type and collection

In this research, primary data were used. Data were collected by the use of interviews. The questionnaire was used to administer interviews. Both the structured and unstructured questionnaires were applied and this ensured that maximum relevant information was collected.

#### 4.4 Sampling Technique.

In this research paper, the population under study was the households in rural agricultural areas in Kisii Central District. Since the area was too big, multistage sampling was used. This method was used because it saved costs in terms of money and time.

The multistage sampling was based on the existing administrative boundaries. In the first stage, the district was divided into five divisions, namely; Keumbu, Marani, Mosochi, Suneka and Masaba. Then each division was divided into locations, each location was divided into sub-locations, and finally, each sub-location was divided into villages. It was at the village level that the households were interviewed. Each division, location, sub-location and village was given a unique number.

By using a table of random numbers, two divisions namely; Keumbu and Masaba, out of the total current five (Keumbu, Suneka, Mosochi, Marani and Masaba) divisions were selected. This ensured that 40% of the total population of five divisions was sampled giving a fair representative sample since it is over 30%. Using the same procedure, two locations Ibeno and Keumbu from Keumbu division, and two locations that is Nyaribari Masaba and Nyaribari Central locations from Masaba division were selected. Two sub-locations, Kirwa and Nyamagwa, Bomwagi and Nyamware, from Ibeno and Keumbu locations respectively were selected. Further, two more sub-locations Ikenye and Gesusu from Nyaribari Masaba location, and further two sub-locations Kiamokama and Chironge from Nyaribari Central location were selected. Finally, two villages from each selected sub-location were sampled. This means that 4 locations, 8 sub-locations, 16 villages were sampled.

By selecting 4 households per village, a total of 64 households were interviewed. The selection of four households per village was based on purposive sampling whereby two households were poor and the remaining two households per village were rich households. The researcher was assisted by the village elders and identified the poor and the rich households based on the kind of houses people stayed in, the amount of land, total number of

children, and other properties they owned. The figure was chosen due to time and financial factors that could not allow the researcher to sample all households in a given village. Purposive sampling was done because it was assumed that all the sampled households had relevant information needed. The researcher then visited the village elders of each of the selected villages to ascertain the households to be interviewed. Each household interviewed was given a unique number.

## CHAPTER FIVE

### DATA ANALYSIS, PRESENTATION, AND DISCUSSION.

#### 5.0 Introduction

This chapter contains data analysis, presentation and a discussion of the research findings. After the relevant information was collected from the field, descriptive statistics were employed to assist the researcher achieve the research objectives. Calculation of percentages and tabulation of the results were employed in order to identify the characteristics of the poor and the rich households in Kisii Central District.

#### 5.1. Analysis of Data related to the size of land owned.

This study assessed the distribution of households according to the size of land each owned. Table 5.1 provides the assessment of the size of land owned by households. This table indicates that in rural areas, majority of the households depend on land as the main source of their livelihood in addition to formal employment and commercial activities. For such households who depend as the main source of income, in most cases, it is the size of land one owns that determines the total household farm produce, and this in turn determines the poverty level. The study findings as regards to land ownership are shown below:

Table 5.1. The distribution of households according to land size.

Land size in acres	Number of Poor households based on acreage owned	Percentage of poor households based on acreage owned	Number of rich households based on acreage owned	Percentage of rich households based on acreage owned
None	0	0%	2	7%
Less than 1	6	16%	2	7%
1 - 4 acres	30	81%	15	56%
5 acres and above	1	3 %	8	30%
Total	37	100%	27	100%

Mean land size = 2.7 acres (see appendix 2) .

Source: Survey data (Jun-Jul 1998)

The above Table 5.1 shows clearly that most families in Kisii Central District own small parcels of land. On average, most families own less than 5 acres. The mean size of land in the district is 2.7 acres as shown in appendix 2 on page 47. The same table reveals that on average, 97% of the total poor households and 70% of the rich households own less than 5 acres of land. It is also clear from the table that about 30% of the rich households owned land measuring more than 5 acres compared to only 3% of the poor who had the same land size. The analysis of the data shows clearly that there is a shortage of land in Kisii Central District.

As compared to the rich, the poor people are more affected by the shortage of land. Consequently, with small pieces of land, farm produce is low and this leads to low levels of incomes. This in turn, leads to higher incidence of poverty in Kisii Central District. The findings from this study support the study findings done by ILO (1977) in Asia, Murdoch (1980) and

Sundrum (1992), that the size of land one owns determines the poverty level.

## 5.2. Analysis of Data related to Household Head Educational Level.

Item (2.1) in section 2 of the appendix 1 required the respondents to give the maximum level of education they attained. The educational level was divided into classes, namely; those who never went to school, those who completed lower primary (classes 1 to 4), upper primary (classes 5 to 7 or 5 to 8), lower secondary (forms 1 to 2), upper secondary (forms 3 to 4 or forms 5 to 6), finally University level. This information is shown in Table 5.2 below.

Table 5.2. The distribution of households heads according to educational level

Education level	Number of poor households based on educational level	Percentage of poor households based on educational level	Number of rich households based on educational level	Percentage of households based on educational level
Never went to school	19	51%	0	0%
Lower primary(classes 1 to 4)	8	22%	2	8%
Upper primary(classes 5 to 8)	6	16%	3	11%
Lower secondary (forms 1 to 2)	3	8%	1	4%
Upper secondary(forms 3 to 4/6)	1	3%	12	44%
University	0	0%	9	33%
Total	37	100%	27	100%

Source: Survey data (June - July 1998)

From Table 5.2, households heads educational level is one of the major factors influencing poverty level in Kisii Central District. The table shows that close to 51% of the poor households have households heads who never attended any formal schooling, whereas all the rich household heads had attended some form of formal schooling.

The same table reveals that, on average, 89% of the poor households are headed by someone who completed only the primary level of education. Among the rich households, the minority (5% of the households heads) completed only the primary level of education. The results in table 5.2 also indicate that the majority of the rich household heads (on average 77% household heads) had completed the upper secondary school and above. Whereas none of the poor households were headed by someone who had reached the University level, 33% of the rich household heads attained University level of education. Thus, the majority of poor household heads in Kisii Central District are illiterate. The explanation for this is that at higher educational level, financial returns are higher and stable. In addition, the educated households heads have relatively small family sizes. These findings are in agreement with other studies done by Clewwe in Ghana (1991), and the World Bank in Indonesia (1990) that there is a positive correlation between household heads' educational level and poverty.

### **5.3.Data Analysis related to Households Family Size.**

An examination of the impact of family size on poverty is revealed in Table 5.3 (p.27). Family size in this study consisted of parents, children, and relatives or servants who have been staying with a given family in the

last three months before this research was carried out. This is shown in Table 5.3 below.

Table 5.3. The distribution of households according to family size.

Family size	Number of poor households	Percentage of poor households based on family size	Number of rich households	Percentage of rich households based on family size
1 to 2 members	0	0%	1	3%
3 to 5 members	1	3%	8	30%
6 to 9 members	5	13%	13	48%
10 members and above	31	84%	5	19%
Total	37	100%	27	100%

Mean family size = 9.96 = 10 members (see appendix 1)

Source: Survey data (June- July 1998)

From Table 5.3, it is clear that the majority of the poor households have larger family sizes as compared to the rich households. The mean family size in the district is about 10 members per household. Out of the total 37 poor households surveyed, 84% have family sizes of 10 members and above. On the other hand, only 19% of the total 27 rich households sampled had family sizes of 10 members and above.

On average, 97% of the poor households have family sizes of 6 members and above, whereas close to 67% on average of the rich households have family sizes of 6 members and above. It is also clear from the results that only 3%

of the poor have small family sizes of 1 to 5 members while 33% of the rich households have family sizes of 1 to 5 members. In addition, the results indicate that none of the poor households has less than three family members.

The general conclusion here is that the poor are characterized by large family sizes as compared to the rich households. Large family sizes lead to high dependence on the few earning family members. Also feeding a large family size means all what is produced or earned is consumed leading to a higher food consumption expenditure to total income ratio. This study confirms the earlier studies done by Kakwani (1992) in rural India, and Lipton (1983), which found that poverty level among households increases with the increase in the family size. However, this study differs with Clewwe's findings in Ghana, which show that poverty does not increase with the increase in family size, but instead, poverty level depends on the type of economic activities the households are engaged in.

#### **5.4. Data Analysis related to Access to Rural Credit Facilities.**

Item 3.7 in section 3 of appendix 1 required the respondents to state the total amount of rural credit they receive per year. Out of the total 37 poor and 27 rich households sampled, 78% (29) of the poor and 33% (9) of the rich admitted that they have never received any rural credit. The rural credit in this study were in the form of; fertilizers, farm inputs like the planting materials, farm tools and cash.

Table 5.4. The Distribution of Households according to the access to Credit facilities.

Amount of credit received per a year in kshs	Number of poor households based on credit	Percentage of poor households based on access to credit	Number of rich households based on access to credit	Percentage of rich households based on access to credit
None	29	78%	9	33%
Kshs 1,000 to 10,000	8	22%	18	67%
Kshs 10,000 and above	0	0%	0	0%
Total	37	100%	27	100%

Source: Survey data (June -July 1998)

Table 5.4 indicates that only 22% of the poor and 67% of the rich received rural credit. It is dismaying that 100% of the poor who admitted of receiving the rural credit were the tea farmers who received rural credit facilities in the form of tea fertilizers amounting to less than Kshs 5,000 per year .

The research found that on average, more than 50% of the total surveyed population do not receive any form of rural credit meant for agricultural production. With lack of access of credit facilities, the poor use poor farming methods and tools, and majority of the poor cannot afford to buy fertilizers which are very important in improving the agricultural production. The results in Table 5.4 indicate that rural poverty is characterized by lack of access to rural credit facilities. The poor are more affected by lack of access to rural credit as compared to the rich households. The findings from this study support the findings by Meier (1989) who observed that lack of

access to rural credit in majority of the third world countries leads to high poverty level among the households.

### 5.5. Data Analysis related to Calamities and Misfortunes.

The calamities and misfortunes of concern in this study included; floods, drought, hailstones, accidents, both animal and human beings diseases and theft. Calamities are considered as some of the causes of poverty in rural areas. Things such as animal and crop diseases lead to low farm produce. Diseases among people means that a lot of money is used in treating the diseases. Also poor health leads to less productive persons who cannot produce much farm produce an important earner of households' income. Theft of the farm produce and livestock has a negative effect on the total farm produce. All the above calamities and misfortunes lead to low living standards among the affected households. These result findings are reflected in Table 5.5 below:

Table 5.5. The Distribution of Households according to Calamities and Misfortunes.

Calamities/ misfortunes	Number of poor households based on calamities/ misfortunes	Percentage of poor households based on calamities/ misfortunes	Number of rich households based on calamities /misfortunes	Percentage of rich households based on calamities/ misfortunes
None	0	0%	11	41%
Hailstones	0	0%	0	0%
Theft and diseases	37	100%	16	59%
Total	37	100%	27	100%

Source: Survey data (June -July 1998)

Out of the total 37 poor households sampled, all of them experienced calamities and diseases. This composed of 100% of all the poor households. The poor households, also admitted that theft of their farm produce which is stolen before and after being harvested was a major problem. Out of the total 27 rich households, 11 households or 41% had never experienced any calamities or even misfortunes. Though the poor are more affected by diseases and theft than the rich, both groups, that is, 100% of the poor and 59% of the rich singled out diseases and theft as the main problems facing them. Malaria was the main disease that many households complained of, while theft of crops such as beans, bananas, and maize were common in the area under study. The frequency of calamities and theft in Kisii Central District, means that the affected households incur great losses resulting from theft and diseases, and this in turn increases the poverty level.

#### 5.6. Analysis of data According to Households Heads.

The study assessed the relationship between the households heads and poverty. A comparison was made between the male headed and the female headed households as far as the households welfare are concerned.

Of the total 27 rich households, 16 (59%) are female-headed while the majority 24 (84%) are male headed.

From the above discussion, it is an established fact the majority of female-headed households are poor. The reasons behind this are that females in the district have no right to property ownership hence they do not own the land. Women are the main producers in the agricultural production but most of the earnings are taken by men for their use. In some instances are taken to harbour secondary schools which are poorly managed. Therefore, most

Table 5.6. The Distribution of Households according to Households Heads.

HH	No. of HHS based on HH	% of HHS based on HH	No. of poor HHS based on HH	% of poor HHS based on HH	No of rich HHS based on HH	% of rich HHS based on HH
M	45	70%	21	57%	24	84%
F	19	30%	16	43%	3	16%
Total	64	100%	37	100%	27	100%

Source: Survey data (Jun -July 1998)

Where:

HHS=households, HH=household head, M=male, F=female,

No.= number , %= percent

From Table 5.6 it is clear that out of the total 64 households, 45(70%) are headed by males. The remaining 19 (30%) are headed by females. This portrays a picture that majority of households in Kisii Central District are headed by males.

Further Table 5.6 reveals that out of the 37 poor households, 21 (57%), are male headed while 16(43%) are female headed. It is also clear that out of the total 27 rich households, only 3 (16%) are female-headed while the majority 24 (84%) are male headed.

From the above discussion, it is an established fact the majority of female-headed households are poor. The reasons behind this are that females in the district have no right to property ownership hence they cannot acquire the loans. Women are the main producers in the agricultural production but most of the earnings are taken by men for their own use. In addition, girls are taken to harambee secondary schools which are poorly equipped. Because of this, most

of the girls do not go beyond the secondary school level, this in turn makes them poor. Females are discriminated against property ownership and even to high quality education due cultural practices. Due to these cultural practices that favour only men, female-headed households are poorer than the male-headed households.

#### 5.7. Data Analysis According to Personal Comments on their living Standards .

When asked to comment whether they think their living standards are low or high, the majority of household heads in the district felt that their living standards were low. It was noted that the responses given by some household heads as regards to their living standards, some were not true. This is so because even some of the rich households head felt that their living standards were low. As regards to the factors that contributed to low living standards, the majority of household heads cited such factors as; lack of enough land, large family size, lack of access to formal education, lack of access to credit facilities, incidence of calamities, diseases, high farm input prices, general increase of commodities prices in the economy. Out of the total 64 households sampled, 47 (73%) were affected by high input prices and general increases in prices of goods. About 75% (48) indicated that lack of access to formal education had contributed to their poverty, while close to 55 (86%) believed that presence of diseases and theft had affected their living standards, while 47 (73%) complained of lack of access to credit facilities. Finally, about 39 (60%) of the household heads pointed out that lack of enough land was among the major causes of their low living standards.

## CHAPTER SIX

### SUMMARY AND POLICY RECOMMENDATIONS.

#### 6.0 SUMMARY OF FINDINGS

Using the collected data on the characteristics of the poor households in rural areas of Kisii Central District, it was found that household head's educational level, large family sizes, lack of access to credit facilities, and shortage of land were the major characteristics of the poor households. The study also found that the presence of diseases and malaria in particular had a negative effect on the well-being of households. In addition, theft of the farm produce, high input prices and goods prices in the economy were among the main contributors of low living standards among the poor households, compared to those of rich households. The total effect of all these characteristics or variables has led to increasing poverty level among the poor in Kisii Central District.

#### 6.1. RECOMMENDATIONS.

Poverty in rural areas should be reduced if Kenya is to achieve sustainable economic growth and development. The study has identified some major characteristics of the poor people in rural Kisii Central District. The knowledge of these factors identified in this study have implications for the formulation of national policies directed towards the reduction of poverty level in rural areas in Kenya as a whole. Based on the research findings, the

following recommendations are made:

- 1) Literacy level should be increased among the poor so as to reduce poverty level in rural areas. This can be achieved through the government efforts of providing adequate resources to promote adult education and formal education, and particularly primary and secondary levels should be made compulsory for all children aged between six and eighteen years.
- 2) The government should make both health and sanitation facilities available to all Kenyans and at minimal cost. In addition, wide spread of education on how to prevent and control malaria through seminars should be encouraged in rural areas.
- 3) Security should be of national concern and more so the protection of persons' properties. Those caught stealing the farm produce should be severely punished. This in turn will discourage many people the habit of stealing the farm produce of whatever kind.
- 4) Fertilizers, seeds, insecticides and other farm inputs should be provided to the poor at reasonable prices. This can be possible through the government subsidizing the much needed farm inputs.
- 5) Households family sizes should be reduced by discouraging polygamy, educating the public on the importance of having small families, and through the spread of family planning facilities in rural areas.

6) The government should move swiftly and impose price controls to all essential commodities such as: sugar, cooking oil, and staple food related products in the economy. This government policy will ensure that such commodities are within the reach of the poor.

7) There should be an increase in the provision of loans to poor farmers. The loans can be in the form of cash, farm tools, seeds, fertilizers, and other farm inputs. The poor farmers should be encouraged to form co-operatives to enable them obtain loans easily from banks and other financial institutions.

## 6.2 SUGGESTED AREAS FOR FURTHER RESEARCH.

This study was conducted in only one district in the whole of Kenya. It is suggested that a research cutting across many rural agricultural districts should be conducted to investigate the characteristics of the poor in rural areas.

This study did not employ the econometric tool of analysis for the establishment of the factors that influence poverty among the poor in rural areas of Kenya. It is therefore suggested that more research should be conducted with the use of econometric analysis to determine the significant factors that influence poverty in rural agricultural areas in Kenya.

## FOOTNOTES.

1. Republic of Kenya:National development plan of 1997 -2001,Nairobi,p 11.
  2. Republic of Kenya:Economic survey of 1997,Nairobi,p 35.
  3. Republic of Kenya:Kisii District Development plan 1994 - 1996,Nairobi,p 25.
  4. Republic of Kenya:Kisii,Meru,Nyeri and kakamega District Development plans 1994-1996,Nairobi.
  5. Republic of Kenya:Kisii District Development plan 1994-1996 p 34
  6. Clewwe.P :The distribution of welfare in Ghana,Washington Dc,p 67.
  7. Sundrum.R:Income distribution in LDCs,London,p 182
  8. Republic of Kenya:Economic survey of 1997, Nairobi,p 32.
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## APPENDICES

## APPENDIX 1

## HOUSEHOLD INTERVIEW SCHEDULE.

The aim of this questionnaire is to help me collect data that will help me write up a project entitled "The characteristics of the poor people in rural Kenya: A case of Kisii Central District, that will lead to an award of a Master of Arts Degree (Economics) at Kenyatta university. All responses will be treated as confidential and will be used only for the purpose of the study. The questionnaire is to be filled by household heads. But guardians will fill it incase of the absence of the household head.

Interview date.....

Name of interviewer.....

## IDENTIFICATION

Household Number..... Household Name (optional).....

Division..... Location .....

Sub-location..... Village.....

## 1.0 DEMOGRAPHIC VARIABLES

1.1 Household head : Male [ ] female [ ]

1.2 Marital status of household head: single [ ] married [ ] Divorced [ ]

widowed [ ]

Number of children..... Number of wives.....

1.3 Number of relatives /servants who have been staying with you for the last three months.....

2.0 EDUCATIONAL BACKGROUND:

2.1 Maximum level of education reached?

- Zero (never went to school) [ ]
- Lower primary (classes 1 to 5) [ ]
- Upper primary (classes 5 to 7 or to 8) [ ]
- Lower secondary (forms 1 to 2) [ ]
- Upper secondary (forms 3 to 4 or 5 to 6) [ ]
- University [ ]

(Please tick as appropriate)

3.0 ECONOMIC STATUS

3.1(a) Do you own any permanent land? Yes [ ] No [ ]

3.1(b) How many acres is your permanent land? .....

If your land is not permanent and is hired, how many acres?.....

3.2 What crops do you grow?1..... 2.....

3..... 4..... 5..... others.....

3.3(a) What types of livestock do you keep? cattle [ ] Sheep [ ] Goats [ ]

Hens [ ] (tick as appropriate)

3.3(b) Indicate the number of each type .cattle.....Hen... sheep...  
goats....

3.4. What is your monthly income from all sources?

a) Formal employment (wages/salaries) kshs

b) Self employment kshs.....

c) Others sources, specify

Source \_\_\_\_\_ Khs \_\_\_\_\_

Source \_\_\_\_\_ Khs \_\_\_\_\_

Source \_\_\_\_\_ Khs \_\_\_\_\_

3.5. Please fill these tables.

Table H1: Household food and cash crop production and the prices per unit item.

Crops	Amount	Price per unit kshs
Tea	Kgs per year...	
Pyrethrum	Kgs per year....	
Coffee	Kgs per year....	
F/millet	sacks per year....	
Beans	sacks per year....	
Milk	liters per day...	
Bananas	bunches per week...	
Vegetables	sacks per week...	
Sweet potatoes	sacks per year...	
Maize	sacks per year...	

3.6. Table H2: Household food consumption and the prices per unit item.

Food item	Amount	price per unit
Maize	debes per mnth...	
F/millet	debes per mnth..	
Beans	debes per mnth...	
Milk	liters per day...	
Bananas	bunches per day...	
Vegetables	sacks per wk...	
Meat	Kgs/day/wk...	
Cooking	Kgs per mnth...	
Sugar	Kgs per mnth...	
Sweet potatoes	sacks per yr....	

3.7 Do you receive any form of rural credit meant for agricultural production?

Yes [ ] No [ ]

If yes, state the form and the amount you receive per year.

Cash kshs \_\_\_\_\_ Fertilizers \_\_\_\_\_ Farm tools (eg jembes) \_\_\_\_\_

Chemicals.....Planting materials.....

4.0 CALAMITIES /MISFORTUNES

4.1 Have you ever experienced any calamities/misfortunes such as

diseases, floods, accidents, or theft in the last one year? Yes [ ] No [ ]

If yes, indicate the calamities \_\_\_\_\_

5.0 INDIVIDUAL COMMENTS

5.1. What can you say about your living standard? high [ ] low [ ]

If low, in your opinion, what has affected your living standard?

Lack of land [ ]

Big family size [ ]

Lack of access to formal education [ ]

Lack of access to credit facilities (bank loan, loans from other sources) [ ]

Calamities/misfortunes (accidents, fire, diseases, and theft) [ ]

( please tick all the factors that are appropriate to you)

16	0.4	M	US	3	0.25	Y	Y
19	0.4	M	US	10	2	Y	Y
20	0.2	M	UP	3	0.25	Y	Y
21	0.1	M	UP	2	0.5	N	N
22	0.1	M	US	3	5	Y	Y
23	0.1	M	US	3	5	N	N
24	0.1	M	UN	4	5	N	N
25	0.4	M	UN	3	2	Y	N
26	0.4	F	UP	7	4	N	N
27	0.1	M	UN	2	2	Y	Y
28	0.1	F	UP	10	0.25	N	Y

APPENDIX 2  
SUMMARY OF HOUSEHOLD RAW DATA.

OBS	FIR	HH	ED	FS	LS	AC	CAL
1	0.2	M	US	8	3	Y	Y
2	0.3	M	US	7	4	Y	Y
3	0.2	M	UP	12	6	N	Y
4	0.3	M	US	9	2	Y	Y
5	0.3	M	US	3	2	Y	Y
6	0.4	M	US	6	2	N	N
7	0.4	M	LP	10	3	Y	Y
8	0.2	M	UN	5	0	Y	Y
9	0.4	F	UN	5	0	N	N
10	0.3	M	US	6	1	N	N
11	0.3	M	UP	8	7	Y	Y
12	0.4	M	UN	7	3	Y	Y
13	0.4	M	US	5	2	Y	Y
14	0.1	M	US	9	7	Y	Y
15	0.4	M	US	16	5	Y	Y
16	0.2	F	LP	7	6	Y	Y
17	0.4	M	LS	10	10	Y	Y
18	0.4	M	UN	6	2	N	N
19	0.4	M	US	7	1	Y	Y
20	0.2	M	US	10	2	Y	Y
21	0.1	M	UN	3	0.25	Y	Y
22	0.1	M	UN	2	0.5	N	N
23	0.1	M	US	9	5	Y	Y
24	0.1	M	UN	4	5	N	N
25	0.4	M	UN	4	2	N	N
26	0.4	F	UP	7	4	N	N
27	0.2	M	UN	3	2	Y	Y
28	0.8	F	UP	10	0.25	N	Y

29	0.9	M	LP	14	4	Y	Y
30	0.7	F	O	15	0.6	N	Y
31	0.5	M	O	17	2	N	Y
32	0.9	M	O	16	4	N	Y
33	0.8	M	O	9	0.5	N	Y
34	1.0	M	O	30	3	N	Y
35	0.9	M	UP	5	1.5	N	Y
36	0.8	M	UP	9	2	N	Y
37	1.0	F	O	8	2	Y	Y
38	0.8	F	LP	9	2	Y	Y
39	1.0	F	O	11	2	N	Y
40	0.9	M	UP	5	2	N	Y
41	0.6	M	O	11	14	Y	Y
42	0.8	M	LP	12	4	N	Y
43	0.7	M	LS	12	2	N	Y
44	0.8	F	O	10	0.4	N	Y
45	0.7	F	O	8	3	N	Y
46	0.7	F	UP	10	2	N	Y
47	0.9	M	O	12	2	N	Y
48	1.0	F	LP	18	2.5	Y	Y
49	0.9	F	O	10	2.5	N	Y
50	0.7	M	UP	12	3	Y	Y
51	0.8	M	LP	11	3.5	N	Y
52	0.8	F	O	13	2	N	Y
53	0.8	M	LS	12	2	Y	Y
54	0.8	M	O	19	105	N	Y
55	0.5	M	US	10	2	N	Y
56	0.8	F	O	10	4	N	Y
57	0.8	M	O	11	3	N	Y

58	1.0	M	LS	17	0.25	N	Y
59	0.7	F	LP	11	3	N	Y
60	0.5	F	0	11	0.5	Y	Y
61	0.5	F	0	11	1	N	Y
62	0.5	M	LP	20	1	N	Y
63	0.9	F	0	10	1.5	N	Y
64	0.9	M	LP	11	2	N	Y

Source: Survey data (June - July 1998)

Calculations.

Mean land size =  $172.8/64 = 2.7$  acres.

Mean family size =  $637.44/64 = 9.96$ .

where;

HH = household head

M = male, F = female

FS = family size

LS = Land size

Ed = household head educational level

0 = never went to school

Lp = lower primary

Up = primary

LS = lower secondary

US = upper secondary

UN = university

Y = yes

N = no

AC = access to credit facilities

Cal = calamities.

FIR = food income ratio

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