



Impact of Women-Led Collaborations on the Reduction of Household Poverty in Marginalized Communities in Meru and Tharaka Nithi

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MBAABU, PURITY KANANA, LALAIKIPIAN, FARIAH.
UZURY EMPOWERMENT HUB-KENYA
MERU, KENYA.

Executive Summary

This research supported by UAF-Africa, assesses the impact of women-led collaborations on household poverty alleviation in marginalized communities, with focus on North Imenti in Meru County and Igamba Ng'ombe in Tharaka Nithi County, Kenya. Using a case study approach, the study explores how informal women-led groups through collective economic initiatives, mutual support systems and grassroots innovations can enhance household income, strengthen community resilience and promote women's economic empowerment.

The research draws on face-to-face surveys, key informant interviews, focus group discussions and documentary storytelling to capture women's historical and contemporary contributions to local economies . It also investigates the enabling and constraining conditions surrounding the success of these collaborations such as access to financial resources, social capital, cultural environment and policy framework.

Results show that women-led informal groups are key in driving poverty reduction, food security and social cohesion. However, they face systemic barriers such as inadequate access to financing, complex regulatory requirements, limited policy recognition and exclusion from decision making spaces. These barriers limit their ability to scale and sustain their impact. Hence, the need for economic policies to be gender responsive and to direct increased investment into women's grassroots enterprises. By recognizing and supporting their contributions through flexible financing models, simplified legal pathways and community driven leadership frameworks to enhance inclusive and transformative economic development.

This research therefore presents actionable recommendations for policymakers, development partners and community stakeholders to advance women's economic rights in Meru and Tharaka Nithi counties, Kenya. These include expanding access to flexible and affordable financing, enhancing protection against gender-based violence, strengthening women's leadership capacity by reforming institutional and legal frameworks to enable resource ownership and participation.

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Abbreviations

Acronyms and Abbreviations

1. Chama: An Informal group in Kenya where members pool resources for savings, investments, and mutual support.
2. CIDP: County Integrated Development Plan
3. GBV – Gender Based Violence
4. GDP: Gross Domestic Product
5. GLETs: Grassroots Leadership and Economic Teams
6. GRO.GEST: Gender equality studies Programme funded by the Government of Iceland.
7. HH – House Hold
8. NACOSTI: National Commission for Science, Technology and Innovation
9. SACCOs: Savings and Credit Cooperative
10. UWEZO Fund: A government initiative providing youth, women, and persons with disabilities access to interest-free loans to support entrepreneurship and business growth.

Acknowledgment

This research project *“Impact of Women-Led Collaborations on the Reduction of Household Poverty in Marginalized Communities in Meru and Tharaka Nithi Counties: A Case Study of Women-Led Informal Groups,”* was made possible through the collective efforts, support and commitment of many individuals and organizations. We express our deepest gratitude to Urgent Action Fund-Africa for their generous funding and continuous encouragement, which enabled the successful implementation of this research. Their commitment to supporting grassroots feminist initiatives has been instrumental in amplifying the voices of women at the community level.

We are sincerely thankful to the women’s groups and community leaders in North Imenti and Igamba Ng’ombe who welcomed us into their communities, openly shared their experiences, and entrusted us with their stories. Their resilience, insights, and vision have profoundly shaped the direction and richness of this research. Special thanks to the data collection team, whose dedication ensured the respectful, ethical, and comprehensive gathering of information across challenging terrains. We are grateful to the documentary filming team, whose creativity and sensitivity allowed us to capture the lived realities of the women’s economic contributions powerfully and authentically. We are grateful to the GRO. GEST program for providing us with the tool, including mentorship and scholarly support, which allowed us the capacity to conduct this research.

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INTRODUCTION

Background

The story of Ntinyari

In her Mama *mboga* kiosk (small grocery shop), Ntinyari a 26-year-old female carefully puts together records and savings from her Chama members¹ contribution. She and twenty other women from her village who are mostly farmers or run stalls in the market contribute part of their income weekly to this savings kitty. The money is then shared upon agreement by members and caters for their household expenses including school fees, medical care, and food. They also set aside money to expand their business, including leasing more farmland or adding stock to their stalls. Women in this group have been trying to access bank loan for a long time now, but it has been quite difficult especially since most of the members does not have any collateral. Every year the women try to get a loan to expand their businesses but no bank or SACCOs is willing to give them credit without collateral. Ntinyari cannot obtain collateral as the only thing they own is the land and that is in her husband's name.

Without access to formal credit, these women have had to build collective economic lifeline through this mechanism. Even amidst these challenges, the women in Ntinyari's group have consistently mobilized resources not just financial but also emotional, social and intellectual that have enabled them to grow their businesses, support their children's education and create a social space where they can discuss and address day-to-day household challenges. Just recently they supported one of their members who had lost the husband and bread winner. They helped her set up a stall in the market. The business has allowed the woman to support her children to stay in school. Ntinyari's story is not unique, but typifies the realities of women in rural Kenya, Mexico, Bangladesh among others, and their financial and social networks (Gatwiri, 2016). Across the world women have developed collaborative economic strategies to overcome financial exclusion

¹ Chamas: Informal savings groups, known as chamas, are mechanisms that rely on pooling resources and rotating credit: Their structure is often more culturally embedded and trusted than formal institutions.

and support local and household economies through tough economic times, and constant inequalities created by the patriarchal systems.

Historically, women have always been the backbone of different economic systems globally especially for low- and middle-income Countries.(Akyeampong et al., 2013). From the Kikuyu women in Kenya who controlled the agriculture sector, through harvest control to West African Market queens who controlled trade routes, to the Indigenous women of Latin America who controlled communal agricultural economies, the importance of women's contribution to economies cannot be overemphasized.

The setting

Kenya stands as a lower-middle-income country situated in East Africa that generates \$110 billion GDP in 2023 with per capita income averaging \$2,200 (World Bank, 2023). According to the United Nations Development Programme (UNDP, 2023), Kenya holds a Human Development Index of 0.575 which places it in medium human development status worldwide. Despite Kenya's economic growth recorded at 4.8% in 2022 from 7.5% in 2021, still 37.1% of the population continues to live in poverty highlighting persistent inequalities and the limited inclusivity of this growth trajectory (KNBS, 2023).

The most impacted are women and other marginalized groups, who continue to face structural inequalities in access to education, land, capital, and other resources. These barriers systematically discriminate against them and contribute to ongoing economic marginalization (Kabeer, 2015).

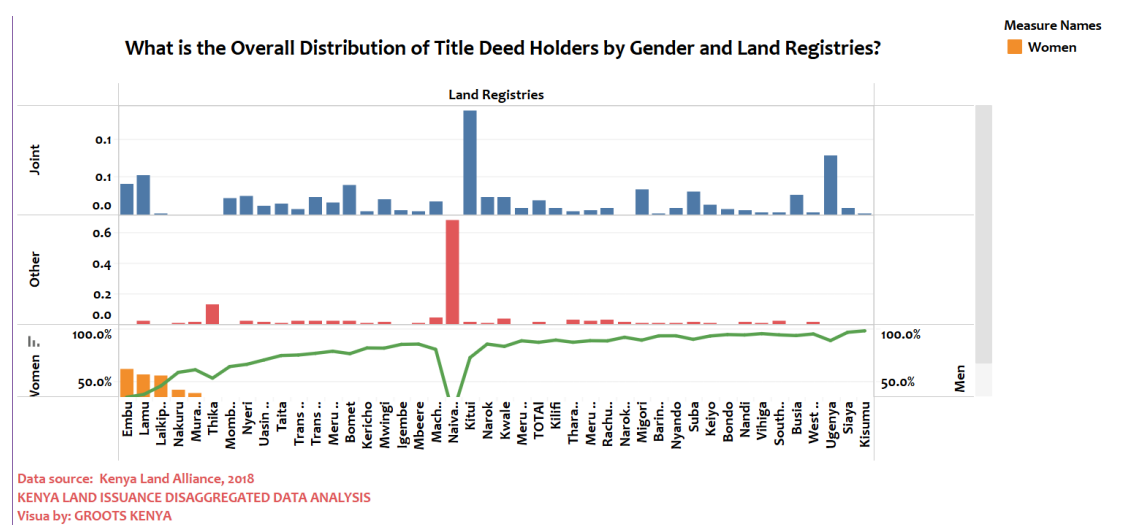


Figure 1: Kenya Land Alliance, 2018

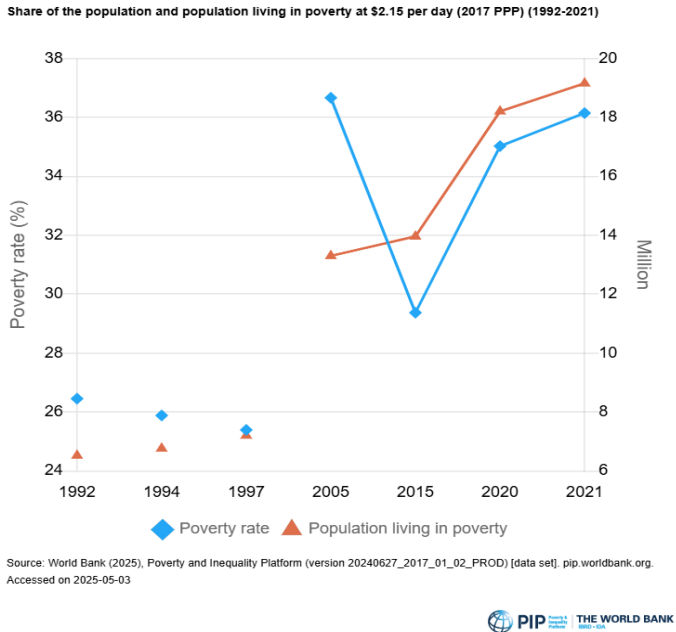


Figure 2: Poverty measure in Kenya by World Bank 2025.

Meru County resides in Kenya's Eastern section where it maintains its position as one of the country's most important agricultural sectors. The dominant economic sector of the county represents agriculture because it produces seventy percent of its revenue (KNBS, 2022). The main agricultural products in Meru County include miraa (khat) together with tea and coffee and maize and beans supplements livestock farming. While Women supply more than 70% of farm labor in Meru, they still struggle with land ownership and decision making where only 10% of women own land (FAO, 2022). The ethnic heritage of Meru County extends to encompass a broad socio-cultural heritage apart from its agricultural activities. Meru people make up a Bantu sub entity that maintains strong patriarchal traditions through which they have established their rights to land along with their economic functions and political decision-making. Before colonization women actively served in the Chiingira council that led traditional community administration according to (Kithinji, 2020). Colonial policies and modernization have continued to perpetuate economic marginalization of women by centering economies around formal employment and cash crop farming which is male dominated (Nzomo, 2019).

North Imenti, one of the nine sub counties in Meru County, has a population of at least 200,000 people. Most of the population rely on subsistence farming, informal trade, and informal self-help groups for economic survival (KNBS, 2022). In this area, household poverty prevalence still

remains high especially for female led households due to factors including limited access to formal employment, land, and capital. Women in North Imenti continue to face systemic barriers rooted in cultural and social norms that continue to marginalize these groups (Githaiga, 2020). Despite women's contribution to trade and agriculture, they still struggle to access financial commodities. Only 29% of women in Kenya have access to formal credit as compared to 45% of men (KNBS, 2022). This continues to hinder women's ability to build financial resilience. Furthermore, women in this community face limited decision-making power where the patriarchal structure excludes women from economic decision making impacting their ability to expand and sustain their economic contribution (Molyneux, 2020). In addition, employment and education barriers continue to exacerbate women's economic situation. Historical gender gap in formal education continues to affect women's ability to access formal employment and their representation in leadership and decision-making roles (UN Women, 2023).

Tharaka Nithi county is located in Kenya's Eastern region, is largely rural, and agriculture is the major economic activity in the county. Mixed farming practices like growing millet, sorghum, green grams, and livestock keeping form the backbone of the economy of the county (KNBS, 2022). Although women constitute the backbone of agricultural labor, representing over 65% of the workforce engaged in farming activities, they still lack adequate land ownership rights with less than 8% of women having formal land titles (FAO 2022). The Tharaka Nithi communities are mainly from the Tharaka and Chuka ethnic groups whose traditional structures have maintained strong traditional structures such that men controlled economic and political resources. In pre-colonial times, women actively offered advisory roles in the community though circumstances of colonialism and contemporary normative governance structures lock out women from taking lead in key economic or leadership spheres in the society (Nyaga, 2019).

However, most women today, who play a critical role to food security and community resilience has continued to be under represented in the formal economic system, leading to entrenchment of gender based economic inequalities and exclusion from development resources in Tharaka Nithi. Igamba Ng'ombe Sub- County; one of the most populated administrative units in Tharaka Nithi County, is estimated to have a population of approximately 140,000 individuals (KNBS, 2022). Most of the inhabitants are preoccupied with small scale farming and informal trading activities. With the majority of female-headed households, disproportionally poor, the poverty was attributed

to their limited access to the productive assets, financial services, and formal employment opportunities (Gakii, 2021).

This comes in light of recent development that has been frequent in Africa for decades now which women's agency hinges on their ability to control household and community economic resources, and thereby influence development agenda (Mugambi, 2020). Participation of women in local markets and contribution to household income in Igamba Ng'ombe is high, but only few have access to structured financial services. These challenges are exacerbated by barriers such as limited education and early marriage practices, as well as the historical exclusion of women from leadership platforms (UN Women, 2023). As a result, many women have resorted to informal saving groups and self-help initiatives to survive and offer solidarity to each other, emphasizing their resilience and the important necessity to reform the system to facilitate women in the economic sphere of their lives.

Even with these challenges, women in Meru County have, for a long time participated in traditional leadership structures and systems. During the pre-colonial period, women and girls in Meru organized based on their age or marital status. ²Within the community, there is the *Ncurubi* group³, and the *Chiingira*⁴-a council of elderly women who plan and oversee all matters related to issues impacting women, including circumcision. During the colonial period, women like Ciokaraine M'Barungu were among the women leaders who defied *Nchuri Ncheke* ⁵(The patriarchal council of men in Meru) to support the Mau Mau Uprising ⁶and Muthoni Nyanjiru, a female activist during

² As in Meru traditional society social responsibilities of women were structured by age sets and marital status. The Ncurubi council was formed of young girls, while the elder women led the Chiingira, which served as the regulator of rituals and of communal affairs. This role of these structures was indispensable in helping social cohesion and passing on knowledge from one generation to another.

³ Ncurubi: a council of teenage girls in Meru traditional society, responsible for preparing younger members for womanhood and social roles.

⁴ Chiingira: a council of elder women in Meru, historically responsible for guiding community decisions concerning women's affairs, including rites of passage.

⁵ Nchuri Ncheke: the traditional council of elders in Meru, historically male-dominated and central to governance and cultural arbitration.

⁶ Mau Mau Uprising: a Kenyan armed independence movement (1952–1960) that fought against British colonial rule.

the colonial era who led the protest over the release of political activist Harry Thuku (Kithinji, 2020). Similarly, in Tharaka Nithi, women have historically been major players in community organizing and resistance even while marginalized by the system. Kiama kia Aathuri a Ntonye (women's council of married women) acted as platforms for economic solidarity and social advocacy for women. Contributions of women in resisting colonial land alienation as well as for community welfare are also highlighted in the oral histories (Muthomi, 2019). These early organizing models are today continuing to inspire contemporary women's groups that lead grassroots leadership and economic empowerment in Tharaka Nithi.

However, policies during the colonial era as well as modernization have systematically pushed women from the center to economic margins by taking away their financial power while pushing them further away from the formal economic sector. Introduction of male dominated cash crops and farm systems assigned women as only labors and men as both labor and manager advance patriarchal systems of economic leadership (Gatwiri, 2016). Apart from that introduction of western systems of education and formal employment replicated cultural patriarchal norms of access that hindered women from accessing education thus reducing their chances of formal employment. Today women continue to reclaim their economic agency by building resilient frameworks of organizing and creating accessible and informal financial mechanism to through collaborative efforts.

Over the years, women in Meru and Tharaka Nithi have organized different methods to support the community's economic growth, from self-help groups to village savings groups and community-based organizations. Through these various levels of organizations, grassroots women leaders in Meru and Tharaka Nithi contribute towards household and local economies (Githaiga, 2020). These collective financial efforts are the cornerstone of household survival ensuring that the children are educated, health needs are met and continue to power informal economies where formal economy continues to overlook women's need. Despite these efforts, women's collaborative contribution continues to be undervalued, under-supported and remain invisible in the mainstream economic policies. Access to resources including credit, land and institutional support remains a huge challenge (*Long-Held Cultural Beliefs Locking Meru Women out of Leadership - Report*, 2024). If grassroot women led economic models are so effective, why is it that women continue to face these levels of invisibility and resource exclusion? This study seeks

to explore this paradox, examining the role of women-led collaborations in household poverty reduction and the structural barriers that hinder their full economic potential.

Statement of the Problem

Global poverty remains a persistent challenge with over 700 million individuals living below the poverty line. Women are predominantly affected due to structural economic exclusions and persistent gendered inequalities (World Bank, 2023). In Kenya, 36.1% of the population experiences extreme poverty, with rural women facing intensified vulnerabilities arising from limited access to education, formal employment, financial services and land ownership (KNBS, 2020). Within Meru and Tharaka Nithi counties, poverty affects 31.1% and 29.4% of the populations respectively. Women socio-economic marginalization is shaped by patriarchal norms, land tenure systems, restricted access to credit and decision-making spaces (KNBS, 2022; Githaiga, 2020).

Despite these constraints, women have mobilized informal economic strategies through Village Savings and Loan Associations (VSLAs), chamas and self-help groups. These grassroots models offer alternative financial pathways that foster household resilience providing modest but critical safety nets. However, the contributions of these collaborations remain fragmented, under-researched and disconnected from formal economic policy frameworks. Moreover, the efficacy and scalability of such models face numerous structural and institutional barriers including climate induced resource stress, rising gender-based violence and limited access to government financial instruments such as the Women Enterprise Fund and Uwezo Fund (Kirema & Mung'ori, 2023).

This study therefore investigates the extent to which women-led financial collaborations influence household poverty dynamics in North Imenti, Meru County and Igamba Ng'ombe, Tharaka Nithi County, Kenya. It also critically examines the constraints that hinder the expansion of these grassroots models and explores policy-level interventions needed to formalize and sustain inclusive financial ecosystems for women in marginalized settings.

General objective

To evaluate the impact of women-led collaborations on household poverty reduction in Meru and Tharaka Nithi counties, Kenya.

Specific Objectives

1. To describe the prevalence and dimensions of household poverty within marginalized communities in North Imenti, Meru County and Igamba Ng'ombe, Tharaka Nithi County.
2. To analyze the correlation between women's collaborative efforts and household poverty levels by assessing the impact of these initiatives on economic well-being.
3. To identify the challenges and opportunities associated with scaling up women-led collaboration within marginalized communities.

Research Question

How do women-led collaborations affect household poverty reduction in North Imenti in Meru County and Igamba Gombe in Tharaka Nithi County?

Sub-questions

1. What is the dimension of household poverty in marginalized communities in North Imenti, Meru and Igamba Gombe in Tharaka Nithi County?
2. What is the relationship between women-led collaborations and household income levels?
3. What challenges and opportunities exist for scaling and sustaining women's collaborative economic effort?

Hypothesis

1. Household poverty levels in North Imenti and Igamba Ng'ombe do not differ significantly in prevalence or dimension among the marginalized communities.
2. There is no significant relationship between women's collaborative efforts and household poverty levels in marginalized communities.
3. There are no significant challenges or opportunities affecting the scalability of women-led collaborative initiatives in marginalized communities.

Expected Output

1. Data-driven framework for gender-responsive advocacy.

METHODOLOGY

Study area

This research was conducted in two sub-counties; North Imenti Sub-County in Meru County and Igamba Ng'ombe Sub-County in Tharaka Nithi County, Kenya. These areas were selected due to their active community-based economic initiatives and the presence of organized women's groups engaged in local development. Within North Imenti, the study focused on three wards; Municipality, Ntima East and Nyaki West. In Tharaka Nithi the study was carried out in Karingani and Magumoni wards.

(Insert map of the study area)

Sampling design and Target Population

To assess women's economic participation and empowerment in the selected wards of Meru and Tharaka Nithi counties, purposive sampling technique was adopted. Respondents were selected from a sampling frame of women aged 18–60years, who were actively engaged in local economic activities. Participants were drawn from community-based groups and included key institutional actors such as local government officials and NGO representatives. This approach ensured the inclusion of individuals with relevant experience in community development and economic initiatives.

Sampling size strategy

The sample size was determined by the number of organized women's groups identified and their willingness to participate. The purposive approach ensured representation across selected wards and leadership levels. Each selected ward contributed two women's groups one for survey participation and one for focus group discussions resulting in six groups per county. An additional group

in each county, composed of group leaders drawn from different wards, was included to capture broader leadership insights. This brought the total to eight groups per county and 16 groups overall. Each group comprised ten women, producing a total sample size of 160 for the quantitative survey. Additionally, ten Key Informant Interviews (KIIs) were conducted: three with chiefs from selected wards in each county, and two with leaders from NGOs or community-based organizations engaged in women's empowerment initiatives.

Data Collection Tools and Procedures

Quantitative data were collected using structured questionnaires consisting of close-ended questions focusing on demographic characteristics, economic activities, level of education, land ownership, household size, financial inclusion and group participation. The survey was conducted in person by trained research assistants fluent in the local languages. Qualitative data were gathered through semi-structured FGDs and KIIs. The FGDs focused on collective experiences and community-level dynamics such as poverty perception, income strategies, access to resources, and group cohesion. KIIs were used to obtain perspectives on support mechanisms, policy gaps, and cultural norms influencing women's economic roles.

In addition to surveys, focus group discussions, and key informant interviews, the study incorporated a documentary film as a participatory research tool. This visual component was designed to capture the lived realities of women in their own voices and environments, thereby complementing the textual data with rich, contextual visuals. The documentary was recorded concurrently with data collection in Meru and Tharaka Nithi counties. It featured selected participants from the focus groups and women's groups who volunteered to share their stories on camera.



Figure 3: : Focus group discussion session in Tharaka Nithi with members of the women's group.

Data Analysis

Quantitative data was coded and analyzed using descriptive statistics and cross-tabulations to identify patterns related to income, education, household size, and group impact. Qualitative data from FGDs and KIIs were first analyzed separately using thematic coding, then integrated during synthesis to identify convergent and divergent themes across data sources. The themes were triangulated to enhance validity and provide multi-layered insights into women's experiences.

Ethical Considerations

The research adhered to ethical standards of social science inquiry. Permission to conduct the study was obtained from relevant county authorities, and all participants gave informed consent prior to participation. Anonymity and confidentiality were assured, and all data were stored securely.

Research Limitations

While this research provides valuable insights into the impact of women-led collaborations on poverty reduction in Meru and Tharaka Nithi counties, it was not without limitations. One of the primary constraints was time, as the project had a tight timeline for fieldwork, analysis, and reporting. This limited the depth of data collection and the ability to conduct extended follow-up interviews with all relevant stakeholders.

Additionally, geographical coverage was restricted to two sub-counties—North Imenti and Igamba Ng'ombe—due to resource limitations. As such, findings may not comprehensively represent the broader experiences of women-led groups across the entire counties. Cultural sensitivities around certain topics, particularly regarding power dynamics, land rights, and gender roles, may also have influenced participants' willingness to share freely in group settings.

There were also logistical challenges related to accessing remote areas, which affected the consistency of participation in some scheduled sessions. Finally, as a qualitative, community-rooted study, the findings may be less generalizable but are deeply valuable for understanding local lived experiences.

Despite these limitations, the research provides a strong foundation for future studies and program development focused on women's economic empowerment in marginalized rural settings.

RESULTS AND FINDINGS.

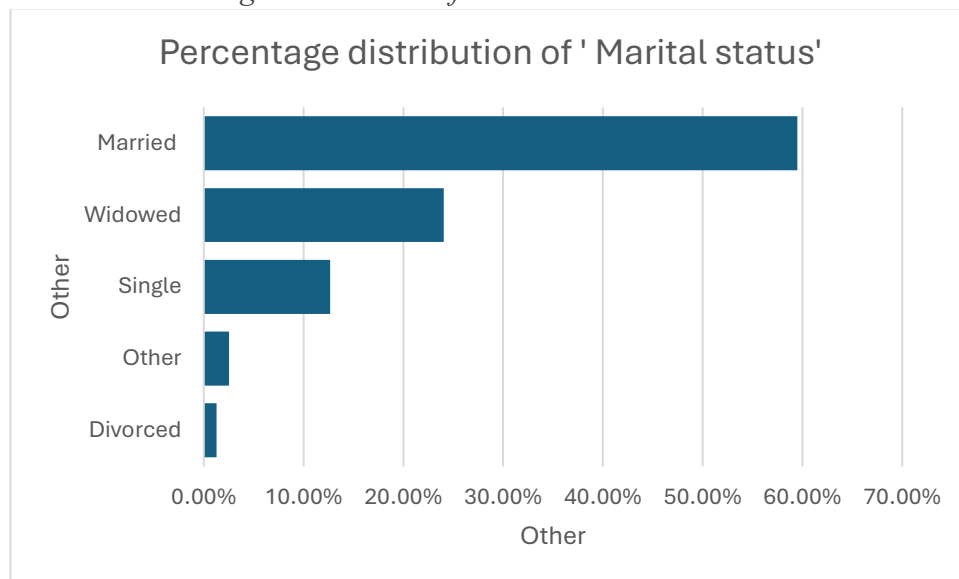
Prevalence and dimensions of household poverty within marginalized communities in North Imenti and Igamba Ngombe

Demographic Information

Marital Status

Most respondents (59.5%) are married, followed by a substantial proportion of widowed women (24%). Single women represent 12.7% of the sample, while divorced and other categories are minimal. This distribution reflects a predominantly marital or post-marital female respondent base, which reveals critical household dynamics. These women often face limited decision-making power over financial resources and asset ownership, deepening economic dependence and reducing personal agency. As primary caregivers, they endure unpaid domestic responsibilities that constrain time for income generation or civic engagement. These systemic limitations not only affect their financial independence but also perpetuate intergenerational poverty, underscoring the need for gender-responsive policy interventions.

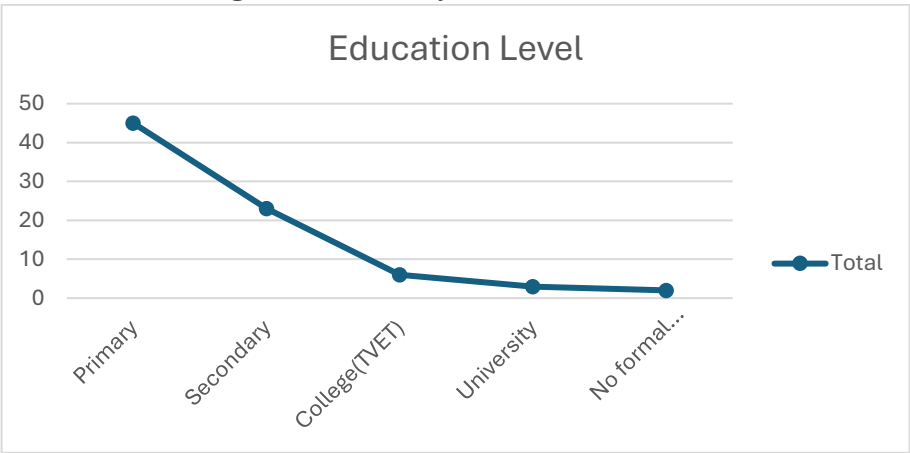
Table 1: Percentage distribution of marital status



Education

The data reveals that most women surveyed (57%) have completed only primary education, with 29% having reached secondary school. Less than 11% have attained any post-secondary education, and 2.5% have no formal education. This low education profile suggests the need for simplified, accessible financial and livelihood interventions, especially in training and support programs.

Table 2: Percentage distribution of education level



Household size

Most respondents (49.4%) live in households with 4–6 dependents, while 43.2% have smaller families with 1–3 dependents. However, 7.4% report supporting 7 or more dependents, indicating a potentially vulnerable subgroup facing increased economic and caregiving demands.

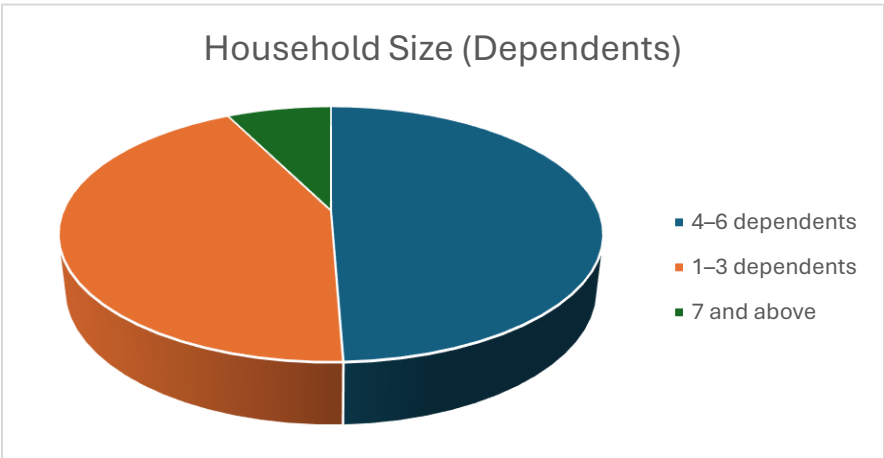


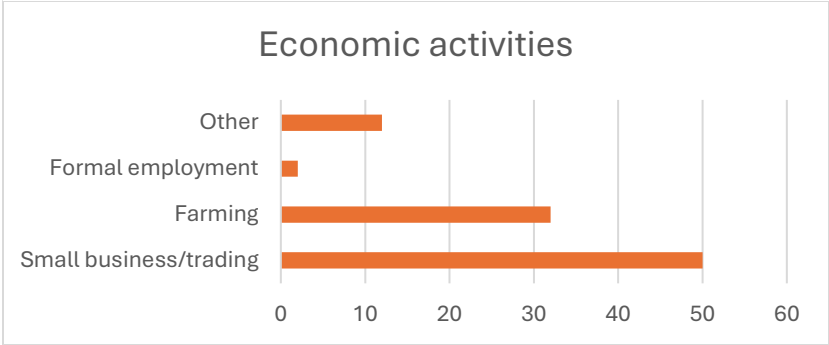
Figure 4: A pie chart showing household sizes

Analyzing the correlation between women’s collaborative efforts and house hold poverty levels

Economic and Livelihoods activities

Small business/trading emerged as the primary economic activity for 61.7% of respondents, followed by farming (39.5%). Only 2.5% of women are engaged in formal employment, highlighting significant barriers to accessing formal job markets. Approximately 15% reported 'other' income sources, indicating a notable presence of informal or unclassified livelihoods.

Table 3: Percentage distribution of economic activities



Household income security

The financial assessment indicates that 60.5% of respondents have just enough income to cover basic needs, while 38.3% report insufficient income to meet even basic needs. Only 1.2% of respondents feel financially secure enough to afford non-essential expenses. These findings highlight pervasive financial vulnerability and limited economic resilience among the surveyed women.

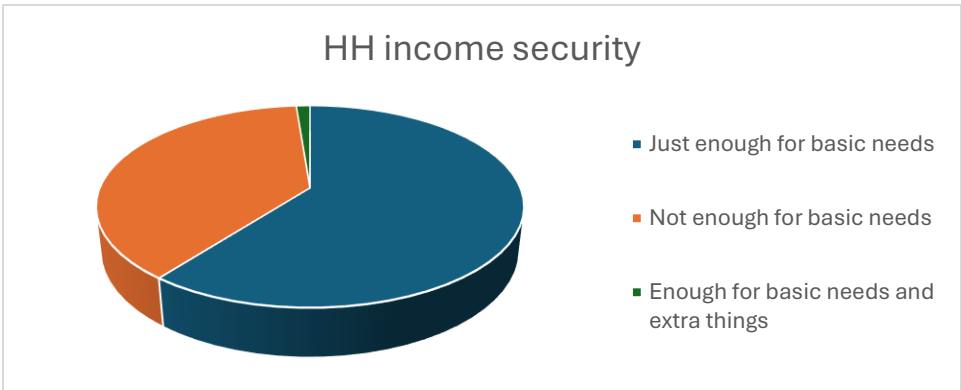


Figure 5: A pie chart showing household income security

Group impact on Household income security.

Participation in women-led financial groups has positively impacted household finances for most respondents. 71.6% reported some improvement, while 22.2% reported a big improvement. Only 4.9% reported no change, and a very small fraction (1.2%) reported a very big improvement. These findings suggest that group participation supports financial resilience, albeit primarily in moderate forms.

Table 4: Percentage distribution of group impact on household finances

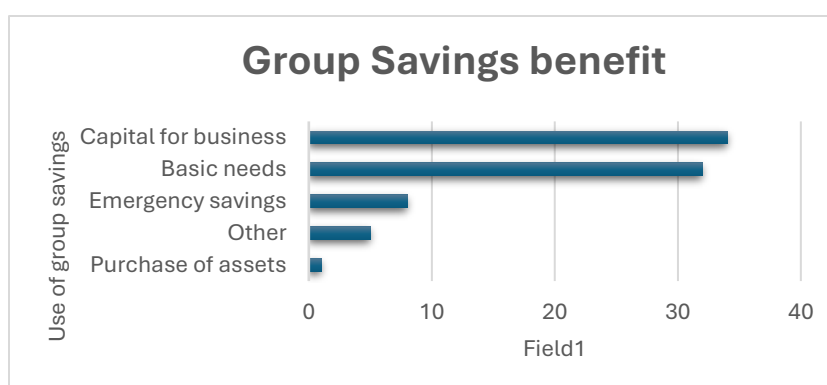
Group impact on household finances	Count of Group impact on household finances
Some improvement	58
Big improvement	18
No change	4
Very big improvement	1

Group savings approaches

Women-led group savings

The main financial benefit gained from participation in women-led groups was capital for business (42%), closely followed by support for basic needs (39.5%). Fewer respondents reported using the funds for emergency savings (9.9%) or asset acquisition (1.2%). This suggests that while the groups provide crucial short-term financial support and income-generation capacity, their impact on long-term financial stability remains limited for most participants.

Table 5: Percentage distribution of group savings benefits



Sacco savings

SACCO participation among respondents is evenly split, with 49.4% actively saving in SACCOs and 50.6% not engaged. This indicates a moderate level of financial inclusion, but also highlights the need for expanded outreach, financial literacy, or income stabilization to ensure all women can benefit from collective savings mechanisms.

Table 6: Percentage distribution of sacco savings respondents

Sacco savings	% of Total Respondents
No	50.6%
Yes	49.4%
Total	100%

Cross Benefit Analysis

Analysis of economic activity by household size reveals that small business and farming are the dominant activities across all groups. Women from households with 1–3 dependents show the highest rate of small business engagement (54%), while those from 4–6 dependent households show more balanced involvement between farming and trade. Notably, activity diversification is highest among mid-sized households and lowest among large households (7+), suggesting that economic strain or caregiving burdens may limit diversification in larger families.

Table 7: Cost benefit analysis

HH size	Count of common activities	Observations
4–6	Small business/trading (16), Farming (12)	The majority are engaged in agriculture and small trade. Some diversification is evident.
1-3	Small business/trading (19), Farming (6)	Highest rate of small trade participation (54%). Less into farming, more into diverse mixes.
7 & above	Small business/trading (3), Farming (2)	Fewer participants, but still active in farming and trade. Lower diversification

Correlation between HH income security and financial benefit of group participation

There is almost no relationship between household financial situation and the financial benefit from participating in women-led financial groups. Despite the assumption that participation in women-led financial groups might be linked with improved household financial well-being, the data shows no significant linear correlation between the two variables. This may indicate that while groups provide benefits (like capital or emergency savings), these benefits do not always translate directly to perceived household financial improvement. Non-linear or indirect effects, such as social capital, confidence, or time-lagged outcomes, might be at play and warrant further qualitative or longitudinal analysis.

Table 8: Correlation between HH income security and financial benefit of group participation

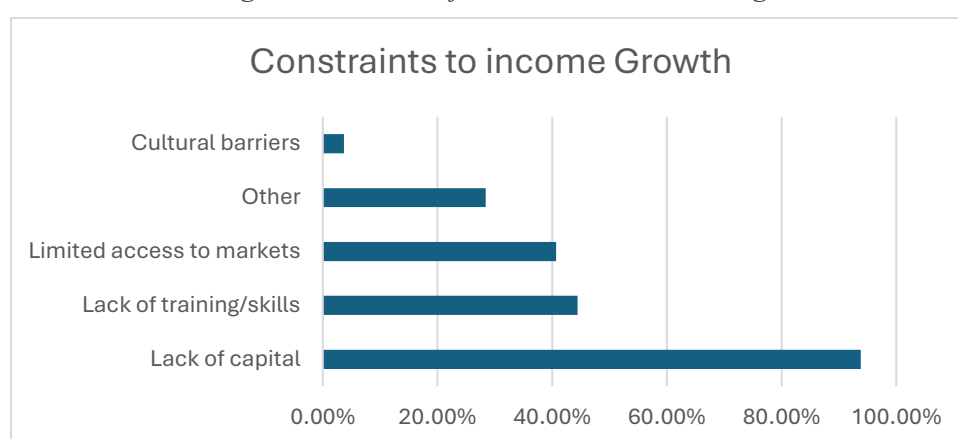
	<i>HH income security (coded)</i>	<i>Financial benefit (coded)</i>
HH income security (coded)	1	
Financial benefit of group participation (coded)	0.00085797	1

Challenges and Opportunities in Scaling Women-Led Collaboration in Marginalized Communities

Constraints to income growth

The most cited barrier to income growth among respondents was lack of capital (93.8%), followed by lack of training/skills (44.4%) and limited market access (40.7%). Notably, cultural barriers were reported by only 3.7% of respondents. Analysis of multiple selections revealed that 71.5% of respondents faced two or more challenges simultaneously, highlighting the multidimensional nature of economic hardship faced by women in the community.

Table 9: Percentage distribution of constraints to income growth



Land ownership

Only 14.8% of respondents reported owning land, while 85.2% do not possess land assets. This significant disparity reflects a lack of control over productive resources among women, which can hinder their ability to access credit, secure income sources, or gain long-term economic independence.

Table 10: Percentage distribution of land ownership respondents

Land Ownership	% of Total Respondents
No	85.2%
Yes	14.8%
Total	100%

Constraints to land ownership

The most frequently reported barrier to land ownership is lack of financial resources, cited in nearly three-quarters (73.3%) of all selected responses. This suggests that affordability and financial inclusion are the dominant issues. Cultural norms were cited in about a quarter (24.4%) of responses, indicating deep-rooted societal attitudes still hinder women's land rights. Legal restrictions and other factors appeared rarely, suggesting they are either less widespread or under-reported. These findings highlight the need for financial empowerment interventions alongside cultural sensitization campaigns to ensure equitable land ownership.

Total respondents (multiple answers) N = 90 responses

Table 11: Percentage distribution of land ownership constraints respondents

Constraints to Land Ownership	% of Respondents
Lack of financial resources	73.3%
Cultural norms	24.4%
Legal restrictions	3.3%
Other	1.1%

Access to Financial resources

Loan Application

About 46% of respondents have applied for a loan or credit at some point, while 54% have not. This suggests moderate engagement with credit facilities among women. The slightly higher non-application rate may reflect barriers such as lack of access, fear of rejection, or low financial literacy. In addition, all respondents indicated success in the application of loans.

Table 12: Percentage distribution of credit application respondents

Loan or credit application	% of Total Respondents
No	54.3%
Yes	45.7%
Total	100%

Support to access financial resources

Respondents most frequently cited the need for access to capital and low-interest loans to grow or start small businesses. Many emphasized the importance of financial support, particularly in the form of grants, and flexible loan terms without collateral. Business-related needs were dominant, reflecting a drive toward income generation. Training in entrepreneurship, proposal writing, and financial literacy also featured strongly, highlighting a desire not only for resources but for skills to manage and sustain income activities. Some called for more government and group-based support systems, including SACCO membership, to facilitate broader financial inclusion.

Gender constraints and social norms

Socioeconomic Impacts of Gender-Based Constraints

Gender-based challenges continue to impact nearly half (46.9%) of the surveyed women in their pursuit of economic activities. While a slight majority (53.1%) report no such experiences, the large proportion facing such constraints signals the ongoing influence of gender norms and systemic barriers that hinder full participation and equality in economic spaces.

Table 13: Percentage distribution of gender-based constraints in economic activities respondents

GB constraints in economic activities	% of Respondents
No	53.1%
Yes	46.9%
Total	100%

Women reported experiencing a range of interlinked challenges including economic violence, such as spouses or customers taking earnings and business assets and being unpaid or underpaid compared to men in similar roles. Domestic violence, often triggered by economic activity, emerged as a major concern, with several women describing abuse from partners for engaging in business or financial decision-making. Emotional and psychological abuse, including humiliation, intimidation, and lack of family support further restricts their confidence and autonomy. Discriminatory practices in job access, especially in male-dominated sectors like construction, and exclusion from property ownership or credit due to gender bias or lack of collateral were commonly cited. A few respondents also highlighted the unpaid care burden, such as the inability to travel for work due to child-rearing responsibilities. These narratives underscore that economic

injustice is not merely financial but is rooted in social, cultural, and relational systems of power and control. Therefore, any strategy aimed at advancing gender justice must integrate psychosocial support, protection from domestic abuse, equitable employment policies, and reform in property and inheritance rights to dismantle the structural and personal barriers faced by women in their economic lives.

Gender Based Violence due to economic vulnerability

A significant 65.4% of respondents reported experiencing or knowing someone who experienced violence linked to economic challenges. This highlights the pervasive and relational nature of economic vulnerability, where financial strain can trigger or exacerbate physical, emotional, or economic abuse. The fact that one-third of respondents did not report such violence indicates that while not universal, GBV remains a central threat to women’s economic agency, particularly in households or communities where gender roles are rigid and financial independence is resisted.

Table 14: Percentage distribution of Gender Based Violence due to economic vulnerability respondents

Responses	% of respondents
Yes	65.4%
No	34.6%
Total	100%

Gender Inclusion and Economic empowerment

The findings reveal that a substantial majority of respondents (85.2%) reported feeling safe to express their economic needs in community forums, indicating a generally supportive environment for open dialogue and participation. This suggests that local structures and women-led groups may be fostering inclusive spaces that encourage economic voice and engagement. However, 14.8% of participants did not feel safe, highlighting a critical minority that may face social, cultural, or structural barriers. Addressing the concerns of this group is essential to ensure that community engagement mechanisms are truly inclusive and that all women, regardless of background or circumstance, feel empowered to participate equally.

Table 15: Percentage distribution of Gender Inclusion and Economic empowerment respondents

Response	Percentage
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Yes	85.2%
No	14.8%
Total	100%

DISCUSSION

Household Poverty and Financial Vulnerability

The quantitative data reveals that 38.3% of women cannot meet basic needs, with only 1.2% reporting financial surplus, a statistic echoed in the qualitative accounts of persistent poverty. Focus group participants described life characterized by intermittent labor, high living costs, and poor infrastructure, particularly in urban slums. While 59.5% of women are married, many act as primary breadwinners, especially in female-headed households, highlighting an often-hidden burden. The prevalence of large households (49.4% with 4–6 dependents) compounds financial strain, as observed in narratives of strategic budgeting and sacrifice.

Economic Participation and Barriers

The dominance of small businesses (61.7%) and farming (39.5%) among economic activities aligns with qualitative findings that detail informal trade, food vending, and subsistence farming as survival strategies. However, the near absence of formal employment (2.5%) reflects a lack of structural opportunities and reinforces women's economic marginalization. The lack of capital (93.8%) and training (44.4%) emerged as top barriers, paralleling qualitative themes around exclusion from bank loans, and limited access to entrepreneurial training. Though only 3.7% reported cultural barriers quantitatively, the qualitative data surfaces deep-rooted patriarchal norms, including male control over earnings, restricted land access, and skepticism toward female economic leadership.

Women's Groups and Empowerment

Participation in women-led groups yielded measurable, though moderate, financial improvements, 71.6% reported some improvement, yet few experienced transformative gains. These numbers align with qualitative findings that, while women's groups enable micro-loans, training, and solidarity, their broader economic impact remains constrained by limited capital and inconsistent savings. The lack of correlation between financial group participation and perceived household improvement suggests that social and psychosocial benefits that are not captured by financial metrics play a more vital role. Qualitative data supports this by highlighting emotional resilience, community cohesion, and increased self-confidence as key non-monetary outcomes.

Land Ownership and Financial Autonomy

The low land ownership rate (14.8%) corroborates qualitative testimonies of structural exclusion from property. Renting land or farming on male-owned plots diminishes women's financial independence and access to credit. The main barriers lack of resources (73.3%) and cultural norms (24.4%) mirror participants' accounts of male-dominated inheritance, costly rental fees, and cultural resistance to female land acquisition. Despite some educated women attempting land purchases, they face societal pushback, reinforcing land as both a financial and symbolic barrier to autonomy.

Gender-Based Violence and Social Constraints

The intersection of poverty and gender-based violence (GBV) emerged starkly: 46.9% of women face GBV in economic life, and 65.4% linked violence to economic struggle. These findings match narratives of economic control, emotional abuse, and domestic violence linked to financial independence efforts. The qualitative data adds depth revealing how economic ambition is often punished, and how lack of male support, especially in Muslim communities, exacerbates women's vulnerability. Notably, although 85.2% felt safe expressing needs in forums, this contradicts qualitative reports of limited advocacy impact, where women's voices are often dismissed in public decision-making spaces.

Focus Group Discussion And Key Informant Interview

Dimensions of Household Poverty

Across both counties, women experience persistent poverty driven by unemployment, limited education, and poor infrastructure. FGDs revealed women's individual and collective resilience in sustaining households, often as primary providers, despite lacking stable income sources. Most rely on small-scale vending or labor, prioritizing children's education despite financial strain. KIIs echoed this, with informants highlighting farming and informal trade as core livelihood strategies. Women in FGDs spoke of high costs of water, land rent, and schooling, exacerbated by poor housing and sanitation. KIIs added that inconsistent markets, insecurity, and weather damage often destabilize their income.

'I have nothing in this house to say is mine, even the cow I milk or the land I till is owned by my husband at the end of the day I am a worker in my own house. But If I am empowered to get my own resources, I can buy my own land or set up a business I call my own and I can be proud of.'

Interviewee, Tharaka Nithi

Barriers to Economic Growth

Thematic convergence across FGDs and KIIs pointed to lack of capital, market access, and training as major hurdles. The women expressed their frustration of how they constantly have to support their household's income yet have limited access to any resources, their efforts are not recognized and are constantly marginalized. FGD

The woman of the house is like a machine, she is not supposed to complain, instead she should do everything in the house.

Interviewee, Tharaka Nithi

participants emphasized difficulties obtaining loans due to collateral requirements and cultural limitations. KIIs confirmed this, citing challenges with livestock inputs, land access, and business development. Both sources noted that single motherhood and limited education compound financial pressure. FGDs described women adapting through informal financial systems like merry-go-rounds and table banking, while KIIs highlighted the role of organizations like Kenya Women Microfinance Bank even though limited by high interest and cultural/religious restrictions.

Land Ownership and Resource Control

Lack of land ownership was a recurring theme in both data sources. In FGDs, women noted farming male-owned land but lacking profit control and renting land at high cost. KIIs expanded on this: even educated women attempting to buy land faced resistance from community norms.

‘I am sure that the future will completely change if women have an opportunity to own their own things like land. For example, if I own land, I can be able to open a school that can empower children in the community. When we are trained with different skills, we can also train other women thus ensuring

Both sources attributed the barrier primarily to financial exclusion and cultural beliefs that limit women’s land rights and inheritance.

Women’s Groups: Empowerment and Challenges

Women’s groups were widely seen as catalysts for change. FGDs emphasized their role in facilitating loans, vocational training (crafts, farming), and access to public jobs like road construction. KIIs affirmed that these groups serve as key platforms for accessing county-level trainings and grants.

‘The saccoes give us loans at very high interest and a short grace period before payment starts. Sometimes due to unplanned circumstances one is unable to sell their farm produce, so you end up not

Beyond finances, FGDs highlighted emotional and social benefits: peer support, mental health, and gender education. However, both FGDs and KIIs stressed challenges like low savings, loan defaulting, and high external interest rates. In some cases, poor attendance and unregistered status hindered formal access to funds.

Advocacy and Leadership

FGDs and KIIs showed that while women's leadership is emerging, especially through group representation in schools, churches, and local forums, deep-rooted patriarchy limits their influence. FGD participants described being heard but not heeded in barazas (public meetings), with men's opinions taking precedence. KIIs echoed this, noting that few women understand their advocacy rights, and leadership roles are rarely backed by decision-making power. FGDs proposed solutions: leadership and advocacy training, gender rights awareness, and inclusion in governance. KIIs reinforced this with policy-focused suggestions like applying the two-thirds gender rule and ensuring access to platforms and funding.

It is very unfortunate that women work all day in the tea farms as laborers, but at the end of the day the husband takes all the money away.

KII interviewee, Tharaka Nithi

Gender-Based Violence and Economic Disempowerment

A disturbing convergence emerged around economic gender-based violence. FGDs recounted instances of men confiscating women's income or prohibiting them from working. KIIs confirmed this, noting that economic stress often triggers domestic abuse and restricts mobility or job access. Both sources revealed that economic inequality is deeply entwined with violence, stigma, exclusion, and emotional abuse, which erode women's autonomy and economic confidence.

'If you tell me I will know, if you show me, I will understand but if you engage me, I will never forget. Skills are an important element for the empowerment of these women and the community.'

Institutional Support and Gaps

While community groups and informal networks are strong, FGDs and KIIs alike voiced frustration over limited institutional support. FGD participants cited unfulfilled promises from women's funds and minimal NGO engagement. KIIs pointed to county programs favoring men and

'It is important that stakeholders are intentional in supporting us. We have been left with all responsibilities in our households and we are already struggling.'

Interviewee, Meru

short-term projects. Both sources advocate for grants, low-interest loans, favorable payment policies and periods for the loans, access to quality inputs, and training in entrepreneurship and market linkage. The women showed clarity in what they need, what is missing is institutional follow-through.

Emerging Social Issues

FGDs revealed unexpected themes: the psychological toll of being the sole provider, rising theft due to unemployment, and economic forms of GBV rarely recognized in public discussion. KIIs reinforced the importance of safe spaces, civil society collaboration, and psychosocial support as vital additions to economic empowerment strategies. Unforeseen issues like produce prices drops, illness affecting their cattle and poultry also impacted on their ability to increase their income.

CONCLUSION AND RECOMMENDATION

CONCLUSION

Economic Empowerment and Financial Inclusion

To address the financial barriers hindering women's economic advancement, there is a critical need to expand access to affordable capital. This can be achieved through the establishment of low-interest loan schemes and grant programs specifically designed for women who lack traditional collateral. In addition, strengthening informal financial mechanisms such as table banking and SACCOs is essential. These systems should be supported with capacity-building initiatives, including training in financial literacy, bookkeeping, and proposal writing, to improve women's confidence and managerial skills. Moreover, enhanced access to markets and quality agricultural inputs such as seeds, fertilizers, and livestock—will empower rural women, many of whom rely heavily on farming for their livelihoods.

Addressing Gender-Based Violence

Given the significant intersection between gender-based violence (GBV) and economic suppression, it is imperative to integrate GBV protection measures into all economic empowerment initiatives. Programs should include safe and confidential reporting mechanisms and should be coupled with community sensitization efforts to challenge the social acceptance of violence against women. Furthermore, there is a need to provide psychosocial support, particularly for women who face emotional, physical, or economic abuse that limits their participation in income-generating activities. Holistic interventions that address both financial and relational dimensions of empowerment are vital to ensuring women's safety and autonomy.

Capacity Building and Leadership

Enhancing women's capacity to lead and advocate for their rights is central to sustainable empowerment. Tailored training programs in leadership, governance, and advocacy should be implemented to equip grassroots women with the tools and confidence needed to participate effectively in public forums and community decision-making processes. Additionally, there is need to tailor behavioral change programs that engage men, religious leaders and community leaders to foster communities that facilitate women's leadership efforts.

Institutional and Policy Support

Stronger collaborations between government agencies private sector and non-governmental organizations are needed to deliver consistent and gender-responsive support to women, particularly in marginalized and rural areas. This will enhance ability to own and decide over resources thus impacting community economic growth.

RECOMMENDATION

1. Address economic gender-based violence

Strengthen awareness and interventions on economic gender-based violence, where women contribute labor but lack financial control. Empowerment efforts must prioritize women's economic rights within households.

2. Advance Women's Financial Inclusion

Expand access to grant schemes, interest-free loans (e.g., Uwezo, Youth Fund), and digital financial platforms. Training on digital financial literacy should be incorporated into all economic empowerment programs.

3. Support Women's Land Rights and Legal Access

Offer free or subsidized legal aid on land succession matters and advocate for policy reforms to simplify land inheritance processes for women.

4. Recognize and Reduce unpaid care work

Introduce community dialogues and policies that redistribute care work at household and community levels to free up women's time for economic and leadership engagement.

5. Mainstream women into emerging sectors

Intentionally include women in green energy, climate finance and agritech initiatives through targeted training, employment, and entrepreneurship support.

6. Build women's advocacy capacity

Provide ongoing civic education, advocacy coaching, and policy literacy training. Equip women with tools to engage decision-makers and follow up with written documentation and petitions.

7. Strengthen stakeholder partnerships

Formalize collaborations with financial institutions, legal aid providers, government agencies, and CSOs to support long-term implementation of grassroots women's action plans.

8. Develop gender responsive public participation policies

Advocate for the creation and enforcement of county-level public participation policies that guarantee women's voices and leadership in local governance and resource allocation.

RESEARCH GAP

The findings from this study highlights several critical knowledge gaps that require further exploration. These include intragroup inequities, where within women-led collaborations experience unequal access to leadership, resources and opportunities based on intersecting identities such as age, marital status, disability, education level or ethnicity. Additionally, women's creative adaptations to economic hardship through informal strategies like "jugaad" have unexpectedly contributed to their needs deprioritized in formal resource allocation, effectively masking vulnerabilities in policy design. The intersectionality of women's economic resistance also merits investigation, as informal networks and coping strategies vary significantly across socio-economic, ethnic and generational lines. Understanding this heterogeneity can inform more inclusive and responsive policies.

CALL TO ACTION

This research shows that women-led collaborations in Meru and Tharaka Nithi are transforming lives at the household level. These grassroots collaborations reduce poverty, strengthening social cohesion and catalyzing local development. Through storytelling, dialogue and visual documentation, it is evident that women's ingenuity and mutual support are laying the groundwork for economic resilience, despite entrenched barriers like economic gender-based violence, unjust financial systems and the invisible toll of unpaid care work.

Therefore, we call on policymakers, funders and development practitioners to recognize and invest in these informal women's collaborations as legitimate drivers of inclusive growth. By integrating their voices into county and national policy frameworks, provision of targeted financial and technical support for women-led initiatives and design gender-responsive resource allocation strategies that reflect lived realities.

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ANNEXES; Photos of the research and workshop



Women participating in survey, Meru County



Focus group discussion, Meru county



Participants actively contributing during focus group discussion, Meru County



Participants and enumerator engagements during survey, Meru County



Advocacy workshop, Tharaka Nithi County



Participants watching documentary, Meru county



Focus group discussion, Tharaka Nithi County



Participants watching documentary, Meru county