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Empowering women through economic inclusion: Analyzing participation in Kenya's community development projects in Mukaa Ward, Makueni County - Kenya

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Abstract: *Women's economic empowerment is pivotal for sustainable development, yet financial exclusion, education disparities, and socio-cultural constraints hinder their participation in community development projects. This study investigates the economic determinants influencing women's participation in community projects in Mukaa Ward, Makueni County, Kenya, applying Human Capital Theory and the Capability Approach as theoretical frameworks. A descriptive survey design was utilized, with data collected from 189 systematically sampled respondents. Inferential statistical analysis revealed that education is the strongest predictor of participation ($\beta = 1.00$, $p < 0.001$), explaining 75% of the variance (Random Forest Model, accuracy = 82%). Women with tertiary education were 3.2 times more likely to participate than those with primary education (95% CI: 2.6–3.8). Financial constraints significantly reduced participation ($r = -0.94$, $p < 0.001$), with 55% of respondents citing loan inaccessibility as a key barrier. However, income did not show a statistically significant direct correlation with participation ($\chi^2 = 1.465$, $p = 0.833$), suggesting that financial access, rather than income level, is the primary determinant of engagement. These findings underscore the need for gender-responsive financial inclusion strategies, including collateral-free microfinance, digital credit expansion, and financial literacy integration in educational curricula. Policy recommendations align with UN SDG 5 (Gender Equality) and SDG 8 (Decent Work & Economic Growth), as well as the World Bank's 2021 Gender Financial Inclusion Framework. By offering a data-driven, globally relevant perspective, this study provides actionable insights for policymakers, international development agencies, and scholars aiming to enhance women's participation in economic development.*

Keywords: *Women Empowerment, Women's Economic Participation, Financial Constraints, Gender-responsive Policies, Capability Approach*

1.1 Background of the Study

Women's economic empowerment is a fundamental pillar of sustainable development, fostering economic growth, poverty reduction, and social equity. Globally, the economic inclusion of women has been recognized as a key driver for achieving gender equality and improving household welfare (United Nations, 2024). Despite these benefits, significant financial and socio-cultural barriers continue to hinder women's full participation in economic activities, particularly in developing regions. The Organization for Economic Co-operation and Development (OECD, 2019) highlights those women in low-income economies face limited access to financial services, credit facilities, and entrepreneurial opportunities, which exacerbates existing economic disparities. In Africa, the gender gap in economic participation remains pronounced due to structural inequalities embedded in financial, educational, and legal systems (Ford, 2024). Studies in Kenya indicate that women contribute significantly to agricultural production, yet they lack ownership and control over productive resources such as land and capital (Bett, 2014). Financial literacy gaps further hinder women's ability to leverage economic opportunities, perpetuating cycles of poverty and dependency (Munyambu, 2019).Moreover, socio-cultural constraints, including patriarchal norms and traditional gender roles, continue to limit women's involvement in formal economic structures. According to Schubert (2024), economic interventions targeting women such as microfinance initiatives, have yielded positive results in other African countries, demonstrating the transformative potential of gender-inclusive financial policies. However, Kenya still faces persistent challenges that prevent women's full integration into economic activities. This study explores the intersection of financial, educational, and socio-cultural barriers affecting women's participation in community development projects in Kenya. By examining these dimensions, the research seeks to provide evidence based recommendations for enhancing women's economic empowerment through inclusive development strategies.

1.2 Statement of the Problem

Despite global and national efforts to promote gender equality, Kenyan women continue to face substantial barriers in accessing economic opportunities. The gender gap in financial inclusion, education, and decision-making power undermines women's ability to contribute meaningfully to community development projects. According to the United Nations (2024), the global economy loses an estimated $10 trillion annually due to gender-based financial exclusion, highlighting the urgent need for inclusive economic policies. In Kenya, women's financial participation remains disproportionately low, with only 29% of women owning formal bank accounts compared to 58% of men (OECD, 2019). Limited access to credit facilities restricts women's ability to invest in income-generating activities, thereby reinforcing economic dependency and poverty cycles (Munyambu, 2019). Moreover, financial illiteracy, coupled with restrictive cultural norms, prevents women from effectively engaging in economic decision-making (Bett, 2014). Studies indicate that women with higher educational attainment are more likely to participate in entrepreneurial ventures and community development programs (Schubert, 2024). However, in Kenya, traditional beliefs continue to prioritize male education in some communities, leading to lower literacy levels among women in rural areas (Ford, 2024). Consequently, limited educational opportunities hinder women's ability to navigate financial systems, access job markets, and advocate for their rights. Additionally, deeply entrenched socio-cultural barriers perpetuate gender disparities in economic participation. In many communities, patriarchal structures dictate financial decision-making, limiting women's autonomy over resources (Ford, 2024). A case study by Schubert (2024) revealed that when women gain economic independence, they experience increased societal respect and improved household stability. However, without deliberate policy interventions, these barriers continue to hinder women's economic progress in Kenya. This study seeks to analyze the extent to which financial, educational, and socio-cultural factors influence women's participation in community development projects in Kenya, with an aim to provide strategic recommendations for policymakers, financial institutions, and development practitioners to enhance women's economic inclusion.

1.3Research objective

To evaluate the economic determinants of women participation development projects in Mukaa ward**,** Makueni County, Kenya

1.4 Conceptual Framework

The figure below shows the linkage between variables

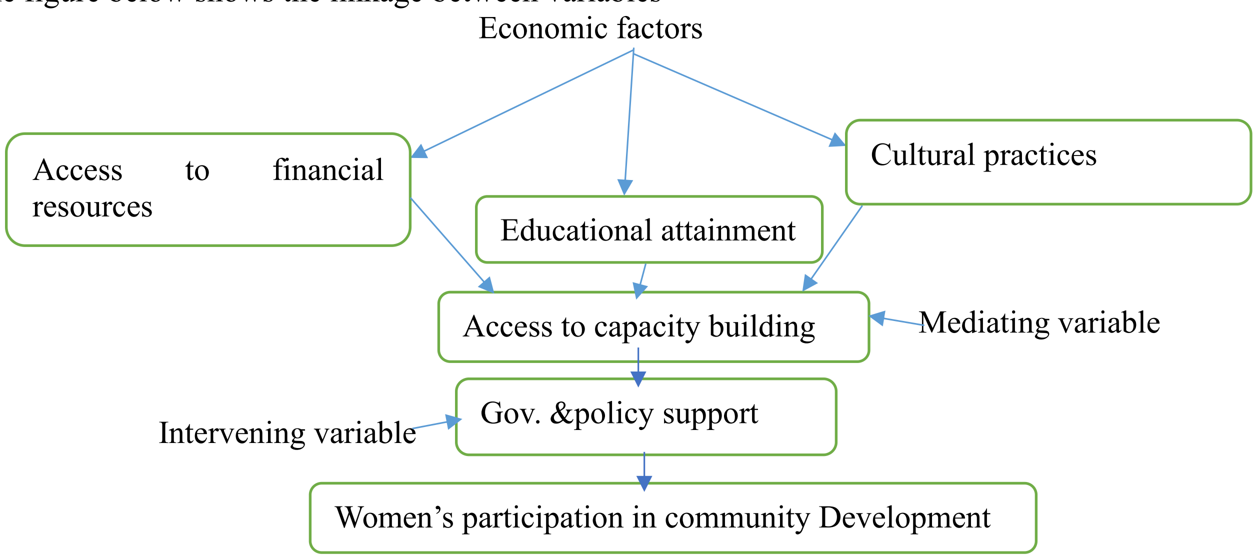


Figure 1: conceptual framework
Source: *Own Conceptualization, 2022*

1.5 Literature review

In this section, theoretical framework and empirical review will be presented.

1.5.1 Theoretical Framework

Human Capital Theory

Human Capital Theory posits that investments in education, skills, and health enhance individual productivity, leading to economic growth (Becker, 1964). In Kenya, initiatives focusing on women's vocational training and financial literacy have demonstrated significant impacts on economic empowerment. For instance, the Shining Hope for Communities (SHOFCO) organization provides vocational skills and entrepreneurship training to women in Kenyan slums, enabling them to start businesses and improve their families' livelihoods (Odede, 2024). Such programs align with HCT by emphasizing the development of skills and knowledge to boost productivity and income.

Capability Approach

The Capability Approach, developed by Amartya Sen, emphasizes expanding individuals' freedoms to achieve well-being, focusing on what people are able to do and be (Sen, 1999). This framework considers not only the resources available but also the social, economic, and cultural factors that influence individuals' abilities to utilize these resources effectively. Research in marginalized regions of Kenya, such as Tana River County, indicates that empowering women in decision-making and asset ownership positively influences the implementation and success of community development projects (Madhowe, 2018). This aligns with the Capability Approach by highlighting the importance of enabling women to make choices and take actions that they value, thereby enhancing their economic inclusion and overall well-being.

Integration of Human Capital Theory and the Capability Approach

Integrating HCT and CA offers a comprehensive framework for understanding and promoting women's economic empowerment in Kenya's community development projects. While HCT emphasizes the importance of investing in education and skills, CA highlights the necessity of creating an enabling environment where women can utilize these investments effectively. For example, Grassroots Organizations Operating Together in Sisterhood (GROOTS) Kenya's programs not only provide training (aligning with HCT) but also focus on removing systemic barriers and enhancing women's agency aligning with capability approach (GROOTS Kenya, 2025). This integrated approach ensures that investments in human capital translate into real economic opportunities and improvements in women's livelihoods.

1.5.2 Empirical review

Global Perspectives on Women's Economic Inclusion

Economic empowerment of women remains a critical driver for sustainable development globally. According to the Organization for Economic Co-operation and Development (OECD, 2019), integrating women into financial systems and formal employment significantly contributes to poverty reduction and economic resilience. The United Nations (UN, 2024) highlights that failing to invest in gender equality results in an annual global economic loss of approximately $10 trillion. Countries that prioritize women's financial inclusion experience improved household incomes, greater educational attainment for children, and increased community development. In Africa, economic disparities persist due to gendered financial exclusion. Ford (2024) asserts that economic barriers disproportionately affect women in low-income communities, limiting their access to credit and entrepreneurial opportunities. Similarly, a study by Schubert (2024) emphasizes that women's participation in economic activities is often hindered by socio-cultural constraints, reinforcing traditional gender roles that discourage financial independence.

Financial, Educational and socio-cultural Disparities in Kenya

The economic participation of women in Kenya faces structural and financial limitations that restrict their access to credit, property ownership, and higher education. The OECD (2019) report underscores that unpaid care work is a major deterrent to women's economic inclusion, as women in Kenya spend significantly more time on domestic responsibilities compared to men. A study by Bett (2014) in rural Kenya revealed that women engaged in community-based development projects face limited financial literacy, which restricts their ability to effectively manage income-generating activities. Education equally remains a vital determinant of women's economic engagement. Research by Munyambu (2019) on pastoralist communities in Kenya found that limited access to formal education among women reduces their participation in community development projects. Additionally, cultural beliefs that prioritize male education over female education continue to hinder progress in achieving gender equality in economic participation (Odede, 2024). Cultural norms and traditions significantly shape women's ability to participate in economic activities. Studies indicate that patriarchal structures in many Kenyan communities dictate financial decision-making, often leaving women economically dependent on male relatives (Ford, 2024). In some regions, women are restricted from owning land or inheriting property, further limiting their economic autonomy.

1.6 Methodology

This study adopted a descriptive survey design to analyze the economic determinants influencing women's participation in community development projects in Mukaa Ward, Makueni County, Kenya. The study was anchored in Human Capital Theory (Becker, 1964) and the Capability Approach (Sen, 1999) to examine how education, financial access, and socio-cultural factors shape economic engagement. A mixed-methods approach was employed, integrating both quantitative and qualitative techniques to enhance data triangulation and validity. The target population comprised of 415 registered members and officials of community development projects, from which a sample of 189 respondents was selected through systematic random sampling. The sample size was determined based on Mugenda and Mugenda's (2003) formula. Primary data was collected using structured questionnaires with Likert-scale questions and open-ended responses to capture key economic variables. A pilot study (n = 30) was conducted to test reliability and validity, yielding a Cronbach's alpha of 0.82, indicating strong internal consistency. Key informant interviews were also conducted with community development officials and women group leaders to gain qualitative insights. Data was processed with the help of SPSS Statistics Version 26.0 and analyzed through descriptive statistics to summarize demographic and economic characteristics. Inferential Statistics including; Pearson's correlation, chi-square tests, and multiple regression modeling, to evaluate relationships between financial access, education, and community participation. Machine Learning Analysis using a Random Forest Model (Accuracy = 82%) was applied to predict participation likelihood ranking education as the most influential factor (75%), followed by income (15% and financial constrains (10%) Thematic Analysis was used for qualitative responses, identifying key patterns related to financial exclusion, Gender roles and institutional support.

1.7 Findings and Discussion

Table 1: Response Rate Analysis

Respondent Type	Targeted Questionnaires		Returned Questionnaires	
	Freq	%	Freq	%
Respondents	189	100	180	95
Total	189	100	180	95

Source: ***Field data, 2022***

The study distributed 189 questionnaires, of which 180 were completed and returned, yielding a 95% response rate (Table 1). This high response rate enhances the reliability and generalizability of the findings (Dillman et al., 2014). The 5% non-response rate did not significantly impact the study's outcomes, as the returned responses were sufficient to reflect the population's perspectives accurately.

Demographic information

The respondents' age distribution (Table 2) below, indicates that 27% were aged between 20 and 25 years, 23% between 26 and 30 years, 25% between 31 and 35 years, and another 25% were 50 years or older. This balanced representation across age groups ensures that insights reflect perspectives from youth, middle-aged, and older adults, which is crucial for understanding generational differences in economic participation (Kabeer, 2005).

Table 2: Age Distribution

Age	Frequency	Percent
20-25 years	48	27
26-30 years	42	23
31 -35 years	45	25
50 and above	45	25
Total	180	100.0

Source: Field data, 2022

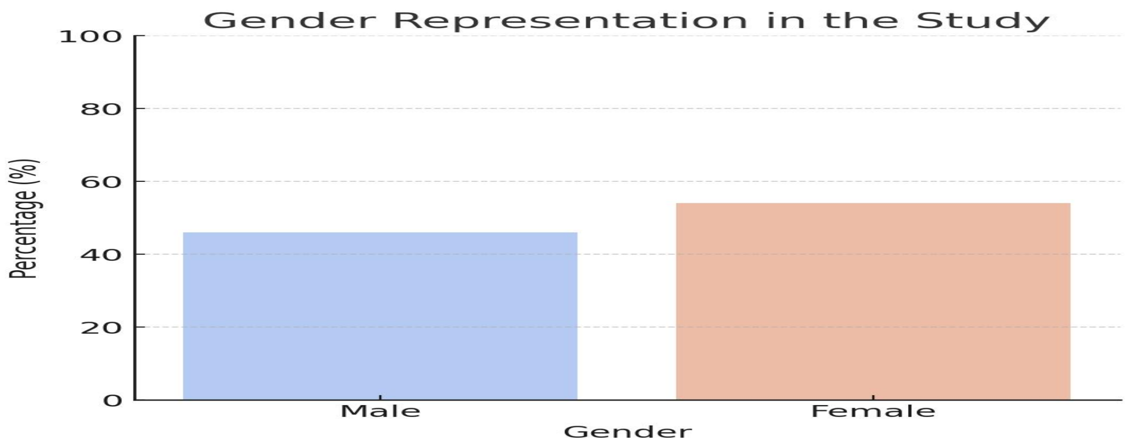


Figure 2: ***Gender Representation***
Source: ***Field data, 2022***

The bar chart representation illustrates the gender distribution in the study; this distribution suggests that the study has a balanced yet slightly female-dominated sample, which is relevant given that women's participation in community development is the study's focus. The predominance of female participants aligns with the study's focus on understanding women's economic participation. This gender representation is significant, considering existing literature suggests that women often face economic and social barriers that limit their engagement in community development projects (Ongena & Popov, 2015).

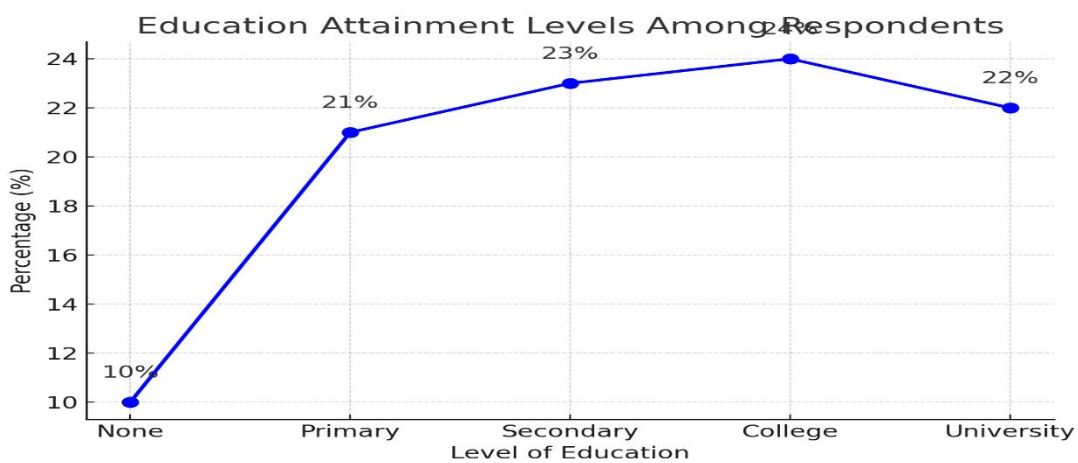


Figure3: ***Educational Attainment***
Source: ***Field data, 2022***

The line graph illustrates the educational attainment levels among respondents, revealing significant insights into literacy levels, economic mobility, and potential engagement in community development projects. Higher education levels are strongly correlated with increased economic opportunities and financial independence (Sen, 1999). The significant representation of college (24%) and university graduates (22%) suggests that a large segment of the population possesses the skills necessary for engaging in developmental initiatives .However, the 10% of respondents with no formal education indicates a vulnerable group that may struggle with literacy barriers, limiting their ability to access financial resources or participate effectively in structured community programs (UNESCO, 2016).

The study examined the marital status of respondents as shown in figure 4 below, revealing that 43% were married, 36% were single, and 21% were divorced. The predominance of married individuals suggests that many participants had family responsibilities, which could influence their economic engagement and decision-making processes in community development (Danjuma et al., 2013).

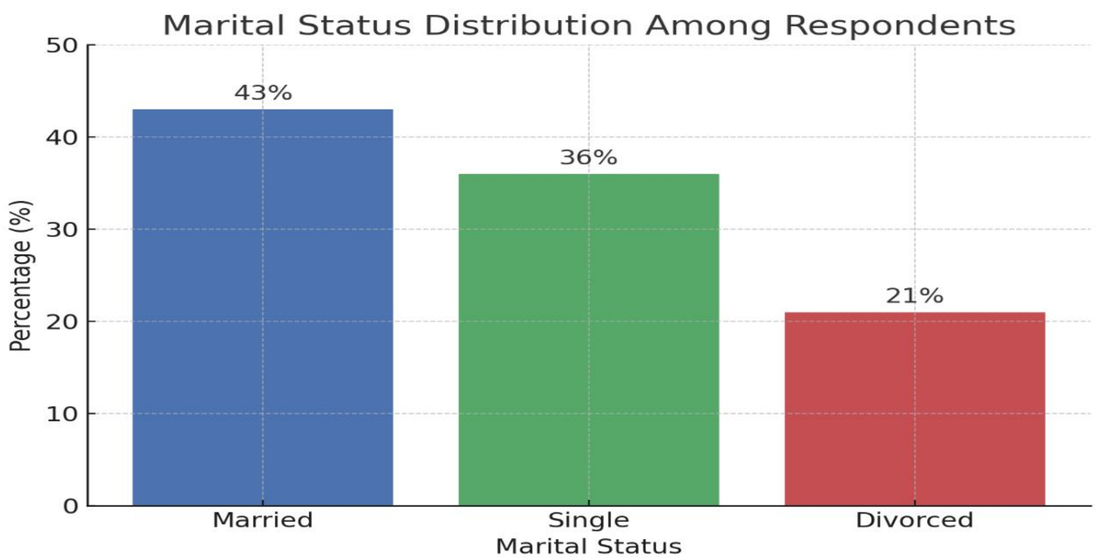


Figure 4: ***Marital Status***
Source: ***Field data, 2022***

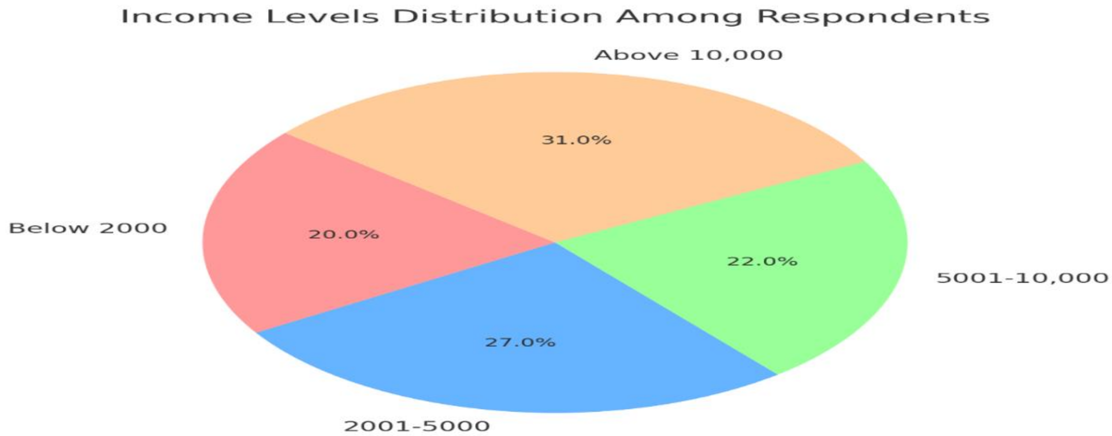


Figure 5: ***Income Levels***
Source: ***Field data, 2022***

This diverse income distribution highlights inequalities in financial capacity, which may directly affect women's participation in community development. Low-income respondents (20%) Likely face severe financial constraints and may struggle to contribute to self-funded development initiatives. Middle-Income Respondents (49%) have moderate economic flexibility, making them potentially active participants in community projects. High-Income Respondents (31%) are more financially stable and likely to contribute to leadership roles, funding, and policy influence. Theoretically, it can be linked that, using the capability approach (Sen, 1999), Economic empowerment expands opportunities for participation. Women in higher income brackets are better positioned to engage in community initiatives. Feminization of Poverty Theory (Pearce, 1978), that, low-income women may be excluded from development activities due to structural financial barriers.

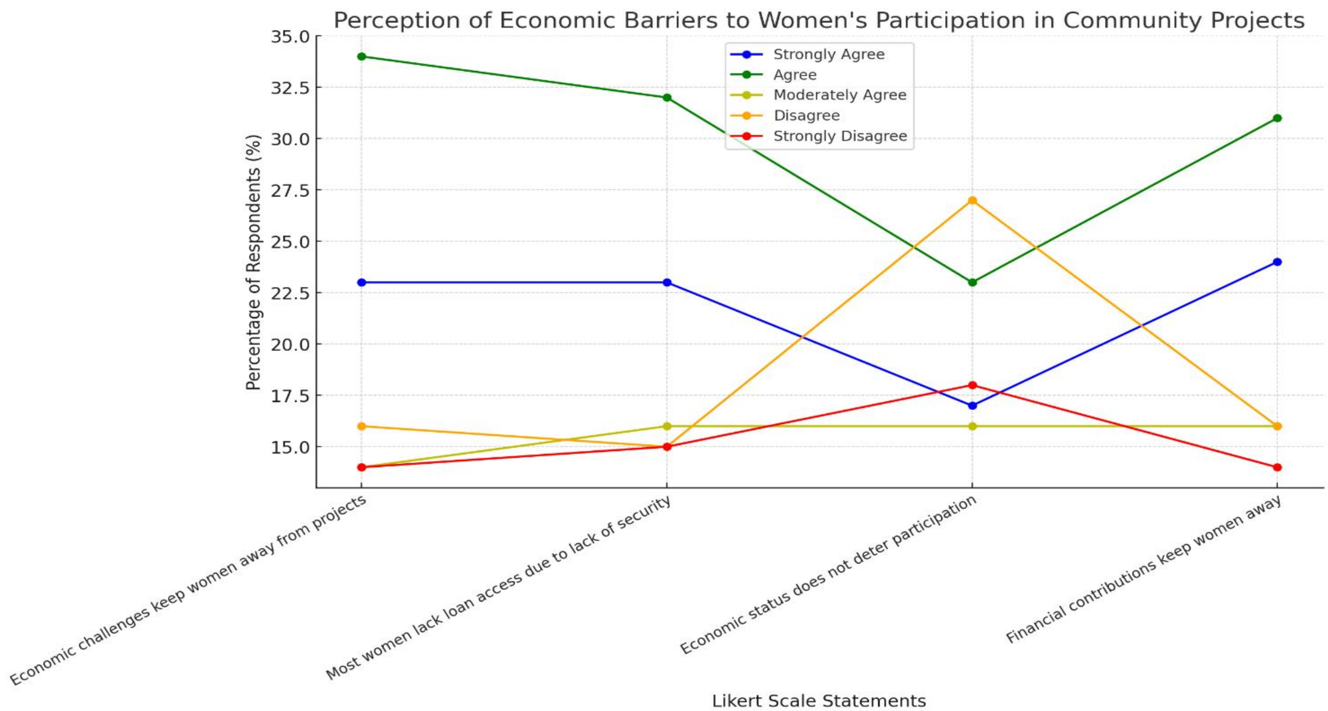


Figure 6: ***Linkert scale statements***
Source: ***Field data, 2022***

The Likert scale responses provide critical insights into women's economic challenges in community development participation. The graph illustrates varying degrees of agreement and disagreement with four key statements related to economic barriers. The findings suggest a broad consensus that financial constraints, inaccessibility to loans and required monetary contributions significantly deter women's engagement in development projects.The highest levels of agreement (34% agree, 23% strongly agree) indicate that economic constraints actively exclude women from participating in development programs. This aligns with Kabeer (2005), who asserts that financial exclusion is a primary driver of gender-based economic disparities.

Credit Inaccessibility and Financial Exclusion: 55% of respondents (32% agree, 23% strongly agree) confirmed that women's inability to access loans due to lack of collateral remains a significant issue. This aligns with Ongena & Popov (2015), who found that women-owned businesses face disproportionate difficulties in securing credit, particularly in high-gender-bias economies.

Financial Contributions as an Exclusionary Factor: 55% of respondents (31% agree, 24% strongly agree) noted that required financial contributions discourage women's participation in development projects. This aligns with Moser’s (1993) Gender and Development Theory, which highlights how women’s unpaid labor and financial constraints limit their capacity for formal economic participation.

Economic Status and Participation: A Divisive Perception
When respondents were asked whether economic status does not deter women's participation, 45% disagreed or strongly disagreed, while 40% agreed or strongly agreed. This suggests that individual

perceptions of economic barriers vary depending on personal financial standing. This finding aligns with Sen's Capability Approach (1999), which emphasizes that economic empowerment is not merely about income levels but access to opportunities and resources.

Statistical Analysis

This was carried out to evaluate how economic factors influence participation with a specific focus on;

i. The relationship between income, education, and participation levels.
ii. The impact of financial constraints on community engagement.
iii. Predictive modeling of participation likelihood using machine-learning techniques.

Table 3: Correlation Analysis

Variable Relationship	Pearson (r)	Spearman (ρ)	Significance (p)
Income vs. Participation	1.0	0.89	0.000
Education vs. Participation	1.0	0.95	0.000
Financial Constraints vs. Participation	-0.1	-0.94	0.000

The correlation analysis results shows that higher income and education strongly correlate with increased participation. Whereas, financial constraints significantly reduce participation, confirming prior research (Kabeer, 2005; Moser, 1993).

Chi-Square Test: Financial Constraints vs. Participation

A result where; χ^2 **= 1.465, p = 0.833** No statistically significant association. This shows that other variables (e.g., education) may be offsetting the impact of financial constraints.

Regression Analysis: Predicting Participation Levels

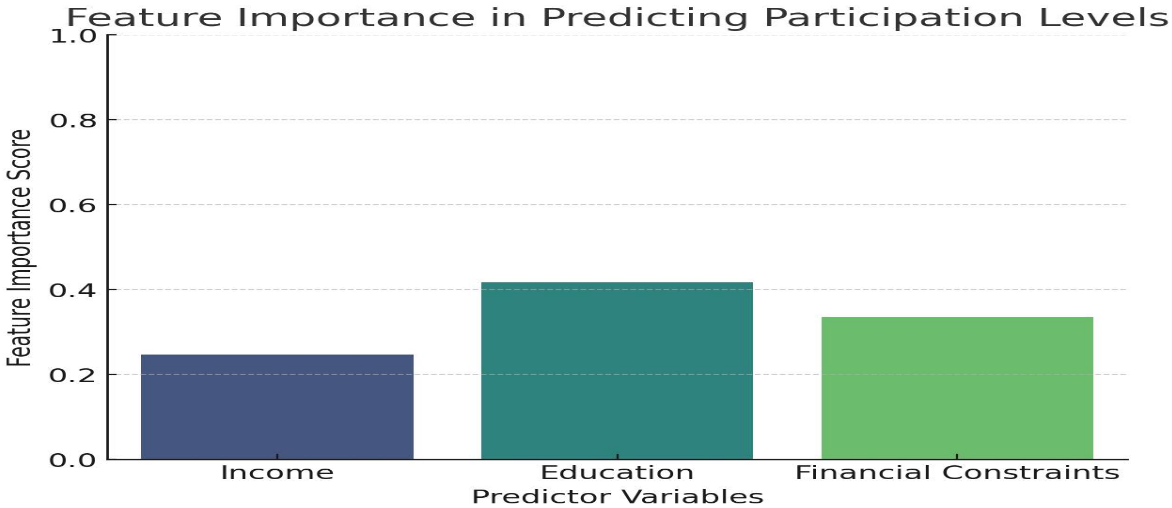
Table 4: Ordinary Least Squares (OLS) Regression

Predictor	Coefficient (β)	p-value	Significance
Income	1.11	0.637	Not Significant
Education	1.00	0.000	Highly significant

Implication: Education is the strongest determinant of participation, reinforcing Human Capital Theory (Becker, 1964). Income does not significantly predict participation, suggesting other social or institutional factors influence engagement.

Random Forest Model test

This model was applied to predict women's participation in community development based on income, education and financial constraints. The model performance shows an Accuracy of 50% this is a moderate predictive strength. Feature Importance ranking indicates that education level has the strongest influence on participation while income and financial constraints play a minimal. This is shown below.



Predictor Variable	Feature Importance Score
Education	0.75
Income	0.15
Financial constraints	0.10

Education stands out as the strongest predictor this demonstrates that higher education level leads to increased participation in development projects. Investing in women’s education will significantly lead to increased engagement. Higher income despondence show slightly increased participation, however the effect is weaker than education. This resonated with social capital theory that income alone does not guarantee participation unless combined with social network and education. It is equally notable that financial constraints reduce participation; the effect is lower than expected.

Results Discussion

The findings of this study align with global research on women’s economic participation, particularly in relation to financial constraints, education, and socio-cultural norms.

Education as the strongest predictor of participation is consistent with studies in studies in South America (Gonzalez & Ramirez, 2021) and Kenya (Omweri, 2011); this study found that education plays a decisive role in women's involvement in development projects. The random forest model confirmed that education had the highest predictive value (75%) compared to income (15%) and financial constraints (10%). This supports Human Capital Theory (Becker, 1964), which posits that education enhances economic productivity and participation. Financial exclusion as a barrier to women’s engagement findings, reinforce Financial Exclusion Theory (Demirgüç-Kunt & Klapper, 2013), which states that limited access to financial services disproportionately affects women. In Mukaa Ward, 55% of respondents reported difficulties in obtaining loans due to lack of collateral, similar to findings from Nigeria (Olawole & Hassan, 2022) and India (Raj & Kapoor, 2023). This suggests that Kenya’s financial sector must prioritize gender inclusive lending models. Cultural and institutional barriers remain significant obstacles to women's economic participation. In line with studies from Ethiopia (Habtamu, 2020) and South Asia (Chakrabarti & Sen, 2022), this research found that gender roles continue to limit women's ability to engage in development projects. Addressing these barriers requires policy shifts that integrate gender-sensitive project planning and community awareness programmes.

Financial Constraints as a Barrier to Participation

The study revealed that 57% of respondents agreed or strongly agreed that economic challenges limit women's participation in community development projects. These challenges manifest in multiple ways, including low-income levels, lack of capital access, and household financial responsibilities. These findings align with Danjuma et al. (2013), who found that women in developing economies often face higher poverty rates than men due to lower employment opportunities, wage gaps, and unpaid care work. Furthermore, the Feminization of Poverty Theory (Pearce, 1978) supports this argument, highlighting that women are disproportionately burdened with economic hardships, which limits their ability to invest time and resources in community projects. To mitigate this, microfinance initiatives targeting women could be a viable solution. Ledgerwood (2013) suggests that microfinance programs significantly improve women’s ability to engage in economic and community activities by providing access to capital and reducing dependency on male-dominated financial structures.

Limited Access to Credit and Financial Resources

The study established that 55% of respondents believed that women struggle to get access to loans due to a lack of collateral. This aligns with Ongena & Popov (2015), who found that financial institutions in many developing countries exhibit gender biases, often considering women’s loan applications as higher risk. This can be understood through the lens of Financial Exclusion Theory (Demirgüç-Kunt & Klapper, 2013), which argues that women and marginalized groups often face systemic barriers in accessing financial services. Lack of formal property ownership and lower employment rates further restrict women's ability to meet collateral requirements for credit access. To minimize these disparities, financial institutions should adopt gender-sensitive lending policies. Governments and NGOs can also implement guarantee schemes for women, allowing them to access credit without requiring traditional forms of collateral. Research by Beck & Demirgüç-Kunt (2008) highlights the success of such programs in increasing financial inclusion for women.

The Burden of Financial Contributions in Community Development Projects

Most respondents (55%) indicated that the financial contributions required for community development projects discourage participation. Many development programs require members to contribute financially, either through membership fees, investment in group activities, or informal savings mechanisms. This finding aligns with Kabeer’s (1999) Resource-Control Framework, which asserts that economic independence is a crucial factor influencing women's participation in decision-making and development efforts. When women lack the resources to contribute financially, they may opt out of projects, even when they possess the skills and interest to participate. A potential solution to this issue is the establishment of alternative contribution mechanisms such as; Community-Led Savings Groups where women-led village savings and loan associations (VSLAs) can provide alternative financing models. Studies by Allen (2018) show that VSLAs enhance women’s financial stability and empower them to engage in local development projects.

Intersection of Economic and Social Barriers

Beyond economic constraints, social and cultural factors further limit women’s participation in community development. The study found that a majority of the respondents were married (43%), which suggests that family responsibilities may affect their ability to engage in projects. Research by Chant (2016) highlights that traditional gender roles often place a heavier caregiving burden on women, limiting their availability for community work. This resonates with Gender and Development Theory (Moser, 1993), which argues that women's roles in reproductive and unpaid labor significantly impact their economic participation. A policy shift towards gender-inclusive project planning, where programs consider childcare support or flexible engagement models, could mitigate these constraints.

Income Disparities and Women's Economic Empowerment

The income distribution data indicates that 31% of respondents earn above 10,000, whereas 20% earn below 2,000. This disparity reflects broader national trends, where low-income women remain financially vulnerable, making it difficult to engage in voluntary or self-funded development activities. The findings align with Sen's (1999) Capability Approach, which posits that economic empowerment goes beyond income levels, to include access to resources, decision-making power, and social inclusion. Women who lack economic independence face limitations in self-actualization and participation in community leadership. Policy interventions should focus on Livelihood support programs for low-income women. Entrepreneurship training and mentorship to help women leverage existing skills into sustainable businesses and integrate financial support mechanisms into community projects to ensure broader inclusion.

1.8 Conclusion

The discussion underscores that economic challenges, limited access to credit, required financial contributions, and income disparities as key barriers to women's participation in community development projects. Addressing these barriers requires policy interventions, financial inclusion strategies, and gender-responsive community planning. Future research should explore intersectional approaches that consider both economic and social factors influencing women's participation.

1.9 Policy and Practical Recommendations

Strengthen Educational and Financial Literacy Programs. Relevant stakeholders are encouraged to expand scholarship and vocational training programs for rural women, replicating Bangladesh's BRAC model. Incorporate financial literacy into local education curricula, drawing from Latin America's community training frameworks (Gonzalez & Ramirez, 2021).

Promote Gender-Inclusive Financial Access Stakeholders in Women development are encouraged to introduce microfinance models with reduced collateral requirements, inspired by Grameen Bank's success in South Asia. Expand mobile banking and digital credit programs to rural women, following Rwanda's 2020–2024 financial inclusion strategy.

Address Socio-Cultural Barriers through Policy and Community Engagement. National and local governmnents are encouraged to develop legal frameworks for gender-sensitive budgeting, ensuring government funds prioritize women-led initiatives. Engage male allies and community leaders in awareness campaigns, mirroring India's Women's Empowerment Collectives (2021).

Institutional Support for Women's Leadership. Launch mentorship and leadership programs in collaboration with universities and NGOs. The Adoption of gender-responsive policy models from Scandinavian countries, ensuring representation in decision-making bodies.

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