WOMEN LED INITIATIVES AND ECONOMIC EMPOWERMENT IN NYALI SUB-COUNTY, MOMBASA COUNTY -KENYA

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DECLARATION

This Thesis is my original work. It has not been presented in any other University or institution of higher learning for any academic credit. All work sourced from other scholars and sources have been duly cited and acknowledged in this document.

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DEDICATION

This thesis is dedicated to my beloved husband Dr. John Deng Diar and my children who have supported me throughout my studies. This thesis is also dedicated to all my supervisors for their precious guidance.

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I humbly acknowledge the Almighty God who has guided me throughout this process of writing this thesis. In addition, I wish to extend my gratitude to my supervisors Rev. Dr. Paul Norvy and Dr. Evans Wabwire who dedicated their time to offer their guidance and input throughout the entire process of drafting my thesis. Lastly, I acknowledge my classmates who offered me their support by critiquing my work and offering their useful inputs. May the Almighty God bless you.

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ACRONYMS/ABBREVIATIONS

CBOs	Community Based Organizations
COVID-19	Corona Virus Disease of 2019
EE	Economic Empowerment
FAO	Food and Agricultural Organization
HDI	Human Development Index
HES	Household Economic Stability
HIV/AIDs	Human Immunodeficiency Virus/Acquired Immunodeficiency syndrome
IGAs	Income Generating Activities
ILO	International Labor Organization
KRA	Kenya Revenue Authority
NGOs	Non-governmental Organizations
OECD	Organization for Economic Co-operation and Development
SLAs	Savings and loans Associations
SMES	Small Medium Enterprises
SPSS	Statistical Package for the Social Sciences
UN	United Nations
VAT	Value Added Tax
WLI	Women Led Initiatives

ABSTRACT

This study investigated the role of Women led initiatives on their economic empowerment in Nyali Sub-county, Mombasa County, Kenya. The study objectives were to examine the influence of financial factors, the nature of income generating activities, role of Social factors and the regulatory framework on women economic empowerment in Nyali Sub-County, Mombasa County Kenya. The study was guided by the Liberal feminist and Schumpeter's innovation theories. The researcher used descriptive survey research design with the help of mixed methods approach (qualitative and quantitative). Purposive sampling technique was used to recruit women engaged in economic activities from the two wards who had already been randomly selected for this study. The sample size from each ward was calculated using the Yamane survey sampling formula of 1967 (Sample size of 398). Proportionate stratified random sampling techniques were used to get women respond to the data collection tool (questionnaire) from the two wards. Government and Non-Governmental organizations' representative in this study were selected purposively. Data was collected from 398 women respondents from Nyali sub-county and 7 key informants. Questionnaires were used to collect data from women. Interviews were done with government and Non-Governmental organization participants (key informants). After data collection, qualitative data was analyzed using verbatim and presented in narration. On the other hand, descriptive statistical techniques were used to analyze quantitative data with the help of the Statistical package for social sciences Programme (SPSS) version 27 and presented in tables, pie charts and bar charts. Data was later interpreted to give meaning focusing on the literature reviewed. In the study findings, women agreed to have had control over their income; their assets and control over how to spend their income. The study however established that women's incomes sources were vulnerable to risk factors like inflation. Further findings established that it was difficult for women

to access financial loan services to establish small scale business. Women respondents reported that their jobs were not sustainable enough. Additionally, it was found that women and men did not control household resources and assets equally. Access of work permit to operate small business was found to be a complicated process. It was concluded that, women led initiatives were important for their economic empowerment despite the existing challenges. County and National governments were recommended to create conducive and enabling environment for investment and business in Nyali Sub-County.

CHAPTER ONE: INTRODUCTION

In this section, the study background, statement of the problem, study objectives, study rationale, assumptions, study limitations, delimitations, scope, the conceptual framework and definition of key terms are presented.

1.1 Introduction Background of the study

Women's economic empowerment is the process of achieving women's equal access to and control over economic resources, and ensuring they can use them to exert increased control over other areas of their lives (Taylor and Pereznieto, 2014). Women's empowerment is a process of personal and social change, taking place over interlinked and mutually reinforcing psychological, political, social and economic domains, and through which women individually and collectively gain power, meaningful choices and control over their lives (O'Neil et al., 2014). It is not a linear, uncontested process but instead a journey characterised by negotiation and compromise, and uncertain outcomes (Cornwall and Edwards, 2016). According to FAO (2018), Women led initiatives are activities aimed to support the women and their host communities to have access to additional revenues in order to strengthen their livelihoods.

Household's poverty is determined by its capital endowments, organizational capacity to handle and mobilize resources, labour force status, accessible coping mechanisms, and external or family contingencies. Managing a household's expenditures on a shoestring budget is difficult. Women are typically assigned the responsibility of managing household incomes and expenses because they have the expertise to effectively prepare and handle household incomes (Hassan et al., 2016). Individuals and households enhance their living conditions by engaging in a variety of activities that increase their assets and/or their capacity to obtain them. Household Economic Stability (HES) prograams are often facilitated by the civil society organizations in order to

mitigate poverty and enhance the general health of individuals, families, and communities HES activities are designed to reach households and individuals at their current capabilities while also assisting them in moving up the continuum (Laumann, Namey and Okumu, 2017).

Gender inequality and poverty levels are inseparable. According to the World Bank Group (2022), countries with greater gender equality have a lower incidence of poverty. On the UN Human Development Index, countries with greater gender equality score higher. Rising women's income encourages contributions that benefit their families and communities. Women invest more of their earnings on food, healthcare, home renovation, and education for their families, resulting in healthier people and greater resiliency in the face of market downturns (Hirut, 2015).

Women's access to income and income generating activities is a global problem denying them opportunities for socio-economic inclusion and involvement. Women are denied access to well-paying employment, schooling, property assets and financial services, (Hunt and Summan, 2016). The nature of income generating activities among women may determine their empowerment level. From a gender perspective, there is always a value in women’s contribution at household levels. Women play a critical role in shaping the nation's and families’ economic growth. In many countries, such as Bangladesh, women's status still remains primarily domestic. Instead of being active income producers and household managers, women are seen as passive recipients of economic growth (BBS, 2015).

Research on women led income generating activities and implications on household still remains scanty because of the cost related to preserving such data. Availability of such data to the public has however been made available in Malyasia though not sufficiently detailed to confirm its effets on low-income families. Abdullah, Rokis and Jusoh (2015) carried out a study on how

financial factors are related to Malaysian households by identifying household financial vulnerability.

Admittance to fiscal capital and services is a good foundation for socio-economic empowerment. However, this may not be the case in some communities. According to studies conducted in Malaysia by Reserve Bank of Australia (2023), people are invigorated to take loans from banks due to low interest rates charged and this results to defult. Another study by Sarena, Henriques and Mezza (2017), established that joblessness had effect on a family's credit worthiness. Amprupt loss livelihood within the household affects their income and this maymake them begin to heavily rely on their reservesor increase their borrowing for their survival. Women led families are more affected in these instances.

In some countries, accessing formal credit services requires one to have a security. Women often have limited entrée to official borrowing because they are less likely to have access to the necessary security (OECD, 2017). Also, women have less admission to the current employment opportunities and are less likely to seek out business openings. Schieder and Gould (2016) go on to say that, due to patriarchal society's impact, women are less favoured in relation to their struggle, achievement, and respect in the workplace which is closely correlated with income generating activities. With the belief that men should be in charge, women choose to work as salaried workers rather than entrepreneurs. But, due to restricted admission to the formal labor marketplace, they find themselved falling victims of the informal sector with poor salaries (Ibid).

Womenfolk in some countries may not be in a position or may not be interested in investing in high-risk income generating activities. A study in West Africa argues that women seldom hit the stage which they are willing to participate in high-risk income-generating activities like entrepreneurship (Zulu, 2016). In the developing world, there are numerous and complex

barricades to free enterprise, especially for womenfolk. Despite the fact that Schreiner and Waller (2013) claim that starting a company in third world is simpler than in the industrialized world due to lower expectations and less difficulties, women are have a probability of more than 30 percent than men to close their enterprices. More than men, women face obstacles that extend beyond obtaining access to property, credit, and the labor market (Bakesha et al, 2019). In terms of social roles, women must put a balance between domestic and parental responsibilities and their businesses or employments. Opening a company also needs more time which sometimes is a big challenge for women. Furthermore, financially helping their families reduces the sum of surplus investment available to fund businesses.

Women in some countries are involved in informal and unorganized economic activities. According to a study conducted in Nigeria by International Finance Cooperation (2021), most women prefer supplementary occupations to help support their families' basic needs. Trading practice, such as the selling of sweets, soft drinks, fried bean balls, and so on, was found to be the most favored supplementary occupation, according to the report. This was because they found trading to be a simple way to ensure they still had cash on hand. However, respondents of the study conducted in Nigeria were rural women something which was seen as a gap in this study as responded in this study are city based women in Nyali Mombasa. Poor households' survival methods to fulfil their needs are in the less favorable labor market (Hassan et al. 2016). They work as part-time, casual, and unskilled employees. Some of them engage in petty trade, which may result in small profits. Their primary motivation for implementing the strategies is to survive, not to boost their socioeconomic status in the long run, due to a lack of skills and resources, as well as a lack of education.

Partner support may determine each other's economic empowerment. In Botswana, women who are married for a long time are often less likely to be poor (OECD, 2023). This is because they have little burden to handle as they are likely to be assisted by their partners. Some authors have noted the value of training of women in employment opportunities and improvement of theirincome which generally reduces their poverty levels (OECD, 2023). This was not different among female led families in Nshakazhogwe, Botswana, who were found to only have primary education or less. Their lack of education has confined women and restricted them to houselhold roles including survival farming, child care, caring for the sick relatives among others (Samman et al, 2016).

Participating in savings and loan associations (SLAs) improves provision of basic necessities including food, healthy nutrition, household income status and also ability to pay back as noted by Hauya (2018) in a study of two Kenyan communities involved in SLAs.

Majority of women in Uganda do probono services in their families or they are involved in self-employment sector. They account for 80% of the voluntary work. Nevertheless, research reveals that, Ugandan women are highly entrepreneurial, contribute significant amounts of labor to the Ugandan economy (much of it unpaid), and are tremendously creditworthy (World Bank 2021).

Gender inequality in Tanzania is affects empowerment efforts to a very greater extend. In Tanzania, Fox (2016) notes that, there is higher level of disparity in gender role and economic contribution. Women are affected by gender roles in effort to their empowerment. These roles include reproductive roles, early marriages, household responsibilities, among others.. Social norms may limit women's activities in all spheres, reducing opportunities or amplifying these

trade-offs. These factors can limit the benefits women gain from economic transformation, reducing the inclusiveness of growth (Ibid).

When women are economically empowered, this may lead to improved gender relations at the family level. In Kenya, Kamau (2013) who carried a research in Kiharu constituency found out that, access to resources enabled women to fulfil their basic needs and also contributed to their empowerment. They however faced a lot of challenges in their endeavor to address gender relations in the utilization of micro finance resources in patriarchal systems which believes decision making is a preserve for men (Ibid). Family members', caregivers' deaths and illnesses can have devastating emotional and financial consequences for already vulnerable households. Malaria alone costs an average Kenyan household 9 percent to 13 percent of its annual income. Unexpected medical bills, funeral costs, or shocks like crop failure due to drought can force families to resort to drastic coping measures such as reducing regular meals, making women even more desperate (Ibid).

Kenya was ranked 103rd out of 169 countries in terms of global inequality, making it the world's 66th most unequal country. Culture, politics, economy, and social structure Contributes a lot when in comes to inequality among women in Kenya. This manifests in a lack of access to services, money, power, and agency. Disparity is still driven by a variety of factors, including social standards, attitudes, and activities that fuel inequality and impede access at the local and/or societal levels; the fact that programs are not reaching those who are most in need due to intentional or unintentional barriers; and the fact that services are not reaching those who are most in need due to deliberate or unintended blocks (Owiti, 2015).

Willingness level of the marriage partner may determine women's involvement in economic empowerment ventures in Kenya. A study carried out by Ochola (2018) in Mvita Sub-

County, Mombasa agreed with the statement women not so much involved in the same ventures with their marriage partners and that they have more control over their lives and resources. Further, the study showed that, family income and household assets are crucial in increasing their enablement. The study also confirmed that women were easily victimized when they were not involved in income generation activities in Mvita constituency. Taking care of the children, unpaid house hold duties and reproductive responsibilities were found to impact negatively on women contribution on house hold income generation efforts in Mvita Constituency (Ochola, Ibid).

William and Flora Hewlett foundation (2015), in women economic empowerment in Mombasa, Kenya, confirmed that, empowerment ensures that women have the full responsibility of participating in their community social and economic development. Sustainability of women empowerment is determined by the nature of income generating activities assumed by women among other factors. In Mombasa County Kenya, William and Flora Hewlett foundation further narrates a number of economic activities women engage in. These includes: baking and selling cakes using solar oven provided by DSW Kenya. Other women in the locality are involved in self-employed works in small unregistered enterprises and works unregulated by the state. These include food and drink vendors, waste collection, trash recycling and home based piece or full time works (William and Flora Hewlett foundation, 2015).

Household economic stability activities help create the critical financial cushion vulnerable households need to survive disasters. Women led initiatives and economic empowerment in Nyali sub-county, Mombasa county Kenya. According to the current Mombasa County integrated development plan (2018-2022), the labour force age in the County was 15-65 years was more than six hundred thousand and this population would be more than nine hundred thousand people in the year 2020. This was according to the National population census of 2009. Women Constitutes

47.13% of the labour force according to the report (County Government of Mombasa, 2018). Women involvement in these activities aim at improving and complementing their household income and make them more stable in relation to socio-economic shocks at household level.

Some of these women support their families by bringing food on their tables, pay for hose rents, pay for school fees for kids and provide other household necessities in Nyali Sub-County. OECD Development Centre, (2014) on "Unpaid Care Work: The missing link in the analysis of gender gaps in labor outcomes" confirmed that, everywhere the world, women spend 2-10 times more time on voluntary care work than men. These efforts and activities by women are hardly appreciated at household levels, community and the Society at large. Their businesses are not recognized by the government and they are also not regulated as important labor force which can liberate women and their households from shackles of poverty and inequality. It is against this background that this study was carried out to determine the extend in which women led activities affects their economic empowerment at household level in Nyali Sub-County, Mombasa County Kenya.

1.2 Statement of the problem

Women led initiatives are important in cushioning households against harsh economic conditions. A need to have diverse sources in the harsh economic times has been the option for many households and especially in Nyali Sub-County, Mombasa County, Kenya. Women have sought both formal and informal initiatives within this study area (William and Flora Hewlett Foundation, 2015).

There exist however many challenges surrounding the effectiveness of these women led initiatives to cushion families against the hard economic times. Some of these challenges are financial, Social, the nature of income activities and regulatory framework in place (Abala, 2013).

Some of the activities women are engaged in Nyali Sub-County are small unregistered enterprises and works unregulated by the state include food and beverage hawking in the streets, some collect waste or engage in waste recycling and others do household paid piece works. However, a number of their associated issues limit their full potential. These include the inflation rates, interest rates, income levels, mode of income generating activities, business location, social networks, societal dynamics and flexible legal frameworks. These factors have all implicated on the household economic autonomy, financial literacy budgeting ability, financial autonomy, financial choices, household assets building and financial independence, freedoms, improved credit history, reduced debt records and increased savings.

In Nyali Sub-County, most of these women led initiatives close in less than a year or so forcing families to lose meeting their family targets. Among other challenges women in the study area encounter include: house hold chores, reproductive responsibilities, social norms (patriarchal society) which deter women from actively and consistently participating in these women led initiatives (Ochola, 2018).

If this situation continues to persists, many children will be left without basic necessities of life including poor nutrition, shelter, clothing, and schooling among others. Families may not be spared because of their strain to meet these basic needs of their members and therefore destabilize their members' psychosocial, emotional and economic relationships. Similar few studies have been conducted to assess the role of Women led initiatives of their household economic stability (Kamau, 2013; Mombasa County Government, 2018). This study, therefore, examined how financial, social, regulatory frameworks factors and the nature of income generating activities harbor Women's efforts in household economic stability in Nyali Sub-County, Kenya.

1.3 Objectives of the Study

This study was guided by both broad and specific research objectives.

1.3.1 Gereneral objective of the study

The general objective for this study was to investigate the effects of Women led initiatives on economic empowerment in Nyali Sub-County, Mombasa county Kenya.

1.3.2 Specific Objectives

The study was guided by the following specific research objectives.

a) To examine the influence of financial factors on women economic empowerment in Nyali Sub-County
b) To assess the nature of income generating activities on women economic empowerment in Nyali Sub-County
c) To determine the role of Social factors on women economic empowerment in Nyali Sub-County
d) To evaluate the influence of regulatory framework on women economic empowerment in Nyali Sub-County

1.3.3 Research questions

This research answered the following questions after collecting and analyzing data related to this study.

a) To what extend does financial factors influence women economic empowerment in Nyali Sub-County?
b) To what extent does the nature of income generating activities affect women economic empowerment in Nyali Sub-County?

c) What is the role of Social aspects on women economic empowerment in Nyali Sub-County?

d) What is the influence of the supervisory framework on women economic empowerment in Nyali Sub-County?

1.4 Justification of the study

Poverty has been described as one of the world's most serious issues, and the international community agrees that alleviating global poverty is one of the century's greatest development challenges. In Kenya, scarcity demonstrates itself in the forms of starvation, undernourishment, illiteracy, lack of shelter and failure to access important social services such as basic training, health, water and hygiene.

Women are also limited in accessing and owning assets and other resources due to the nature of belief systems and cultural practices. When women are well endowed with resources and assets, children at the household levels tend to benefit directly in Kenya. Nevertheless, women have limited sources of income to support household economic stability and for those who have, the income is still limited. Very few studies have been conducted to establish the influence of women led initiatives on their economic stability hence creating a knowledge gap. It is due to this that this study sought to ascertain the influence women led activities of their economic empowerment in Nyali Sub-County.

1.5 Study significance

This study intended to examine the influence of Women led initiatives on their economic empowerment in Nyali Sub-County. The findings would be of significance to policy makers and policy implementers concerned with house hold economic strengthening. The research findings may inform organizations dealing with household economic strengthening to periodically evaluate

financial factors influencing household economic stability; examine the nature of income generating activities among women; the role of social factors on household economic stability and asses the influence of regulatory framework on household economic stability.

Further, the study findings may also be useful to county governments of Mombasa and central governments as it shall inform them on challenges faced by women in their effort to earn income and various ways in which the challenges can be dealt with. To the women, the study may inform them on various initiatives which they can adopt to strengthen their economic situation. Further, women may be able to know various challenges faced by other women and adopted measures to overcome them. Academicians will also benefit from the literature review after publications related to this work are done. In the area of development studies, this study may be of help to researchers carrying out research from gender and economic empowerment perspective.

1.6 The Scope and delimitation of the study

This research sought to investigate the influence of Women led initiatives and their economic empowerment in Nyali Sub-County, Mombasa county Kenya. The study covered variables related to Women led initiatives which includes; financial factors; nature of income generating activities among women; the role of social factors; and the influence of regulatory framework on household economic stability in Nyali sub-county, Mombasa County. The study was delimited to women who are not from Nyali Sub County. Before responding to the tool, women were asked their area of residence. The study targeted women who had some literacy background and were involved in a certain income generating activity. Those who were not living in Nyali Sub-County were not part of the study. Only women participants were allowed to respond to the study questions – this means, either you are married or a single mother between 18 – 70 years of age. This was because, this is the most reproductive age in life. 18 years is the legal age

for both marriage and work in Kenya. This study's scope was important in helping policy makers and other important stakeholders contextualize findings for the benefit of a specified population and therefore planned intervention.

1.7 Limitations of the research

It was projected that the research findings may not be purely the real issues affecting Women led initiatives and their economic empowerment. The Use of questionnaires, interview guides might have limited those who semi-literate but efforts were made to translate as much as possible. With Interviews, some respondents expressed discomfort in relation to time use. As a result of implications of COVID-19 to some businesses in Nyali Sub-County, Kenya and the whole world, majority of women were not be in any meaningful income generating activity hence those affected may not have be in a position to give adequate data.

1.8 Study assumptions

The study was conducted with assumption that the respondents were residents of Nyali sub-county for better understanding of the topic under study. It was further assumed that both respondents and key informants were ready and eager to contribute in the research when gathering information related to the data. It was also assumed that, the participants understood the SMEs and employment regulatory framework in Mombasa County. It was also assumed that women in the study area understood the nature of women led initiatives and the relationship with their economic stability.

1.9 Conceptual frame work

From the abstract framework below, the researcher conceptualizes that, affecting variables from the study influence the dependent variables directly under the moderation of the intervening variables. This study about "Women led initiatives and their economic empowerment in Nyali sub-

county, Mombasa county Kenya" is a gender based study to unveil the role of empowering women at the house hold levels with the aim of contributing knowledge on housel hold power dynamics and women participation. Without their full participation, women may fall victims of oppression at the house levels. A number of variables therefore are conceptualized to influence their role and participation through women led initiatives towards improving their economic stability. The variables, for this study, include financial determinants, nature of income generating activities, social determinants and regulatory frameworks. Intervening or moderating variables in this study include:- Cultural and belief system, business environmental factors and work place factors.

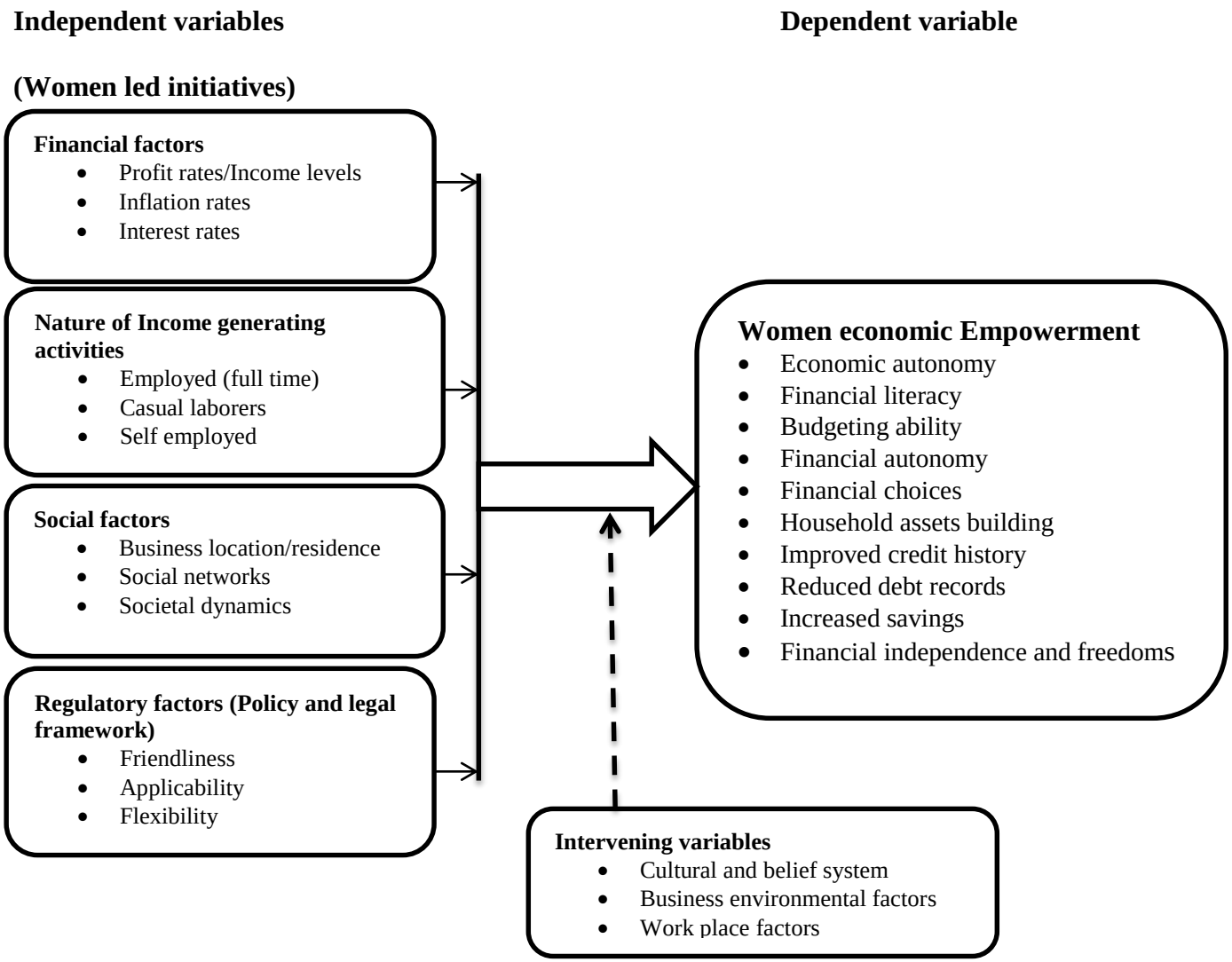

Figure 1: The Conceptual framework

Source: Own Conceptualization, 2021

1.10 Operational definition of terms

Household economic stability (HES) – it denotes to the procedure by which individuals and households improve their well-being by participating in any income generating activities that increase assets and their capacity to obtain them.

Financial determinants –it refers to financial related aspects which influence performance of Women led initiatives by increasing or lowering income rate.

Women led initiatives – in this study, these are any engagements done by women for income generation. They are either business related, occupations, or employment opportunities done by women.Fromthe study, to understand the extend in which these activities impacted onwomen economic empowerment, amount of income per month versus their expenditure were examined.

Regulatory framework – this refers to legal mechanisms at National level and county level that affect Women led initiatives. Most of the legal framework is laid in Kenyan constitution and policies aimed on regulating wealth creation.

Income generating activities (IGAs) – In this study, these are the initiatives or job opportunities women have engaged in for purposes of improving their economic stability and economic empowerment in their household levels.

Economic empowerment - This is the capacity of people to increase their progression through self-worth and increase their bargaining power. To understand women economic empowerment levels, their participation in decision making at household levels was examined.

Inflation rates – In this study, this is the rise in prices of commodities and services leading to decline of women purchasing power which affects women led initiatives.

Interest rates – This refers to the amount women are charged for borrowing money to finance women led initiatives in Nyali Sub-County.

Self-employed – In this study, it refers to the situation where women work for themselves as the owner of a business rather than working for an employer.

Business location – This refers to the place occupied by women led initiatives to run their business operations.

CHAPTER TWO: LITERATURE REVIEW

Introduction

This chapter presents, first, a examination of relevant theories guiding this research. The second part is a review of firsthand studies related to this research. Sub-tiles drawn from the research objectives guide the review. At the end of the review, the research gaps are highlighted at the end of the chapter.

2.1 Theoretical Framework

This study was guided by a number of theories. These theories give a sociological position on the relationship between the dependent and the independent variables of the research. This research is guided by two theories namely; Liberal feminist theory and Schumpeter's innovation theory

2.1.1 Schumpeter's Innovative Theory

Advancing the value and quality of a product are the basis for entrepreneurship in today's society. This study is guided by Schumpeter's Innovative Theory. This concept was proposed by one Schumpeter, in the year ninenteen ninenty one. To him, innovation was important in any bussiness's success. It is what brings success in business world. Innovation and knowledge to him are the igrentients of success.. To overcome competition, creativity was important to business people. To the pioneer of this theory, innovation, foresight and creativity define a sussesiful business man/woman (Schumpeter, 1991). Innovation inspires growth and new market through creating new goods or services products or discovering new markets and brings about new organizational thinking and culture (Schumpeter, 1991).

This sociological underpinning is relevant in this study because it touches on innovation and access to market which are factors which are deemed significant in promoting women IGAs

especially in Nyali Sub County. The more an entrepreneur becomes innovative, the more she is able to survive in the ever changing business environment. Anyone pursuing benefit, according to Schumpeter, must innovate. This would result in a different use of the economic system's current productive resources. According to the proponent, originality is a important in enhancing effective enterprise development.

The weakness of this theory however is that Schumpeter ignores the entrepreneur's contingency taking abilities and administrative expertise, and places undue rank on innovation. Thus in order for women to be at par with men and also initiate businesses capable of economically supporting their households, they must be innovative in their business approach. The weakness of this theory is that it does not factor in some challenges that are likely to pull women back from succeeding in their business ventures. For instance, social factors which hinder them from saving profits as they are required to support children and family at large. The liberal feminist theory bridges this gap in explaining the social factors related to women economic empowerment and their income generating activities in Nyali Sub-County

2.1.2 Liberal feminist theory

This proposition is based on liberal political ideology, which includes fundamental beliefs in human equality based on the assumption that all people are rational, self-interested agents. One of the main proponents of the liberal feminist theory was Mary Wollstonecraft (1759–1797). She was very influential in her writings as *A Vindication of the Rights of Woman* commented on society's view of women and encouraged women to use their voices in making decisions separate from decisions previously made for them. Women are oppressed in many facets of life, and feminists of all types believe that reform must be organized (Mokebo, 2015). Feminist theories

analyze culture, organizations, and processes using gender as a method to expose unequal power dynamics between men and women.

Women's economic subordination has been linked to ideology in both the private and public spheres. Gender disparities are often attributed to inequalities in power and resources accorded to both genders in society, according to the theory. The theory explains the disparities in achievement between men and women as a result of female's gender lack of fair entrée to labor market resources and resource ownership. Women have been unable to exceed expectations as a result of the lack of gender equality (Mokebo, 2015). Liberal feminists advocate for legislative frameworks to ensure that both sexes are treated equally and that their full potential is realized.

Despite these provisions, women in Nyali Sub County cannot compete equally with men as far as establishment of IGAs are concerned due to societal norms which hinder access to credit facilities. Moreover, the nature of IGAs confine women to their homes because of the double weight of similarly caring for children and their households. Regulatory frameworks are equally cumbersome for women to be able to sustain their IGAs in terms of high taxation and the licenses required to operate such businesses. This has made it hard for women in Nyali Sub-County to fully raise the income levels of their families. The weakness of this theory however is that it does not consider other factors which hinder women from successfully managing businesses such as inflation, poor managerial and financial skills and competition among other factor.

2.2 Review of related literature

Securing sustainable livelihoods today calls for concerted efforts at household levels. Entrepreneurial practices are important for society's growth and well-being (Herrington and Kew, 2017). Different regimes, NGOs, academics, and entities are all involved in promoting the creation of supporting business environments. In several developed and emerging nations, nevertheless,

businesses of women have lagged behind those of their male counterparts. Recognizing the possible roadblocks that female entrepreneur's face is critical to growing their entrepreneurial involvement. Women being business owners, working separately from their husbands and caring for their families is correlated with drastic changes in social norms in Kenya, as it is in other developing economies (Abdullah, Rokis and Jusoh, 2015). Access to capital is a popular theme associated with empowering women; something that has not always been so readily accessible to women. The economic development of developing countries and the eradication of poverty are two possible positive outcomes of societal change and the availability of finance that leads to effective entrepreneurial activities. This section therefore addresses women generating activities and household economic stabilities guided by the set objectives.

2.2.1 Financial aspects and women economic empowerment

Many developing countries' households today are economically surviving due to a number of factors including poor national economic growth and inflation rates. Entrepreneurship is commonly regarded as a viable means of transitioning households from survival to long-term viability (van der Zwan, Thurik and Verheul, 2016). Local economies become more competitive and resilient as a result of new business ventures. Most of the times, women enterprices fulfil social goals from a business point of view (Carranza, Dhakal and Love, 2018). From the above, it can be realized that, women's income generating activities are important in satisfying other social goal at the family and community levels. These may include but not limited to meeting basic necessities like food, shelter, clothing, paying school fees for kids among other needs.

When it comes to credit, women face prejudice. Women are most of the times discriminated from owning assets such as property, entreprices and other important assets which reduces their borrowing affinity. In some countries like Afghanistan, Bangladesh, Fiji, India, the

Islamic Republic of Iran, Mongolia, Papua New Guinea, and Sri Lanka, women are sidelined when it comes to access and ownership of property. They depend on their male counterparts like relatives or the husband due to lack of asset access and ownership (World Bank, 2023).

These economic marginalization increases their dependence on their husbands, fathers or even relatives and eventually affects their decision making and reproductive rights. Women may even not dare leave an abusive relationship because of the unforeseen shortcomings (Wessells and Kostelny 2022). This is not different in many African countries. In Uganda, for instance, woman households reported that they were unable to invest in businesses and trade activities due to a lack of startup resources. Establishing IGAs for women is challenged by lack of starting and running capital. Although Micro-credit organizations have increased in the recent past, accessing the facility for capital calls for a good credit score or even security which does not advantage women. (OECD, 2021). This poses a gap on financial challenges faced by women in Nyali in expanding their businesses.

Men in Ethiopia make three times more profits as compared to their women counterparts according to World Bank (2016). Research, though, finds that even when firm features are controlled, there however exists variations in results. In Madagascar, Nordman and Vaillant (2014) found that despite adjusting factor inputs, industries, and the owner's human resources, the approximate gender output difference in worth added is 28 percent. One third of these disperities in Sub-Saharan Africa can be explained by inconsistencies in the types of investments run by women (World Bank, 2021). In Uganda, Women working in male dominated sectors earn more than women in awomen dominated sectors (Campos and Gassier, 2015). In other words, male dominated sectors reward more that women dominated industries. This presents a contextual and

target research gap. The researcher in Uganda took a comparative study whereas this research in Nyali Sub-County only focused on women.

It is difficult for a female led business to endure for more than a year in Africa and Latin America according to Liedholm (2020). This inequality was principally due to non-business related factors such as personal details. This is likely to have a undesirable outcomes on economic stability. In normal circumstances, a research done found that, while on regular basis, men desire higher progress than women and these variances are the most marked among the youngest cluster (Odimegwu and Ugwu, 2022). This observation was also noted by Manolova et al. (2017) in a study carried oud in Bulgaria..

Men and women are not equally privileged in terms of returns on capital and returns on time and hours of labour. In Madagascar, Nordman and Vaillant (2014) discovered that while female-owned businesses have lesser returns on investment than male-owned ones, female-run businesses have higher returns on time and hours of work. This means that if women could commit more time to their investments, financial circumstances would upsurge. Even though women work outside the house, they are nevertheless required to shoulder a disproportionate share of the childcare and care giving responsibilities for elderly and vulnerable relatives. In this case, there is no fairness on women's time utilization comparing to their businesses and care responsibilities in their households compared to men. They are more devoted to their businesses and mostly have no much time for their household support care. Such double duty will deplete their resources and focus, resulting in lower productivity and earnings (Nordman and Vaillant, 2014). This presents a research gap on how double duties of women impact on the profitability of their initiatives in Nyali Sub County.

2.2.2 Nature of income generating activities on women economic empowerment

Women led initiatives provide households with alternate routes out of poverty. According to Odimegwu and Ugwu, (2022), rural income is divided into two categories: agriculture and non-agriculture.. Farm revenue, which includes animals and harvest revenue, refers to money earned from one's own farming activities. Paid labor on other hand as well as revenue from indigenous ecological services, are both examples of off-farm income. Nonfarm income includes sources of income other than agriculture, such as nonfarm rural wages, remittances, and nonfarm self-employment.

Women and men play various roles and carry out different tasks in their households all over the world. Both genders earn money, but in rural households, men are in charge of earning money and women are in charge of food consumption and home management (George, 2013). Women in rural areas play an important role as food producers (paid and unpaid workers), income earners, food consumers, and household manager (Alaba and Adeniyi, 2014). However, they have limited admission to financial incomes like schooling, healthcare, training, and employment prospects. The prominence of women's input in income-generating activities is important to the household's economic development. Women in developed countries, on the other hand, are not economically independent, especially in rural areas. Since they are financially dependent on their husband's wages, women often go against their male guardian's decision (Paul, 2019). As a result, understanding and supporting women's challenges is critical for their advancement or growth, as well as the realization of their productive capacity. Women in rural areas have not fully exploited their economic and social development potentials (Yusuf et al., 2015).

In Africa, patriarchal socio-cultural norms frequently lead to women's seclusion and isolation, limiting their access to growth and empowerment (Isran, 2022). Women are subservient

to men counterparts due to a lack of basic legal rights to participate in economic activities, restrictions on employment outside the home, a lack of knowledge and skills, incorrect perceptions, the honor connected with women's sexuality, domestic tasks, and inadequate market knowledge (Grantham, 2021). As a result, males receive more focus in all areas of life for better opportunities, such as food, schooling, ownership, decision-making, and resource control. Only men appear responsible for meeting all of their family's basic needs within strict patriarchal, and women are expected to remain within the house as primary caregivers for the family's nutrition and health, childbearing and raising, household care, collecting water and pasture, and collecting fuel wood (Salma, et al., 2020).

By size and operations, women's investments are smaller compared to those of men. A study carried out in Latin America found out that, female owned investments have smaller returns and less workforce compared to their counterparts' businesses (UN Women (2021). Businesses and investments owned by women in Sub-Saharan Africa have 31 percent lower revenue than male-owned businesses (World Bank, 2020). There may be a diversity of clarifications for the smaller size of female-owned companies. There are several factors that could play a role in these disparities. In comparison to expert services, women-owned enterprises are over-represented in lower-order facilities, which do not require a lot of human resources or expertise (ILO, 2022).

Women business persons in Africa choose to focus on sectors like hotels, food and restaurants, wholesale and retail trade, apparel, textiles and leather goods, and other services like as tailor or hair salons (World Bank, 2020). African men, on the other hand, operate in intense labour and high intellectual industries. In other countries like Indonesia, women were involved in the manufacturing sector as well as low income generating activities (Reliefweb (2019).This presents a knowledge gap on the IGAs that women in Nyali Sub County are involved in.

Women in Bangladesh experienced a lot of adversities and are the more than half of the country's population according to Mbiro and Ndlovu (2021). Disperities happen almost in every field of work in Bangladesh,including health, education, jobs, income, asset control, self-security, and contribution in various political developments, despite the fact that women play a significant role both within and outside the home. Several general studies of the impact of microcredit on women's economic enablement and use have been assumed elsewhere. Rural women in Bangladesh, for example, used small loans as microcredit from various loan benefactors to involve in various IGAs to earn money (Abala, 2013), which better their economic condition (Mbiro and Ndlovu (2021).

According to the studies of Mbiro and Ndlovu (2021), in Banglandesh, better rural women's revenue helps boost their cash investments and asset ownership of both productive (cattle, goats, poultry) and nonproductive (jewellery, TV/radio, small vehicle) possessions. Center on Society and Health (2015), confirms that,higher income is important for rural women's personal and household expenses hygiene, children's school fees, improved household nutritional status among others.

In Pakistan, Yakoob et al. (2014) observed that, women were involved in a variety of IGAs and especially livestock-related practices. This had a big effect on their socio-economic standing. Islam and Mainuddin (2015) found that, income was important in improving the status of rural women and consequently contributing to their fertility rates and health generally in Bangladesh. According to the International Labour Organization (2022), IGAs deliver extra revenue and occupations to women in India during the off season.

Kenyan women incline to not only by revenue, but also by a desire to provide for their families, and therefore enter these establishments for financial gain. They see every business or

venture as a way to independence and support their households with basic requirements, such as food, clothes, and health. All they earn is used to support the whole family (Abala, 2013). SMEs play an important role in fostering the Kenyan economy and that of Nyali Sub-County by extention. According to the Kenya Economic Report (2013), the SMEs sector created more than 50 percent jobs 2011and 2013. However, low awareness level on SMEs is a great drawback according to Yoshino and Taghizadeh-Hesary (2016). In the business and trade industry, larger investors are however prioritized and recognized most of the time.

2.2.3 Role of Social factors on women economic empowerment

There is a disparity on rate of employment between men and women globally. Unemployment rates of women are higher than that of men in most countries of the world today (ILO, 2023). ILO (2018) claims that, women involvement in the socially ascribed roles at household levels explains their lower labor force participation their their male counterparts. They also validate their amplified emphasis on employment that is dependable with carrying out these responsibilities but pays a reduced amount well: part-time, casual, sporadic, seasonal, and occasionally home-based work. In Tanzania, women are discouraged by their husbands to work in same places with other men according to Moyo (2017).

Social stereotypes on gender roles and enterpreurship may influence women involvement in business engagement. Whether or not women become entrepreneurs is often influenced by social stereotypes (Cherie Blair Foundation for Women, 2021). The ‘male typecasting of entrepreneurship' as well as the ‘lesser status and reliability credited to female free enterprise threatening to compel the occurrence of women start-ups' (United Nations Office of the High Commissioner for Human Rights (2014) are two main designs of these social norms (UN Women Training Centre, 2020). In their conclusion, they argue that business owners are often characterized

as brazen, competitive, methodical, risk taking, and competitive characteristics traditionally associated with masculinity. This could deter some women from pursuing entrepreneurial endeavors. This presents a gap on how stereotype on women entrepreneurship threaten Women led initiatives in Nyali.

Women's prospects may be limited by their culture. Women can face additional obstacles due to tradition, have less time available due to the current gender division of labor, or have a reduced intra-household negotiation status, resulting in less leverage over their earnings. In addition, outmoded structures such as the chieftaincy and the supposition that men are superior and thus only they can prerogative land have limited women's access to land, which they can use as security for expensive loans. If the market becomes more significant to the government's land restructuring policy, these tendencies are likely to replicate themselves, as poor women lack the means to start their own businesses (Ukpore, 2019). Women are highly challenged while seeking for credit services. Compared to men, they lack securities against the loan facilities and this negatively affects establishing and running of women businesses. Women in South Asia are virtually untraceable in formal financial industry, receiving less than ten percent of business credit facilities (Sumanjeet and Mohan, 2021).

When women do get credit, it's usually in small quantities, regardless of whether they need it or not. Differential credit access may, of course, represent differences in sector preference, educational attainment, or loan amount requested. However, since gender tends to restrict or influence sector choice and educational attainment, any differential access based on this motive may be attributed to gender expectations. Furthermore, women entrepreneurs in developing countries continue to be hampered by a lack of total assets, a lack of financial rights regulation, and unequal inheritance rights, resulting in limited access to society and resources. Women's

problems are exacerbated by gender-based barriers such as traditional thought, cultural and social norms, and a lack of collateral. Women entrepreneurs are often hampered by high transaction costs, strict collateral criteria, and a mountain of paperwork (Dutta, 2018).

Women's traditional roles in Kenya, such as firewood gathering, peasant farming, bearing children and upbringing, are gradually being supplanted by new lifestyles, such as formal and informal education, which exposes them to substitute income-generating activities. Women also dominated some income-generating practices in the rural informal sector, such as tailoring and selling farm produce (Kinyanjui, 2014). Women in Kenya, particularly those in rural areas and the urban poor, continue to face significant challenges (UN Women, 2022). Women-owned investments are smaller, less elastic,, less lucrative, and start with less budget than men-owned businesses. Despite the fact that the number of women in self-employment has augmented in recent years, there are still substantial gaps in the level of new business growth between the two genders and the share of women who start businesses is considerably and steadily lower than normal (Dutta, 2018).

According to Sumanjeet and Mohan (2021), women have less business networks and do not realize the government bureaucracies, they have sometimes do not have influence in command in the society. Since most of business women entrepreneurs have small scale businesses, they don’t become professional easily and therefore hard time to get to understand systems and procedures. Many networks are majorly occupied and controlled by men. Creating these networks most of the time occurs during odd hours when they are getting involved with household chores like caring responsibilities. Systems are extremely discriminating against purely women led majority enterprices. Women are often disadvantaged of knowledge and experience to positive role facsimilia due to a lack of links. As a result of the double overpowering of women dominated

businesses or sub-sectors, they are often not fully trusted with business establishments or even to attend trade assignments or entrustments (Sumanjeet and Mohan, 2021).

According to a Mihayo et al (2020) in countries including Ethiopia, Tanzania, and Zambia, women lack good business networks, they not be in a position to access propertiesand lack the rights to inherit. Accessing credit facilities always deem impossible to them. This presents a gap on how absence of social networks hamper the advancement of women owned businesses in Nyali Sub County.

Women most likely work from their homes according to the Bureau of Labor Statistics, U.S. Department of Labor (2021). This is attractive to women because of other household responsibilities including household care. Work here can be easily accomplished and well managed. In other places, women are somehow restricted by traditional and cultural practices and norms negating them to move far from their familirs especially in the third world countries and this limits their career and business potential (Jayachandran, 2015). Business establishment at the household levels may be challenged by growth because of limited customers and networks too (Ypeij, 2015). This presents a research gap on how location of Women led initiatives is a hindrance to their progress in Nyali Sub County.

Working from home may give women more frlexibility but this might bring a lot of distractions in achieving career and business targets at the end of the day. Loscocco and Smith-Hunter (2014) argues that, there might be less conflict for women working at home, but business performance and revenues are lower compared with those not working at home. This was equally supported by Mead and Liedholm (2018) and in addition, that such business expansionwas limited and revenues constricted as well.

Women are more likely to depend on extended families, which are also their only social network. Sometimes, family and friends will help the entrepreneur by providing financial services, assisting with childcare, and providing motivation. On the other hand, they can distract money away from the company and stifle its growth. According to one report, having a large number of kin in their network has negative implications for small scale businesses. As a result, a female entrepreneur's close family relations can be both an advantage and a liability (Powell and Eddleston, 2013). Although women may seem to be limited when it comes to masculine related opportunities, this is not related to ambitions or skills but rather to harmonize the societal and prevailing male controlled societies which also prevent women from accessinf and amassing assets, resources and property (Marlow and McAdam, 2013. This further presents a gap on how family networks negatively impact Women led initiatives in Nyali Sub County.

2.2.4 The influence of regulatory framework on women economic empowerment

Business regulatory frameworks are significant in controlling the formation of women enterprises aimed towards their economic enablement. According to a 2021 World Bank study on women's enablement, many cultures and laws in the world are explicitly discriminative towards women. The research found prevalent evidence of legal differences between men and women, which distinguished their chances or ability to contribute in labour markets or start their own businesses, based on information from 141 countries around the world. These boundaries ranged from the less commonly reported obligation of obtaining permission from one's husband before starting a business to the more commonly reported division between access to and control over land and other assets.

Furthermore, many women start businesses out of necessity rather than opportunity across regions. In Sub-Saharan Africa, 36% of women cite necessity as a reason for starting a new

business, while 30% in Latin America and the Caribbean do so. This figure is 24 percent in the Middle East and Southeast Asia, and 23 percent in Southeast Asia. Working women are just around half as likely as men to be managers in all countries. Furthermore, women can start businesses in areas that are often not profitable. In Romania, for example, women are more likely to start businesses in areas like commerce, education, and services, which are seen as less important than IT and manufacturing (ILO, 2023)

The performance of women enterprises are challenged by a number of factors in the third world countries. According to the ILO (2023), these may include the effects of business modifications, limitations to property and asset ownership, imbalanced completion, poor awareness and mobilization, lack of adequate skills among others. In a researchconducted by Haper (2014), it was revealed that governments that are undisturbed about the advancement of SMEs are obliged to explore the effect of SMEs' platforms and policies. According to Mann (2014), government guidelines on taxes, salaries, and licensing, among many other factors, are important reasons why the casual sector of the economy is growing.

Government policies, if not carefully scrutinized, can destroy SMEs in any economy. Government promises to stimulate SMEs should not be exclusive; they should be inclusive, with participation from all major investors. Registration of businesses, attaining a business personal identification number, complying with the revenue requirements, and obtaining a trade license from the county and national governments are among the governing or legal requirements. Starting up a business in Kenya is difficult, but the government has made it easier by establishing the Huduma center, an exclusive center for business registration. All of the government's criteria can be provided there. These government institutions issue regulatory permits of which small scale

investors may not have resources to procure them. This makes them fall in continuous fight with the authorities, impacting the business's activities negatively (Haper, 2014; Mann, 2014).

To achieve the Sustainable development goals, there are a number of ways through which funding can be enhanced. Increasing taxation and countering inequalities have been some of the ways politicians have exploited to increase funding towards the realization of SDGs (Bhushan et al., 2015) centrally to the insufficient attention accorded to equity (Prichard 2018). This has resulted in to gendered taxation related disperities. After taxation, redistribution results in to equalizing the gender in terms of public benefits through service delivery. Although exemptions can be done to big investors to increase revenues, this can be a great undoing for women (Coplin & Nwafor, 2019). To increase women participation in business, taxation behavior may need to change to help women indulge in to the labor market, access to property and assets, alleviate voluntary work and help close the gender related gaps.

Many SMEs, which would otherwise be topic to the old corporate tax system, do not keep the standard of accounting necessary to calculate revenues. Furthermore, many of these are unregistered and fall into the "informal market" as with the case of women owned businesses according to Barnett in 2018. Fixed rate taxes, turnover taxes, and presumptive taxes are the three types of tax regimes used by governments to counter the informal economy, according to Lahey (2018). Taxation for campanies in Cameroon are at 5.5 percent, while real profits are taxed at 2.2 percent. Kenya and Malawi also have rationalized rates of three to two percent for companies and small businesses respectively. Probable taxes are levied on SMEs and are based on their annual earnings, and they may be imposed at a flat rate or on a sliding scale (Fjeldstad and Heggstad, 2019). This presents a gap on how tax regulation influences women owned businesses in Nyali Sub County.

Registration procedures are often overly rigid, involving numerous departments and cross-checks; complex due to the numerous rules, norms, records, and forms required; costly and time-consuming. Delays in business registration, which often involve multiple government agencies, including the tax administration, can be a substantial impairment to business formation, particularly for small businesses with limited capital funds. In Australia and Canada, a company can be started in as little as 2-3 days; in other countries, it can take up to 100 days. Such start-up delays and amplified costs increase the risk of failure for a SME with minimal resources and professional support. As a result of such a demanding environment, SMEs can form without legal permission, evading scrutiny by the revenue collection agency and becoming intolerable to trace (UK Government, 2017)

The proposed institutional structures under the new SMEs Act are major advances that, if successfully enforced, will contribute to further development and progress of SMEs in Kenya. The authority is expected to focus on policy enunciation, elevation, growth, and security of small and medium-sized businesses. It is also expected to track the implementation of the policies that have been established and the efficacy with which they have been implemented (Ostrom et al. 2013). How well the existing SMEs Act (2012) is restored to justify for the administrative changes delineated in the current organizational structure will govern how well the new county system leads to SMEs growth in the respective counties. Ong'olo and Awino (2013) found that, numerous institutional and regulatory challenges that SMEs in Kenya face included poor SMEs management, insufficient public-private partnership, weak regulatory framework implementation, and increased knowledge on National and County Policies Interface. . This presents a gap on the institutional and regulatory framework facing Women led initiatives in Nyali Sub County.

2.3 Chapter summary and Research Gaps

Research Gaps

In Ethiopia, World Bank (2016) discovered that male-owned businesses were more profitable than those of women. Basic indicators for performance were related to the business type. This study reflects results of rural Ethiopia and therefore it may not reflected in Nyali Sub-county which is urban area in Kenya. In addition, cultural and traditional aspects as well as male dominance in rural Ethiopia where World Bank (2016) data may not be similar with the ones at Nyali-sub-county. Nyali is a coastal town where as Ethiopia is a landlocked country. Majority of thoseliving in Nyali have Swahili cultural lifestyles as opposed to Ethiopians. Culture determinespeoples way of life including food they eat, dressing which form a basis for women day to day businesses.

In Uganda, Campos and Gassier (2015) argues that women had an opportunity of making more revenues when they enter or invest in the opposite sex dominated field and vice-versa. This presents a contextual and target research gap. Methodologically, the researcher in Uganda took a comparative study whereas this research in Nyali Sub-County only focused on women.

Even though women work outside the house, they are however required to shoulder a unbalanced share of the childcare and care giving responsibilities for elderly and vulnerable relatives. Men are less involved with jobs in the field and less with their households. As a result, unlike men, who prefer to concentrate solely on market jobs and devote less hours to household activities, women are required to work a full day. Such double duty will deplete their resources and focus, resulting in lower productivity and earnings (Nordman and Vaillant, 2014). This presents a research gap on how double duties of women impact on the profitability of their women led activities in Nyali Sub County.

Women entrepreneurs in Africa prefer to focus on service industry including hotel, food and restaurants, wholesale and retail trade, apparel, textiles and leather goods, and other services like as tailor or hair salons (World Bank, 2020). African men, on the other hand, operate in a broader range of industries, including manufacturing industries, metal, machinery, wood, furniture, and electronics. Woman businesses are also prevalent in Indonesia's historically female-dominated manufacturing sectors as well as low-income informal economy (Reliefweb, 2019).This presents a knowledge gap on the women led activities that women in Nyali Sub County are engaged in.

According to a Mihayo (2020) study carried out in Ethiopia, Tanzania, and Zambia, female entrepreneurs do not have the same access to networks as men; women entrepreneurs have difficulty accessing securities though inheritance rights limitation and this negatively impacted on their access to credit facilities This presents a gap on how absence of social networks hinder the advancement of women owned businesses in Nyali Sub County.

World Bank (2022) concluded that, taxation did not show extreme gender disparity in eight countries in relation to goods and services taxation. This presents a gap on how tax regulation influences women owned businesses in Nyali Sub County. From the literature reviewed, businesses run from homes would be challenged when it comes to market and visibility hence limited to customers' scope (Ypeij, 2015). This presents a research gap on how location of Women led initiatives is a hindrance to their progress in Nyali Sub County. The study is therefore carried out in Nyali to fill the gaps identified and also address the study objectives. The research gap is that many of the studies have found having areas that raises concerns and variables under study presents the same. But no studies have found them in the specific area of study though found in other areas.

Chapter summary

The chapter explained a sociological perspective from two proponents to guide the study. The chapter thematically examined review of the connected literature works. The research was based on four themes which sought to: examine the influence of financial factors; nature of income generating activities; the role of Social factors; and the influence of regulatory framework on women economic empowerment in Nyali Sub-County.

CHAPTER THREE: RESEARCH DESIGN AND METHODOLOGY

Introduction

This chapter describes the research methodology that the study used. It tackles research design, research site, target population, sampling procedures, sample size, data collection procedures, research instruments, data analysis and ethical considerations.

3.1 Research design

This study adopted a descriptive survey research design with the help of mixed method approach and convergent triangulation techniques. The general framework on data collection, measurement of research variables and indicators, analysis and interpretation of the findings are discussed in through this design. Both quantitative and qualitative tools were used to collect data to assess the extent in which women led intitiatives influenced their economic empowerment in Nyali Sub-County. This approach was necessary because as the quantitative method collected data related to numbers, the qualitative data complemented the process. The respondents were allowed to respond to the data collection tool which purposely answered the question on the influence of women led initiatives on their economic empowerment in Nyali Sub-County.

Research site

This study was carried out among women in Nyali Sub-County undertaking economic activities for their economic empowerment. This study used a mixed method as an approach to structuring data collection tools for the purpose of understanding the relationship between the dependent and independent variables of the study. Initiatives which women engage in Nyali Sub-County and their level of contribution in relation to their economic empowerment can be measured from both qualitative and qualitative point of view. The study employed both qualitative and

quantitative research approaches (mixed methods) to assess the influence of Women led initiatives on their economic empowerment.

Study population

Nyali Sub-County is a residential area within Mombasa County, located on the mainland north of Mombasa city with a land area of 22.50 sq.km. It is connected to Mombasa Island by the New Nyali Bridge. The Sub-County is made up five wards; Frere Town Ward, Ziwa la Ngomb'e Ward, Mkomani Ward, Kongowea Ward and lastly Kadzandani Ward. According to 2019 Kenya Population and Housing Census (KPHC), Nyali Sub-County had a total population of 216,577 persons with 107,346 being females. The locality has a population density of 9,610 per sq.km. Nyali sub-county has a total of 69,948 households. The population here survives on Tourism with majority depending on Micro Small and Medium sized enterprises (MSMEs). As a result, many families have low living standards because resources in the locality are insufficient to provide basic needs and surplus for personal development. The target population in this study was the 69,948 households in Nyali sub-county (KPHC, 2019).

The target population

The actual respondents were women belonging to the household involved in any economic activity in Nyali Sub-County. Key informants in this study included Government representatives, local and international NGOs in Nyali sub-county. The government officials are key in helping with taxation, business registration, business environment, financing, groups in relation to the residents of Nyali Sub-County. The NGOs and other civil society organizations deals with gender, poverty alleviation, social inclusion, and empowerment within the study area. They therefore they had necessary information needed to investigate the role of women led initiatives for economic empowerment in Nyali Sub-County.

3.3 Sampling methods (Sample size and sampling techniques)

When the study population is less than 10, 000, a sample size of between 10 percent and above is a good representation of the total Mugenda and Mugenda (1999). From the five wards in Nyali Sub-County, two wards were randomly selected for data collection (40%); Kongowea and Kadzandani Wards. This was done in order to save time and money and enable the researcher to finish the data collection within stipulated time. Moreover, focusing on some of Nyali wards enabled the researcher reduce expenses related with the study as the cost was expected to be inflated further by existence of COVID-19 pandemic. The selected wards were a good representation of the larger Sub-county since the socio-ecoonomic and socio-demographic characteristics of women in the study are has no extreme variation across board.

Target population of the study was 69,948 households (Kenya Population and Housing Census (KPHC), 2019). The study adopted Yamane (1967) scientific formula to determine the study sample. To get the total number of women to respond to the questionnaire in the study, random sampling of the two wards from the five wards was done scientifically (Kongowea and Kadzandani Wards). The formula asserts that:

$$n = \frac{N}{1 + Ne^2}$$

Where;

n = sample size

N = total population

e = margin of error

Given:

N = 69,948 households

e = 5% or 0.05

1 is constant.

$n=69,948 /1+69,948 (0.05)^2$

n=398 households

Sample from each ward was picked proportionately to the target population in each ward according to the total number of households. Basically, Kadzandani ward (56% of the total) has a larger population than Kongowea ward (44% of the total population). From a proportionate perspective, Kadzandani was therefore represented by 222 women and Kongowea ward 176 from their households. The proportionate random sampling applied because the target population is infinite. To get the actual response of women from each ward, purposive sampling was used. Only households with woman involved in income generating activity were recruited in this study. This was applied in the villages within each ward. For data collection using the questionnaire (quantitative data), the researcher purposively selected one woman in each household among the two wards involved in some women led activities. Women were preferred in this study because they are perceived to possess the desired knowledge and understanding on Women led initiatives and their economic empowerment for they were directly involved. To collect qualitative data, the study targeted 10 respondents. In this study, 6 representatives from relevant government institutions were selected to get their views on the subject matter purposively. Also, 4 NGOs representatives dealing with economic empowerment of women in the study area were selected purposively. The qualitative data was collected until saturation levels were attained on the role of women led initiatives and economic empowerment of women in Nyali Sub-County.

Table 1: ***Sample size***

Wards	*Total population*	*Sampling technique*	*Sample size*
Kadzandani	56% of the total house holds	Proportionate and random sampling	222
Kongowea	44% of the total house holds	Proportionate and random sampling	176
Government representatives	-	Purposive sampling	6
NGOs	-	Purposive sampling	4
Total Respondents	**69,948 households**	**Different**	**408**

Source: Field data, 2022

3.4 Data collection Methods and instruments

The study researchers administered questionnaires and interview guides to obtain information deemed relevant to this study. Questionnaires were used because it is easier to administer a big number of respondents within a minimal time. Further, interview guides were used to get in-depth information from the key informants. Data collection using questionnaires applied to the women involved in women led initiatives in Nyali Sub-County. Interview guides were used to different people with crucial information on women led activities and economic empowerment of women in Nyali Sub-Count. These included officials from Kenya revenue authority, NGOs, registrar of businesses, inspectorate, sectors of of trade and industry, finance and socio-economic planning and that of gender, children, culture and social services.

The research tools were arranged into five sections; the first section addressed the respondents' demographic information, the second section examined the influence of financial

factors on women economic empowerment; the third section established whether the nature of income generating activities influences women economic empowerment; the forth one addressed the role of social factors on women economic empowerment; while the final addressed the influence of regulatory framework on women economic empowerment in Nyali Sub-county, Mombasa county, Kenya. Questionnaires were applied to women while interview guides were applied to key respondents. Face to face techniques of data collection were applied to both key respondents and women using interview guides and questionnaires respectively. This technique was chosen because of accompanying the respondents for clarification incase the need arose.

3.5 Validity and reliability

3.5.1 Validity of the data

In this study, content validity was employed. Content validity indicates how well the research instruments cover the subject under investigation. It keenly measured how well the research instruments represented the subject under study. In order to meet data validity, the researcher distributed copies of the study questionnaires and interview guides to experts and peers from faculty of arts and social sciences at Catholic University of Eastern Africa in order to read them, and correct any errors. After the scrutiny, the researcher added the recommended inputs before the commencement of actual data collection.

3.5.2 Reliability of the research instruments

Test-retest method was used to measure the reliability of the study instruments. The test-retest method assesses the consistency of testing instruments over time. The investigator used this technique through giving the questionnaires to women who are not among those selected for this study. The test-retest exercise done to 20 women and 2 key respondents in Maweni ward before the actual data collection for purposes of pretesting the reliability of the tools. For the questionnaire

and women, self-administered technique did not yied a good response rate. Interviews were conducted using face to face interviews and this seemed to work. This prompted a change of technique for questionnaire from self-administered (60% response) to face to face technique. Pearson correlation co-efficient was used to measure the reliability from the results of the two tests. Scores obtained from the two tests were correlated to get coefficient of reliability. According to Creswell (2014), a correlation of 0.9 indicates a very strong correlation (high reliability), while a value of 0.1 indicates a very weak correlation (low reliability). The pilot test results showed a correlation coefficient of 0.81 hence indicating strong correlation between test 1 and test 2. This implied that there was stability of scores obtained in test 1 and test 2. Therefore, this showed that responses given by the participants in the first test were similar to responses given by the same respondents in the second test.

3.6 Data analysis and presentation

Analysis of data is described by Mugenda & Mugenda (1999) as the process of inspecting, cleaning, transforming, and modeling data with the aim of highlighting useful details, suggesting conclusions, and assisting decision-making. After all of the data had been collected, the data review begun. The researcher coded and entered quantitative data into statistical package for social sciences (SPSS) version 23 for descriptive statistical analysis after receiving feedback. The quantitative data was then analyzed descriptively and presented using tables, graphs and pie charts displayed the percentages and frequencies of the findings. In addition, content analysis was used to analyze qualitative data from the interviews. The qualitative data were grouped into themes in form of concise written accounts.

3.7 Ethical consideration

A researcher's understanding of the ethical and legal responsibilities of conducting research is critical. When doing research, the researcher must keep research ethics in mind (Kombo and Tromp, 2011). As a consequence, study participants must be valued and protected by the researcher. The researcher ensured that the research was done in an ethical manner. First, the researcher obtained a letter from Catholic University of Eastern Africa to allow her conduct the study, additionally; a research permits were sought from NACOSTI and the relevant Mombasa county government departments. Confidentiality and security of the gathered data were ensured. In this regard, all the data collected were kept in safe custody. Respondents were not required to write their names on questionnaires or interview guides to ensure anonymity. Introductory letter was used as a request to urge students to take part in the study. This allowed the researcher to seek consent from the study respondents. Integrity of scientific knowledge was ensured by refraining from forging data and avoiding plagiarism.

CHAPTER FOUR

DATA PRESENTATION AND INTERPRETATION OF FINDINGS

Introduction

This chapter presents the analyzed, interpreted and discussed study results. Findings are presented thematically in accordance with the study objectives. The chapter presents the respondents demographic characteristics; presentation of data analysis guided by study objectives and finally findings and discussion of the study in relation to previous studies.

4.1 Demographic characteristics

This section will address the response rate; respondents' age; marital status; educational level; residence; income generating activity; year the income generating activity started; monthly income; percentage of income saved; and lastly source of capital for those involved in business.

4.1.1 Response rate

The research sought to investigate a total of 398 women respondents from Nyali sub-county. The study focused on Kadzandani and Kongowea wards. During data collection, a total of 398 women respondents successfully participated in the study representing 100% response rate. The reason behind this is, face to face technique was used in data collection purposively among women involved in income generating activities in the study area. Out of the anticipated 10 key informants, only 7 who could be reachable during data collection. Nevertheless, the response rate was deemed sufficient for data analysis to commence.

4.1.2 Age distribution of the respondents

The research pursued to establish if the respondents were mature enough to understand the effects of Women led initiatives on economic empowerment. Respondents were asked to state their age bracket; findings were displayed in below;

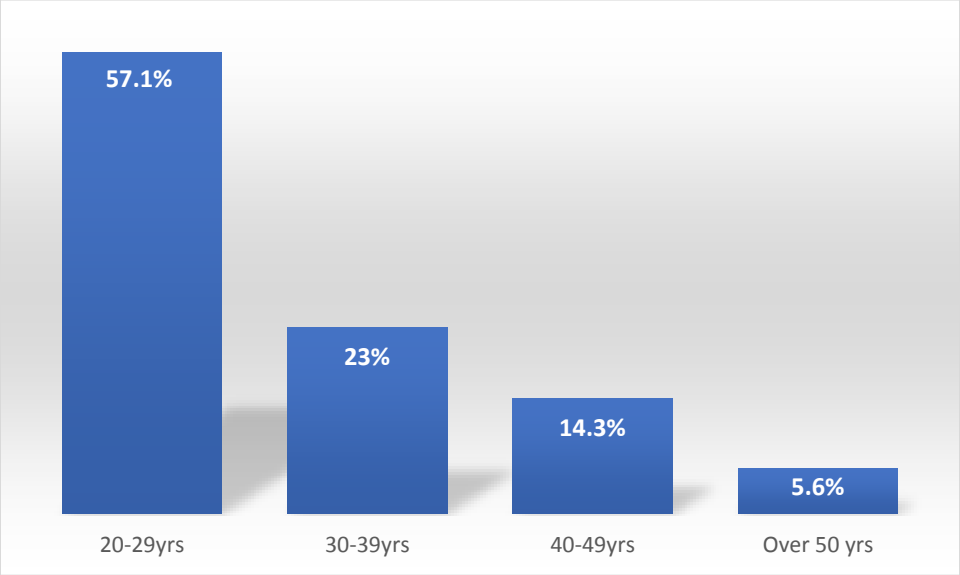

Figure 2: Respondents Age Distribution

Source: Field data, 2022

From the findings displayed above, most (57.1%) of respondents were aged 20-29 years. Only 5.6% of respondents aged 50 and above years were able to participate in the study. From this study, it is evident that all the study participants were of 20 years and above implying that study respondents were mature enough to understand and give quality data on issues related to women led initiatives and economic empowerment.

4.1.2 Marital status

Respondents' marital status was established. This was aimed to help the researcher ascertain how marital status influence women led initiatives and economic empowerment. Respondents were asked to state their marital status. Gathered and analyzed data is displayed below;

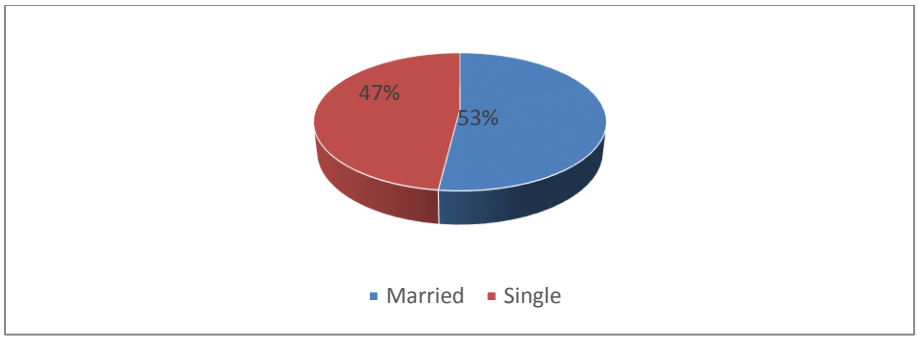

Figure 3: *Marital Status*

Source: Field data, 2022

According to the above results, slightly above average of the respondents (53%) were married with the rest (47%) not married. This showed that even though the distribution was not fair, 53% for married and 47% for single respondents was a good representation. Marital status of the respondents was important in explaining the influence of household power dynamics on women socio-economic empowerment in the study area.

4.1.3 Education level

Education level could help to ascertain whether study respondents are able read, write and also understanding level. The study sought to unveil the respondents' level of education. Findings were presented as shown below.

Table 2:*Education Level*

Responses	***Frequency***	***Percent***
Diploma	116	29.1
Post graduate	23	5.8
Secondary	117	29.4
Technical	23	5.8
Undergraduate	119	29.9
Total	**398**	**100.0**

Source: Field data, 2022

Findings depicted above shows that there was a fair distribution among those who had secondary school education (29.4%); diploma education (29.1%); and those who had undergraduate degree (29.9%). Only a few who had technical certificate (5.8%) and post graduate degree. Secondary school education was the minimum education level stated. This implied that respondents could at least read and understand the study questionnaire. More so, these findings were important in comparing educational level (literacy) with women's ability to participate in income generating activities for economic empowerment in the study area from gender perspective.

4.1.4 Residence

Women economic empowerment activities sometimes are determined by area location. Respondents were asked to state their area residence within Nyali sub-county in Mombasa. Findings were as displayed below;

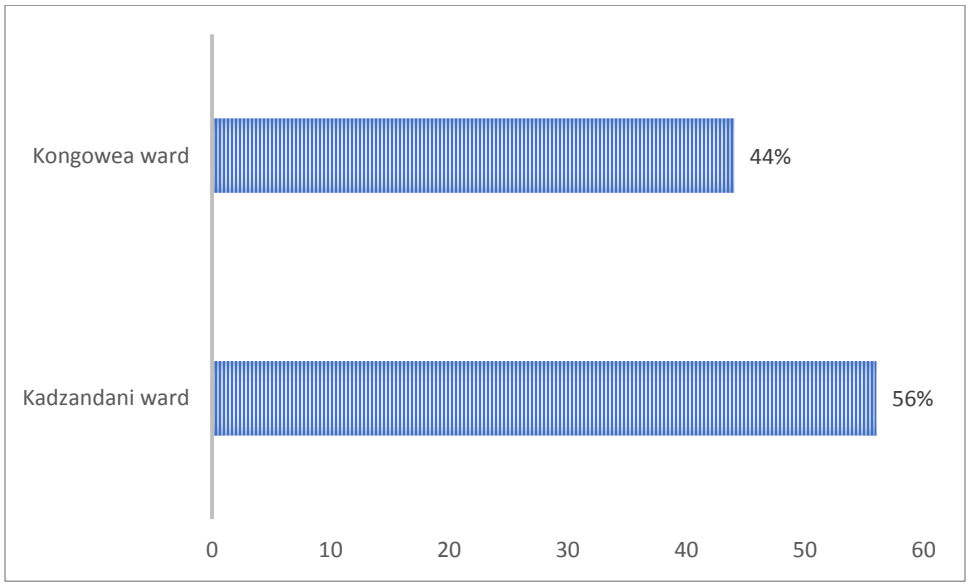

Figure 4*: Area of Residence*

Source: Field data, 2022

It was established that a bigger population of the study participants were from Kadandani ward (56%) while the rest (44%) were from Kongowea ward, in Nyali sub-county. This implies that the study data was gathered from various areas of Nyali sub-county.

4.1.5 Income generating activity

The researcher sought to ascertain where women get their income from. Respondents were asked to state their income generating activities. Below are the results.

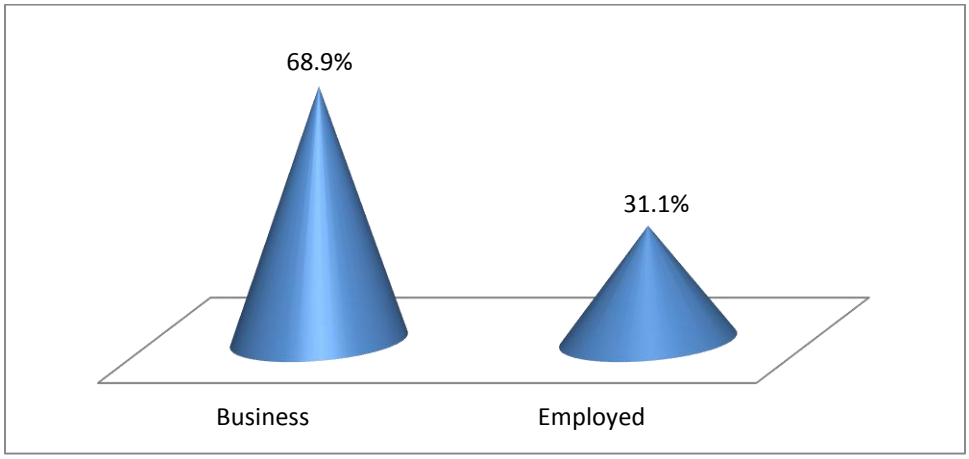

Figure 5: *Income Generating Activities*

Source: Field data, 2022

Majority of the study respondents were found to be business women (69%) while the rest (31%) were employed. This implied that majority of women in Nyali were self-self-employed with a smaller significant population employed. Business was the major source income among majority of women.

This study concurs with the works of DeMartino and Barbato (2013) who found out that maggiage and dependants affected business and occupational aspirations of both men and women in different ways. Mothers may either business or careers that are more flexible for house hold duties according to Institute for Policy and Research (2014). Odimegwu and Ugwu (2022) also concurs that, men are more motivated to careers and businesses that are more dedicating even if

this means working away from their households. This explain one of the reasons in this study why majority (68.9%) of the study participants (women) were doing business rather than being employed.

Even though women work outside the house, they are nevertheless required to shoulder a disproportionate share of the childcare and care giving responsibilities for elderly and vulnerable relatives. Women are therefore more in to household duties and activities as compared to men and spend more time with their families more than men. Such double duty will deplete their resources and focus, resulting in lower productivity and earnings (Nordman and Vaillant, 2014).

4.1.6 Year the income generating activity started

In order to determine the experience level and knowledge on issues related to women economic initiatives among women, study participants were asked to state the year they started their income generating activity. Findings are shown below;

Table 3: *Year the Income-Generating Activity Started*

Responses	***Frequency***	***Percent***
2014	46	11.6
2017	24	6.0
2018	46	11.6
2019	94	23.6
2020	70	17.6
2021	95	23.9
2022	23	5.8
Total	**398**	**100.0**

Source: Field data, 2022

As displayed above, all the study respondents had at least an Income generating Activity. Different respondents had been in their income generating activities for quite some years.23.9% study respondents had started in 2021 with another almost similar group size (23.6%) starting in 2019.The smallest group (5.8%) started in 2022.Despite that the data was gathered towards the end of 2022, only 5.8% of the respondents started their income generating activity in 2022.

This could be due to difficult economic time characterized by increased fuel prices, inflation and countrywide drought witnessed in the country during the year of data collection hence women could hardly access income generating activities. Nevertheless, data on the table implied that respondents had been involved in income generating activities for quite some years hence knowledgeable enough to give quality data about the subject under investigation.

4.1.7 Monthly income

Women income level can help in determining the extent to which women led initiatives and economic empowerment activities have been effective in increasing their financial stability hence reducing poverty. Respondents were asked to state their approximate monthly income. Gathered data was analyzed and presented below;

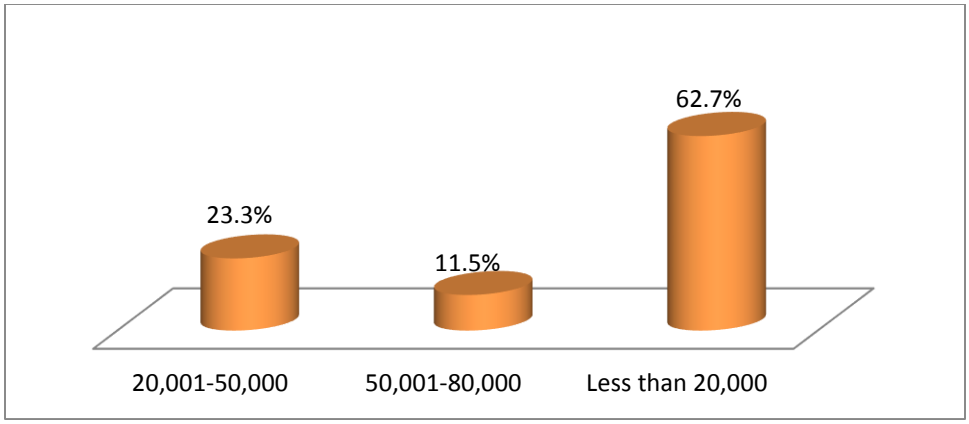

Figure 6: ***Monthly Income***

Source: Field data, 2022

Findings displayed above shows that monthly income for majority (62.7%) of the study participants was less than 20,000. Only 23.3% of the respondents could earn Ksh.20,001-50,000 a month. Findings further revealed that only 1 out of 10 women had monthly income of Ksh.50,001-80,000.This implied that women monthly income was meagre with minority women population earning more than Ksh.20,000 and majority less than Ksh.20,000.

From this study, it was evident that women experienced a lot of economic hardship. During the study data collection (October, 2022), 1USD was equivalent to Ksh.124.41. The inflation rate had also increased sharply causing sudden increase of services and commodities. From this background knowledge, the researchers assumed that Ksh.20,000.00 was very little amount and therefore majority of the study participants were poor and vulnerable. The Oversees Development Institute (2016) concurred with these findings and argues that economic marginalization limits women's independence in a variety of areas, including jobs and education, as well as reproductive decision-making and the ability to flee abusive relationships. It is therefore imperative for necessary strategies to be adopted in order to end women economic marginalization and create opportunities for women in order to raise their income.

In their effort to explain why women ends up earning low, Nordman and Vaillant, (2014) states that women do full time work in their households and the sametime are pursuing their career and business goals, which is not the same to men who may decide to devote more time in their businesses or carrers and less with their households.This may affect their revenues and productivity in many ways. According to the studies of Mbiro and Ndlovu (2021), enhanced rural women's income helps them boost their cash savings and asset ownership of both productive and nonproductive assets. Center on Society and Health (2015), on the other hand, suggested that high

income helped rural women cover their treatment expenses, improved hygiene, and paid their children's school fees, as well as improved nutrition for other family members.

4.1.8 The percentage of monthly saving

The researcher wanted to examine whether women participants were able to save anything from their monthly income. Respondents were inquired to state the estimated percentage of their regular income saved. Findings are displayed as shown below;

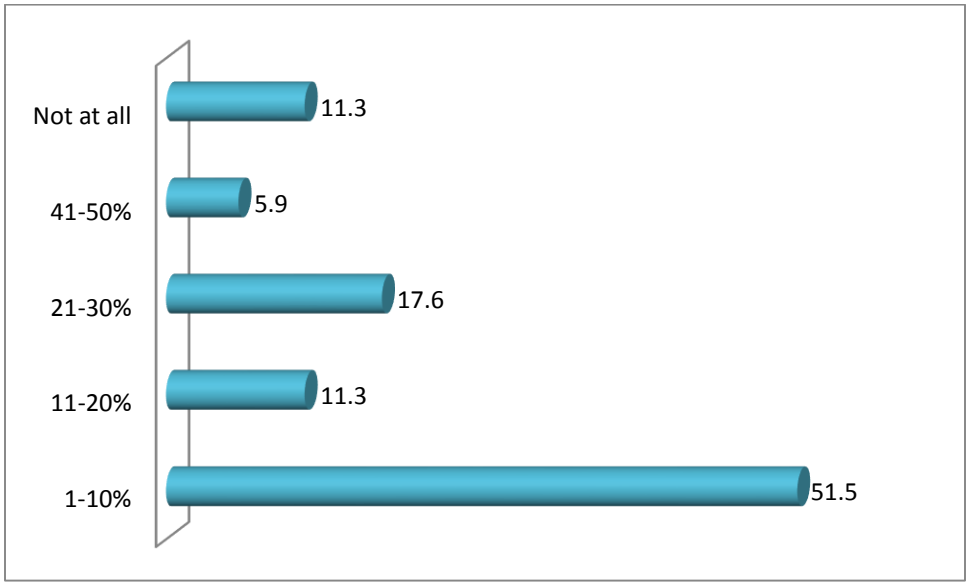

Figure 7:*Percentage of Monthly Saving*

Source: Field data, 2022

As shown above, most of the respondents (51.5%) were only able to save 1-10% of their monthly income. Further, 11.3% of the respondents revealed that they are not able to save anything from their monthly income with only 5.9% of the respondents able to save 41-50% of their monthly income. This shows that majority of women earns low income compared to their household expenses hence saving nothing or very little. This implied that majority of women had no savings. Given their low monthly income, less than ten percent was very little and this limited their chances to acquire bank loans which could assist them invest and empower themselves. As results, they

accessed micro-credits from other means such table banking and other micro-credit institutions. Others could access from shylocks, M-shwari, fuliza and any other source which was willing to grant them loans.

The study findings agrees with OECD (2021), that micro-credit institutions have been critical in reducing the financial capital gaps for women and the poor in general. The study therefore established that majority are not able to access big loans from financial institutions because they fall short of required eligible qualities. Nevertheless, other forms of filling the gap, such as microcredits and others as mentioned above has emerged. During data analysis period, the researcher established that there is also emergence of "Hustlers fund" a small loan scheme launched by Kenyan's president on 30th November 2022 which seeks to grant small loans to the citizens and especially the poor. However, it is yet to be established how effective the funds are to women social economic empowerment.

This measures will help in closing the gap whereby women have not been able to access loans are likely to access, however, the researcher projects that if the economic situation will continue to worsen with increasing prices of goods and services as well as increasing inflation rate, then the small loans might end up being less effective as they could barely help borrowers meet their most basic needs. In support of the study findings, Mahbub ul Haq human Development Center (2014), resonated with them that women have scarcer chances to obtain credit than men for a diversity of reasons, including a lack of security, a refusal to consider household properties as collateral, and loan officers' negative views of women business growth potential. He further established that Women in South Asia were almost unnoticeable in the official financial services, receiving less than 10% of financial credit.

4.1.9 Source of business capital

Respondents who participated in business as source of income were asked to state their source of capital. Gathered data was analyzed and herein presented below;

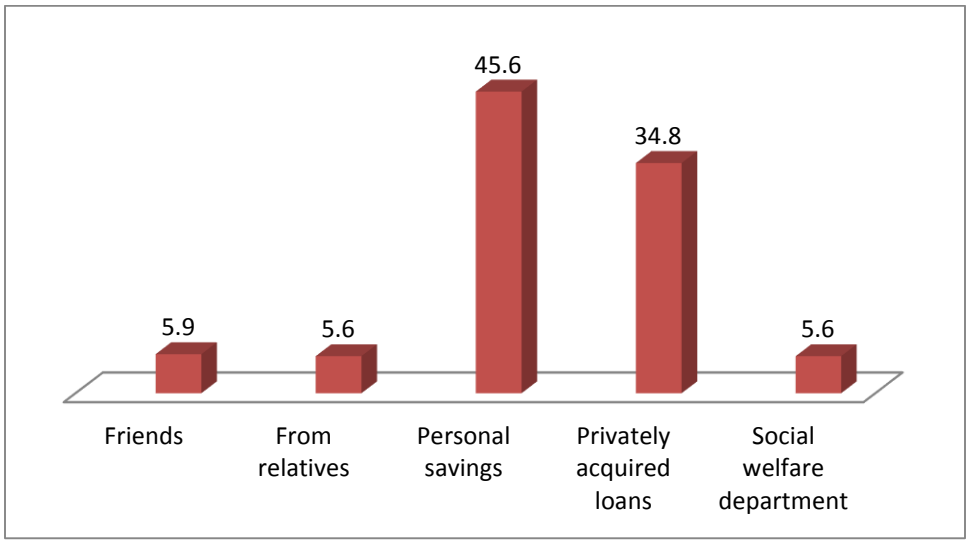

Figure 8: *Source of Business Capital*

Source: Field data, 2022

As indicated above, the greatest group (45.6%) of those who participated in business activities depended on their personal savings as source of business capital. Another significantly big group depended on privately acquired loans as source of business capital. The others depended on friends (5.9%), relatives (5.6%) and social welfare department (5.6).

The above findings suggests that the respondents' sources of business capital were meagre with largest group depending on personal savings. As a consequence, women could only start a small enterprise since they lack adequate external source of capital to boost their businesses. This explains why majority of them could earn an income less than Ksh. 20,000.00 a months as shown in figure 5. The researcher predicts that with adequate external financial support among women initiatives, they could increase their monthly income. OECD, (2021) concurred with the study findings by arguing that women needed access to a full range of financial services which are

important in fulfilling their business and asses/property acquisition to increase their socio-economic contribution.

4.1.10 Pearson's Correlation

Table 3: *Pearson Correlation-Monthly income and monthly savings*

Variables		Monthly income	Monthly savings
Monthly income	Pearson Correlation	1	0.706
Monthly savings	Pearson Correlation	0.706	1

Source: Field data, 2022

Pearson's correlation was conducted to establish whether there existed a relationship between women's monthly income and their monthly saving. Finding established that there was strong positive correlation (0.706) between women monthly income and their monthly saving. This was implicit on the increase in women monthly income leading to increase of their monthly savings. It is therefore imperative for women to be empowered so as to increase their incomes which will help them save more for better tomorrow.

4.2 Presentation of the data analysis

This section will thematically analyze, interpret, discuss and present research data. The study themes sought to: examine the influence of financial factors on women economic empowerment; examine the nature of income generating activities on women economic empowerment; explore the role of Social factors on women economic empowerment; and lastly to

assess the influence of regulatory framework on women economic empowerment in Nyali Sub-County, Mombasa County Kenya.

4.2.1 The influence of financial factors on women's economic empowerment

The researcher sought to establish the influence of financial factors on women's economic empowerment. The analyzed Likert scale data was presented below:

Table 4: ***Financial factors and women economic empowerment (1=Strongly Disagree; 2=Disagree; 3=Neutral; 4=Agree; 5=Strongly Agree)***

Financial determinant statement	***Likert scale response***						
	Total Disagreement			***Total Agreement***			
	SD	***D***	***N***	***A***	***SA***	***Mean***	***Standard deviation***
Full control of income	-	11.6%	41.2%	6.0%	41.2%	3.766	1.111481
Full control of assets	-	23.4%	35.4%	-	41.2%	3.587	1.23935
Total control of income spending	-	11.8%	23.6%	29.6%	34.9%	3.879	1.022717
Change of work/business any time I wish	17.3%	6.0%	41.5%	17.6%	17.6%	3.121	1.275445
My work/job not vulnerable to external factors like inflation	29.6%	17.6%	17.6%	17.6%	23.6%	2.824	1.546956
Always involved in household financial planning	-	6.0%	29.1%	23.4%	41.5%	4.003	0.975712
Always a key decision maker at job/business future's financial investment plans	11.8%	5.8%	23.4%	23.4%	35.7%	3.650	1.329856
Totally in-charge of my job's/business growth	5.8%	11.6%	29.4%	29.4%	23.9%	3.537	1.1423
Easy to get financial loan services for small scale business establishment	23.6%	23.6%	17.6%	23.4%	11.8%	2.761	1.356119

Source: Field data, 2022

Findings displayed above, different respondents feelings regarding financial factors affecting women economic empowerment. Some respondents totally agreed on some items; others somehow agreed; and others totally disagreed on the Likert scale items.

There was total agreement on the following items; I have a full control over my income (47.2%); I have a full control over my assets (41.2%); I have a total control over the spending of my income (64.5%); I am always involved in my household financial planning always (64.9%); I am always a key decision maker in my job/business future's financial investment plans (59.1%); and lastly I am totally in-charge of my job's/business growth (53.3%).

These findings revealed that women had influence in number of financial factors perceived to affect women economic empowerment. It was indicated that women had total control over how to spend their income hence freedom over expenditure of their money. The study further revealed that women had control over their income hence no one could dictate to them how to use their money. Women were always involved in their household financial planning hence implying that women were not left out during household financial planning and other related issues. Lastly, from this study, women were found to be in-control of their jobs or business growth. This items shows that a section of women possess positive traits which can sail them towards women financial empowerment.

Respondents somehow agreed on following items; I can change the type of work/business any time I want (41.5%).This showed that even though women could change the type work or business they were doing, they never had full control when making such decision hence sometimes they could not make such decision entirely on their own. In an interview with one of respondents (R04) who supported these findings, she argued that changing of work or business among women has never been a one man decision. This was because it is perceived that change of source of

income would highly affect majorly their household roles. An example was given among a married woman who would want to change a job, or being transferred to a different work location. The husband must be involved in such decisions to discuss how household roles will be performed in her absence and in some cases; the woman can forgo the work opportunity for the sake of the family.

> "*Women have the freedom to change their times of income may it be business may it be employment. However, it has not been a one man show for women because majority must consult their husbands, their parents, siblings and other key people before implementing the change. For example a married woman before implementing change of a job or business must discuss with family on how the anticipated change will affect the family and if the impacts are intense she might forgo the job. This can happen to unmarried people as parents and siblings might discourage them from doing some changes in relation to job especially when it might lead to change of location"* (P.04, 2022).

However, there was total disagreement on the following items; my work/job is not vulnerable to external factors like inflation (47.2%); and it is easy to get financial loan services for small scale business establishment in my locality (47%). From this findings, it was evident that women income sources were affected by external factors such as inflation. During the time data collection there was high increase of cost of live making live unbearable among many women in Nyali Sub-county and Kenya at large. Eternal factors such as inflation (8.5% in August; 9.2% in September; 9.5% in October 2022), country wide drought, high cost of fuel and Gas were reported to be key factors to high cost of live. Previous findings in this study reveled that women monthly income was less than Ksh.20, 000.00 hence implying that women were the most vulnerable and very affected by the said external factors.

It was further found that access of financial loan services among Small Scale Business Women to boost was meagre. These findings could be related with previous findings which found out that 45% of study respondents depended on their savings to start a business with only 34.8% who sourced their business capital from privately acquired loans. Further, the monthly income of

majority of women (less than Ksh.20, 000.00) was evident that women could hardly access loans from financial institutions because their income was low therefore they could hardly reach the threshold of accessing loans.

The study findings are similar to investigations done by World Bank (2016) that comparatively, male owned rural nonfarm businesses were more profitable thn those owned by women three times more. These disparities could be explained by the fact related to the capital and business scope. The size and sector of the company, in particular, often account for a large portion of the variance in results. In their findings Puh, Yiadom, Johnson, Fernando, Yazid and Thiemann (2022) found similar situation in Afghanistan and Papua New Guinea where Women are frequently dependent on their relatives because of limited economic rights of ownership and access.

4.2.2 Pearson's Correlation

Pearson's Correlation was conducted to establish the correlation between women's monthly income and women satisfaction level. The correlation between women's monthly income and satisfaction level was 0.094.This indicated very weak positive correlation between monthly income and satisfaction. This implied that an increase in women monthly income narrowly improve women's control of the following financial factors: full control of income; full control of assets; total control of income spending; change of work/business any time they wish; protection of their jobs/work from inflation; all time involvement in household financial planning; and all time key decision maker at job/business future's financial investment plans. This therefore showed that apart from increasing women income (economic empowerment), there is a need to consider other variables to supplement economic factors so as to achieve women's full empowerment.

Table 5: *Pearson Correlation-Monthly income and women satisfaction level (financial factors)*

Variables		Monthly income	Satisfaction
Monthly income	Pearson Correlation	1	0.094
Satisfaction	Pearson Correlation	0.094	1

Source: Field data, 2022

4.2.2 The nature of income generating activities on women economic empowerment

Income Generating Activities (IGAs) provide households with alternate routes out of poverty. The second study objective sought to establish the nature of development aspects on women economic empowerment.

4.2.2.1 Nature of income generating activities

Respondents were asked to state their income generating activities. Gathered and analyzed data was presented in 9 below;

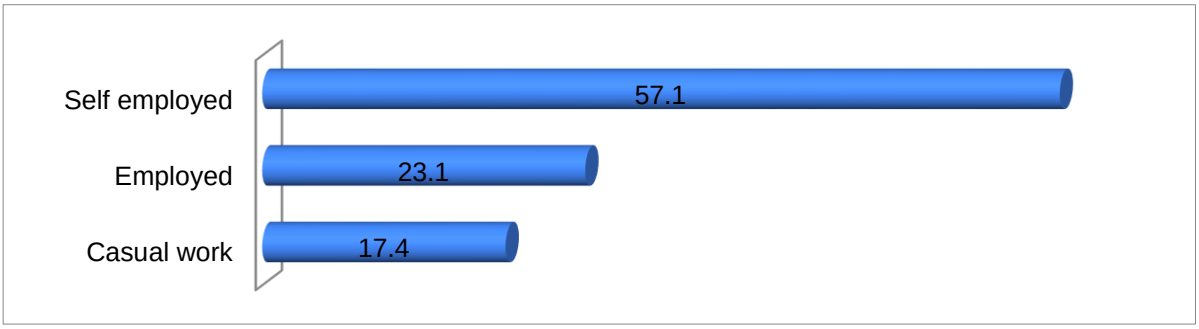

Figure 9: *Nature of Income Generating Activities*

Source: Field data, 2022

Above findings reveals that most (57.1%) of the study respondents were self-employed; 23.1% were employed while 17.4% were casual workers. These findings showed that self-employment was the most common source of income among majority of women. Less than a quarter of women participants were employed (23.1%).The findings indicates that 6 out of 10 women were likely to be self-employed while 2 out of 10 women were likely to be employed. This showed that employment opportunities among women were meagre leading to few getting employed with majority establishing their own Income Generating Activities to cater for their needs.

4.2.2.2 Place of work/job location

The place of one's job influences sales made as well as income level. Study respondents were asked to state their job location. This could help to shed light on why women's income are the way they are. Findings were displayed as shown below;

Table 6: ***Job Location***

Responses	***Frequency***	***Percent***
Along the road	47	11.5
Common market place	70	17.2
Employed (Full time and on contract)	70	17.2
Employed (Full time and on contract), Along the road	24	5.9
In the field, Common market place	24	5.9
In the residential area	140	34.3
In the residential area, Common market place	23	5.6
Total	**398**	**100.0**

Source: Field data, 2022

Study results shown above indicate that, the largest population (34.3%) of women study participants had their self-employed income generating activities located within a residential area. Others were located along the roads and common market places. The findings imply that residential areas are the most likely location where women could start their self-employment activities. Residential areas provide an easy access from households to work place hence very little or even no expense to and from work place. However, given the low income among majority of women, it implies that their sales and incomes were low.

4.2.2.3 Financial determinants of empowerment

The researcher sought to establish financial determinants among women. Respondents rated their level of agreement on statements items related to financial determinants among women. Findings are shown below;

Table 7*: Financial determinants of economic empowerment*

Financial determinant statement	***Likert scale response***						
	Total disagreement			***Total agreement***			
	SD	***D***	***N***	***A***	***SA***	***Mean***	***Standard deviation***
My job/work is sustainable despite economic hardships	29.6%	5.8%	41.0%	12.1%	11.6%	2.700	1.321281
The future of my job/work is good	24.1%	11.6%	17.3%	29.1%	17.8%	3.045	1.443537
It is possible to change my job or even transform my business in to cash the time I wish to do so	23.6%	23.4%	29.6%	11.8%	11.6%	2.642	1.280397

Source: Field data, 2022

As displayed above, respondents somehow agreed on the following; My job/work is sustainable despite economic hardships (41.0%); Women disagreed that they had the capability to change their job or even transform their business in to cash any time they wish to do so (47%). This shows that women's were uncertain with their income generating income generating activities. Their situation was exacerbated by harsh economic situation which had made live unbearable at the time of the study. Further, the study findings reveals that it was not possible for women to change their job or even transform their businesses in to cash. Scary business environment at time of data collection characterized by severe national drought; souring prices of food and other basic commodities and high inflation rate made it difficult for women to convert their businesses into cash anytime they wished to. Similarly, respondents were unsure whether the future of their work was good (46.9%).This was as a result of unfriendly economic situation which had brought almost all businesses into stand still as explained above. One of the study key informants who concurred with the study findings stated the following;

> *"Women are not certain about their businesses at all. Even the employed ones are not sure whether they will be in the same position tomorrow. This is because when you look at the economy right now every sector is affected and therefore employers might be overwhelmed by salary expenses hence ends up trimming some workers women being at higher risk since they normally hold low positions. Businesses incomes have become too low because of the hiked cost of goods and services have forced people to change their consumption habit so as to save something. Therefore, the sales are even very low" Participant, (P.02, 2022).*

4.2.2.4 Pearson's Correlation

After testing the correlation between women's monthly income and satisfaction, the correlation was found to be 0.085.This indicates very weak positive correlation between women's satisfaction in relation to development aspects. This implied that an increase in women income could hardly improve the following aspects; work/ job sustainability; work/job security; Possibility to change their job or even transform their business in to cash any time they wish to do so.

Table 8: ***Pearson Correlation-Monthly income and women satisfaction (nature of development aspects)***

Variables		Monthly income	Satisfaction
Monthly income	Pearson Correlation	1	0.085
Satisfaction	Pearson Correlation	0.085	1

Source: Field data, 2022

4.2.3 The role of social factors on women economic empowerment

There is a disparity on rate of employment between men and women globally. Women are unemployed in much greater numbers than men around the world; in 113 of the 152 countries for which data is available, women's unemployment rates are higher than men's (ILO, 2023). ILO (2018) states that women's socially ascribed obligations for different types of unpaid domestic work specifically play a role in explaining their lower labor force participation rates than men. The third study objective sought to establish the role of social factors on women economic empowerment.

4.2.3.1 Social factors and women economic empowerment

Through a Likert scale, women were asked to state their level of agreement on statement items displayed below.

Table 9: *Rate the Likert scale on Social factors for women economic empowerment (1=Strongly Disagree; 2=Disagree; 3=Neutral; 4=Agree; 5=Strongly Agree)*

Financial determinant statement	***Likert scale response***						
	Total disagreement			***Total agreement***			
	SD	***D***	***N***	***A***	***SA***	***Mean***	***Standard deviation***
Women and men earn the same for same job/work	35.7%	29.1%	17.6%	5.8%	11.8%	2.289	1.321944
Women and men have equal chances to participate in the existing job market	35.4%	23.6%	5.8%	23.6%	11.6%	2.519	1.45913
Women and men control household resources and assets equally	35.7%	29.4%	5.8%	17.6%	11.6%	2.401	1.417175
Women and men work the same number of hours for equal remuneration	29.4%	11.8%	17.6%	-	41.2%	3.113	1.712918
Women and men have equal opportunities for their work and job networking	23.9%	23.6%	11.6%	29.4%	11.6%	2.809	1.384848
Women are under-represented in the formal sector and not vulnerable employment	29.6%	23.1%	17.6%	17.8%	11.8%	2.587	1.3801
Men and women have equal access to social protection	17.8%	41.2%	11.6%	17.6%	11.8%	2.637	1.280948
Women and men have equal chances for getting leadership positions	29.6%	35.2%	11.6%	11.8%	11.8%	2.406	1.33495
Women encounter violence and harassment in their place of work more than men	17.6%	17.6%	-	11.6%	53.3%	3.657	1.644865

Source: Field data, 2022

Husbands and fathers in Tanzania forbid women from working away form their households or where they would come in to contact with other men (Moyo, 2017). Social stereotypes on gender roles and entrepreneurship may influence women involvement in business engagement. Whether or not women become entrepreneurs is often influenced by social stereotypes (Cherie Blair Foundation for Women, 2021). In their conclusion, UN Women Training Centre (2020) argue that business owners are often characterized as brazen, methodical, risk taking, and competitive characteristics traditionally associated with masculinity. According to study findings as displayed in table 10 above, there was total agreement that, women encountered violence and harassment in their place of work more than men (64.9%).This indicated that women's working environment was more likely to be unfriendly than that of their male counterparts. Hence Violence, harassment and other forms of inequality was more common among women. 41.2% of study respondents agreed while another similar group (41.2%) disagreed that women and men work the same number of hours for equal remuneration .According to these findings; a significance group of women believed that women worked the same hours as men while another group felt that the working hours for men and women were not equal.

Nevertheless, there was total disagreement on the following subjects: women and men earn the same for same job/work (64.8%); women and men have equal chances to participate in the existing job market (59%); women and men control household resources and assets equally (65.1%); women and men have equal opportunities for their work and job networking (47.5%); women are under-represented in the formal sector and vulnerable employment (52.7%); men and women have equal access to social protection (59%); and lastly there was total disagreement that women and men have equal chances for getting leadership positions (64.8%)

It is therefore assumed from this study that women's earnings were not the same as the earnings of their male counterparts. Evidence from demographic data in this this study showed that majority of women (62.7%) had a monthly income of less Ksh.20,000, it was further found that more than half of the study participants (51%) could only save 1-10% of their monthly income with a significant group unable to save anything at all. The study further revealed that men and women did not have equal chances to participate in the job market. Further evidence from demographic findings in this study showed that the population of women who were employed was very low (23.1%) with the rest depending on self-employment and casual jobs.

This implies that in the locality of study, only 2 out 10 females who were likely to be employed with 8 out of 10 surviving on self-employment, income generating activities and casual jobs; hence these reveals how meagre employment opportunities are to women. Women were found to have no equal opportunities to control resources and assets as compared to males. An interview with one of the Key informant indicated that women were expected to be submissive and care giving at family level with majority lacking stable source of income and therefore they had neither resources nor asset to control. Most of the family assets were owned by the man of the house.

The chances for accessing leadership positions were found to be lower among women compared to men. An interview with one of the Key informant who seemed to concur with the women's responses stated that majority of women are not granted leadership positions at community and at organizations. This is because they are perceived less educated; exposed; skilled and capable compared to male counterparts. She also noted that some women have also lost the self-esteem of taking leadership positions because they are likely to be demeaned and mocked by male counterparts. Others lack the resources which could propel them to the top unlike males.

"…when you study most of the women here, you will find that majority lacks stable source of income. Majority are operating small kiosks with others selling food stuffs like 'bhajia, viazi biriani' along the roads. The kind of earnings among majority for sure cannot enable them to provide for the family and acquire any meaningful asset hence they lack power to control assets even at household and that's why you could see many seeking some authority from their spouses whether they can use a particular asset"(KI.05, 2022).

"In most cases, women do not have money which can finance their leadership ambitions; in other places women are considered less educated, brave, skilled and capable to conduct some leadership activities. Others fear the leadership positions because they will be insulted and mocked by males hence they chose to shy away from the leadership positions" (KI.03, 2022)

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The study coincides with Isran (2022) who postulated that in Africa, patriarchal socio-cultural norms frequently lead to women's seclusion and isolation, limiting their access to growth and empowerment. Women operate smaller businesses in terms of revenue, assets, and staff. The situation seemed to be similar in Latin America; UN Women (2021) finds that female owned businesses have lower profits and fewer workers than male owned businesses. Similarly, World Bank, (2020) also established that female-owned businesses in Sub-Saharan Africa have 31 percent lower revenue than male-owned businesses. This study continues to display traditional structures such as the chieftaincy and the assumption that men are superior and thus only them who can claim resources like land have restricted women's access to land, which they can use as collateral for costly loans. If the market becomes more important to the government's land reform policy, these trends are likely to repeat themselves, as poor women lack the means to start their own businesses (Ukpore, 2019).

4.2.3.2 Pearson's correlation

The correlation between women's monthly income and satisfaction level was 0.156.This indicates weak positive correlation between the two variables. Therefore, an increase in women income could scarcely improve the following social factors: equal earnings between women and men; equal chances to participate in the existing job market between women and men; equal control of household resources and assets equally between women and men; equal working hours

for equal remuneration between men and women; equal opportunities for their work and job networking; equal representation in the formal sector; equal access to social protection; equal chances for getting leadership positions; and working environment free from violence and harassment .

Table 10: *Pearson Correlation Income and women satisfaction level (social factors)*

Variables		**Income**	**Satisfaction**
Income	Pearson Correlation	1	0.156
Satisfaction	Pearson Correlation	0.156	1

Source: Field data, 2022

4.2.4 Regulatory framework on women economic empowerment

The proposed institutional structures under the new SMEs Act are major breakthroughs that, if successfully enforced, will contribute to further evolution and progress of SMEs in Kenya. The authorities are expected to concentrate on policy articulation, promotion, growth, and security of SMEs businesses. It is also expected to track the implementation of the policies that have been established and the efficacy with which they have been implemented (Ostrom et al. 2013).

The research sought to assess the outcome of regulatory framework on women economic empowerment. See the summary shown below.

Table 11: *Likert scale; The role of regulatory framework on women economic empowerment (1=Strongly Disagree; 2=Disagree; 3=Neutral; 4=Agree; 5=Strongly Agree)*

Financial determinant statement	***Likert scale response***						
	Total disagreement			***Total agreement***			
	SD	***D***	***N***	***A***	***SA***	***Mean***	***Standard deviation***
It takes few days to get permit to establish a small business	35.4%	41.0%	-	17.8%	5.8%	2.176	1.249371
It is not complicated to get a work permit to operate small business in my locality	17.8%	17.6%	41.0%	17.8%	5.8%	2.761	1.115862
Taxes are cost friendly for small businesses in my locality	41.5%	29.1%	12.1%	5.8%	11.6%	2.168	1.335168
Tax officials do not harass us when we delay paying the tax rates	41.5%	17.6%	17.6%	17.6%	5.8%	2.286	1.317721
The government gives us tax waiver when businesses are generally affected by factors beyond human control	35.4%	23.4%	35.4%	-	5.8%	2.173	1.096178
We are allowed to have flexible schedules/installments in relation to tax payments	29.6%	41.2%	23.4%	-	5.8%	2.110553	1.02012
We are trained on how to pay taxes and file returns for our businesses	24.1%	35.2%	29.1%	5.8%	5.8%	2.339196	1.082502
The government fulfills her service obligations after tax payment (security, hygiene, infrastructure)	29.4%	41.5%	23.4%	-	5.8%	2.113	1.018608

Source: Field data, 2022

The above findings displays responses on the role of regulatory framework on women economic empowerment. From the findings, respondents totally disagreed on the following subjects;

It takes few days to get permit to establish a small business (76.4%); Taxes are cost friendly for small businesses in my locality (70.6%);Tax officials do not harass us when we delay paying the tax rates (59.1%);The government gives us tax waiver when businesses are generally affected by factors beyond human control (58.8%);We are allowed to have flexible schedules/installments in relation to tax payments (70.8%);We are trained on how to pay taxes and file returns for our businesses (59.3%); and finally the government fulfills her service obligations after tax payment [security, hygiene, infrastructure] (70.9%).A significant number of respondents were not sure whether it is complicated to get a work permit to operate small business in my locality (41%)

From these findings, the researcher drew a number of assumptions. It was evident that access of business permit was not easy and it took a number of days. This led to delays and even increased expenses related to the business permit as a result of time to time follow up from the concern offices. In conversation with one of the woman respondent, it was found that in most cases, those who administer the permits sometimes request extra personal fee commonly known as *"chai"* in order to fasten the process. Further, it was established that even after acquiring the permit, the city council popularly known as *"Kanju"* will still bully and harass the business people.

The findings further showed that taxation cost was not friendly for small businesses. For example, at the time this study was conducted, all businesses were immensely affected by number of factors key among them being constant increase of inflation rate. As a consequence, Kenya Revenue Authority (KRA) was preparing to increase excise duty for commodities by 6.3% to represent the average inflation rate recorded in Kenya in the last 2021/2022financial year to

cushion the government's revenues from being eroded by the imported inflation. Hence increased cost of commodities had affected many women and they could barely manage their small businesses with their small income. Increase of prices of commodities had even lowered their daily sales as consumers had also changed their consumption behavior in response to deteriorating economy.

Respondents further indicated that the government never granted them a tax waiver when businesses were affected by uncontrollable factors. Nevertheless, in an interview with a key informant, he differed with the findings and argued that the government gives tax holiday time to time latest among them being reduction of corporate tax, Individual income (PAYE) and Value Added Tax (VAT) by the National Treasury.

The findings also reveal that the government through concerned bodies does not train women on how to file businesses taxes and returns. In discussion with one of the women respondents, it was argued that government do not train women on how to file taxes and returns and therefore they lack knowledge to perform such activities.

Further findings showed that still the government do not fulfills her service obligations after tax payment. In an interview with a Key informant, it was noted the government had not fulfilled its service obligation after receiving the tax. It was noted that market places were still littered with no or unmaintained sewage systems. The government was accused of not providing adequate resources like public toilets and lights in market areas.

> *"...getting the business permit sometimes is not easy. Sometimes we even go to an extent of doing follow up mostly when it has delayed more than expected. Regretfully sometimes the officials might demand 'chai" or 'kitu kidogo' so that the process can be fasten. However, these permits may not set you free as the 'kanju officers' will always find means to show you some permit is missing in your business so we end up bribing them or we even run away from the business when they are around"(P.01, 2022).*
> *"...I think saying that the government does not give citizen tax holiday when affected by uncontrollable factors might not be entirely true because during the early stages of COVID-19 in 2020,we witnessed our government through National Treasury lower both*

corporate tax for resident entities and top individuals income from 30% to 25%;individuals earning income less than Ksh 24,000.00 per month were exempted 100% from Pay As You Earn(PAYE) and Value Added Tax (VAT) was reduced from 16% to 14%" (KI.06, 2022).

4.2.4.1 Pearson's Correlation

Pearson's correlation was conducted to establish whether there was a correlation between women's income and women satisfaction in relation to regulatory framework. The correlation between the two variables was 0.163.This indicates weak positive correlation between the two variables under consideration. This implied an increase in women income would barely affect the following: the days taken to get small business permit; tax friendliness; harassment by tax officials after delaying to pay tax; government's fulfillments on service obligations after collecting tax payments.

Table 12: *Pearson Correlation-Income and women satisfaction level (regulatory framework)*

Variables		**Income**	**Satisfaction**
Income	Pearson Correlation	1	0.163
Satisfaction	Pearson Correlation	0.163	1

Source: Field data, 2022

4.2.4.2 Existing business threats and opportunities

The study sought to establish the existing business threats and opportunities for women economic empowerment. Respondents expressed a number of existing threats and opportunities for women empowerment.

According to the findings, existing opportunities for women appeared to be meagre. Existence of women table banking groups; existence of micro-financial institutions; shylocks; M-shwari; Fuliza; supportive families and friends was listed as the opportunities for women empowerment.

Through table banking and micro-financial institutions, women were able to access credits and loans which enabled them to establish Small and Medium Enterprises. These institutions could offer micro-credits; support them to develop saving behavior through micro-saving and also gain from financial information. Families and friends were reported to be vital in supporting women in various ways; through financial support and even mental support hence becoming an opportunity to women.

Women appreciated existence of various money lenders who gives them loans without many conditions. Such lenders included Safaricom's M-shwari which gives a mobile loan payable within a month; also Safaricom's Fuliza was famous and popular among many of the women. In conversation with one of the woman respondent, she narrated that the reason why it was famous and popular was because it allows customers to complete their M-pesa transactions even when they do not have enough funds in their M-pesa account. She further narrates in order to enjoy the service one needs to be registered on active Safaricom M-pesa line and activate the line for Fuliza services. Others could access micro-credits from shylocks and mobile apps such as Tala.

Existence of high population was reported as an opportunity to women because this provides market for their enterprises hence keeping their small businesses alive. Technology was also reported as an opportunity among women. Through technology, women were able to establish online marketing selling their products to clients who were far away. Technology had also helped women who were not able to rent a shop to use online marketing to reach customers.

"Even though women face a lot of threats, they at least have some opportunities, for example women are in table banking groups and they have also joined micro-financial institutions which enable them to access affordable loans and also help them in saving even the smallest amount of money they could afford to save per day. Family members and close friends support women in many different ways such as financial support, informing them and education them hence they are great opportunities. High population can also be viewed as opportunity because it provides a good customer base for their businesses" (KI.04, 2022).

"…technology has been a great opportunity among women. It has helped in marketing commodities online and also reaching new customers. Online marketing is cheaper and it helps women who cannot afford renting shops to meeting their clients online. You can take for example what sup, twitter Facebook, Instagram among other social medias, women have been able to reach new customers through them for free" (KI.07, 2022).

Despite having significance number of opportunities, women economic empowerment process was reported to face a myriad of threats; Such included lack of capital; lack of job security; high living standards; increase of fuel and gas and all other commodities at time of study; rocketing inflation rate; gender discrimination; high and increasing taxes; unfriendly working environment; and poor security.

From prior findings in demographic section of this study, it was evident that women income was very low. Therefore, this explains why capital was a great threat to women for they lacked stable means to start or expand their Small and medium Enterprises.

It was further argued that for those who were working majority occupied low positions and they lacked job security hence this acted as threat for they were uncertain of whether tomorrow they will be having a job or not. This limited majority of women in participating to some empowerment activities such as saving, acquiring loans and even in purchasing micro-insurance policies.

A high living standard was reported as a major threat to women economic empowerment at time of study. All commodities and services prices had sky rocketed living women with little or nothing to save and very impossible to participate in any economic empowerment activity. This situation was exacerbated by increase of inflation rate which further led increase of fuel and gas.

Women participants further argued that there was insecurity in their locality. As results, women were at high risk of losing their hard earned money to petty thieves who could even steal at day time. Insecurity in the locality of data collection was reported by almost every respondent as major threat which needed swift intervention for it had left many in fear. In the interview with one of the key informant (KI 01) she stated following;

> *"Insecurity is a key challenge and threat to women's active participation many of the economic empowerment programs. Like for example if you walk along any street you will find out that majority of those who running their small businesses in an open space like road side are women. In this area, we have a number of criminal groupings which terrorizes area folks the way they wish. Others can even launch the destruction day time. Women are the most affected and highly targeted because they are known they can get intimidated more easily than male counterpart and surrender whatever they want. As usual this has left many women in fear" (KI.01, 2022).*

4.3 Discussions

Findings show that monthly income for majority (62.7%) of women was less than Ksh.20,000.00. Only 23.3% of the respondents could earn Khs.20,001-50,000 a month. Findings further revealed that only 1 out of 10 women had monthly income of Ksh.50,001-80,000.This implied that women monthly income was meagre with minority women population earning more than Ksh.20,000 and majority less than Ksh.20,000 hence the researcher concludes that women are yet to be fully economically empowered . The Oversees Development Institute (2016) supports these findings by arguing that such economic marginalization limits women's independence in a variety of areas, including jobs and education, as well as reproductive decision-making and the ability to flee abusive relationships. It is therefore imperative for necessary strategies to be adopted in order to end women economic marginalization and create opportunities for women in order to raise their income.

In their effort to explain why women ends up earning low, Nordman and Vaillant, (2014) states that women work fulltime contrary to men who sacrifice more energy and time to their careers. Such double duty will deplete their resources and focus, resulting in lower productivity

and earnings. According to the studies of Mbiro and Ndlovu (2021), enhanced rural women's income helps them boost their cash savings and asset ownership of both productive (cattle, goats, poultry) and nonproductive (jewellery, TV/radio, small vehicle) assets. Center on Society and Health (2015), on the other hand, suggested that high income helped rural women cover their treatment expenses, improved hygiene, and paid their children's school fees, as well as improved nutrition for other family members.

It was also evident that majority of women could save less than ten percent of their monthly income. Given their monthly income, less than ten percent was very little and this limited their chances to acquire bank loans which could assist them invest and empower themselves. As results, they access micro-credits from other means such table banking and other micro-credit institutions. Others could access from shylocks, M-shwari, fuliza and any other source which was willing to grant them loans.

The study therefore concurs with OECD (2021), that micro-credit institutions have become more prominent in the last decade in filling financial capital gaps for the poor in general and poor women in particular. The study therefore established that majority are not able to access big loans from financial institutions because they fall short of required eligible qualities. Nevertheless, other forms of filling the gap, such as microcredits and others as mentioned above has emerged. The researcher established that there is also emergence of “Hustlers fund” a small loan scheme launched by Kenyan’s president on 30th November 2022 which seeks to grant small loans to the citizens and especially the poor.

This measures will help in closing the gap whereby women have not been able to access loans, however, the researcher projects that if the economic situation will continue to worsen with increasing prices of goods and services as well as increasing inflation rate, then the small loans

might end up being less effective as they could barely help borrowers meet their most basic needs. In support of the study findings, Mahbub ul Haq human Development Center (2014), argued that women are limited in many ways to access loan facilities and this hinders their business and IGAs investment and growth.

The study findings further established that; women and men did not earn the same for same job/work; women and men do not have equal chances to participate in the existing job market; women and men do not control household resources and assets equally; women and men do not have equal opportunities for their work and job and also, women are under-represented in the formal sector and vulnerable employment. The study coincides with Isran (2022) who postulated that in Africa, patriarchal socio-cultural norms frequently lead to women's seclusion and isolation, limiting their access to growth and empowerment. Women operate smaller businesses in terms of revenue, assets, and staff. The situation seemed to be similar in Latin America; UN Women (2021) finds that female owned businesses have lower profits and fewer workers than male owned businesses. Similarly, World Bank (2011) also established that female-owned businesses in Sub-Saharan Africa have 31 percent lower revenue than male-owned businesses. This study continues to display traditional structures such as the chieftaincy and the assumption that men are superior and thus only them who can claim resources like land have restricted women's access to land, which they can use as collateral for costly loans. If the market becomes more important to the government's land reform policy, these trends are likely to repeat themselves, as poor women lack the means to start their own businesses (Ukpore, 2019).

According to the research findings, slightly above average of the respondents (53%) were married with the rest (47%) not married. the researcher believed that marital status determines the activities which women are likely to perform. The study recognized that 69% of the women were

depending on self-employment activities as source of income with only 31% employed. The study ropes with DeMartino's and Barbato's (2013) assertions on the influence of dependants on business and career motivations between men and women. For the Institute for Policy and Research (2014), flexibility was a major factor for women to consider when it came to business, jobs and career choice.

The study established that it could take a number of days to process and get business permit to establish a small business; it was also found to be complicated to get a work permit to operate small business; Taxes were found not to be cost friendly for small businesses; Tax officials were reported to harass women when they delay paying the tax rates; and women were not trained on how to pay taxes and file returns for their businesses. Haper, (2014); Mann, (2014) who concurred with this findings and tried to justify this findings argued that government bodies issue regulatory papers, and SMEs owners may not have the resources or even be conscious of the need to obtain any of them, leaving them in a constant struggle with the authorities, impacting the business's activities. On flipside, Barnett, (2018) explained that many of the unregistered SMEs fall into the "informal market.".

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

Introduction

The chapter will focus on the study summary; theoretical implications of the study; implications to the study discipline of the researcher; conclusions; recommendations and areas of further study. The summary will be synthesized thematically and inferences are made based on whether the study goals were achieved. Study recommendations will offer course of action for all parties involved in women led initiatives and economic empowerment in Nyali sub-county, Mombasa County, Kenya.

The specific study objective sought to examine the influence of financial factors on women economic empowerment; to assess the nature of income generating activities on women economic empowerment; to explore the role of Social factors on women economic empowerment; and finally to evaluate the influence of regulatory framework on women economic empowerment in Nyali Sub-County, Mombasa County Kenya

The researcher used descriptive survey research designs with the help of mixed methods approach (qualitative and quantitative). Proportionate stratified sampling methods were used to arrive at the women respondents from the two wards. Specifically, purposive sampling technique was used to recruit women engaged in economic activities from the two wards randomly selected for this study. The exact number of women per ward was done through proportionate stratified random sampling considering the total representation of women using the Yamene survey sampling formula of 1967. Government and Non-Governmental organizations' representative in this study were selected purposively. Questionnaires were used to collect data from women. Interview guides was used to collect qualitative data from government and Non-Governmental

organization participants. After data collection, qualitative data was analyzed using verbatim and presented in narration. Analysis of the quantitative data was done using descriptive statistics with the help of SPSS V23 and summarized for presentation. Data was later interpreted to give meaning focusing on the literature reviewed. Data was collected from 398 women respondents from Nyali sub-county and 7 key informants.

From the study demographic profile findings, most of respondents who were available and willing to participate in the study during data collection were aged 20-29 years. Majority of the respondents were married. All the study respondents were found to be educated hence able to read and understand the research questionnaires. Majority of the study respondents were found to be business women with few being employed. Majority of the study participant's monthly earnings was less than Ksh.20,000.00. Most of the respondents were only able to save 1-10% of their monthly income.

5.1 Summary

The study summary was thematically presented. The summary was based on the study's key findings.

5.1.1 The influence of financial factors on women economic empowerment

These findings revealed that women had influence in number of financial factors perceived to affect women economic empowerment. It was indicated that women had total control over how to spend their income hence freedom over expenditure of their money. The study further revealed that women had control over their income hence no one could dictate to them how to use their money. Women were always involved in their household financial planning hence implying that women were not left out during household financial planning and other related issues. Lastly, from this study, women were found to be in-control of their jobs or business growth. This items shows

that a section of women possess positive traits which can sail them towards women financial empowerment. Respondents somehow agreed on following items; I can change the type of work/business any time I want. This showed that even though women could change the type work or business they were doing, they never had full control when making such decision hence sometimes they could not make such decision entirely on their own.

However, there was total disagreement on the following items; my work/job is not vulnerable to external factors like inflation ; and it is easy to get financial loan services for small scale business establishment in my locality .From this findings, it was evident that women income sources were affected by external factors such as inflation. During the time data collection there was high increase of cost of live making live unbearable among many women in Nyali Sub-county and Kenya at large. Eternal factors such as inflation (8.5% in August; 9.2% in September; 9.5% in October 2022), country wide drought, high cost of fuel and Gas were reported to be key factors to high cost of live.

5.1.2 The nature of development aspects on women economic empowerment

Findings showed that self-employment was the most common source of income among majority of women. Only less than a quarter of women participants were employed .The findings indicates that 6 out of 10 women were likely to be self-employed while 2 out of 10 women were likely to be employed. Hence the researcher assumed that employment opportunities among women were meagre leading to few getting employed with majority establishing their own Income Generating Activities to cater for their needs.

The largest population of women study participants had their self-employed income generating activities located within a residential area. Others were located along the roads and common market places. This implied that residential areas are the most likely location where

women could start their self-employment activities. Residential areas provide an easy access from households to work place hence very little or even no expense to and from work place. Further, it is within residential places where they were able to get regular customers hence creating business sustainability.

Respondents totally disagreed on the following; my job/work is sustainable despite economic hardships; It is possible to change my job or even transform my business in to cash the time I wish to do so. This shows that women's were uncertain with their income generating income generating activities. Their situation was exacerbated by harsh economic situation which had made live unbearable at the time of the study. Similarly, respondents were unsure whether the future of their work was good. This was as a result of unfriendly economic situation which had brought almost all businesses into stand still as explained above.

5.1.3 The role of social factors on women economic empowerment

There was total agreement that, women encountered violence and harassment in their place of work more than men .This indicated that women's working environment was more likely to be unfriendly than that of their male counterparts. Hence Violence, harassment and other forms of inequality was more common among women. Respondents somehow agreed that women and men work the same number of hours for equal remuneration. According to these findings; respondents were neutral and therefore could not tell whether women had the same working hours as their male counterparts.

The study found out that women's earnings were not the same as the earnings of their male counterparts. Evidence from demographic data in this this study showed that majority of women (62.7%) had a monthly income of less Ksh.20,000, it was further found that more than half of the study participants (51%) could only save 1-10% of their monthly income with a significant group

unable to save anything at all. The study further revealed that men and women did not have equal chances to participate in the job market. Further evidence from demographic findings in this study showed that the population of women who were employed was very low (23.1%) with the rest depending on self-employment and casual jobs.

This implied that in the locality of study, only 2 out 10 females who were likely to be employed with 8 out of 10 surviving on self-employment, income generating activities and casual jobs; hence these reveals how meagre employment opportunities are to women. Women were found to have no equal opportunities to control resources and assets as compared to males. An interview with one of the Key informant indicated that women were expected to be submissive and care giving at family level with majority lacking stable source of income and therefore they had neither resources nor asset to control. Most of the family assets were owned by the man of the house.

The chances for accessing leadership positions were found to be lower among women compared to men. An interview with one of the Key informant who seemed to concur with the women's responses stated that majority of women are not granted leadership positions at community and at organizations. This is because they are perceived less educated; exposed; skilled and capable compared to male counterparts. She also noted that some women have also lost the self-esteem of taking leadership positions because they are likely to be demeaned and mocked by male counterparts. Others lack the resources which could propel them to the top unlike males.

5.1.4 The influence of regulatory framework on women economic empowerment

From the findings, it was evident that access of business permit was not easy and it took a number of days. This led to delays and even increased expenses related to the business permit as a result of time to time follow up from the concern offices. In conversation with one of the woman

respondent, it was found that in most cases, those who administer the permits sometimes request extra personal fee commonly known as *"chai"* in order to fasten the process. Further, it was established that even after acquiring the permit, the city council popularly known as *"Kanju"* will still bully and harass the business people.

The findings further showed that taxation cost was not friendly for small businesses. For example, at the time this study was conducted, all businesses were immensely affected by number of factors key among them being constant increase of inflation rate. As a consequence, Kenya Revenue Authority (KRA) was preparing to increase excise duty for commodities by 6.3% to represent the average inflation rate recorded in Kenya in the last 2021/2022financial year to cushion the government's revenues from being eroded by the imported inflation. Hence increased cost of commodities had affected many women and they could barely manage their small businesses with their small income. Increase of prices of commodities had even lowered their daily sales as consumers had also changed their consumption behavior in response to deteriorating economy.

Respondents further indicated that the government never granted them a tax waiver when businesses were affected by uncontrollable factors. Nevertheless, in an interview with a key informant, he differed with the findings and argued that the government gives tax holiday time to time latest among them being reduction of corporate tax, Individual income (PAYE) and Value Added Tax (VAT) by the National Treasury.

The findings also reveal that the government through concerned bodies does not train women on how to file businesses taxes and returns. In discussion with one of the women respondents, it was argued that government do not train women on how to file taxes and returns and therefore they lack knowledge to perform such activities.

Further findings showed that still the government do not fulfills her service obligations after tax payment. In an interview with a Key informant, it was noted the government had not fulfilled its service obligation after receiving the tax. It was noted that market places were still littered with no or unmaintained sewage systems. The government was accused of not providing adequate resources like public toilets and lights in market areas.

5.2 Theoretical implications of the study

This study is informed by Schumpeter's Innovative Theory and Feminist Theory. Schumpeter believes that creativity or innovation is the key factor in any entrepreneur's field of specialization. He argued that knowledge can only go a long way in helping an entrepreneur to become successful. He believed that creativity was necessary if an entrepreneur was to accumulate a lot of profits in a heavily competitive market. This theory was relevant in this study because it touches on innovation and means to market access which are factors which are deemed significant in promoting women IGAs especially in Nyali Sub County.

From the study findings, it was established that women economic empowerment was low and majority could only afford run SMEs. The monthly income and saving were found to be very low with majority depending on their self-employment activities (for example IGAs) for survival. Their situation was found to be aggravated by competitive market main competitors being men who were perceived to have more access to resources unlike women hence leading to low incomes and savings. The study therefore coincides with Schumpeter theory and it therefore recommends women to overcome market forces by being innovative and creating a new product, introduces a new way to make a product, discovers a new market for a product, finds a new source of raw material and finds new way of making things or organization. Nevertheless, the theory fails to bring in solutions and consider some of the setbacks experienced by women in Nyali Sub-county

such as low income; low saving; skills; risk taking ability; inability to access big loans to help them access inputs as well as social cultural factors which pulls women back.

The liberal feminist theory is based on liberal political ideology, which includes fundamental beliefs in human equality based on the assumption that all people are rational, self-interested agents. The theory explains the disparities in achievement between men and women as a result of women's lack of fair access to labor market resources and resource ownership. Liberal feminists advocate for legislative frameworks to ensure that both sexes are treated equally and that their full potential is realized.

Liberal feminist theory concurs with study findings that women in Nyali Sub County cannot compete equally with men as far as establishment of IGAs are concerned due to social economic factors and societal norm which hinder access to credit facilities. Women were found to have no control over resources unlike their male counterparts hence liberal feminist theory call for equality between the two genders. However, the theory fails to consider other factors which impede women from being successful in their IGAs such as drought, inflation, souring prices and taxes among other factors.

5.3 Implications of findings to the Development Studies

The researcher pursued masters in Development studies. This course seeks to address local, national, regional, continental and global inequalities and the poorer to achieve development. The study sought to investigate the effect Women led initiatives and economic empowerment in Nyali sub-county, Mombasa County –Kenya. It is therefore evidence the study sought to address the factors which leads to development among households. It addresses the impediments to women full participation in development hence leading to inequality between male and females. Through women full participation in economic empowerments, it will help reduce household poverty and

inequalities. Therefore, if women are fully empowered to run their initiatives successfully, it will be a step towards achieving the Sustainable Development Goals (SDGs) and Kenya's Vision 2030.

5.4 Conclusions

After analyzing the study findings, it was concluded that women had influence in number of financial factors perceived to affect women economic empowerment. It was indicated that women had total control over how to spend their income hence freedom over expenditure of their money. Women had control over their income hence no one could dictate to them how to use their money. Further, women were always involved in their household financial planning hence implying that they were not left out during household financial planning and other related issues. Women were also found to be in-control of their jobs or business growth. Women income sources were highly affected by external factors such as inflation. During the time data collection (October, 2022) there was high increase of cost of live making live unbearable among many women in Nyali Sub-county and Kenya at large. Eternal factors such as inflation, country wide drought, high cost of fuel and Gas were reported to be key factors to high cost of live.

Employment opportunities among women were meagre hence very few succeeded in getting employed with majority establishing their own Income Generating Activities to cater for their needs. The largest population of women study participants had their self-employed income generating activities. Residential areas were the most likely location where women could locate their self-employment activities. Women were uncertain with their income generating income generating activities. Their situation was exacerbated by harsh economic situation which had made live unbearable at the time of the study. Similarly, respondents were unsure whether the future of their work was good. This was as a result of unfriendly economic situation which had brought almost all businesses into stand still.

There was total agreement that, women encountered violence and harassment in their place of work more than men .This indicated that women's working environment was more likely to be unfriendly than that of their male counterparts. Hence Violence, harassment and other forms of inequality was more common among women. Respondents somehow agreed that women and men work the same number of hours for equal remuneration. According to these findings; respondents were neutral and therefore could not tell whether women had the same working hours as their male counterparts.

Women's earnings were not the same as the earnings of their male counterparts. The study further revealed that men and women did not have equal chances to participate in the job market. Only 2 out 10 females who were likely to be employed with 8 out of 10 surviving on self-employment, income generating activities and casual jobs; hence these reveals how meagre employment opportunities were to women. Women were found to have no equal opportunities to control resources and assets as compared to males and most of the family assets were owned by the man of the house. The chances for accessing leadership positions were lower among women compared to men.

Accessing business permits was not easy and it took a number of days. This led to delays and even increased expenses related to the business permit as a result of time to time follow up from the concern offices. Taxation cost was not friendly for small businesses. The increased cost of commodities had affected many women and they could barely manage their small businesses with their small income. Increase of prices of commodities had even lowered their daily sales as consumers had also changed their consumption behavior in response to deteriorating economy. The government through concerned bodies does not train women on how to file businesses taxes and returns. Further government do not fulfills her service obligations after tax payment.

5.5 Recommendations

After carrying out this study, a number of recommendations were drawn;

5.5.1 The influence of financial factors on women economic empowerment

Financial factors such as inflation were reported to highly affect women economic empowerment. The study recommended the concerned government entities such Central bank and other stakeholders to adopt necessary measures in order to reduce soaring inflation rate in Kenya. This is because the situation had left majority of women vulnerable and if it persists they are going to be more poor and vulnerable

Recommendation was also drawn for the government to create laws and policies which will encourage existence of more micro-credit entities and other money lending entities and initiatives which could assist women running small scale businesses access loans

5.5.2 The nature of income generating activities on women economic empowerment

The national government, county government, NGOs and CBOs are recommended to come up with strategies which could increase women employment rate. In this study, only less than a quarter of study respondents were employed with rest depending on self-initiatives for income. Women empowerment stakeholders should come up with empowerment activities which could increase women's capabilities and make them ready for job market and able to compete with male counterparts so that they can have a choice between creating their self-employment and seeking decent employment.

The county government of Mombasa is recommended to build adequate markets centers where women could be established to run their businesses without harassment and threats. This will also improve their security and safety of their commodities hence low losses will be reduced.

The county government of Mombasa in collaboration with police service are recommended to beef up security so as to protect women who are most vulnerable to petty thieves who have been stealing day and night hence scaring away women who could have engaged in entrepreneurship.

5.5.3 The role of social factors on women economic empowerment

The study recommends the concerned government entities and Non-governmental Organizations to champion for women's equal access and participation in existing jobs; equal control of household resources and assets; equal representation in the formal sector and equal representation in the leadership positions.

5.5.4 The influence of regulatory framework on women economic empowerment

The county government was recommended to control corruption among its staff that keeps harassing women and other business people so that they can be bribed. Such acts have made it difficult to access business permits on time.

The national government through concern entities (treasury and Kenya Revenue Authority) is recommended to revise taxation rates and exercise duties levied on basic commodities like beverages, foods among others. These are major commodities which women sell in their businesses and make it difficult to have adequate stock in their businesses due to high costs. Similarly, the high prices scare away customers and they end up having low sales in their business hence low profits. This discourages many to give up in the business due to high losses.

The national government is recommended to train women on how and when to file returns. Further, Both National government and county government are recommended to fulfill her tax obligation through providing security, environmental hygiene, proper roads and functional hospitals among other services provided by the government.

5.5.5 Recommendations related to Development Studies

Despite Development Studies program conducting the role of equipping student students and practitioners on various means to alleviate poverty and inequalities, there still exists such in our society. Women were found to be poor with less access to most of crucial resources for development.

It was therefore recommended that Development Studies students and especially Masters Graduates to be encouraged to go back to the grassroots level and bring solutions to the challenges facing the women and all other vulnerable groups. Development Studies should actively participate to create and champion for better policies which seeks to alleviate inequality across all lines.

5.6 Areas for further studies

After carrying out this research, suggestions for further studies of interest in relation to women led initiatives and economic empowerment were drawn;

a. Comparative performance of women led initiatives and economic empowerment programmes in urban and rural Kenya.
b. Sustainable women economic empowerment initiatives programs in Kenya.

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APPENDICES

Appendix i: Introduction letter for Women led initiatives and their economic empowerment in Nyali sub-county, Mombasa county –Kenya)

Dear Respondent,

I am a student pursuing a Master of Arts Degree in Development Studies at the Catholic University of Eastern Africa. I am conducting a research study on the influence of Women led initiatives on their economic empowerment in Nyali Sub-County, Mombasa county Kenya. The study objectives seeks to examine the influence of financial factors on women economic empowerment; the nature of income generating activities on women economic empowerment; the role of Social factors on women economic empowerment in Nyali Sub-County; and finally, the influence of regulatory framework on women economic empowerment in Nyali Sub-County, Mombasa County Kenya. By completing the attached questionnaire, your participation is entirely voluntary and the questionnaire is completely anonymous. Please be assured that this information sought out here is for academic research only and will be treated with utmost confidentiality.

Sincerely,

SUSAN NYIEL PANCHOL

Admission No; 1033621

Cell: 0740634276

Appendix ii: Questionnaire for women (Women led initiatives and their economic empowerment in Nyali sub-county, Mombasa county –Kenya)

SECTION A: Demographic information

1. Kindly indicate your age bracket

   Below 20 years [ ] 20-29yrs [ ] 30-39yrs [ ]

   40-49yrs [ ] Over 50yrs [ ]

2. Marital status

   Married [ ] Single [ ] others ……

3. Education level

   Primary [ ] Secondary [ ] Technical [ ] Diploma [ ]

   Undergraduate [ ] Post graduate [ ] Other _____

4. Residence: Kadzandani ward [ ] Kongowea ward [ ]

5. Kindly state the Income generating activity and the year you started it

   Employed [ ] year started _____ Agriculture [ ] Year started _____ Business

   [ ] Year started _____

   Others (specify the activity and the year started) ……

SECTION B: Financial factors and women economic empowerment

6. Income per month (Kenya shillings)

Less than 20,000

20,001-50,000

50,001-80,000

80,001-110,000

110,001-140,000

140,001 and above

7. Percentage of your income which you do save monthly

Not at all [ ]

1-10% [ ]

11-20% [ ]

21-30% [ ]

31-40% [ ]

41-50% [ ]

51 and above % [ ]

8. If you are involved in business, what are the sources of your capita? (you may tick more than one option)

Government loans [ ]

Privately acquired loans [ ]

Personal savings [ ]

From relatives [ ]

Social welfare department [ ]

Friends [ ]

Others (specify) _____

9. **Rate the following Likert Scale on financial factors and women economic stability (by ticking)**

Financial determinant statement	**Likert scale response**				
	Strongly disagree	**Disagree**	**Neutral**	**Agree**	**Strongly agree**
I have a full control over my income					
I have a full control over my assets					
I have a total control over the spending of my income					
I can change the type of work/business any time I want					
My work/job is not vulnerable to external factors like inflation					
I am always involved in my household financial planning always					
I am always a key decision maker in my job/business future's financial investment plans					
I am totally in-charge of my job's/business growth					
It is easy to get financial loan services for small scale business establishment in my locality					

10. Nature of income generating activities

Employed (Full time and on contract) [ ]

Casual work [ ]

Self employed [ ]

Volunteer work [ ]

Other (please, specify) _____

11. Place of work/job location

In the residential area [ ]

Along the road [ ]

Formal (in the office) [ ]

In the field [ ]

Common market place [ ]

Other (please, specify) _____

12. Rate the following Likert scale (by ticking)

Financial determinant statement	**Likert scale response**				
	Strongly disagree	**Disagree**	**Neutral**	**Agree**	**Strongly agree**
My job/work is sustainable despite economic hardships					
The future of my job/work is good					
It is possible to change my job or even transform my business in to cash the time I wish to do so					

13. Rate the Likert scale on Social factors for women economic empowerment (by ticking)

Financial determinant statement	**Likert scale response**				
	Strongly disagree	**Disagree**	**Neutral**	**Agree**	**Strongly agree**
In my locality, women and men earn the same for same job/work					
In my locality, women and men have equal chances to participate in the existing job market					
In my locality, women and men control household resources and assets equally					
In my locality, women and men work the same number of hours for equal remuneration					
In my locality, women and men have equal opportunities for their work and job networking					
In my locality, women are over-represented in the informal and vulnerable employment					
In my locality, men and women have equal access to social protection					
In my locality, women and men have equal chances for getting leadership positions					
In my locality, women encounter violence and harassment in their place of work more than men					

14. Rate the following Likert scale on the role of regulatory framework on women economic empowerment (by ticking)

Financial determinant statement	**Likert scale response**				
	Strongly disagree	**Disagree**	**Neutral**	**Agree**	**Strongly agree**
It takes few days to get permit to establish a small business					
It is not complicated to get a work permit to operate small business in my locality					
Taxes are cost friendly for small businesses in my locality					
Tax officials do not harass us when we delay paying the tax rates					
The government gives us tax waiver when businesses are generally affected by factors beyond human control					
We are allowed to have flexible schedules/installments in relation to tax payments					
We are trained on how to pay taxes and file returns for our businesses					
The government fulfils her service obligations after tax payment (security, hygiene, infrastructure)					

15. Existing business threats and opportunities for women economic empowerment in Nyali Sub-County. List them _____

Appendix iii. Interview guide for key informants - Women led initiatives and economic empowerment in Nyali sub-county, Mombasa county –Kenya Study

Dear Respondent,

I am a student pursuing a Master of Arts Degree in Development Studies at the Catholic University of Eastern Africa. I am conducting a research study on the influence of Women led initiatives on their economic empowerment in Nyali Sub-County, Mombasa county Kenya. The study objectives seeks to examine the influence of financial factors on women economic empowerment; the nature of income generating activities on women economic empowerment; the role of Social factors on women economic empowerment in Nyali Sub-County; and finally, the influence of regulatory framework on women economic empowerment in Nyali Sub-County, Mombasa County Kenya. By participating in this interview, this will be , entirely voluntary and completely anonymous. Please be assured that this information sought out here is for academic research only and will be treated with utmost confidentiality.

Sincerely,

SUSAN NYIEL PANCHOL

Admission No; 1033621

Probe on the following:-

1. Respondent work station
2. Position in the workstation
3. Age _____
4. Gender_____
5. Type of organization _____

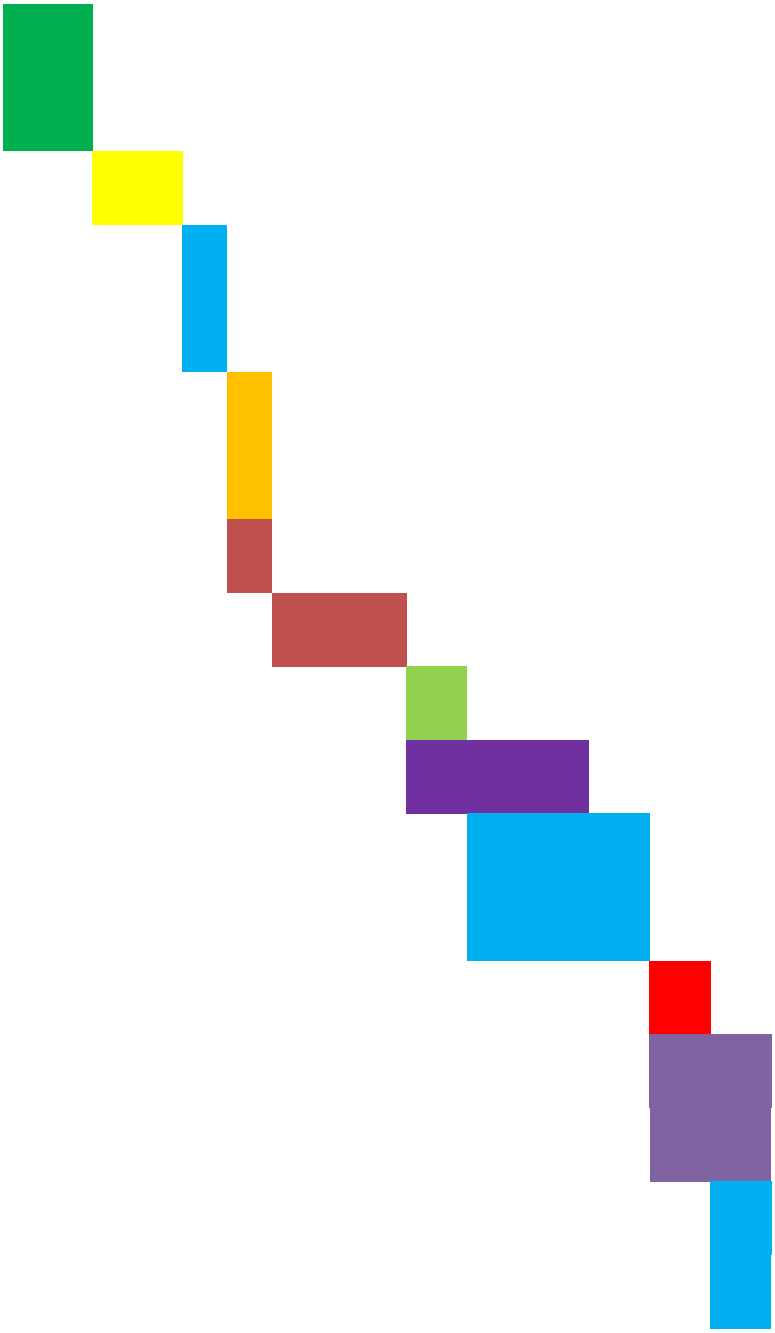
6. To what extend are you involved in financial inclusion activities and economic empowerment of women in Nyali Sub-County?
7. What is the recruitment process for women engagement with your organization?
8. What other financial benefits does your organization advance to women in Nyali Sub-County?
9. What are the inclusion and exclusion criteria for working with women in Nyali Sub-County?
10. What are the socio-economic characteristics of women who qualify to participate in your economic empowerment networks?
11. Sources of your organizational funding and sustainability?
12. What are some of the challenges encountered in supporting the economic empowerment of women in Nyali Sub-County?
13. Document ways of improving women IGAs for economic empowerment in Nyali Sub-County
14. How are your organizational interests aligned with those of women economic empowerment in Nyali Sub-County?
15. Success stories in economic empowerment of women in Nyali Sub-County

Appendix iv: research budget (proposal and thesis)

No.	Item description	Quantity	Rate KSHS	Cost Kshs
(i)	Logistics of data analysis	1	-	50,000
(ii)	Up keep costs	20 days	1000	20,000
(iii)	Travelling allowances	-	-	30,000
(iv)	Typesetting and printing proposal	60 pgs	10	600
(v)	Typesetting and printing thesis	149 pgs	10	1,490
(vi)	Purchase of printing photocopying papers	1Ream	530	530
(vii)	Photocopying thesis (5 items)	149 pgs	3	2,235
(viii)	Binding proposal and thesis	6 copies	500	3,000
(ix)	Photocopying proposal (4 items)	60pgs	3	720
(x)	Document wallet	3 pieces	40	120
	GRAND TOTAL			**108,695**

Appendix v: Study timelines

#	Activities	Time duration in months
		1 2 3 4 5 6 7 8 9 10 11 12 13 14 15
1	Approval of the topic and concept paper	
2	Writing of the proposal	
3	Defense of the proposal and corrections	
4	Application of the data collection permit	
5	Training of enumerators	
6	Actual data collection	
7	Data entry and analysis	
8	Compiling of thesis report	
9	Supervisors attention and corrections	
10	Defense	
11	Corrections, printing thesis copies and submission	
12	Publishing and submitting article	



Appendix vi: Map of the study area – Nyali Sub-County

Source: https://kenyacradle.com/wp-content/uploads/2011/06/Nyali-Contituency-Map.png



Appendix vii: School Department letter



THE CATHOLIC UNIVERSITY OF EASTERN AFRICA

Faculty of Arts and Social Sciences

Department of Social Sciences and Development Studies

14th September 2022

The Director
National Commission for Science, Technology and Innovation
Box 30623 - 00100
NAIROBI - KENYA

RE: SUSAN NYIEL PANCHOL **REG. NO. 1033621**

I am writing to introduce to you **Susan Nyiel Panchol** who is a finalist student pursuing Masters of Arts in Development Studies Degree at The Catholic University of Eastern Africa, Nairobi – Kenya, and to request you to assist her to accomplish her academic research requirements.

Susan has completed all course work requirements for this programme. However, every student in the programme is required to conduct research and write a report/thesis submitted during the final years of studies.

Accordingly, **Susan's** research topic has been approved. She will conduct research on the following topic:

"Women Led Initiatives and Economic Empowerment in Nyali Sub-County, Mombasa County - Kenya"

Thanking you in advance for any assistance given to Susan

Sincerely yours,

THE CATHOLIC UNIVERSITY OF EASTERN AFRICA FACULTY OF SOCIAL SCIENCES DEPARTMENT 14 SEP 2022 P.O. Box 62157 - 00200, NAIROBI

Dr.S. Ngacha Njeri, PhD, OFS
Head, Department of Social Sciences and Development Studies

THE CATHOLIC UNIVERSITY OF EASTERN AFRICA (CUEA) P.O. BOX 62157 00200 Nairobi – KENYA
Tel: 020-2525811-5, 8890023-4, Fax: 8891084, Website: www.cuea.edu
Founded in 1984 by AMECEA (Association of the Member Episcopal Conference in Eastern Africa)

Appendix viii: NACOSTI Research permit

REPUBLIC OF KENYA

NATIONAL COMMISSION FOR SCIENCE,TECHNOLOGY & INNOVATION

Ref No: **241009**

Date of Issue: **17/October/2022**

RESEARCH LICENSE



This is to Certify that Ms.. Susan Nyiel Panchol of Catholic University of Eastern Africa, has been licensed to conduct research as per the provision of the Science, Technology and Innovation Act, 2013 (Rev.2014) in Mombasa on the topic: WOMEN LED INITIATIVES AND ECONOMIC EMPOWERMENT IN NYALI SUB-COUNTY, MOMBASA COUNTY -KENYA for the period ending : 17/October/2023.

License No: **NACOSTI/P/22/20751**

241009

Applicant Identification Number

Director General
NATIONAL COMMISSION FOR SCIENCE,TECHNOLOGY & INNOVATION

Verification QR Code

NOTE: This is a computer generated License. To verify the authenticity of this document, Scan the QR Code using QR scanner application.

See overleaf for conditions

Appendix ix: Nyali Sub-County research authorization letter

OFFICE OF THE PRESIDENT
MINISTRY OF INTERIOR AND COORDINATION OF NATIONAL GOVERNMENT

COUNTY COMMISSIONER'S OFFICE
P.O. BOX 90424-80100
MOMBASA

Tel. 0715 040444/0780 040445
Email: ccmombasa@yahoo.com
When Replying please quote:

Ref. No. **MCC/ADM.25 VOL.IV/ (39)** 21st October, 2022

Deputy County Commissioner
NYALI SUB-COUNTY

RE: RESEARCH AUTHORIZATION –MS. SUSAN NYIEL PANCHOL NACOSTI LICENSE NO. NACOSTI/P/22/20751

This is to authorize the above named student from Catholic University of Eastern Africa to carry out research on " ***Women led initiatives and economic empowerment***" in Nyali Sub- County, Mombasa County for the period ending 17th October, 2023.

Any assistance accorded to her will be highly appreciated.

Thank you.

JOHN O. OTIENO, HSC
COUNTY COMMISSIONER
MOMBASA COUNTY

c.c:

County Director of Education
MOMBASA COUNTY

THE CATHOLIC UNIVERSITY OF EASTERN AFRICA
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I HEREBY CONFIRM THAT **SUSAN NYIEL PANCHOL** REG NO: **1033621**, SUBMITTED A CHECK OF ANTIPLAGIARISM ON CRITICAL EVALUATION OF **WOMEN LED INITIATIVES AND ECONOMIC EMPOWERMENT IN NYALI SUB-COUNTY, MOMBASA COUNTY - KENYA. A THESIS SUBMITTED TO THE FACULTY OF ARTS AND SOCIAL SCIENCES IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE AWARD OF MASTER DEGREE IN DEVELOPMENT STUDIES AT THE CATHOLIC UNIVERSITY OF EASTERN AFRICA.**

Verification by Systems Librarian:

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