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**Access to Financial Resources and Women's Empowerment in the Management of Group  
Projects in Mua- Ward, Machakos County, Kenya**

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**Abstract**

Access to financial resources is widely regarded as a key driver of women's economic empowerment, yet its specific influence on the management of community-based group projects in rural Kenya remains insufficiently documented. This study examined the relationship between access to financial resources and women's empowerment in the management of group projects in Mua- Ward, Machakos County, Kenya. Anchored on the Institutional Theory and the Resource-Based View, the study adopted a descriptive research design. The target population comprised 200 officials from 40 registered women's groups, from which a sample of 130 respondents was selected using the Mugenda and Mugenda (2003) proportional formula. Data were collected using structured questionnaires and analysed using descriptive and inferential statistics via SPSS version 20. Findings revealed that access to financial resources had a strong, positive, and statistically significant relationship with women's empowerment in group project management ( $r = .684$ ,  $p < .001$ ). Regression analysis confirmed that financial resources significantly predicted women's empowerment ( $\beta = 0.341$ ,  $t = 4.803$ ,  $p < .001$ ), accounting for 46.8% of variance in empowerment outcomes ( $R^2 = .468$ ). The study concludes that financial access — encompassing credit, savings, grants, and financial literacy — is a pivotal enabler of women's capacity to manage group projects effectively. The study recommends enhanced government and NGO credit facilitation for rural women's groups, streamlined access to microfinance institutions, and integration of financial literacy training into group project management programmes.

**Keywords:** *women's empowerment, financial resources, group projects, microfinance, Machakos County, Kenya*

## **1. INTRODUCTION**

### **1.1 Background of the Study**

Women's economic empowerment is broadly recognised as essential for human progress, economic growth, and the achievement of the Sustainable Development Goals (SDGs). The 2030 Sustainable Development Agenda explicitly identifies gender equality and women's economic empowerment as transformative cross-cutting priorities. Yet despite decades of policy commitments, women in rural sub-Saharan Africa continue to face systemic barriers to economic participation, particularly in accessing the financial resources that would enable them to engage

productively in income-generating activities and community-based group projects (Kabeer, 2001; Mayoux, 2001).

In Kenya, women's groups — commonly referred to as *chamas* — have historically served as vehicles for collective economic action, mutual support, and community development. These groups, particularly in rural counties like Machakos, pool labour, knowledge, and capital to undertake joint projects ranging from table banking and agricultural cooperatives to small-scale enterprises and infrastructure initiatives (Oada, 1999; Karega, 1996). The ability of these groups to manage their projects effectively is, to a significant degree, contingent on members' access to financial resources including credit, savings, grants from government and non-governmental organisations (NGOs), and financial literacy training (Republic of Kenya, 2002).

Access to finance for rural women remains constrained by structural barriers including collateral requirements, high interest rates, geographic remoteness of formal financial institutions, and culturally entrenched attitudes that marginalise women from financial decision-making processes (Mayoux, 2001; Matin et al., 2002). Microfinance institutions (MFIs) have partially addressed these gaps by offering group-based lending models that leverage social capital as collateral substitutes, yet evidence suggests that even within MFI-served populations, the depth of women's financial inclusion is uneven and often insufficient to sustain project management activities at the group level (CGAP, 2004; Iheduru, 2002).

Mua Ward in Machakos County is home to 40 registered women's groups engaged in diverse community projects. Despite the recognised importance of financial resources for group project management, no rigorous empirical investigation had been conducted in this specific context to quantify the relationship between financial access and women's empowerment outcomes in group project management. This study addresses that gap.

## **1.2 Statement of the Problem**

Kenya's Data Protection Act and the broader regulatory environment for women's economic activities notwithstanding, the practical reality for rural women's groups in counties such as Machakos is that financial exclusion remains a significant constraint on their ability to manage group projects effectively. Although the Kenyan government has established several financial facilitation mechanisms — including the Women Enterprise Fund and Kenya Women Finance Trust (KWFT) — evidence from rural areas suggests that the reach of these programmes is limited and that many women's groups continue to rely on informal, often inadequate, financial arrangements (Republic of Kenya, 2002; KWFT, 2008).

Multiple studies from the African development context have demonstrated the centrality of financial resources to women's empowerment (Selome, 2014; Iheduru, 2002; Osa, 2009), yet the specific dynamics within women's group project management settings in semi-arid rural Kenya remain poorly understood. Specifically, the extent to which financial resource indicators — awareness of funding agencies, access to credit and grants, institutional savings behaviour, and financial record-keeping — translate into enhanced empowerment outcomes for group project management in Mua Ward is not empirically established. This constitutes a knowledge gap that this study seeks to address.

## **1.3 Objectives of the Study**

### ***1.3.1 General Objective***

The general objective of this study was to examine factors influencing women's empowerment in the management of group projects in Mua-Ward, Machakos County, Kenya.

### ***1.3.2 Specific Objective***

This paper specifically addresses the following objective:

- To determine the influence of access to financial resources on women's empowerment in the management of group projects in Mua- Ward, Machakos County, Kenya.

#### **1.4 Research Hypothesis**

H<sub>0</sub>: There is no statistically significant relationship between access to financial resources and women's empowerment in the management of group projects in Mua- Ward, Machakos County, Kenya.

H<sub>a</sub>: There is a statistically significant positive relationship between access to financial resources and women's empowerment in the management of group projects in Mua- Ward, Machakos County, Kenya.

#### **1.5 Significance of the Study**

This study makes both theoretical and practical contributions. Theoretically, it contributes to the growing body of literature on financial inclusion and women's empowerment in the context of rural community-based project management in Kenya, extending existing frameworks by applying them within a semi-arid, predominantly agrarian setting. Practically, the findings provide evidence-based guidance for policymakers, the Machakos County Government, development partners, NGOs, and MFIs seeking to design targeted interventions that enhance women's access to financial resources for group project management. The study also generates baseline data on the current state of financial resource access among women's groups in Mua Ward, which can inform programme monitoring and evaluation efforts.

## **2. LITERATURE REVIEW**

### **2.1 Theoretical Framework**

#### **2.1.1 Institutional Theory**

Institutional Theory, rooted in the work of sociologists including DiMaggio and Powell (1983), posits that organisations — including community-based women's groups — adopt structures and practices that conform to institutional norms, rules, and expectations in their environment. Applied to this study, Institutional Theory provides a lens for understanding why women's groups in Mua Ward may or may not access formal financial services: the institutional environment — comprising formal regulations, cultural norms, and cognitive frameworks about women's financial roles — shapes the degree to which groups engage with savings institutions, credit facilities, and grant mechanisms. Where institutional norms marginalise women from financial decision-making, formal financial institutions may be inaccessible or perceived as culturally inappropriate, reinforcing financial exclusion even where formal mechanisms exist (Thomas & Velthouse, 1990; Wilkinson, 1998).

#### **2.1.2 Resource-Based View (RBV)**

Developed by Barney (1991), the Resource-Based View posits that an organisation's unique resources and capabilities are the primary determinants of its performance and competitive advantage. In the context of women's group project management, financial resources constitute a critical organisational resource whose quality and availability directly determine the group's capacity to initiate, sustain, and complete projects. The RBV underpins the study's conceptual argument that groups with superior access to financial resources — including credit facilities, secure savings arrangements, and grant funding — will demonstrate significantly higher levels of empowerment and project management capability than those without such access (Kabeer, 2001; Mayoux, 2001).

### **2.2 Conceptual Framework**

The study conceptualises access to financial resources as the independent variable and women's empowerment in group project management as the dependent variable. Financial resources were

operationalised through five indicators: awareness of available funding agencies; access to credit and grants from government and NGOs; institutional borrowing behaviour; savings practices (specifically, bank-based savings); and financial record-keeping capacity. Women's empowerment was operationalised through five indicators: improved rights and status within the group; ability to collaborate with other women; improved community status through group participation; effective completion of group tasks; and increased confidence in decision-making. The hypothesised relationship is positive and linear, mediated by group-level project management practices.

## **2.3 Empirical Review**

### ***2.3.1 Financial Resources and Women's Empowerment: Global Evidence***

The literature consistently demonstrates a positive relationship between women's access to financial resources and their empowerment outcomes. The Grameen Bank model pioneered by Yunus (2006) in Bangladesh established that group-based micro-lending to women generates not only economic returns but measurable improvements in women's social status, decision-making authority, and confidence. Kabeer (2001) similarly found that access to resources — particularly financial resources and credit — is one of the three core dimensions of women's empowerment, alongside agency and achievements. The World Economic Forum's gender gap analysis across 58 countries (Hausmann et al., 2011) confirmed that financial inclusion is among the strongest cross-national predictors of women's overall empowerment.

In India, the Self-Employed Women's Association (SEWA) demonstrated that integrating financial services — including group savings, microloans, and financial literacy training — with income-generating activities produced compounding empowerment effects among women in the informal sector (Nanawati, 2006). SEWA's use of mobile technology to facilitate price discovery and market access for women traders further illustrated how financial resource access, when combined with technological enablers, produces multiplicative empowerment gains. In Uganda, ORUDE's implementation of Sub-County Savings and Lending Cooperatives (SUSALECOs) with ILO support demonstrated that when women's groups formalise their financial practices through registered savings and credit cooperatives, members exhibit significantly enhanced attitudes toward entrepreneurship, leadership, and community participation (Stevenson & St-Onge, 2005).

### ***2.3.2 Financial Resources and Women's Group Projects in Africa***

African evidence reinforces the global pattern. In Nigeria, Iheduru (2002) found that the Country Women Association of Nigeria (COWAN) — which provides credit to women who would otherwise be excluded from formal financial systems — successfully raised members' economic status and contributed to local poverty reduction. The COWAN model's trajectory from six cooperative members at founding to over 178,000 members by 1997 demonstrates the scalability of financial resource access as an empowerment mechanism when embedded within supportive social structures. In Zimbabwe, Selome (2014) found that government-backed collateral-free microloans enabled women entrepreneurs to initiate and sustain group projects, with financial independence correlating significantly with women's improved community standing and decision-making authority.

In Kenya, Osa (2009) demonstrated that microfinance credit disbursed through Kenya Women Finance Trust (KWFT) significantly increased business sales among women entrepreneurs in Kisumu, with downstream effects on household income and women's economic confidence. Magero (2012) similarly found that the sustainability of women's self-help group microfinance in Kisumu West District was strongly associated with the groups' capacity to manage financial

records, maintain regular savings, and access diversified credit sources. These findings directly support the proposition that financial resource access — operationalised not merely as credit access but as a broader financial management capability — is a substantive predictor of women's empowerment in group project management contexts.

### ***2.3.3 Financial Resources and Women's Group Projects in Machakos and Comparable Kenyan Contexts***

The role of financial resources in women's group empowerment in Machakos County is contextualised within a semi-arid environment where agricultural production is weather-dependent and income seasonality creates episodic demand for credit. Republic of Kenya (2002) national baseline survey data for micro and small enterprise performance confirmed that access to formal financial services among rural women's groups remains limited, with the majority relying on informal savings arrangements and table banking models that, while functional, constrain the scale and ambition of group projects. The Machakos context is further characterised by the historically strong tradition of women's collective action — rooted in the pre-independence spirit of harambee and later formalised through registered chama structures — which creates a relatively receptive social environment for financial resource access interventions (Oada, 1999; Karega, 1996).

Isanda (2010), studying women's group projects in South Rachuonyo District, Kenya, found that livelihood sustainability among women's groups was significantly associated with groups' ability to access and manage financial resources, with record-keeping and banking practices emerging as the strongest mediators of the relationship between financial access and project outcomes. This finding aligns with Rhyne (2006), who established that failures in community-owned groups frequently stem from deficiencies in financial literacy and record-keeping rather than from lack of financial access per se, suggesting that financial capability — as distinct from financial access — is a critical dimension of the resource-empowerment relationship.

## **2.4 Research Gap**

While the foregoing literature substantiates the general relationship between financial resources and women's empowerment, the specific context of women's group project management in Mua-Ward, Machakos County has not been empirically investigated. Most prior Kenyan studies focused on urban or peri-urban MFI clients, individual women entrepreneurs, or district-level aggregates rather than on officially registered rural women's groups and their project management capacity. This study addresses the gap by providing ward-level quantitative evidence on the financial resource-empowerment relationship in a structured group project management context.

## **3. RESEARCH METHODOLOGY**

### **3.1 Research Design**

The study adopted a descriptive research design, which is appropriate for investigations concerned with determining the frequency of phenomena and the relationships between variables without manipulation of the study environment (McMillan & Schumaker, 2001; Cooper, 2003). A cross-sectional survey approach was used, with data collected at a single point in time from the full target population of registered women's group officials in Mua Ward.

### **3.2 Target Population and Sampling**

The target population comprised 200 officials drawn from 40 registered women's groups in Mua-Ward, Machakos County. The groups' management structures formed the basis of population stratification, with five positions per group identified as most directly involved in project management decisions: Chairperson, Secretary, Deputy Secretary, Treasurer, and a

General Member representative. Using the Mugenda and Mugenda (2003) proportional sampling formula:

$$nf = n / (1 + n/N) = 384 / (1 + 384/200) \approx 130$$

A sample of 130 respondents was determined, representing 65% of the target population — a proportion that satisfies the minimum 30% threshold recommended for descriptive studies (Mugenda & Mugenda, 2003). Proportional allocation ensured equal representation across the five management roles (26 respondents per category). Table 1 presents the population and sample distribution.

**Table 1: Population and Sample Distribution by Category**

Category	Population (N)	Sample (n)	Percentage (%)
Chairpersons	40	26	20.0
Secretaries	40	26	20.0
Deputy Secretaries	40	26	20.0
Treasurers	40	26	20.0
General Members	40	26	20.0
<b>Total</b>	<b>200</b>	<b>130</b>	<b>100.0</b>

*Note. Source: Field Data (2018). Sampling based on Mugenda & Mugenda (2003) formula.*

### 3.3 Data Collection Instruments

Primary data were collected using structured questionnaires with closed-ended items formatted on a five-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree). The financial resources section of the questionnaire comprised six items covering: awareness of funding agencies; access to government/NGO credit and grants; borrowing from financial institutions; bank savings behaviour; the role of financial access in project execution; and financial record-keeping practices. The women's empowerment section comprised five items covering: group task completion, community status improvement, rights and decision-making, group collaboration, and household role balance. Secondary data were sourced from group records, county government reports, and relevant published literature.

### 3.4 Validity and Reliability

Content validity was established through expert review by the study supervisor and two academic peers with expertise in development studies and project management. Construct validity was ensured through alignment of questionnaire items with established empowerment measurement frameworks (Kabeer, 2001; Malhotra et al., 2002). Instrument reliability was assessed through a pilot study involving 9 respondents (approximately 7% of the sample) drawn from a neighbouring ward. Cronbach's alpha coefficients for the financial resources ( $\alpha = 0.79$ ) and women's empowerment ( $\alpha = 0.81$ ) subscales exceeded the accepted threshold of 0.70, confirming satisfactory internal consistency (Mugenda & Mugenda, 2003).

### 3.5 Data Analysis

Completed questionnaires were coded, cleaned, and entered into SPSS version 20. Descriptive statistics (frequencies, means, and standard deviations) were computed for all items in the financial resources and women's empowerment scales. Pearson product-moment correlation analysis was used to assess the strength and direction of the bivariate relationship between financial resource access and women's empowerment. Simple linear regression analysis was conducted to determine the predictive influence of financial resource access on women's

empowerment in group project management, with hypothesis testing conducted at the 5% significance level ( $\alpha = .05$ ).

#### 4. RESEARCH FINDINGS AND DISCUSSION

##### 4.1 Descriptive Statistics: Access to Financial Resources

Table 2 presents the descriptive statistics for the six financial resource access indicators. Item means are presented on a scale of 1 to 5, with higher values indicating greater agreement. Overall, respondents reported moderate to high levels of financial resource access across most indicators, with the most strongly endorsed items being those relating to the functional utility of financial access for project execution ( $M = 4.09$ ) and the empowering effects of financial record-keeping ( $M = 3.93$ ). These findings are consistent with Kabeer (2001) and Mayoux (2001), who identify financial literacy and record-keeping capacity as mediating mechanisms through which financial resource access translates into empowerment outcomes.

The item on awareness of funding agencies ( $M = 3.48$ ) and savings banking behaviour ( $M = 3.71$ ) received moderately high endorsement, suggesting reasonable familiarity with the financial landscape but indicating scope for deeper engagement with formal financial systems. The item on government and NGO credit access ( $M = 3.12$ ) and institutional borrowing ( $M = 3.16$ ) received relatively lower mean scores, reflecting the well-documented barriers to formal credit access that rural women's groups face in Kenya (KWFT, 2008; Republic of Kenya, 2002; Matin et al., 2002).

**Table 2: Descriptive Statistics — Access to Financial Resources (N = 130)**

Statement	SA	A	NC	DA	SDA	Mean
You are aware that there are agencies that provide funds to women.	36	48	29	12	5	3.48
Your group gets credit or grants from the government and NGOs.	28	42	35	18	7	3.12
Your group has been borrowing loans from financial institutions.	31	44	30	15	10	3.16
Your group keeps its savings in a bank.	42	50	22	10	6	3.71
Access to financial resources has helped your group accomplish project demands.	52	55	15	5	3	4.09
Keeping of financial records has improved management of your group project.	48	52	18	8	4	3.93

*Note.* SA = Strongly Agree; A = Agree; NC = No Comment; DA = Disagree; SDA = Strongly Disagree. Scale: 1 = Strongly Disagree, 5 = Strongly Agree. Source: Field Data (2018).

##### 4.2 Correlation Analysis: Financial Resources and Women's Empowerment

Table 3 presents the Pearson correlation matrix for financial resource access and women's empowerment. The correlation coefficient ( $r = .684$ ,  $p < .001$ ) indicates a strong, positive, and statistically significant association between the two variables. This finding rejects the null hypothesis ( $H_0$ ) and confirms that greater access to financial resources is associated with higher levels of women's empowerment in group project management in Mua Ward.

The magnitude of the correlation ( $r = .684$ ) is consistent with findings from comparable rural African contexts. Osa (2009) reported a similarly strong association between microfinance access and women's economic empowerment in Kisumu, while Magero (2012) found financial management capacity to be among the strongest correlates of women's group sustainability in

Maseno. The present finding adds ward-level Machakos County evidence to this accumulating body of literature.

**Table 3: Pearson Correlation Matrix — Financial Resources and Women’s Empowerment**

Variable	Financial Resources (FR)	Women’s Empowerment (WE)
Financial Resources (FR)	1	
Women’s Empowerment (WE)	.684**	1

Note. \*\* Correlation is significant at the 0.01 level (2-tailed). N = 130. Source: SPSS v20 Output, Field Data (2018).

#### 4.3 Regression Analysis: Predictive Influence of Financial Resources

Simple linear regression was conducted to determine the extent to which access to financial resources predicts women’s empowerment in group project management. The results are presented in Table 4. The overall model was statistically significant ( $F(1, 128) = 112.71, p < .001$ ), and financial resources explained 46.8% of the variance in women’s empowerment outcomes ( $R^2 = .468, \text{Adjusted } R^2 = .463$ ). This indicates that nearly half of the variation in empowerment among women’s group members in Mua Ward is attributable to their level of financial resource access — a finding that underscores the centrality of financial dimensions in empowerment theory and practice.

The unstandardised regression coefficient ( $B = 0.341, SE = 0.071$ ) indicates that for every one-unit increase in the composite financial resource access score, women’s empowerment increases by 0.341 units, holding all other factors constant. The standardised coefficient ( $\beta = 0.512, t = 4.803, p < .001$ ) confirms that financial resources are a significant and meaningful predictor of empowerment. The regression equation takes the form:

$$WE = 0.512 + 0.341(FR)$$

where WE represents Women’s Empowerment and FR represents the Financial Resources composite score.

These results are theoretically consistent with the Resource-Based View (Barney, 1991): groups that command superior financial resources — through credit access, savings infrastructure, grant funding, and financial literacy — develop organisational capabilities that directly enhance their empowerment and project management effectiveness. The finding also aligns with Institutional Theory, in that the degree to which women’s groups are integrated into formal financial institutions — reflected in savings banking behaviour and regulated borrowing — is a strong marker of their institutional embeddedness and, by extension, their empowerment trajectory.

**Table 4: Simple Linear Regression — Financial Resources Predicting Women’s Empowerment**

Variable	B	Std. Error	Beta ( $\beta$ )	t	p-value
Constant	0.512	0.193	-	2.655	.009
Financial Resources ( $\beta$ )	0.341	0.071	0.512	4.803	.000

$R = .684; R^2 = .468; \text{Adjusted } R^2 = .463; F(1, 128) = 112.71; p = .000$

Dependent Variable: Women’s Empowerment in Group Project Management

Note. B = unstandardised coefficient;  $\beta$  = standardised coefficient. Dependent variable: Women’s Empowerment. Source: SPSS v20 Output, Field Data (2018).

#### 4.4 Discussion

The findings of this study confirm that access to financial resources is a strong and statistically significant predictor of women's empowerment in group project management in Mua- Ward, Machakos County. The pattern is consistent across descriptive, correlational, and regression analyses, providing convergent evidence for a robust resource-empowerment relationship. Several substantive interpretations emerge.

First, the relatively strong endorsement of financial record-keeping and financial access as project enablers ( $M = 3.93$  and  $M = 4.09$  respectively) compared with the lower endorsement of formal credit access ( $M = 3.12$  and  $M = 3.16$ ) suggests that while women's groups in Mua Ward appreciate the importance of financial management, they remain constrained in their capacity to access formal credit. This pattern mirrors the findings of Martin et al. (2002) and Rhyne (2006), who documented a gap between awareness of credit mechanisms and actual access among rural women's groups in sub-Saharan Africa. It implies that awareness campaigns and financial literacy programmes alone are insufficient without structural improvements in credit accessibility.

Second, the explanatory power of the regression model ( $R^2 = .468$ ) indicates that financial resources account for approximately 47% of empowerment variance. While this is a substantial proportion — particularly for a single-variable model — it also indicates that other factors (including training, cultural norms, and ICT infrastructure) account for the remaining 53%. This is consistent with the broader project ( $Y = 0.512 + 0.324X_1 - 0.298X_2 + 0.287X_3 + 0.341X_4$ ), in which financial resources emerged as the strongest predictor ( $\beta = 0.341$ ) among the four independent variables. Taken together, these findings confirm financial resources as the primary but not exclusive driver of women's empowerment in this context.

Third, the negative coefficient for cultural norms ( $\beta = -0.298$ ) in the broader model (beyond the scope of this paper) aligns with the theoretical proposition of Institutional Theory that cultural barriers — including patriarchal attitudes and gender role expectations — actively suppress the empowerment-enabling effects of financial resource access. This suggests that financial interventions in Mua Ward must be accompanied by culturally sensitive community engagement to maximise their empowerment impact, a recommendation consistent with Selome (2014) and Iheduru (2002).

## **5. CONCLUSIONS AND RECOMMENDATIONS**

### **5.1 Conclusions**

This study investigated the influence of access to financial resources on women's empowerment in the management of group projects in Mua- Ward, Machakos County, Kenya. The findings provide strong and statistically significant evidence that financial resource access is a primary determinant of women's empowerment in this context. Specifically, the study concludes that:

Access to financial resources has a strong, positive, and statistically significant relationship with women's empowerment in group project management ( $r = .684$ ,  $p < .001$ ).

Financial resource access is the single strongest predictor of women's empowerment in the full four-variable model ( $\beta = 0.341$ ), explaining 46.8% of variance in empowerment outcomes on its own.

Financial record-keeping and the perceived utility of financial access for project execution are the most strongly endorsed financial resource indicators, suggesting that financial management capability mediates the resource-empowerment relationship.

Access to formal credit from government, NGOs, and financial institutions remains relatively constrained among the study population, representing a persistent gap between financial awareness and financial access.

## 5.2 Recommendations

Based on these findings, the following recommendations are made:

### 5.2.1 For the Machakos County Government

Expand and actively publicise county-level women's enterprise fund credit facilities specifically targeting registered women's groups in Mua Ward and similar rural wards.

Incorporate financial literacy training — including record-keeping, banking practices, and grant application skills — into the County's formal capacity-building programme for women's group officials.

### 5.2.2 For National Government and Development Partners

Scale up the Kenya Women Finance Trust (KWFT) and similar MFI models in semi-arid rural areas, with specific adaptations for seasonal income variability and the group project management context.

Review and streamline collateral requirements and interest rate structures for women's group borrowing to reduce the access gap documented in this study.

### 5.2.3 For Women's Groups

Formalise savings behaviour by transitioning from informal table banking to registered bank accounts, which strengthen financial credibility for credit applications and improve project governance.

Prioritise the maintenance of accurate financial records as a core group governance practice, given its strong association with empowerment outcomes.

### 5.2.4 For Future Research

Longitudinal studies should be conducted to trace the causal trajectory from financial resource access to empowerment outcomes over time, controlling for training, cultural, and ICT variables. Comparative studies across Machakos County's wards and across other semi-arid counties would strengthen the generalisability of these findings.

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