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SOCIOECONOMIC DETERMINANTS INFLUENCING LIVELIHOOD OUTCOMES OF YOUNG WIDOWS IN YATTA-SUB-COUNTY, MACHAKOS COUNTY, KENYA

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ST. PAUL'S UNIVERSITY

A DISSERTATION SUBMITTED TO THE SCHOOL OF EDUCATION AND SOCIAL SCIENCES OF ST PAUL'S UNIVERSITY, IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE AWARD OF MASTER OF DEVELOPMENT STUDIES IN COMMUNITY DEVELOPMENT

OCTOBER, 2026

DECLARATION

This dissertation has been developed solely by myself and not been submitted to any institution or university meriting of the degree.

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DEDICATION

I dedicate this work to my mother madam Lucia Ndunge for her financial support, prayers and concern throughout the dissertation development.

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I want to convey my sincere thanks to God for the favor and granting me resilience that led to creation of the dissertation.

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ABSTRACT

Young widows in Yatta Sub-county, Machakos County, experience socioeconomic related challenges that affect their ability to sustain better livelihood outcomes. The challenges include low and irregular incomes, limited financial resources, healthcare inequalities, and limited control over land use. Despite efforts on women empowerment programmes, young widow-headed households experience socioeconomic related problems thereby exposing them to greater vulnerability. Empirical studies from other developing contexts demonstrate socioeconomic determinants such as table banking skills, healthcare access, income levels, and land access can systematically undermine widow's livelihoods outcome. Simultaneous evidence on how table banking skills, healthcare access, income levels, and land access associates with livelihood outcomes of young widows in semi-arid rural areas such Yatta Sub-County remains limited. The study sought to examine specifically influence of table banking skills, healthcare access, income level and land access in shaping livelihood outcomes of young widows in Yatta sub-county. Sustainable livelihood framework and capability approach guided the study and applied convergent mixed methods design. The study targeted young widows and key informants who included Lower Eastern Women Cooperative Society officers, chiefs, assistant chiefs, and community health assistants. A sample of 217 was drawn from a target population of 473 using Yamane formula. Questionnaires and Interviews were used to collect data. Qualitative analysis used thematic approach while quantitative used descriptive analysis and inferential statistics. Multiple linear regression analysis examined influence of table banking skills, healthcare access, income levels and land access on livelihood outcomes. The regression model explained 37.6% of the variation in livelihood outcomes ($R^2 = .376$). Table banking skills was found to have the strongest positive and statistically significant relationship with livelihood outcomes ($\beta = .373$, $p < .001$), followed by access to healthcare ($\beta = .336$, $p < .001$), income level ($\beta = .287$, $p < .001$) and access to land ($\beta = .213$, $p < .001$). Qualitative findings complemented the relationships between the variables, supporting the contribution of table banking skills, healthcare access, incomes levels and land access. The study found that all four socioeconomic determinants studied ; table banking skills, healthcare access, income levels and land access had positive and significantly associated with the livelihood outcomes of the young widows in Yatta Sub County. The study recommends capacity building on financial literacy and table banking practices, mitigate access to healthcare, increasing appropriate economic support, raising awareness and protection of land rights of young widows to better their livelihood outcomes.

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LIST OF ABBREVIATIONS

ASAL	Arid and Semi-arid lands
CEDAW	Convention on the Elimination of All Forms of Discrimination against Women
DFID	Department of International Development
GoK	Government of Kenya
ICCPR	International Covenant on Civil and Political Rights
ICESCR	International Covenant on Economic, Social and Cultural Rights
KDHS	Kenya Demographic and Health Survey
KNBS	Kenya National Bureau of Statistics
LEWOCO	Lower Eastern Women Cooperative Society
NFHS	National Family Health Survey
NGAAF	National Government Affirmative Action Fund
NGOs	Non-Government Organization
SDG	Sustainable Development Goals
SLF	Sustainable Livelihoods Framework
SHA	Social Health Authority
UDHR	Universal Declaration of Human Rights
UHC	Universal Health Coverage
UK	United Kingdom
UN	United Nation
WFP	World Food Programme

CHAPTER ONE
INTRODUCTION

1.0 Chapter Overview

This chapter provides the study background, research problem, establishes the study objectives, research questions and highlights the need for conducting this research. It also defines the scope of the study.

1.1 Background of the Study

Widowhood marks a pivotal moment in a woman's life after the loss of her husband and can have profound social and economic implications (Subapradha & Subramanian, 2022). The loss of the spouse can affect household income, healthcare access, productive assets such as land and livestock and social networks that women relied on through their husband (Chamie, 2021). These changes can be more significant for young widows who continue to provide for the household needs while facing limited assets, savings and independent sources. Niino et al. (2025) argued that young women experience vulnerable situations after the death of their spouse, which affect their capacity to sustain their livelihoods. Consequently, access to financial mechanisms such as table banking, stable income, productive assets and healthcare services is an important socioeconomic determinant of young widows' livelihood outcomes and overall wellbeing.

Chambers and Conway (1992) describe livelihoods as capabilities, assets and activities that people and households use to secure their means of living. Uduji and Okolo-Obasi (2025) describe livelihoods as the ways individuals and families access resources to sustain themselves and enhance their well-being through activities, assets and strategies. Livelihoods are therefore multidimensional and include activities such as agriculture, petty businesses, wage employment, savings and social networks. Sustainable livelihood outcomes depend on the mobilization of assets such as income, land, savings and social capital (Habib et al., 2023). In this study, livelihood outcomes refer to results associated with the interaction of livelihood assets and livelihood activities available to young widows, including food security, income stability, resilience to economic shocks and household well-being. Streeter (2020) argued that socioeconomic determinants are social and economic elements people use to secure their ways of living. A wide range of elements shape widows' access to resources, opportunities and resilience. Education, financial services, social protection and property rights significantly influence how

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widows invest to manage livelihood activities and economic shocks. Nevertheless, communal practices such as patriarchal systems have dominated in controlling inheritance practices and limiting ownership of assets among widows (Jegan, 2020).

Globally, widows constitute a large and vulnerable population, with approximately 258 million widows exposed to poverty, social exclusion and other forms of vulnerability associated with gender inequalities (United Nations Women [UN Women], 2021). Approximately 115 million widows are estimated to live in poverty, while many others experience limited access to productive and financial resources that are essential for sustaining household livelihoods (UN Women, 2021). These patterns demonstrate that young widows experience socioeconomic consequences that disadvantage their household well-being, such as unstable income, inadequate household needs, and food insecurity. Limited access to financial resources constrains their ability to save, obtain credit and invest in livelihood activities, while inadequate healthcare access affects their health, productivity and ability to participate consistently in economic activities. Similarly, low and unstable income constrains their capacity to meet household needs and withstand economic shocks, whereas limited access to land can reduce opportunities for agricultural production and other livelihood activities, particularly in rural settings. These conditions demonstrate the importance of socioeconomic resources in shaping the livelihood outcomes of young widows.

According to Manhas (2025) indicate that most countries have at least one law limiting women's economic participation. The increasing number of young widows around the globe triggers an alarm about the danger to development despite the push from Sustainable Development Goal (SDG) number five for the well-being of all women. The policy advocates for reforms to give women equal rights to economic resources, ownership and control of land and other forms of property, and influence over livelihood outcomes. The implementation of the policy should relieve millions of widows and specific young widows who are currently dependent on their spouse's livelihoods. Despite some policy structures implemented to reduce the gap, women continue to experience situations which lead to poverty (Razia et al., 2026).

In the USA, 11.5 million widows battle socioeconomic vulnerabilities that adversely affect their health and livelihoods, with more than 744,000 living in extreme poverty (Cohen, 2024). Some of the young widows struggle with social security fund issues to meet daily needs. Studies show

that income levels and employment are significant key determinants of the livelihood outcomes for the young widows. According to Okimura and Moorhead (2025), some widows experience reduced labour market participation and reductions in social welfare programs that challenge their lifestyle. Sometimes career growth opportunities can be available, but they may encounter wage stagnation, while others experience employment insecurity or flexible working patterns, which offer lower financial returns. The trend increases poverty risk and the need for a better coping strategy to bolster household wealth (Horizon Investment, 2020). The above conditions indicate that a lack of employment security, restricted livelihood opportunities and insufficient social protection correlate with increased livelihood outcomes vulnerability.

In Asian countries, there are many widows compared to other parts of the world, accounting for one in three widows living in China and India (Odyuo & Thangkhiew, 2025). Widows in Asian countries experience socioeconomic challenges, which largely centre on gender inequalities, patriarchal inheritance systems and uneven social protection structures, which tend to influence the livelihood outcomes of young widows within the region. Al-Mamun et al. (2025) state that young widows in the region are socially isolated and have limited familial support, which diminishes their social status and their ability to live better lives. In addition, this exacerbates psychological distress and reduces the ability to engage in productive activities which can build their resources. Some of the widows are partially empowered and build capacity in education and other formal skills. In contrast, others engage in informal businesses as livelihood strategies and informal social associations to build financial empowerment and access finances. Empirical evidence suggests widows' families are relatively poorer than other categories of women; in Thailand, young widows are marginalised in the formal economic system and denied inheritance rights, pushing them deeper into poverty and affecting their livelihood outcomes (Lekhawichit et al., 2024). Therefore, land utilisation, social networking and health care access are limited, which in turn increases vulnerabilities to household's wellness.

Women's livelihood outcomes in many African countries are highly reliant on agricultural activities, the informal sector and small-scale economic pursuits, which have significant implications for the level of income attained and its sustainability, and affect their ability to build assets in the long run (Aderemi & Ogebe, 2024). These can be specific difficulties for young widows, who face not only changes in their lives after they lose a partner, but also additional

household duties. Access to land is especially relevant in rural populations where it is a productive resource for farming, livestock keeping and other livelihood activities. Access to land as property and inheritance is restricted for young widows to control and utilise land for livelihood purposes (Nwankwo, 2025). Moreover, low and irregular earnings limit access to healthcare and ability to feed their households, and a lack of financial services limits opportunities for saving, borrowing and investment. Informal financial systems, such as savings groups and other financial mechanisms at the community level, are associated with offering opportunities for financial support and credit, though their ability to serve the wide range of needs of young widows is likely to differ.

Across South Africa and East Africa, socioeconomic conditions and customary practices can affect widows' access to productive resources and their ability to sustain livelihood outcomes (Edinoh, 2025; Momanyi et al., 2021). In several African countries, young widows adopt coping strategies such as rural-to-urban migration and engagement in non-farming activities when access to agricultural land becomes constrained (Meshack, 2023). Limited employment opportunities and restrictive policies contribute to dependence on insecure livelihood activities thus leading to unstable livelihood outcomes. Land access is particularly important for rural young widows because it provides a basis for farming, livestock keeping, housing and other productive activities, which contributes to food security and household wellness. However, access to land without proper ownership and control limits the full potential (Lily, 2025).

Kenya has roughly eight million, marking 33rd rank in the global population of widows (Orwa, 2020). Widows in Kenya make up to 15% of the entire population, experiencing marginalisation, with a poverty rate of 48.3%, significantly higher than that of married women or widowers (Kenya National Bureau of Statistics [KNBS], 2019). The data presented here suggest that being a widowhood correlates with significant economic deprivation and vulnerability of affected households. In this context, the financial mechanisms such as table banking create opportunities for savings, credit and financial management, and the provision of healthcare may influence young widows' health and ability to engage in livelihood activities. Likewise, income makes a difference to the availability of financial resources for fulfilling household needs and investing in livelihood activities and access to and control of land is an important productive asset for agriculture, livestock keeping and other livelihood activities.

Despite the existence of laws such as the Matrimonial Property Act (2013) and the Land Registration Act (2012) that promote women's rights over land and property. In many cases, customary law and patriarchal norms often override their applicability, which undermines widows' legal entitlement (Kameri-Mbote & Musembi, 2019). Furthermore, the legal procedures for asset transfers are costly and bureaucratic, making it difficult for widows to claim their ownership rights. The discriminatory practice continuously marginalises and restricts access to productive assets, affecting their livelihood outcomes adversely. A recent study done by Mukutsa (2022) found a persistent challenge in Western Kenya, with only 9 % of widows possessing legal document of land rights, despite the constitutional guarantees of equality. It clearly demonstrates the imbalance in resources affecting livelihood outcomes.

In Kenya, widows predominantly sustain livelihood outcomes through rural agriculture, informal social welfare groups, informal business, and seasonal labour, largely due to persistent unemployment and limited access to formal opportunities. Widows often experience an inability to be productive due to health crises. Some do lease their land for financial help (Ndungo & Ngugi, 2025). Although Mutua and Nassiuma (2020) recommend that Uwezo Fund, National Government Affiliation Action Fund (NGAAF) and the Women Enterprise Fund should work to improve the inclusion of women in the economy through funding informal financial inclusion to support the young widows' economic status. Empirical evidence highlights that the government initiatives have narrow coverage and have failed to serve vulnerable widows.

Kamba community, young widows demonstrate reluctance to claim land resources through local customary institutions and the land registration process. Young widows face vastly different pressures in land resource access. They use relational access mechanisms to cope and adapt to life (June & Gordon, 2018). However, the arrangement remains insecure and is often shaped by recurring conflicts, which revolve around livestock, drought effects and cultural identity. Because of this, there are limited livelihood options to engage in, and these adverse practices exacerbate resource vulnerability (Eichsteller et al. 2022).

According to a recent report by Machakos County (2022), young widow-headed households experience food insecurity, reduced income levels, and exclusion from community decision-making structures. Declining agricultural income has contributed to rising poverty levels, reduced household purchasing power and diminished dietary practices (Cheruiyot et al., 2022;

Kalele et al., 2021). Therefore, the study sought to establish how socioeconomic determinants such as table banking skills, health care access, land access and income level influence the livelihood outcomes of young widows in the Yatta Sub-County. The research intended to establish how the above elements affect young widows' livelihood outcomes and inform policy development and intervention strategies to improve widows' resilience and overall well-being.

1.2 Statement of the Problem

Young widows in Yatta Sub-county, Machakos County, experience socioeconomic challenges that affect their ability to sustain better livelihood outcomes. The challenges include low and irregular incomes, limited financial resources, healthcare inequalities, and limited control over land use. Machakos County Integrated Development Plan (2022) identifies food insecurity and insufficient income among young widow-headed households. Nationally, widows experience considerable economic vulnerability with a poverty rate of 48.3 %, higher compared to other categories of marriage (KNBS, 2019). These conditions limit the ability of young widows to meet household needs, participate in income-generating activities, diversify their livelihoods, and cope with financial challenges.

Empirical studies from other developing contexts demonstrate that socioeconomic determinants such as table banking skills, healthcare access, income levels, and land access can systematically undermine young widows' livelihood outcomes. Otieno and Muthoni (2021) indicated the role of table banking on socioeconomic status in Western Kenya, highlighting key contributions such as savings skills, financial management and access to affordable credit services among young widows. Kabiru et al. (2020) identified financial barriers and services related to healthcare access among widow-headed households in Nairobi, affecting the affordability of healthcare. Mutua and Nassiuma (2020) reported that limited financial opportunities increase dependence on informal livelihood activities to sustain livelihood outcomes among young widows in rural Kenya. Similarly, Otieno and Muga (2024) reported social and economic barriers associated to land access in western Kenya. Despite evidence of the importance of the socioeconomic dimension of widowhood, scholars have examined the influence of table-banking skills, healthcare access, income levels and land access in different geographical settings and partly for general widows on livelihood outcomes separately.

Consequently, Simultaneous evidence on how table banking skills, healthcare access, income levels, and land access are associated with livelihood outcomes of young widows in semi-arid rural areas such as Yatta Sub-County remains limited. In particular, the influence of socioeconomic determinants on measurable livelihood outcomes such as food security, ability to meet basic needs, income diversification and household well-being. The study sought to examine how these socioeconomic determinants contribute to shaping livelihood outcomes of young widows in Yatta Sub-County, Machakos County.

1.3 Research Objectives

1.3.1 General Objective

The primary aim of this study was to examine how socioeconomic determinants contribute to livelihood outcomes among young widows in Yatta Sub-County, Machakos County.

1.3.2 Specific Objectives

The study sought to:

i. Assess the contributions of table-banking skills to livelihood outcomes among young widows in Yatta Sub-County.
ii. Establish the effect of healthcare access on livelihood outcomes among young widows in Yatta Sub-County.
iii. Examine the relationship between level of income and livelihood outcomes among young widows in Yatta Sub-County.
iv. Evaluate the role of access to land resources on livelihood outcomes among young widows in Yatta Sub-County.

1.4 Research Questions

The study addressed the following research questions:

i. Does table-banking skills influence the livelihood outcomes of young widows in Yatta Sub-County?

ii. Does healthcare access influence livelihood outcomes among young widows in Yatta Sub-County?

iii. Does level of income influence the livelihood outcomes among young widows Yatta Sub-County?

iv. Does land access influence the livelihood outcomes among young widows in Yatta Sub-County?

1.5 Significance of the Study

This research provides valuable input for all stakeholders interested in the welfare and socioeconomic development of young widows in Kenya. To the national and county governments, the research offers empirical information on socioeconomic determinants that shape the livelihood outcomes of young widows in rural areas. The knowledge informs the design of targeted social protection interventions, financial inclusion, and land reforms focused on young widows' special needs. For community-based and non-governmental organisations operating in Machakos County, the study identified interventions where support services such as livelihood training can improve the livelihood outcomes of young widows.

For financial and microfinance institutions, the study offers table-banking skills relevant to support other group-oriented financial approaches. These results will guide the development of financial services and products that are more sensitive to young widows' specific requirements and circumstances and better financial access. County health departments and health providers will benefit from service delivery information and health financing that respond to young widows' needs and improve health access. Research scholars, the study contributes to the broader literature on the livelihood outcomes of young widows in rural areas of Kenya. Most importantly, the immediate beneficiaries of this research, young widows, will benefit from improved policies on community financial inclusion approaches, health services, and land reforms that will influence their livelihood outcomes. The findings of this research are intended to inform the design of improved support systems that enhance young widows' economic resilience, social inclusion, and well-being.

1.6 Limitation of the study

The study focused on social groups within Yatta Sub-County in Machakos County, which may limit the direct applicability of the findings to young widows in other locations with different socioeconomic profiles. Social sensitivity and social stigma surrounding widowhood are sensitive topics, and survivors may be reluctant to share their experiences due to stigma, fear, or

social norms that discourage discussing such issues. The researcher created rapport with the young widows and assured them that the data they gave were for academic purposes. The study employed a convergent mixed-methods design, representing participants' circumstances quantitatively and qualitatively. The data collected from respondents were self-reports, prone to recall or social desirability bias, particularly for sensitive data such as income levels and ownership of assets. However, it assumed that respondents provided honest information.

1.7 Scope of the Study

This research examined the influence of socioeconomic determinants on livelihood outcomes among young widows in Yatta Sub-County, Machakos County. The study was geographically confined to the Yatta Sub-County and covered two administrative wards (Ikombe Ward and Katangi Ward), targeting young widows aged between 17 and 34 years. The young widows under the Lower Eastern Women Cooperative Society region constituted the accessible population for the study.

The study prioritized four socioeconomic determinants: table banking skills, access to health care, income levels, and land access. In order to establish livelihood outcomes, a set of indicators, such as food security, social stability, diversification of income levels, ability to meet basic needs and overall wellness, was used.

The study utilised a convergent mixed-methods research design involving questionnaires and key informant interviews. The sample of widow respondents was selected using stratified sampling in the two wards, while other key informants were selected using purposive sampling. The sample represented differences in age, duration of widowhood, and household composition. This targeted range facilitated a compelling exploration of the research concerns while ensuring methodological quality.

1.8 Definition of terms

Young Widow A woman aged 17 to 34 years whose husband or partner has died and has not remarried.

Widowhood A state of being a widow or widower when a spouse has died and has not remarried

Widowhood rites	Traditional practices and rituals performed after a husband's death. The rites help transition a widow from her married life to a new widowhood status.
Socioeconomic	The social and economic conditions influencing a person or group's social position.
Livelihoods	They are diverse activities, assets and strategies that people use to secure their means of living and meet their basic needs.
Livelihood outcomes	They are measurable indicators of livelihoods such as food security, income stability, coping ability and wellbeing.
Livelihood resilience	The ability to withstand and recover from shocks in the household
Culture	It is a way of life of people in the community, presenting diverse customs and norms of the society.
Patriarchal system	A cultural practice in which men control society.
Inheritance	It is a set of assets passed down after someone dies.
Discrimination	Unfair and prejudiced practices done to any gender based on social norms.
Empowerment	The process of instilling power in someone to become confident and assertive when dealing with life issues.

CHAPTER TWO
LITERATURE REVIEW

2.0 Introduction

This chapter entails a literature review of concepts involving the livelihood outcomes of young widows and the diverse effects of socioeconomic determinants. It involves the experience of young widows and their livelihood outcomes, an empirical review of table banking, healthcare access, income levels and land access on livelihood outcomes, the theoretical framework and conceptual framework, research gaps and a summary of the literature review.

2.1 Theoretical framework

2.1.1 Sustainable Livelihoods Framework

The study is anchored in the Sustainable Livelihoods Framework, which emerged in the 1990s to address limitations in traditional poverty reduction approaches, which were narrowed to income growth and economic development. Further, it failed to explain the vulnerability contexts of survival amid shocks, social constraints and limited access to productive resources. In addressing these gaps, the framework coined a holistic approach to mitigate the problem. It examined multiple assets people use to make livelihoods. Chambers and Conway (1992) articulated the ideas of sustainable livelihoods, contributing to coping and recovering from stress and shocks, maintaining capabilities and assets without depleting them for future generations. Later, the UK Department for International Development (DFID) refined and promoted SLF in the late 1990s. The theory provides a comprehensive framework for understanding how individuals make their livelihood outcomes under conditions of vulnerabilities, limited resources and institutional constraints.

The Sustainable Livelihood Framework application was to understand the livelihood outcomes of young widows. Widowhood represents a major livelihood shock that alters access to resources, social networks, and productive opportunities, loss of income as a result of a husband's death, and social exclusion. According to Nwankwo (2025), these personal shocks intensify from broader economic and environmental shocks, including rising agricultural input costs, climate variability, and livestock losses (Dang & Li, 2025). In this context, young widows must mobilise available resources and adopt resilient livelihood mechanisms in order to sustain their households without compromising future critical resources.

According to Morse (2025), core to the issue of access to livelihood assets by young widows is transforming structures and processes such as legislation, policy, cultural norms and institutional arrangements. In Kenya and many other African cultures, patriarchal property rights systems and weak legal property rights restrict young widows' access to land and other assets (Nwankwo, 2025).

The version of the DFID framework focused on five types of capital. They comprise human, social, natural, physical, and financial capital, and their interaction in vulnerabilities, through institutions, and policies (DFID, 1999). The components of human capital include education levels, health status, and skills. Limitations to these skills hinder the ability to secure productive activities (Tambe, 2022). Table banking skills have a human capital perspective reflected through savings, record-keeping, and credit management skills, which enhance young widows' ability to manage resources for better livelihood outcomes. Health care access plays a crucial part as an asset in maintaining the physical and mental wellbeing of young widows in order to effectively perform household activities and sustain livelihood outcomes.

Social capital focuses on social networks, social support systems, sharing information, and access to informal finance. In these perspectives, involvement in table banking and other collective savings groups increases the ability of widows to engage in livelihood-generating activities (Conway, 2022). Natural capital involves land access and natural resources. In rural areas, many young widows face disinheritance of productive assets such as land, which undermines their ability to produce food and other land-related livelihood outcomes. Physical capital directly relates to housing, water access, and infrastructure. Poor infrastructure may limit access to other key services, further limiting economic participation. Lastly, financial capital including income, savings, credit, and remittances, determines the ability of widows to meet basic needs, invest in productive activities, and respond to economic shocks (Manlosa, 2022). Levels of income influence income diversification and sustain livelihood outcomes. However, limited collateral and high borrowing risks often make it difficult for widows to access formal financial services.

Young widows mobilise assets available to them to engage in livelihood activities, such as agriculture, informal trade, casual employment and savings and credit groups. These strategies often depend on available assets, institutional and vulnerability environments. Livelihood

outcomes such as income security, food security, resilience, and general wellbeing depend on how widows mobilise and utilise their assets in the existing limitations context (Natarajan et al., 2022). The Sustainable Livelihoods Framework has widely been used in development studies, especially rural development and poverty reduction programs, for analysing the livelihoods of marginalised groups (Manlosa, 2022). However, the Sustainable Livelihoods Framework slightly overlooks the aspect of human agency, and an individual's ability plays a major role in transforming the available resources into meaningful results. The framework tends to emphasise asset access while under-explaining how personal, social and environmental factors can enhance the effective utilisation of such assets. This is often evident among young widows whose ability to amass proper benefits of living assets is often inhibited by instilled social norms, skills gap, and structural inequalities.

2.1.2 Capability Approach Theory

The Capability Approach, developed by Amartya Sen, offers a people-centred theoretical perspective on the notion of wellbeing and development that goes beyond a resource-access paradigm (Robeyns & Byskov, 2025). It argues that the measure of developmental progress ought to be based on individual capacities that define real freedoms or the ability to follow ideal forms of livelihood, and not on mere endowments. Therefore, even the availability of resources does not necessarily improve livelihoods, but people should be empowered to transform those resources into practical results in their social, economic, and institutional contexts, hence highlighting the crucial role of conversion processes (Longwe & Mulenga, 2025)

In this context of the study, the Capability Approach was relevant in examining the influence of socioeconomic determinants on the livelihood outcomes of young widows in Yatta Sub-County. Although the Sustainable Livelihoods Framework focuses more directly on the usability of livelihood assets, the Capability Approach goes a step further to interrogate whether the young widows had the capability of transforming assets into practical outcomes such as income security, wellbeing and resilience (Raja et al., 2026). This distinction is critical in rural and semi-arid areas such as Yatta, where structural limitations, social norms, and environmental issues institutionalise barriers to the proper use of available resources. The approach preempts conversion measures, which are personal, social, and environmental, and affects how young widows can transform their assets into useful livelihood outcomes.

Despite its strength, the Capability Approach is difficult to measure empirically and may not represent broader structural constraints. Therefore, the two frameworks provided a solid analytical basis for the scrutiny of the socioeconomic determinants' effects on the livelihood outcomes of young widows. While the Capability Approach focused on conversion of resources and ability to mobilize the access, Sustainable Livelihoods Framework provided a holistic perspective on the asset base, the context of vulnerability, and the institutional factors that influenced their livelihood outcomes. A combination of these frameworks provided a comprehensive understanding of how table banking skills, healthcare accessibility, income levels and land tenure affected the livelihood outcomes of young widows in Yatta Sub-County.

2.2. Livelihood strategies of young widows

The livelihood outcomes of young widows depend on their capacity and capabilities as well as their surrounding resources. In Africa, the primary means of living is agriculture. The combination of agricultural and non-agricultural activities contributes to income sources, even though not sustainable (Evans, 2021). The African cultural system contributes to how young widows and others engage in economic activities, often limiting their opportunities to secure stable formal employment. The employment rate has been dropping drastically, affecting and contributing to other informal systems of livelihood approaches. It has increased the level of dependence on agriculture and other informal activities (Evans, 2021; Lekhawichit et al., 2024).

In Africa, gender roles reflect that men are supposed to be providers of the family, and most women perform reproductive roles. Therefore, the loss of a husband contributes to a gap, especially for women who are not empowered to meet their daily needs (Dube, 2023). In this case, widowhood in Africa contributes to shaping the livelihood outcomes of widows in society. In Zimbabwe, young widows livelihood outcomes similarly depend on agriculture practices but increasingly diversified to off –farm activities (Fasanmi et al., 2021; Mischeck (2023). The cost of the activities differs and puts them under financial pressure due to family bills and meeting market demands. The income generated is not sustainable just to offset daily bills. In South Africa, face similar hurdles (Obiria, 2025).

In East African countries, Tanzania and Uganda, widows are not different from the rest of Africa due to the cultural norms and economic pressures exerted on them. They fall into poverty and low-income activities. They sell property during the husband's illness to cover burial expenses.

Rural young widows engage in low-paying jobs to secure food, while others engage in farm activities on small land they own and adopt other coping strategies, such as cross-border activities, illegal beer brewing, and labour during weeding and planting (Sakketa & Kornher, 2025). During planting season, they often work in a barter trade. They work on other people's farms and, in return, are given seeds from the previous harvest to plant. It indicates both creativity and vulnerability in survival strategies. Thus, it is a combined trap at the subsistence level of livelihoods.

In Kenya, young widows improve their lifestyles through agricultural activities, small micro-businesses, community support, and government aid (Omondi et al., 2026). However, pressure from land grabbing, property grabbing, and eviction from matrimonial homes contributes to economic and life crises. These structural challenges undermine the accumulation of assets and sustain productive activities. To mitigate the poverty cycle, they depend on low-paying labour and money transfers from urban to rural areas from their relatives (Makanga, 2022). Religious institutions provide assistance, although limited in financial capacity (Momanyi et al., 2021). These coping strategies reflect how limited access to resources, services and information forces widows into precarious livelihood outcome pathways.

Machakos County have joined hands through different organisations to overcome young widowhood experiences, although it is not sustainable. The experiences of discrimination and property grabbing among widows is similar in the area. The vulnerability created by the death of a spouse increases the risk of widows' adversity. Limited support and low uptake of government support in the rural areas continue to grow economic challenges. Social stigma surrounding widowhood has played a significant role in self-esteem and quality of life (Njue et al., 2021). Some organisations are giving young widows free livestock and donations to continue sustaining their livelihoods. Participation in village savings and loan associations (VSLAs) has increased widows' ability to meet basic needs and pay bills, even though it is not enough. This highlights the gap between short-term support and sustainable livelihood outcomes among young widows in rural Kenya.

2.3 Socioeconomic determinants influencing livelihood outcomes of young widows

Recent studies in sub-Saharan Africa indicate that interaction between socioeconomic resources and deeply rooted cultural practices shapes widowhood outcomes. According to Mwania and

Nzengya (2025), young widows experience disproportionately high levels of multidimensional poverty driven by intersecting structural inequalities such as restricted access to credit and exclusion from formal labour markets across African countries. In their study, they noted that most of the economic contexts where young widows are found comprise informal and low-return livelihood activities such as petty trades and casual labour. Thus, this indicates that young widows suffer from policies that are not tailored to their vulnerabilities and that can guide and respond to the economic marginalisation of widows. In Nigeria, studies demonstrate the relationship between educations; income and widowhood customs, which create a complex vulnerability context for young widows (Edinoh, 2025). Personal income and education have the capacity to improve widows' socioeconomic standing and strengthen their ability to resist discriminatory practices. Existing evidence suggests that these factors do not automatically eliminate the adverse effects of oppressive widowhood customs (Dube, 2023).

Kicheleri (2020) argues that education levels significantly enhance women's participation in meaningful livelihood activities, which improve their livelihood indicators. This intends to boost the culture to adopt new technological practices and be able to make informed decisions. Similarly, Kamuzora (2024) notes significant attributes of education in improving capacity and capability in engaging in quality activities that improve their livelihood outcomes. Education plays a key role in improving widows' ability to access financial support and necessary resources for farming and the legal system. Studies indicate educated women are better positioned in financial institutions and agricultural support programs in Embu County (Njue & Odek, 2025; Nyaga, 2021). Therefore, expanding in both formal and informal education will alleviate poverty, strengthen gender responsive issues, and increase self-awareness and empowerment for livelihood choices. Although studies indicate that cultural patterns have been suppressing even the well-educated, limiting productive choices of livelihood outcomes.

According to Mutawalli (2025), Islamic law dictates that daughters should inherit half of what sons inherit, while husbands are sole owners of family property. Customary law excludes women from property ownership and inheritance in most African settings. Women are limited to assets, and their lower capacity for mobilizing resources due to constraints linked to social norms, access to credit, and public and private services in the community. Microfinance is another technique used to improve the livelihood outcomes of young widows. However, many are

illiterate, challenging their ability to understand and meet the terms. Further, repayments of credit services prolong accruing more interest because of poverty (Amariah & Murei, 2022). Initiatives that promote positive social and economic cohesion and development create a crucial pathway for improving livelihood outcomes of young widows. Muchiri and Kirimi (2025) report that mentoring programs enhance capabilities by enabling young widows to identify and pursue improved livelihood opportunities. Economic mentorship programs are critical in reducing vulnerabilities related to poverty and are addressed through strengthening skills, expanding social networks and diversifying livelihoods. Although the study seems to acknowledge education as a backbone for better opportunities, the contemporary labour market does acknowledge it as a side opportunity, but still focuses on rewarding practical skills and social inclusion rather than formal academic attainment. Consequently, skill development and reinforcing social inclusion will increase livelihood options, thus triggering options like table banking activities (Nawi & Saje, 2025). This is alongside government interventions to improve mechanisms for counselling, financial aid programs to stimulate small enterprise development and promote social inclusion activities.

Discriminatory practices emerge as a constraint in shaping the livelihoods of young widows. Restricted land rights, loss of assets and inheritance customary practices culminate in building the shocks that undermine the productivity of young widows. The challenges created in this dimension trigger livelihood crises such as food insecurity, financial hardships, and weakened social networks (Omondi et al., 2026). Therefore, unable to recover from economic shocks. In addition, the legal system contributes to delayed justice in settling issues for young widows, such as disputes over property (Akinyi, 2025). A study by Onyango et al., (2025) indicate young widows face systematic barriers that exclude them from available opportunities. For instance, a program on climate-smart agriculture in Kenya shows that group members have access to credit services and social capital, which determine their resilience to productive and resilient livelihood options. Widows' exclusion from these opportunities creates a gap in better and sustainable living. Strengthening social networks, improving land tenure security and expanding financial inclusion are therefore critical for enhancing young widows' livelihood resilience and long-term economic security.

2.4 Empirical review

2.4.1 Table-banking skills and wellbeing of young widows

Widows face multiple forms of marginalization in economic, social, and legal aspects, which may limit the ability to sustain livelihood outcomes. Many cultures associate widowhood with a decline in financial security due to loss of access to their husband's assets, stigma, or inadequate skills and capital to be economically sufficient (Murungi & Kinyua, 2021). As a framework to solve the problem, community-based financial models like table banking have emerged to empower women financially. Table banking is a community-based initiative for lending and saving model in which a group of women contribute money into a common fund and loan it to each other on a rotational basis. The strategy for credit services is different from that of standard banking systems. It is more inclusive, flexible, and common in rural and low-income. The approach fosters financial independence and entrepreneurship among widows in rural areas.

Globally, women's access to financial services remains limited, with about 58 % holding bank accounts, leaving approximately 1.1 billion women unbanked. A portion of the unbanked include women living in poverty and struggling financially. The inability to access financial services limits their ability to invest, save, and access credit services. As a form of mitigation, innovative strategies like village loans and savings associations have emerged in developing countries. These models improve financial inclusion for segregated women, providing flexible, affordable and culturally adapted mechanisms for savings and credit. They promote financial inclusion and empowerment of marginalised women (Toroitich et al., 2021). Limited access to financial services undermines women's ability to withstand economic shocks, including investments in small business and children's education (Iskenderian, 2023). Across Africa, Asian and Latin American community-based lending groups have supported widows by offering them access to credit without the bureaucratic demands of formal banks (Lukwa et al., 2022). These initiatives complement global and national efforts to advance women's empowerment by addressing financial exclusion and promoting economic agency among widows.

In sub-Saharan Africa, informal financial institutions play a key role in women's economic participation. Models such as *Susu* in Ghana and *stokvel* in South Africa, while in East Africa, table banking serves as a culturally embedded practice that reflects community (Mwangi &

Kimani, 2020). A study by the African Development Bank (ADB, 2022) found that over 60 % of women entrepreneurs in Africa use informal financial systems like table banking as their primary source of capital. The system usually benefits many widows, especially those who do not have formal employment and may not have land titles, which banks typically require as collateral. African women's groups use table banking to start agribusiness, retail, and service-based enterprises to improve their livelihood resilience and household income.

Table banking in Kenya is regarded as a key women empowerment strategy. Joyful Women Organization supports 200,000 women and many widows. It circulated two billion Kenyan shillings through revolving loan funds (Gichuhi & Mwangi, 2021). Research conducted in Nakuru County by Kinyanjui and Gathirwa (2022) found that widows participating in table banking had started small businesses within a few years of joining. This reported improved incomes, better nutrition, and increased ability to pay school fees. They found that women in table banking groups were likely to own assets such as livestock or plots of land. Beyond access to finance, it increases social capital through the formation of trust, mutual support, and peer accountability. Therefore, this outcome signifies a tangible impact on financial resources shared in table banking.

According to Mukami (2024), access to financial capital increased the self-esteem of respondents who were excluded from economic activities due to the death of their spouse. In Busia County, table banking has enabled widows to engage in agribusiness such as poultry farming and greenhouse cultivation. The initiative helped women build resilience in food security and other necessities. Most table banking groups link with county government or non-governmental agencies to receive training on business management, budgeting, and record-keeping (Rono, 2026). Integrating several skills alongside lending transforms short-term financial assistance into long-term sustainability. Further, it enables some groups to venture into digital finance, such as using M-Pesa to manage savings and track repayments.

Chatterjee (2022) explored the effect of the table banking model on widow empowerment and noted a few challenges experienced by widows. The small contribution by the members translates to limited livelihood activities and unsustainable livelihood outcomes. Few groups are attracting external credit due to the group's informal structure. Formal financial institutions, banks, and microfinance require documents or credit histories that several groups cannot provide.

Further, cultural practices in conservative communities, such as resistance to the patriarchal system, view the financial freedom of women as threatening. Thus, highlighting the need for contemporary intervention to support both economic and social sustainability. This is intentional to examine points of entry to support young widows and leverage their socio-economic wellness.

Global Health (2023), table banking has contributed to financial resilience among widows in the Rift Valley region. The strategy allows young widows and other women to borrow and pay back with low interest. No amount is too small to save or borrow. In the Rift Valley region, the groups meet weekly or monthly with a capacity of 20 to 30 members. The approach was made to fight the problems outlined by Rono (2026) on religious and customary laws that privilege men over women in land ownership and property rights. Further, confessions by widows indicated that some of them were homeless after joining; they owned assets, economic empowerment and food security. Economic independence has improved their capacity to make decisions, especially in health, and to pay for health insurance schemes. This helps reduce the health risks of poverty

According to Lomongin et al. (2023), the participation rate of widows in table banking in Kenya is limited, while for general women it is approximately 70%. This indicator demonstrates model acceptability and scalability. In addition, Inter-group networks further expand market access and facilitate collaborative business ventures, promoting sustainable income generation and improved food security in both urban and rural contexts. They sell their products to other members of their group. This is the case in Nairobi and Kiambu counties. The services provided facilitate the smooth running of activities for their livelihoods. Common Wealth of Learning (2022), table banking improves widows' livelihood outcomes by supporting their small-scale farming and securing food security in Siaya County. Daina (2022) noted a similar trend in Turkana on the application of table banking.

Research conducted by Ndung'u (2023) examined financial management practices and the performance of table banking among women groups in Nyandarua County, Kenya. The study noted that table banking had created an advancement in financial stability, and the majority benefiting are married women and widows. It used a descriptive survey design with a sample of forty table-banking groups, a stratified random sampling method, and a questionnaire for data collection. The study noted that table banking puts prudent financial management practices in place, such as record keeping, credit evaluation, and cash flow management practices. Further,

respondents who use it as an additional source of livelihood have increased financial capacity. Therefore, table banking is a very significant asset (Wadeya, 2022). Despite the vast existing literature regarding table banking and women's financial inclusion, there are several issues identified: limited attention to young widows, limited analysis of table banking skills such as financial management, record-keeping, and credit use and how these skills can influence sustainable livelihood outcomes. This research assessed the contributions of table-banking skills on livelihood outcomes of young widows, specifically in the Yatta Sub-County.

2.4.2 Health care access and Livelihood outcome of young widows

Widowhood is associated with profound socioeconomic and health vulnerabilities that directly undermine livelihood outcomes and security. The loss of a spouse results in drastic changes in the widow's health, economic, and social standing, which may constrain widows' ability to access healthcare. Global South countries face compounded structural and cultural impediments that adversely affect access to healthcare and hinder sustainable livelihood outcomes (UN Women, 2021). Asian and Latin American widows face financial challenges, which affect access to healthcare services. This results to financial dependency and social exclusion. In South Asia, data from India's National Family Health Survey (NFHS-4) reveal that widows in rural areas have a lower rate of healthcare services like general checkups and general medical consultations due to inadequate capacity to make their own decisions and mobility restrictions (Bhandal et al., 2025).

Recent studies show widows have more limited access to healthcare services compared to married women due to financial dependency, social exclusion and restricted autonomy. Loss of property rights and income following widowhood further weakens access to health services (George et al., 2023). Widowhood is associated with loss of land rights, pension inaccessibility, and limited employment prospects. A longitudinal study in Bangladesh (Hassan et al., 2025) explored livelihood among widows over ten years and found that access to microfinance and skills training significantly improved their income stability and food security. However, challenges in accessing health care undermine their resilience in livelihood outcomes and result in the depletion of gathered resources, lowering their productivity. Thus, implicating to cycles of vulnerability.

Across sub-Saharan Africa, widowhood is closely associated with stigma, gender-based violence and health vulnerability. Malawi's demographic health data indicate that widows have lower utilisation of health services in accessing anti-retroviral therapy compared to married women, partly due to discrimination and social isolation (Vivien et al., 2024). In Nigeria, Okonfua *et al.,* (2019) highlighted gaps in health among urban widows living in slums. The study found that widow-headed households were limited in seeking preventive health care and had lower insurance coverage. This increased both illness burden and economic stress. Similarly, in Ghana, a mixed-methods study design showed that while women's savings groups improved financial resilience, chronic illness and care responsibility continue to undermine economic stability (Akinduyo & Theron, 2024).

East African countries, failure to enforce inheritance laws and a lack of legal and health literacy prevented subsidised health services and social protection (Obrist et al., 2022). This withdrawal is the trigger of the decrease in household food security and income, due to which there is a direct observed relationship between health-care accessibility and livelihood outcomes. Therefore, the shock continues to increase the burden of having multiple livelihood options due to compromised opportunities resulting in health issues.

In the Kenyan context, evidence from informal settlements demonstrates that young widow-headed households face multiple barriers to health care access, including unaffordable insurance, high out-of-pocket payments, stigma and weak social protection structures. This affects access to maternal and child health services (Kabiru et al., 2020). The findings from the qualitative interview indicate that stigma associated with widowhood discourages women from seeking healthcare, especially sexually transmitted infections and reproductive issues. Similarly, Kisumu County is among the highest-ranked counties for widows living with HIV/AIDS and is affected by social discrimination, which worsens health and livelihood outcomes (Anyango & Obondo, 2019).

Kenya Demographic and Health Survey (KDHS, 2022) showed poor women have lower access to facility-based deliveries and post-natal care in rural areas. Although government interventions such as SHA and the Cash Transfer for Orphans and Vulnerable Children (CT-OVC) have improved health service utilisation among widow-headed households, varying by region, there are significant gaps. Mwangi and Wambugu (2020), assessing the impact of the government cash

transfer program for orphans and vulnerable children (CT-OVC), revealed that widow-headed households receiving support were more likely to utilise preventive healthcare services and keep children in school. However, gaps remained in addressing the chronic illness and mental health needs of widows. Thus, indicating the need for integrated health and livelihood policies (Njai & Obondi, 2024).

In Machakos County, evidence shows that the disproportionate higher enrolment in NHIF is amongst men, married people, and the educated population, while young widows and women with low income are still significantly under-represented (Asindu et al., 2021). The study done by Asindu et al. explored using mixed methods and cross-sectional analysis. Insurance coverage is highly dependent on socioeconomic status. In addition, predictive modelling in Kenya further shows that poverty, education, income, and marital status are key determinants of insurance uptake, making young widows particularly vulnerable to exclusion from health protection (Yego et al., 2023). However, recently the Kenyan government rolled out free registration with the Social Health Authority as a means of implementing health policy through universal health coverage. Therefore, a change is expected. The study aligns with Kerochi and Gitau (2021), which found that both wealthier classes and those with higher education are more likely to take up health insurance. However, according to them, gender parity was not a major factor. The study aimed to examine the impact of widowhood on health access and livelihood options.

Widowhood has risks of psychological issues including depression, anxiety and stress, which reduce social participation apart from physical illnesses (Jiang et al., 2023). Rural and resource-poor environments limit access to treatment even more due to long distances to health centres, transport expenses, and the need to have an escort, especially among seriously ill widows. A study by Stephene et al., (2024) on healthcare access argues that women and marginalized groups have low intake compared to groups with good lifestyles and financial capacity. Some of the barriers highlighted include unaffordability, poor relation to healthcare workers, cultural barriers, unfriendly rural hospital infrastructure, and absence of their accompanying. This continually affect adversely health outcomes.

Despite significant literature, young widow's health access remains underexplored while their livelihood responsibilities and social vulnerability differ across young widows. The study investigated the influence of community health assistants on widow's health since little data

indicate their influence among young widows' health. Most of the research treated heath care as a welfare issue rather than a livelihood asset. Failing to consider this will continue to widen the gap for policy intervention and economic shocks. Therefore, the study focused on examining these gaps by examining how access to healthcare affects the livelihood outcomes of young widows in Yatta Sub-County.

2.4.3 Income levels and livelihood outcomes among young widows

Income levels are very detrimental to livelihood outcomes. Widowhood often carries significant economic consequences that can affect income levels and livelihood outcomes among young widows. Studies indicate that individual capacity, education level, type of work, and access to resources determine income levels upon the death of the spouse (Leite et al., 2024). In low-and middle-income countries, where safety nets are limited, widows occasionally experience economic shocks that adversely affect household consumption, access to healthcare and educational opportunities for children.

Studies in South Asia and Latin America have shown a 20-40% drop in household income within the first year of their spouse's death. For instance, Indonesia and Bangladesh indicate that widow-headed families have lower per capita income and fewer productive assets than male-headed or unmarried female-headed households. In addition, social norms restrict women's participation in high-paying employment (Bina, 2021). Widows have lower rates of formal employment compared to married. Due to education levels, the labor force push into informal, low-income activities. This exacerbates income inequalities and limits options for sustainable livelihood strategies. The finding underscores the link between widowhood and income decline and livelihood outcomes vulnerability. The reduction in income directly influences widow's ability to secure quality essential households needs.

Global South countries report high food insecurity, reduced access to health care and lower education levels of children (UN women, 2021). The report indicates some widows adopted coping mechanisms involve skipping meals and reducing dietary diversity affecting health outcomes. South Asian regions have programs that are conditional to cash transfer programs, which help stabilize household consumption among widows. The program excludes widows not categorized as elderly or disabled (Srivastava, 2021). Thus, income not only a measure of

economic wellness but also a critical determinant of health and food security, highlighting its centrality to livelihood resilience.

Africa, income not only influences food security but also interacts to influence psychological and social vulnerabilities. A study examined the effect of widowhood and income-generating activities on the wellbeing of rural women in recent states in Nigeria (Adeniran-Adetoye, 2025). The study used multiple sampling techniques on both widowed and non-widowed women and found that women earned their living through livelihood activities. However, widows had a low-income level, which they used to satisfy their basic needs. The study observed that non-widows enjoyed better livelihoods in all aspects due to support from their spouses than widows did. Widowhood limits livelihood, lowering opportunities for widows and thus reducing their income-earning capacity. Income-generating activities of rural women are linked to their psychological wellbeing in Ghana (Djankpa, 2021; Salifu, 2025). Widowhood rites influence psychological distress and life satisfaction. Some of the rites are dehumanizing and gruesome (Kamunyu et al., 2020; Kilonzo & Mungai, 2021). This affirms that, if the mental wellness of widows is controlled, it directly influences their motivation to work and improve their level of income.

Empirical evidence in Kenya indicates that conservative customs and systems of vested gendered power relations will disproportionately inhibit the ability of widows to dispose of effective productive resources as well as engage fully in earnings-generating pursuits. A study done in Nandi County among widows showed social norms such as levirate remarriage and restricted decision-making power over household assets, which limit their economic agency (Oingo et al., 2025). Although widows take a range of livelihood strategies such as subsistence farming, small-scale business, and credit sources gathered through social groups, these are usually insufficient to enable them to achieve financial safety on a long-term basis. The agricultural sector, especially farming, prevails as the income source of widows in the area, but the high cost of agricultural inputs and limited access to funds adversely affect farming productivity. Similar trends exist in Embu County, where widows lack formal education, and existing cultural practices reduce their capacity to use better methods of farming or access the financial resources needed to achieve economic development (Njue & Odek, 2025). This suggests that income patterns of widows

depend on interactions among structural determinants: education, access to resources and expectations of a particular culture.

Pamela (2023), in a study done in Kisumu, found that women experience a 22% income reduction and 10% wealth loss in the first two years after losing their spouse. This affects their livelihood, reducing women's income levels and increasing poverty. Thus, indicating a substantial economic shock and pushing households toward deeper poverty. Notwithstanding the fact that community-based interventions, including table banking and financial literacy interventions, have proven to be effective in supplementing the income prospects of widows through micro-entrepreneurship, the programmes remain limited in magnitude and sustainability. Evidence from Nakuru, Siaya, and Rift Valley counties shows that widows engaged in table banking report increased household income, improved nutrition, and the ability to meet education and healthcare needs (Gichuhi & Mwangi, 2021).

Consequently, although several studies highlighted some economic empowerment initiatives for women, there was limited empirical focus on the specific income dynamics affecting young widows' livelihood outcomes in marginal environments. This gap constrains targeted policy interventions and limits development of sustainable strategies that strengthen both financial independence and household resilience. Therefore, the study sought to examine the relationship between income levels and livelihood outcomes among young widows in Yatta Sub-County while providing evidence to guide interventions that would enhance security and reduce vulnerability in marginalised rural contexts.

2.4.4 Land resource access and livelihood outcomes of young widow’s

Access to land is widely recognised as a transformative asset for poverty reduction and livelihood sustainability in rural economies where agricultural production forms the primary source of income. Land access for widows is dependent on the vulnerability and resilience of the cultural and legal systems (Egharevba et al., 2024). Land tenure systems are often rooted in patriarchal customs, which marginalize young widows, affecting their capacity to maintain their livelihood outcomes.

Globally, land ownership patterns reveal persistent gender disparities that disadvantage women and widows. The international human rights documents Universal Declaration of Human Rights (UDHR), the International Covenant on Civil and Political Rights (ICCPR), and the Convention

on the Elimination of All Forms of Discrimination against Women (CEDAW) emphasise the need to provide women with equal rights to property and inheritance. These models agree that safe land tenure can lead to economic empowerment, social security and improved livelihoods in general. However, even with such legal commitments, many jurisdictions still face structural and traditional barriers which limit the acquisition and maintenance of land resources by women. Even though women constitute approximately 43% of the global agricultural labour force, data indicate they own less than 20% of the agricultural land. This highlights that there are structural inequalities that limit women's productive capacity and economic autonomy (Zhumataeva, 2024). This imbalance clearly demonstrates that land ownership remains a fundamental structural barrier adversely affecting women's economic autonomy and sustainable agricultural livelihoods. Widowhood often intensifies existing gender inequalities (Sakapaji, 2024).

Across different cultural and legal systems, women's rights to inherit property remain highly restricted. Empirical studies have shown that despite some legal frameworks, including those of Islamic jurisdictions, allowing women to inherit, the share they receive is often low, and thus, they have little control over invested assets (Sugianto, 2025). Similarly, there have been historic limitations on women in terms of divorce rights and successions that are based on Hindu law, especially in the rights to own immovable property; these and additional social activities like polygamy and unofficial marriages, among other practices, have hindered the ability of widows to inherit (Devi, 2025). For example, comparative evidence from Bangladesh highlights sharp inequalities among religious communities; Muslim women can inherit an inheritance share; however, Hindu women tend to get nothing, therefore representing gender bias in property ownership (Hohassin, 2025).

In sub-Saharan Africa, traditional land tenure systems are highly influenced by patriarchal traditions, which focus on male ancestry when distributing farmland and inheritance. As a result, widows frequently experience disinheritance, eviction, or restricted control over family land after the death of their husbands. Studies conducted in countries such as Mozambique, Zambia, Ghana, and South Africa show that widows are given provisional rights to use land, but they do not have a title, which in turn limits their chances to invest in highly sustainable agricultural production or use land as security in the credit process (Amoako, 2024; Nnoko-Mewanu et al., 2020). Similar findings in Tanzania, where widows manage land on behalf until they bequeath it

to sons at a later stage once children become old (Msangi et al., 2024). These dynamics depict how precarious land tenure derails the livelihood resilience of the widows by restricting them from making independent economic choices and staying in the agricultural sphere. As a result, insecure land tenure not only threatens agricultural productivity but also limits widows' ability to diversify income sources and accumulate assets that help build economic resilience.

In Kenya, although there are legal changes that are supposed to strengthen land rights of women, there are still deep-rooted customary practices that influence land resource accessibility and control in the country. The Constitution of Kenya (2010), the Land Act (2012) and the Marriage Act (2014) all guarantee equal rights to property ownership and inheritance regardless of gender. The Law of Succession (Amendment Bill, 2019) regulates the legitimate dependents of deceased persons, their claims, and their right to ownership. However, the application of these statutory provisions is thus unequal and mostly in the rural areas, where the use of customary norms is still prevalent. In the patriarchal tenure system, males are usually custodians of family estate, but the work of women in obtaining land depends on the marital relationships. Consequently, widows often lose claims to matrimonial land after the death of the husband and may become involved in inheritance disputes (Otieno & Muga, 2024). These relations undermine the economic security of widows and undermine their ability to maintain farming livelihoods and other land-based businesses. The Marriage Act. GoK (2016) allows land to be owned communally under customary law.

According to Kenya's Ministry of Land, exclusively women hold just 1% of land title deeds and 5% are held jointly with men. The remaining 94% of Kenyan land is largely owned and controlled by men. Many women's land user rights hinged on their relationship with men, whether husbands, fathers, or brothers. Families deny women a share of land, arguing that men remain within the family with the inherited property, whereas women marry and leave to join a different family (Najjaret al., 2025). Most Kenyan women live in rural areas and, despite accounting for at least 89% of the subsistence labour force and 70% of cash crop labour, according to the Food and Agriculture Organisation, they farm on land they do not own or control. Significant gender inequalities persist in access to land, its utilization, and access to agricultural extension services, education, and financial services (Otieno, 2022). Empirically, in areas like Kisii, Nandi, and Mbeere experience land hurdles. These disparities pose significant

threats to the rural economies where agriculture still forms the major source of livelihood. Without any tenure of land, widows often face problems with maintaining food production, earnings, or investments in agriculture (Mangoa, 2021; Njue & Odek, 2025).

In Luo communities, they cherish the order of land for pasture, settlement, and cultivation. Cultural norms dictate practices such as wife inheritance and land ownership (Omondi & Oketch, 2025). It happens despite women remarrying the late husband's brother or close relative to guarantee her stay on the land. These customs deprive women of their marital property and assets, making women vulnerable and helpless in meeting their needs (Gathungu et, al., 2025).
A study done by Otieno (2022) found that women 's awareness of their legal rights is low, so there is a need to provide basic information about succession in regard to the property at hand. The study indicates that the process of claiming land is always time-consuming and expensive. In addition, religion determines women's inheritance and any property ownership. Another limiting factor involves literacy level among women to claim or exercise their rights (Levin & Elin, 2023). As a result, it presents as a barrier to widows owning land. Widows face marginalisation, which imposes gaps in access to and ownership of land resources. The challenge is limiting them to meet their financial needs, food security, and children's needs (Najjar et al., 2025).

The Kamba community women have access to land based on relationship mechanisms. Widows mostly enjoy land rights in an indirect manner through their relational and marital relationships and not directly. Therefore, the power of widows to hold on to land is quite limited as long as there is a good relationship with the kinship group of her husband. In cases where such relations fail, there are widows evicted from their marital residences. They have no option but to get back to their birth families, where they may have some land struggles as they compete against their siblings trying to have a share of the scarce land (Musembi, 2025).

Although existing literature has documented gender inequalities in land ownership, limited control and inheritance practices, most studies have focused mainly on widows' land rights and disputes rather than investigating how access to land influences the livelihood outcomes of young widows. There is little empirical evidence available on the role of land access on livelihood outcomes of young widows in rural areas such as Yatta Sub-County. Therefore, this research focused on influence of land access on livelihood outcomes in Yatta Sub-County.

2.5 Conceptual Framework

The conceptual framework for this research was informed by literature and theory (salawu et al., 2023). The independent variables conceptualised were socioeconomic determinants influencing the livelihoods of young widows. These included: the interaction of table banking skills, healthcare access, level of income and land access. Table banking skills used frequency of participants' meetings, access to loans and savings, and financial literacy as indicators. Healthcare access used availability, affordability and utilisation of healthcare services. Level of income was measured using monthly income range, sources of income and income stability. Land ownership status and level of control over land use measured access to land resources.

The dependent variable involved livelihood outcomes of young widows, measured using food security, social stability, diversification of income levels, and ability to meet basic needs. The contextual factors that could influence the relationship between the independent variable and the dependent variable included access to group savings, adoption of improved farming techniques, engagement in small business activities and supportive government policies. The contextual factors potentially strengthen or limit how socioeconomic determinants influence improved livelihood outcomes, which were not empirically tested in this study. For instance, access to group savings may improve the effect of table banking skills on income and food security; improved farming techniques can amplify the benefits of land on agricultural productivity; government policies could influence health access through affordable health insurance; and access to better income levels could enable diversification into business opportunities, collectively improving economic wellness. The framework was based on the principles of sustainable livelihood framework and capability approach, which highlighted the role of access to assets and institution support in shaping the livelihood outcomes. Therefore, providing a resilient foundation for empirical and policy formulation.

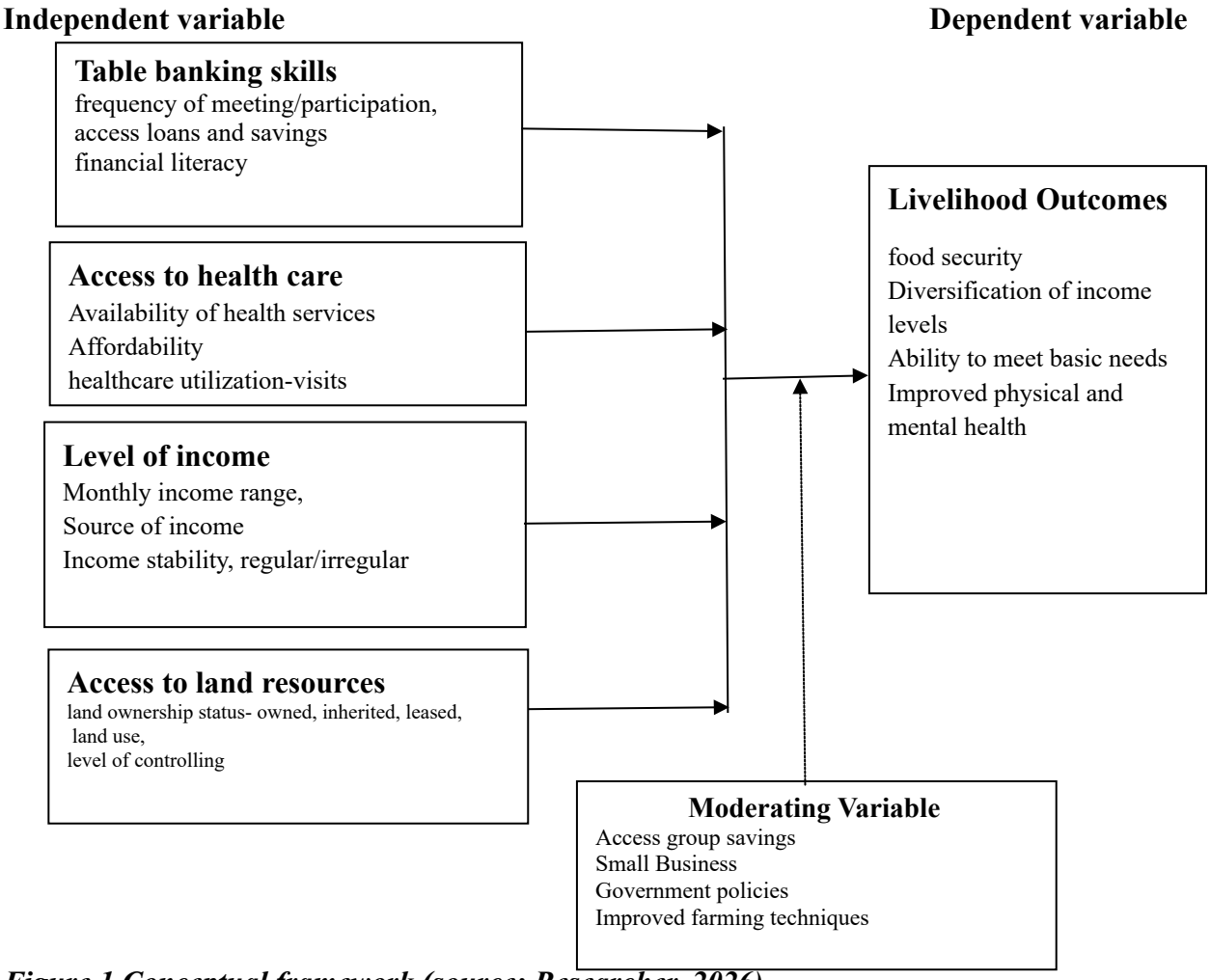


Figure 1 Conceptual framework (source: Researcher, 2026)

2.6 Summary of literature review and research gaps

The literature reviewed shows that economic resources, access to basic services, productive assets and the individual capacities of young widows, as well as the social and institutional context in which they live, influence the livelihood outcomes of young widows. In the studies reviewed, a wide consensus emerges that widowhood adversely affects households' financial resources, productive assets, social support and livelihood opportunities and thus makes them vulnerable. The Sustainable Livelihoods Framework and the Capability Approach also highlight the importance of livelihood outcomes not just being determined by the availability of resources, but also by the people's capacity to access, control and transform the resources into useful livelihoods. Empirical literature therefore indicates that the socioeconomic resources need to be understood within a broader context, as their influence on livelihood outcomes can be contingent

on the ability of widows to access and employ them in their social, cultural and institutional environments.

The need to build financial capability and mobilization of economic resources is a dominant theme in the literature. Research on table banking has concluded that savings and credit associations can enhance women's access to financial resources, boost their capacity to meet household financial needs, and facilitate small business activities. Several studies have targeted the availability of loans, savings and group membership; others have targeted financial management practices; and still others have targeted enterprise performance. A critical concern rises between table banking and table banking skills mastery. Therefore, the skills of budgeting, record keeping, saving, credit management and financial decision-making remain unknown in relation to the better livelihood outcomes of young widows. This is an important aspect as it does not mean financial service accessibility translates to good financial service utilisation outcomes or better livelihood outcomes for the household. This study focused on assessing the contributions of table banking skills on measurable livelihood outcomes.

The second theme relates to access to health care services and livelihood security. Across the reviewed studies, financial barriers, financial affordability, insurance coverage, physical accessibility, social exclusion and other institutional factors are found to have an influence on the utilization of health services by vulnerable widows. It generally indicates that low levels of health and access to health care limit the capacity to participate in productive and household activities. To date, however, attention in the literature focus on healthcare, predominantly from on welfare perspective. This includes utilization, insurance coverage and health outcomes. Less focus on healthcare access and livelihood outcomes. Moreover, the previous studies have not consistently focused on the dimensions of healthcare availability, affordability and utilization among the young widows. This study seeks to fill this gap by looking at the three dimensions of access to healthcare; availability, affordability and utilization and effect on livelihood outcomes of young widows.

A third theme is the issue of income security and diversification. Current research is largely in support of the fact that widows and other female-headed households rely on informal employment, small businesses, agriculture, casual labour, social groups and other income generating activities. It is widely accepted that low and fluctuating incomes restrict households' capacity to cover basic needs, ensure food security, and adjust to economic shocks. However, the

findings are not clear enough on the relationship between income differences and the livelihood outcomes of young widows. Some studies highlight the income generating activities and economic empowerment, and others the loss of income, poverty or economic vulnerability. These emphases leave a question unanswered about the relationship between income level, sources of income and income stability, and livelihood outcomes of young widows. In the present study, filled by examining income level through the indicators of income range, sources of income and income stability and influence on livelihood outcomes among young widows.

The fourth theme relates to land access and control over productive resources. The reviewed literature consistently highlights land as one of the important productive assets for rural livelihood especially in areas where agriculture and livestock activities are important sources of household livelihood and food. There is a great consensus that widows' rights to land may be limited due to customary practices, patriarchal land inheritance systems, poor knowledge of legal rights and challenges in succession processes. The bulk of the literature has, focused on land ownership, inheritance conflicts and legal rights as opposed to exploring the connection between various forms of land access and livelihood outcomes. This study sought to examine how land use, control and ownership status influence livelihood outcomes of young widows in rural as such as Yatta Sub-county. The study fills the gaps by examining simultaneous influence of table banking skills, healthcare access, income levels and access to land resources contributed to sustainability livelihood outcomes of the young widows living in Yatta Sub-county.

CHAPTER THREE
METHODOLOGY

3.0 Introduction

This chapter entails research design, research site, target population, sampling techniques and tools of data collection. It also has data collection procedure, data analysis, data presentation and ethical consideration of the research.

3.1 Research Design

The study applied convergent mixed methods design, which combined both qualitative and quantitative data in order to explore the relationship between table banking skills, healthcare access, income levels and land access and livelihood outcome of young widows in Yatta Sub County. According to Younas et al. (2023), mixed methods enable researcher to merge data from qualitative and quantitative to provide valid insights and provide comprehensive and valid understanding of the social problem; these are the measurable socio-economic conditions and experiences. The quantitative strand demonstrated measurable evidence of the level and nature of the four socioeconomic determinants and their relationship to the livelihood outcomes of the young widows, while the qualitative strand gave detailed accounts of young widows' experiences, perceptions and circumstances related to the four socioeconomic determinants. The two approaches thus allowed for the collection of numerical and contextual evidence on the situation of young widows' livelihoods rather than just one. The study adopted specifically convergent mixed method design because data was gathered at the same time, both data sets were analyzed separately, and the quantitative and qualitative data sets were combined during interpretation (Morgan, 2025).

Quantitative data generated through table banking skills, access to health care, income levels and access to land resource affecting livelihood outcomes among young widows through structured questionnaires. Qualitative data complemented quantitative findings through key informant interviews provided in-depth information and experiences, perceptions and factors affecting financial practices, the access to health care services, land access and income sources and their relationship with the livelihood outcomes of young widows. The integration of the two datasets was thus not the result of one single analysis of the two datasets but the result of systematic comparison of the quantitative and qualitative data, during the interpretation phase.

3.2 Research Site

The study was in Yatta Sub-County, Machakos County, which is in the Eastern part of Kenya. Machakos County covers an area of 6,043 square kilometers and has a population of 1,421,898 persons, with males accounting for 710,707 while females are 711191 (Kenya National Bureau of Statistics, (KNBS 2019). The Akamba community is the predominant ethnic group in the county. The local climate is semi-arid and hilly terrain, with beautiful scenery for camping, hiking, and cultural tourism. Subsistence agriculture is mainstay of the local economy with crops such as maize and drought-resistant crops like wheat and sorghum. Yatta Sub-County covers an area of 1057.30 square kilometers. It has a population of about 172,583 (KNBS, 2019). The area's main economic activity is farming-related activities as they rely on natural rainfall, with few areas involved in irrigation farming.

The study specifically focused on Katangi and Ikombe wards within Yatta due to their relevance in the study. These wards fall under the operation of Lower Eastern Women Cooperative Society, which supports young widow groups through economic empowerment initiatives. In these communities, young widows depend on social support groups, livestock keeping and subsistence farming, despite the challenges posed by frequent droughts. Additionally, face cultural limits and land issues, which made the area fit for examining how socioeconomic determinants influence livelihood outcome of widows.

3.3 Target Population

Target population refers to the number of elements to which a researcher wants to generalize the results of the study (Willie, 2022). The target population for this study comprised all young widows residing in Yatta Sub County, Machakos County, who met the study's eligibility criteria. The accessible population of the study comprised of young widows who are members of registered widow groups under the Lower Eastern Women Cooperative Society in the Yatta Sub-County, specifically within Ikombe and Katangi wards. The young widows targeted were members of grassroots empowerment program, a subsection of Lower Eastern Women Cooperative Society as shown in table 1.

Table 1 Quantitative Target Population

Data Type	Target groups	Number
Quantitative	Widows	461
Total		461

Source: Lower Eastern Women Cooperative Society, 2025

The study examined, officers in the Lower Eastern Women Cooperative Society are officers dealing with widow groups in the area of study. The officers interact with young widows regularly and informed about their experiences. Chief and Assistant chiefs were examined to understand issues related to land access among young widows. Community health assistants were targeted based wards of study. They provided critical information on healthcare service consumption at the community level. This carefully selected population ensured multiple perspectives of the research problem as shown in table 2.

Table 2 Qualitative Target Population

Data Type	Target groups	Number
Qualitative	LEWOCO officers (*Grass root empowerment program officers*)	3
	Community health assistants	2
	Chiefs and Assistant Chiefs	7
Total		12

Source: Lower Eastern Women Cooperative Society 2025

3.4 Sampling Technique and sample size

The study used stratified random sampling and purposive sampling methods. Stratified random sampling selected young widows from the accessible population of 461 young widows affiliated with registered widow groups under the Lower Eastern Women Cooperative Society in Ikombe and Katangi Wards. The accessible population was divided into strata based on the two study wards; Ikombe Ward and Katangi Ward. The number of eligible young widows in each ward was established from the respective group registers. This procedure gave eligible young widows in each stratum an opportunity to be selected while ensuring that the sample reflected the distribution of the accessible population across Ikombe and Katangi Wards. Stratification was appropriate because the study area comprised two wards with groups of different sizes. In contrast, young widows belong to different groups, thus stratified, and are fit for the study.

Makwana et al. (2023) argues that purposive sampling involves deliberately picking specific units from the population to make up a sample representing the entire sphere. Therefore, purposive sampling was for 12 informant's involving community health assistants, Lower Eastern Women Cooperative Society officers, chiefs, and assistant chiefs in the study area. They were reliable sources of great insights on the affairs of widows within the area of study. Applying the two techniques increased the validity of the study.

To calculate on the actual sample size to be included in the study, Yamane (1967) formula was computed and sample size 217 from target population of 473.

$n= N/ (1 +N (e^{2})$

Where; n= sample size

- N= Total population
- e- Margin error (0.05 for 95% confidence level)

  $n= 473/ (1+ (473*0.05^{2})$

  $= 473/ (1 + 1.18)$

  $= 216.35$

  Approximately a sample size of 217 respondents

The table 3 below shows the sample size for the young widows.

Table 3 Quantitative Sample Size Population

Data Type	Target groups	Population (N)	Sample (n)
Quantitative	Widows	461	205
Total	Total	461	205

The table 3.4 shows sample size for the qualitative data. This comprised of Lower Eastern Women Cooperative Society officers, community health assistants, assistants chiefs and chiefs. The group purposive sampled due their insightful experience to the study.

Table 4 Qualitative Sample Size Population

Data Type	Target groups	Population (N)	Sample (n)
Qualitative	LEWOCO officers	3	3
	Community health assistants (*Katangi and Ikombe ward*)	2	2
	Chiefs and Assistant Chiefs	7	7
Total	Total	12	12

3.5 Data collection procedure

The researcher first requested permission from the Leadership of the Lower Eastern Women Cooperative Society to access its registered widow groups and information from members during their planned meetings to collect the data. The researcher trained research assistants to facilitate data gathering process Yatta Sub- County. The research assistants were oriented on the study objectives, administration of the questionnaires, obtaining informed consent, maintaining confidentiality and handling information relating to the sensitive experiences of widowhood.

Prior to the start of data collection, the researcher and research assistants completed the necessary institutional and field approvals procedures, and secured the necessary authorization to undertake the study within selected groups. When the respondents arrived at the respective groups, the purpose and objectives of the study with clear explanation to them along on the nature of their involvement, voluntary participation, confidentiality of the data collected. Prior to making a decision on participating, the respondents had the opportunity to seek clarification.

Each respondent gave informed consent prior to administration of the questionnaire. Study participants were those who signed the consent forms. The questionnaires were distributed to the young widows of this sample group and completed questionnaires were then verified. The researcher filed and secured the completed questionnaires for confidentiality and proceeded to prepare the questionnaires for data analysis. The incomplete questionnaires were not included for data analysis. The research conducted Key informant interviews with the selected purposively key informants with the information recorded and safely stored for qualitative analysis.

3.6 Data collection instruments

3.6.1 Questionnaires

According to Mela et al. (2023), a questionnaire is a data collection instrument that enables a researcher to obtain information from a relatively large number of respondents within a limited period. A questionnaire was considered appropriate for this study because it enabled the researcher to collect standardized information from the selected young widows in a systematic and relatively efficient manner. The questionnaire consisted of closed ended, partially Likert scale and open-ended questions.

The questionnaire items were developed and organized according to the four specific objectives of the study and the indicators identified for each study variable. The items for the first objective measured table banking skills, including financial literacy, savings practices budgeting and credit management. The items for the second objective measured healthcare access, focusing on the availability, affordability and utilization of healthcare services. The items for the third objective measured income levels, including the level, sources and stability of income available to the respondents. The items for the fourth objective measured land access, including access to land, ownership status and control over land use. A separate section of the questionnaire measured livelihood outcomes, including the respondents' ability to meet basic household needs, food security, income diversification and capacity to cope with household financial demands.

3.6.2 Key Informant Interviews

Key informants are experts who are willing to participate, communicative, impartial, and have an understanding of the issue the research is studying (Chand, 2025). They included chiefs, assistant chiefs, community health assistants, and Lower Eastern Women Cooperative Society officers dealing with the widows program. To achieve the objective of the study, the researcher used a semi-structured key informant guide and sought consent from the participants before conducting the interviews. This enabled audio recording and notes taking during the interview in order to develops for data analysis.

3.7 Pilot Study

According to William (2024) the pretest exercise on the tool of data collection, gives a sense of accuracy, clarity, reliability and validity to the questions. It helped to identify potential challenges in the question wording; respondent understanding and ensure the tool yields valid and consistent results. The test allowed researcher to estimate the time required for data collection. The study distributed questionnaires and key informant interview guide to a small sample of young widows and key informants who were not part of the study but with similar characteristics. The feedback gathered improved clarity and appropriateness of the instrument. The researcher distributed twenty-one tools to respondents who are approximately 10 % of the sample size. The participants were in neighboring, Masinga sub-county bearing same characteristics of the target population. A pilot study requires 5% to 10 % of the population

sample (Ahmed & Ishtiaq, 2021). This ensured the tools are of quality and reliable for data collection process.

3.7.1 Validity of the research instrument

The study used research instrument based on literature, conceptual framework and theoretical framework of the study. Pre-testing the questionnaires with a sample of respondents in the neighboring Masinga sub-county with similar characteristics of the main target population ensured content and construct validity (Correa et al., 2025). The questionnaire modification was based on the feedback received in the pretest. Some questions were not clear, ambiguous, and not properly related to the purposes and indicators of the study and revised accordingly; and others were not clear or related enough to the purposes and indicators of the study revision. The wording and sequence of the questions was considered in order to make them clearer and ensure that the questions are not too difficult for the respondent to answer. Pre-test was thus a chance to detect and eliminate possible sources of response bias and misinterpretation before the questionnaire was given to the actual respondents (Ahmed & Ishtiaq, 2021). The supervisors were provided with the results of the questionnaire pretest and provided expert advice where needed. The feedback helped refine the content and structure of the content. The study triangulated both methods in order to strengthen accuracy and credibility of the findings. The study assured respondents confidentiality and anonymity in order to provide accurate results.

3.7.2 Reliability of the research Instrument.

Reliability refers to the consistency of data-gathering tools from time to time (Correa et, al. 2025). Dubey and Kothari (2022) described reliability as the consistency presented by a data-gathering tool when repeatedly applied under similar conditions. The instrument was designed based on the study variable with clear wording reduce ambiguity. A pilot study was undertaken and standard procedures followed to reduce variability. A clear procedure followed to ensure trustworthiness and repeatability of the results. The study measured internal consistency metric through Cronbach's Alpha model, in order to assess the correctness of the research instruments. It ranges between 0 and 1. This is interpreted as above 0.9 is excellent reliability, 0.8 to .89 – good reliability, 0.7 to 0.79 acceptable reliability, 0.6 to 0.69 need revision, 0.5 to .59 poor reliability, and below 0.5 – not accepted (Cronbach, 1951). Therefore, the study targeted equal or above 0.7 of the tool. See table 5

Table 5 Results of Reliability test

Study Variable	Number of Items	Cronbach's Alpha coefficient
Table banking Skills	5	0.700
Health care access	5	0.816
Income level	4	0.848
Land access	6	0.777
Livelihoods outcome	7	0.776
Average	**5.4**	**0.7834**

Source: (Fieldwork, 2026)

3.8 Data analysis and Presentation

The study analyzed both qualitative and quantitative data using the convergent mixed methods. Quantitative data applied both descriptive, Pearson correlation and multiple linear regression analysis. This helped to comprehensive understanding of socioeconomic determinants influencing livelihood outcomes of young widows (Dubey and Kothari, 2022). The characteristics of the respondents and distribution of responses for the study variables were summarized using descriptive statistics; frequencies and percentages. Where more than one option was given for the answer, each choice was scored as a separate response category and reported frequencies and percentages of response categories calculated over the total number of valid responses for each item. For single response questions, frequencies and percentages presentation were based on the number of valid respondents who responded to the question. The following procedure allowed for the summarizing of the responses by the structure of each questionnaire item.

All Likert scale items were scored 1 to 5 (1 being the lowest level of the attribute measured by the item, 5 being the highest). The composite scores were calculated using reverse coding, if necessary, items were negatively worded. The items were combined in composite scores for each of the table banking skills, healthcare access, income levels and land access and livelihood outcomes as indicated in the questionnaire. Inferential analysis was done after checking the data for completeness, consistency and accuracy. Cronbach's alpha was used to test the reliability of the multi-item constructs and the appropriate assumptions were evaluated prior to estimation of the regression models.

The direction and strength of the bivariate relationships between each of the four socioeconomic variables and livelihood outcomes were determined by Pearson product moment correlation analysis. A multiple linear regression analysis was then conducted to explore the overall relationship between the four independent variables and the livelihood outcomes. The analysis followed the four specific objectives of the study. The relationship between the table banking skill (X_1) healthcare access (X_2), income levels (X_3) land access (X_4) and livelihood outcomes (Y). This tested at 5% significance level to evaluate the predictive power of the independent variables on the dependent variable in order to ensure rigorous statistical test (Fisher, 1925). This applied the following model;

$$Y=\beta0 + \beta1x1 + \beta2x2 + \beta3x3 +\beta4x4 + \varepsilon$$

Where; Y = Livelihoods

X1= table banking skills

X2 = Healthcare access

X3= Income level

X4= Access to Land resource

β0= Intercept

β1, β2, β3, β4=Regression coefficients for each independent variable

ε= Error term

Qualitative data followed a process of coding and analysis accordingly using thematic analysis approach. Thematic analysis helped to identify themes within qualitative data. It allowed the researcher to interpret textual responses in a systematic and organized way (Li, & Zhang, 2022). The analysis process started by familiarizing oneself with the data of the interviews by re-reading the responses. These statements were then identified, and initial codes were assigned to important ideas that were voiced by the participants. Related categories were expanded into themes and similar codes were clustered into categories. It was used deductive and inductive methods. The study variables and research questions guided deductive coding and inductive coding enabled additional issues that arose directly from the participants' accounts to be captured. The findings complemented the quantitative results, while explaining the mechanisms behind observed statistical relationships. The integration of the quantitative results happened at the interpretation phase in order to provide a holistic understanding of the phenomena. The

research present findings using tables, and bar graphs, highlighting both statistical relationship and contextual experiences.

3.9 Ethical considerations

The study ensured professionalism, privacy, and legality. The researcher sought ethical approvals and permission from St Paul's University Ethics committee, Lower Eastern Women Cooperative Society, Yatta Sub-County Commissioner's office, and NACOSTI to conduct the research. The study upheld ethical standards to ensure the protection of all participants. The study respected the rights of participants thus, informing them of the purpose of the research and the voluntary nature of the research. The participants who gave informed consent were involved in the study. The study acknowledged the wellness of the participants since it uncovers the widowhood experiences, which could have triggered some traumatic situations. Whenever some of the young widows experienced difficulties to continue with the study, they were given time to settle and whenever comfortable the study would continue. Privacy and strict confidentiality of the information provided by the respondents was secured and well protected. The study ensured anonymity such that no initial or anything revealing the identity on the questionnaire. There was no physical, social, or emotional harm to any participant. The study ensured fairness and respect while guaranteeing that information provided was solely for academic purpose.

CHAPTER FOUR
DATA ANALYSIS, PRESENTATION AND INTERPRETATION

4.1 Introduction

The chapter presents data analysis of the research findings of socioeconomic determinants influencing the livelihoods of young widows in Yatta Sub-County in Machakos County, Kenya. The data findings and are organized based on the objectives of the study and presented using figures, and tables. The interpretation of data highlight key patterns and relationships, providing insights into how socioeconomic determinants influence livelihood outcomes of young widows.

4.2 Response rate

Response rate is a concept to show the number of questionnaires given out for filling compared to questionnaires returned. The researcher distributed 205 questionnaires and out of which 193 were fully completed representing 94 per cent response rate, which was above the accepted questionnaire return rate of 70 per cent (Koo and Yang, 2025). Table 6 below shows the response rate. All the 12 scheduled interviews were successfully conducted 100%.

Table 6: Response rate

Response	Frequency	Percentage
Expected	205	100%
Received	193	94%
Incomplete	12	6%

Source: (Field Data, 2026)

4.3 Background information

The study examined the background information of the respondents in respect to age, level of education, employment status and years of widowhood. These characteristics were key to understand the context of the research findings and help in interpreting the relationship between socioeconomic determinants and livelihood outcomes of young widows in Yatta Sub-County.

4.3.1 Age of the respondents

The respondents were to respond to the age bracket they belonged. The findings are as shown in table below table 7. According to the findings 4.7% of the respondent aged between 17 and 23 years, 18.7% of the respondents were aged between 24 years and 29 years, while between 30

years and 34 years indicated 76.6%. The distribution suggests that the study gathered experiences of respondent between 17 years and 34 years among the young widows.

Table 7 Age of the respondents

Age bracket	Frequency	Percentage %
17-23 Years	9	4.7%
24-29 Years	36	18.7%
30 -34 Years	148	76.6%
Total	**193**	**100%**

Source: (Field data, 2026)

4.3.2 Level of Education

The study examined the level of education of the respondents and their distribution as shown below in table 8.

Table 8 Level of Education

Education level	Frequency	Percentage %
None	0	0%
Primary	95	49.2%
Secondary	67	34.7%
Tertiary	31	16.1%
Total	**193**	**100%**

Source: (Field data, 2026)

From the findings majority of the respondents who participated in the study attained primary level of education with 49.2%, in secondary level of education were 34.7% while tertiary level had 16.1%. This indicated that majority had attained basic education levels, which in turn provided reliable information.

4.3.3 Employment status

The study investigated the employment status of the respondents, which was significant for the study, and their distribution is in table 9. The findings indicated that 11.9% of the participants were employed formal work, self-employed category indicated 26.9% while majority of the participants were unemployed with 61.2%. This helped the study to understand the economic characteristics and vulnerability of the respondents, which was key to the study.

Table 9 Employment Status

Employment Status	Frequency	Percentage %
Employed	23	11.9%
Self Employed	52	26.9%
Unemployed	118	61.2%
Total	**193**	**100%**

Source: (Field data, 2026)

4.3.4 Years of Widowhood

The study categorized widowhood experience into years of being a widow as indicated in table 10

Table 10 Years of Widowhood

Years of widowhood	Frequency	Percentage %
1-3 years	96	49.7%
4-6 years	46	23.9%
7 and above years	51	26.4%
Total	**193**	**100%**

Source: (Field data, 2026)

The widowhood experience from participants indicated 49.7% were between 1 year and 3 years, which had majority. The category between 4 to 6 years of being a widow had 23.9% while 7 year and above were 26.4%. This indicated the intensity of vulnerability and helped the study to understand coping mechanism and impact of widowhood in livelihood outcomes.

4.4 Descriptive and inferential analysis of the study variables

The study investigated different variables using closed ended question such as yes or no or Likert scale and qualitative in order to understand the constructs. The respondents were to select the appropriate choice with regard to their desirability on influence of table banking skills, health care access, income levels and land access on livelihood outcomes among young widows in Yatta Sub-County. The Likert scale had following scale; Strongly Agree (5), Agree (4), Neutral (3), Disagree (2), Strongly Disagree (1).

4.4.1 Contributions of table banking skills on livelihood outcomes of young widows in Yatta Sub-County.

The first objective was to assess the contributions of table banking skills on livelihood outcomes of young widows in Yatta Sub-County. The following were the results.

Table 11 **Summary of Table Banking skills Indicators**

Indicator	Main finding	Percentage
Frequency of Table banking meetings	Weekly Meeting	73%
	Monthly	25%
	Daily	2%
Attendance of group meeting	Always attend	47%
	Often	31%
	Rarely	22%
Received table banking training	Yes	67%
Loan Access	Yes	91%
Loan Access amount	Ksh. 5,000 to Ksh. 10,000	56.5%
	Below Ksh. 5,000	30%
	Ksh. 10,001 to Ksh. 15,000	11.5%
	Ksh. 15,001 and above	2%
Loan Purpose	School fees	31%
	Food purchase	26%
	Business, medical, leisure and agriculture	43%
Loan repayment status	Partial repayment	47%
	Fully Repaid	45%
	Not paid	8%
Investment using table banking finances	Yes	80.8%

Source (Field data, 2026)

The findings indicate that table-banking participants were relatively active in engaging into group activities among young widows in Yatta Sub-County. Majority of the respondent reported weekly table banking meetings (73%), while majority indicate always-attending group activities (47%) and often attendance recorded 31%. In addition, 67% of the respondent indicated to have

received training through table banking groups. Qualitatively indicated trainings such as Household keeping, recording keeping, savings, basktry, Share out of table banking, Sisal basket, Leadership, Poultry Farming, Financial literacy , goat keeping. However, 33% of the respondent suggest that some of the groups experience unequal access to capacity building opportunities which may affect the extent to which members may benefit from participation in table banking activities.

Majority of the respondents agreed (91%) to have access to loans. This shows table-banking role on financial growth and investment activities to the respondents. Most respondents accessed loan ranging Ksh. 5,000 to 10,000 (56.5%) while 30% accessed below Ksh. 5,000 `in the last three months. This show table banking provided small and maneagable laons amongs its members. The main use of the loan was school fees (31%), food purchase (26%) and others on agricultural inputs, medical bills, and business investments. However, repayment patterns indicated some financial constrain among the respondents as 47% had repaid loans partially, while fully paid (45%) while 8% had not cleared their loans. Although majority of the respondents (80.8%) reported investment, using table banking finances. There was dominance of investment on poultry, goat keeeping, soap making activity and farming activities. Qualitatively findings indicated some challenges experienced by table banking members as insuffienct funds and defulting of members in clearing their loans. However, the available categorical results alone did not establish the statistical relationship between the table banking skills construct and livelihood outcomes. The relationship was therefore examined separately using the inferential analysis based on the composite scores derived from the relevant Likert scale items. The responses were as indicated in table 12.

Table 12 Contributions of table banking skills on livelihood outcomes of young widows in Yatta Sub-C**ounty**

Table Banking Skills	**SA%**	**A%**	**N%**	**D%**	**SD%**
Table banking enables members to record and track their financial contributions.	36.8%	47.7%	0%	11.4%	4.1%
Skills acquired through table banking have increased my household income opportunities.	24.9%	39.4%	8.3%	19.2%	8.3%
Table banking has improved my financial management	27.5%	45.6%	5.2%	16.5%	5.2%

within my household					
Table banking has improved my saving skills	20.7%	45.1%	4.1%	19.7%	10.4%
Table banking skills have improved my confidence in making financial decisions.	38.9%	41.5%	2.1%	12.4%	5.2%

Source: (Field Data, 2026)

The findings indicate 84.5 % of the respondent agreed that table-banking skills enabled members to record and track their financial contribution, while 15.5% of the respondents disagreed. On opinion to the skills acquired through table banking having increased their household income opportunities 64.3 % of the respondents agreed, while 27.5% disagreed and 8.3% were neutral. Based on the findings, 73.1 % agreed that table banking had improved their financial management within their household. 5.2 % of the respondents were neutral; however, 21.7% disagreed. Only 17.6% disagreed with table-banking skills had improved their confidence in making financial decision. The findings indicated 65.8% agreed to Table banking has improved their saving skills, while 30.1 % disagreed. The findings showed that 80.4% of the respondent agree that table banking skills had improved their confidence in making financial decision and only 2.1% were neutral to the opinion of table banking skills had improved their confidence in making financial decision.

Overall, the results suggest that a significant portion of the respondents had positive experiences with financial skills that they learned through table banking, especially in financial record keeping, financial management at home, saving, and confidence in financial decision making. Building on skills such as saving, bookkeeping, financial knowledge and credit management.

Analysis of Key interview responses

The study undertook thematic analysis on how table-banking skills influence the livelihood outcomes of young widows in Yatta Sub-County. The respondents stated that:

"Some of *young widows actively participate in table banking, merry go rounds and "Kasanduku" to improve livelihoods. In table banking they do saving, access loans, some NGOs enter to train the community through table banking on issues of farming, poultry practices, bee keeping, smart agriculture for better harvest especially in this region where we face low rainfall variation. The respondents, noted that the groups influence young widows on financial literacy like record keeping, how to plan for loan repayment, how to venture into small businesses in the*

evening at the market places for better upkeep. The groups have helped these women from social isolation, strengthening social and help one another while not all young widows are in these program. Although there are challenges of poverty, weak group cohesions, inconsistent contribution, failure to pay loan to required time and prevailing economy may hinder the sustainability of these programs. Further stated that, if the government and other development partners would grant these groups some money as a loan just to boost them, definitely would increase cash flow in the groups thus building their financial strength."

These views support the quantitative findings on financial management, savings skills and decision-making confidence realized from table banking skills.

Table Banking Skills and Livelihood outcomes Discussion

The findings of the study were consistent with Obiria (2025), who argued that table banking promotes financial empowerment and entrepreneurship among widows through a flexible lending system in rural areas. Similarly, Toroitich et al (2021), stated that the informal financial system such as table banking improve financial empowerment among rural women enabling access to saving and credit services. The current study supports the argument because the respondent reported improved access to loan services, savings and financial management through table banking participation.

African Development Bank report (ADB, 2022) found that over 60% women in small-scale business in African often rely on informal financial systems such as table banking as their primary source of capital. The current study, majority of the respondents confirmed access to loans through table banking, although the amount accessed by majority was below Ksh. 10,000. This may suggest the significance of the model yet unstable income and weak coping capacity among the respondents. Therefore, implied independence on small-scale revolving funds for household survival and livelihood improvements. This demonstrates how table-banking skills are important financial support for young widows who may lack collateral or access to formal financial institution, although eliminating household problems.

Further, Kinyanjui and Gathirwa (2022) found widows participating in table banking in Nakuru County and Nyandarua County (Ndung'u, 2023), had improved their financial status, nutrition, school fees payment and asset ownership after joining table-banking groups. Similarly,

respondents in Yatta Sub-County indicated they utilized loans to pay school fees, buy food, perform farming activities, and livestock investment, while many indicated table banking improved household financial management and income opportunities. Thus, improving livelihoods resilience among widows although was only on immediate household survivals rather than large-scale transformation.

The findings align with Chatterjee (2022) who noted access to financial capital through table banking increase self-esteem and reduced social exclusion among widows. Current study support with over 80% of respondents agreeing table banking improved their confidence in making financial decisions, and qualitatively that the groups reduced social isolation, strengthening solidarity and teamwork. This demonstrated table banking not only contribute financial empowerment but also psychological wellness and social capital formation.

Still, qualitative findings aligned with Rono (2026), who argued that table banking groups who linked with government and NGO programs received trainings on business management, budgeting, and record keeping in order to transform short-term financial goals into longer terms for sustainability in Rift Valley region. In Yatta Sub-County, respondents reported trainings such as poultry farming, financial literacy and smart agricultural practices suitable during low rainfall. These practices enhanced livelihood diversification and build resilience to coping strategies. However, the diversification strategies majorly remained within the low-income status with activities such as small-scale farming, and poultry keeping. This suggesting why some households experienced financial instability despite active involvement in table banking trainings.

Despite the positive contributions, many young widows experienced unstable income, inadequate savings and loan repayment difficulties despite participation in table banking. The findings align with (Chatterjee, 2022), who observed challenges in table banking such as limited financial capacity, loan defaulting and straining access to external financial support because of informal structure of table banking thus affecting their financial growth. This reflects on the economic hurdles and unstable income in the households of young widows limiting long-term financial sustainability among young widows. While the previous studies focused on table banking as a source of financial inclusion and entrepreneurship among women in general, present study broaden literature by demonstrating significance of table banking beyond financial functioning to

strengthen social solidarity, reduction of isolation, strengthening coping strategies and supporting livelihood resilience during vulnerability. Thus, the findings reinforce both Sustainable Livelihood Framework and Capability Approach, through financial capital, social capital, knowledge acquisition and abilities of widows to make better livelihood decisions.

4.4.2 Effect of healthcare access on livelihood outcomes of young widows in Yatta Sub-County.

The second objective was to determine the effect of healthcare access on livelihood outcomes of young widows in Yatta Sub-County. The results were as follows.

Table 13 **Summary of healthcare access indicators**

Indicator	Main finding	Percentage
Health facility within 5KM	Yes	75.1%
Registered under SHA	Yes	84%
Community Health Assistant	Yes	71%
Main Mode of Healthcare Payment	Government Subsidy /SHA	37%
	Family Support	30%
	Out of pocket	28%
	Community /friends	4%
	Private insurance	2%
Main Challenges affecting health care	Lack of transport	25%
	Cost of health care	22%
	Distance to the facility	21%
	Poor quality of health care	14%
	Lack of information	7.5%
	Long waiting	7.2%
	Cultural barriers	3.3%

Source: (Field Data, 2026)

The findings show that health care access among the respondents in Yatta Sub-County was relatively available but still constrained through practical and financial barriers. Majority of the respondents 75.1% reported availability of health facility within 5 KM of their residence. In addition, 84% of the respondents had registered SHA. This suggested relatively higher

enrollment in public facilities. The findings reported 71% agreed Community health assistants have significantly improved healthcare access at the community level. Further qualitatively highlighting benefits such as assistance in SHA registration, blood pressure and diabetes management and monitoring, access some medicine, maternal health care, deworming services, Vitamin A administration, hygiene education and child follow up services.

Despite positive coverage, health care access remains challenged. The findings show majority of the respondents used SHA (37%) as the mode of healthcare payment, family support (30%) and out of pocket (28%). In spite of SHA majorly contributing to health care affordability, respondents still used family assistance and personal income to meet medical expenses. The main challenge reported was Lack of transport (25%), cost of medical services (22%) distance to the facility (21%), poor quality healthcare (14%), lack of information (7.5%), long waiting (7.2%) and cultural barriers (3.3%). The findings indicate availability of facility and insurance do not guarantee effective health care access, since transport, afforbaility and service quality still afffect the utilization.

The study requested the respondents to indicate level of agreement with regard to effect of healthcare access on livelihood outcomes in Yatta Sub-County. They were provided with a likert scale to indicate Strongly Agree (5), Agree (4), Neutral (3), Disagree (2) and Strongly Disagree (1) depending on their choice. The responses were as shown in table 14.

Table 14 influence of healthcare access on livelihood outcomes in Yatta Sub-County

Healthcare Access	**SA%**	**A%**	**N%**	**D%**	**SD%**
My household members are able to seek medical care when needed without financial challenge	13%	47.2%	12.4%	13.5%	14%
The nearest facility has all services available to meet my household needs	24.9%	34.7%	6.2%	22.8%	11.4%
Healthcare expenses negatively affect my household finances (Reverse)	16.1%	28.0%	11.4%	34.2%	10.4%
I regularly use health services whenever a household member is sick	16.1%	55.4%	0%	21.3%	7.3%
The nearest facility has consistent supplies of essential medicines and required service.	15%	42%	13%	19.7%	10.4%

Source: (Field Data, 2026)

The findings indicated that 60.2% agreed that their household members were able to seek medical care when needed without financial challenge while 12.4% were neutral and 27.5 % and disagreed. Based on the findings 59.6 % agreed the nearest facility has all services available to meet their household needs. Only 6.2% were neutral on the nearest facility has all services available to meet their household needs while 34.2% of the respondent disagreed. There was a reverse question on if healthcare expenses negatively affected their household finances and 44.1% agreed, suggesting they were negatively affected. 11.4% were silent or neutral on healthcare expenses negatively affected their household finances. 44.6 % disagreed on the healthcare expenses negatively affected their household finances.

On consumption of healthcare services at the household level, the respondents agreed 71.5% they regularly use health services whenever a household member is sick, while 28.6% disagreed that they regularly use health services whenever a household member is sick. From the findings majority 57% of the respondents indicated the nearest facility had consistently supply of essential medicine and required services. However, 13% were neutral while 30.1% were dissatisfied and disagreed with the nearest facility had consistently supply of essential medicine and required services.

Analysis of Key interview responses

The study conducted thematic analysis on how health care access affects the livelihood outcomes of young widows in Yatta Sub-County. The respondents stated that…

"*Some of the young widows experience diverse health challenges such as depression and stress, which adversely may affect their ability to work consistently. The respondents noted although availability of health services with nearby dispensaries and health centers and programs such SHA, affordability sometimes can be a challenge especially transport cost, medical expenses fluctuation, and shortages of drugs. It was noted, many young widows still seek medical services whenever needed but sometimes-financial limitation may delay treatment and weaken household coping capacity and increase vulnerability during emergencies."*

The findings support quantitative findings, which indicated relatively high healthcare utilization and service availability, even though medical expenses continued to adversely affect household income and coping capacity.

Health care access and Livelihoods Outcomes Discussions

The findings were consistent with George et al. (2023) who suggested that widowhood places women in an economically vulnerable position, socially excluded and financially dependent position, which hinders the access to health care and wellbeing of the households. Still, in Bangladesh (Hassan et al., 2025) explored livelihood among widows over ten years and found, challenges of access to health care that deconstruct their resilience on livelihood and result in depletion of gathered resource. Thus, implicating to cycles of vulnerability. Similarly, the present study revealed that, despite the availability of health facilities within the community in Yatta Sub-County, the registration of the households with the SHA, income sources and livelihoods were still not stable. Further, transport cost, and financial expenditure to access health care services remained a challenge. This indicated that access to health services is not enough to reduce the vulnerability of widows in the health sector. This suggested that physical availability of healthcare facility does not translate better livelihood outcomes because the young widows experienced financial instability to utilize healthcare services effectively. This diverged from some policy and empirical assumptions that availability and health insurance automatically improved health care access among vulnerable people.

The findings are consistent with Stephene et al. (2024) who identified affordability problems, distances, inadequate social protection, and out-of-pocket payment as significant hurdles to accessing healthcare by vulnerable women. Similarly, the respondents noted that they faced some difficulties related to healthcare costs, transport costs, and sometimes having to wait for medicines despite utilization of healthcare services, which were relatively high in Yatta. This explains possible weakness on coping capacity within the households. The qualitative results also confirmed the findings of Kabiru et al. (2020), which attributed widowhood to reduction in participation in productive livelihood activities increasing vulnerability during emergencies. Therefore, weakening livelihood resilience. Therefore, imply poor health not only affected by physically wellness but also reduced household capacities and thus reinforce economic vulnerability.

The study however, contributes to literature as it indicates despite government sponsored programs to support health, young widows still look for family support and informal coping mechanisms to finance health care needs. This indicated insurance schemes and access to

physical facilities could increase better healthcare service utilization although not necessarily solve structural poverty and livelihood outcomes insecurities among young widows. The study therefore emphasized healthcare access should not only conceptualize service availability but also economic and social capability of the vulnerable households in order to utilize such services to better their livelihoods. The findings demonstrate healthcare functioned as human capital and livelihood support approach, even though it remained constrained by vulnerabilities within rural households. The results confirm Sustainable Livelihoods Framework, which lists healthcare as one of the components of human capitals and the Capability Approach, which argues that the real capacity of healthcare depends on the financial and social ability to be able to utilize effectively these services.

4.4.3 Assess relationship between income levels and livelihood outcomes of young widows in Yatta Sub-County.

The third objective was to assess relationship between income levels and livelihood outcomes of young widows in Yatta Sub-County. The results were follows.

Table 15 **Summary of Income levels indicators**

Indicator	Main finding	Percentage
Primary source of income	Informal work	39%
	Self-employment	24%
	Farming	23%
	Employment	12%
	Remittances	2%
Monthly income range	Below Ksh.5000	35%
	Ksh. 5001 to 10,000	49%
	Ksh. 10001 to 20,000	13%
	Ksh. 20001 to 50,000	4%
	Above Ksh. 50000	0%
Access to savings	Yes	76%
Access to credit services	Yes	100%
Subjective poverty status	Very poor	6%
	Poor	49%

	Average	36%
	Better off	9%
Main economic challenge	Low/irregular income	34%
	Dependent with no income	25%
	Limited job/limited business opportunities	19%
	Loss of property after widowhood	11%
	Lack of access to loans	6%
	High medical expenses	5%
Factor affecting income	Economic Hardship	36%
	Government policies	21%
	Occupation	19%
	Education	15%
	Work experience	9%
Suggested income improvement measure	Business support	32%
	Training and skills development	31%
	Access to loans	16%
	Better Job opportunities	11%
	Community support	7%
	Land access	3%

Source: (Field Data, 2026)

The findings show that income source among the respondent was mainly informal work (39%), self-employed (24%) and farming (23%) while others showed formal employment, and remittances. Thus, indicating dependence on non-formal and unstable livelihood income. Monthly range among the respondents was generally low. Most the respondents 84% earned below Ksh. 20,000. Even the though respondents indicated 76% access to savings and 100 % access to credit services. Qualitatively, the respondents indicated to rely on table baking savings, mobile banking loans (fuliza and Mshwari), family support and sale of livestock for short term cushioning. The subjective poverty assessment showed 49% considered themselves as poor, 36%

average, 6 % very poor and 9% better off. Qualitatively the respondnets indicated poverty indicators in the community such as as poor housing structure, lack food and poor feeding, poor clothing and dressing, lack of education and struggle to pay school fees, low income and unemployment, lack of livestock and productive assets, constant borrowing, lack of proper healthacare, poor lifestyle and houshold struggles. This imply the indcators of poverty are visible in the community.

The main challenges affecting income level reported low/irregular income (34%), dependent with no income (25%), limited job and business opportunities (19%), loss of property after widowhood (11%) and lack of access to loans and medical expenses. The findings indicated the following factors affecting their income levels economic hardship (36%), government policies (21%), occupation (19%), education (15%) and work experience (9%). In order to improve their income levels, the respondent suggested Business support (32%), training and skills development (31%), loans access (16%), job opportunities (11%) and community support (7%) and land access (3%).

The study requested the respondents to indicate level of agreement with regard to relationship between income levels and livelihood outcomes of young widows in Yatta Sub-County They were provided with a likert scale to indicate Strongly Agree (5), Agree (4), Neutral (3), Disagree (2) and Strongly Disagree (1) depending on their choice. See responses in table.

Table 16 Relationship between income levels and livelihood outcomes of young widows in Yatta Sub-County

Income Levels	**SA%**	**A%**	**N%**	**D%**	**SD%**
My current income is sufficient and stable to meet basic livelihood needs.	10.4%	26.4%	12.4%	32.6%	18.1%
Household income reduced after the death of my spouse (Reverse)	11.4%	41.5%	14.5%	17.6%	15.%
I have access to opportunities to increase my household income.	16.6%	28.8%	3.8%	41.8%	9.3%
I have savings that I can rely on during emergencies	8.3%	26.9%	2.10%	45%	17.1%

Source: (Field Data, 2026)

The finding indicate that 36.8% of the respondents agreed that their current level of income is sufficient and stable to meet the livelihoods needs which included 10.4% strongly agreed and 26.4% agreed that their current income was adequate and stable for meeting their basic livelihood needs. 12.4 % were neutral while 50.7% disagreed with current income level being sufficient and stable to meet their livelihood needs. Only 52.9% of the respondent agreed on household income reduced after the death of their spouse while 14.5 % were neutral on income reduction after the deathg of their spouse, while 32.6% disagreed. In access to opportuinites to increase household income, 45.4% agreeed to have access, while 3.8% undecided and 51.1% of the respondents were in disagreement. On savings that they can rely during emergencies 35.2% agreeed, 2,1% were neutral while 62.1% (45% disagreed and 17.1% strongly disagreed) to have access to savings during emergencies. Even though respondents indicated 76% agreed to have access to some form of savings and credit services such as table banking savings, mobile banking, informal savings, livestock and poultry, they are not enough to cushion during emergencies.

Analysis of Key interview responses

The study undertook thematic analysis on relationship between income levels and livelihood outcomes among young widows in Yatta Sub-County. The respondents stated that …

"*young widows generally experience low and unstable income due the kind of work most of them does such as casual work, small scale farming, and small business to support their household's needs. The respondents noted, young widows experience challenges such as limited employment opportunities, fear of taking risks in business, economic hardship, and burden of the sole provision. This affects the ability to sustainable income. Further stated, dependency burden weaken household financial stability. The respondent noted that poverty, and inconsistent income opportunities sometimes increase vulnerability to young widows. Therefore, recommended that strengthening some of the existing programs such as table banking, and women empowerment initiatives on income generating activities will improve their income levels.*"

These findings support the quantitative findings, which showed majority, relied on informal work, farming and self-employment as primary source of income with earning little. Still, a larger proportion experienced unstable income and inadequate opportunities for income.

Income levels and Livelihood outcomes Discussions

These findings aligned with leite et al. (2024) and Bina (2021), who argued that, loss of spouse often, weakens household welfare and pushes widows into economically insecure livelihood activities. Similarly, the current study indicate majority of the young widows engaged in multiple insecure livelihoods including farming, self-employment, and other engagement to earn a living for the household. Further, 52.9% of the respondent agreed on household income reduced after the death of their spouse. Other reasons on low income, respondents reported dependecny on sole provision, which challanged their income levels. Thus affecting many respondents in meeting basic needs. This suggested that most of the activities were informal and unstable which limited the ability to achieve sustainable household economic security. In addition, qualitative findings revealed some young widows had fears of business risk taking therefore limiting the willingness to investing in a more sustainable income.

The results confirmed Pamela (2023) and Adeniran-Adetoye (2025) who noted widowhood is generally associated with reduction in the economic resources of the households, financial shock and vulnerability. In Yatta Sub-County, respondents reported declined income after death of the husband. Young widows used table banking for financial cushioning, in order to meet basic needs like food, education, and medical expenses. Oingo et al (2025) linked culture constraints, inadequate employment opportunities and lack of access to productive resources with poverty among widows. The current study presented similar nature of constraints affecting the income levels hence increasing vulnerability. It suggested the available strategies to boost income were informal and only short-term coping mechanisms rather than long term for economic growth.

However, present study contributed to other studies. Despite the attempts of young widows to diversify their coping strategies through farming, small business and table banking, their weak livelihoods and savings were weak. This indicated constrain in the household and the ability to cope and prepare for emergencies. These results corroborated those of Omondi et al. (2026) who found that low level of education and absence of social protection, economic hardship and dependency on informal coping mechanisms are related to widow vulnerability.

Gichuhi and Mwangi (2021), found table banking was linked to improved economic opportunities, the young widows continued to use other informal coping strategies such as borrowing and sale assets when the economy challenged them extremely. Similarly, although the table banking associations and networks in the village do provide financial resources for its

members, respondents pointed out that their earnings were not predictable, they also had limited savings power and were also without coping capacity. Consequently, dependence on informal and irregular income sources weakened income sustainability and increased distress to coping mechanism such as borrowing and selling of household assets. Therefore, income diversification did not automatically translate to livelihood security unless stable saving capacity and better economic approaches among young widows. The findings support both Sustainable Livelihood Framework and capability Approach. Both models reinforce financial resources is critical for household growth and mitigation of needs to better livelihoods outcome, however, it depends on the capacity of the individual to mitigate on life shocks and stress using resources.

4.4.4 Role of land access on livelihood outcomes of young widows in Yatta Sub-County.

The fourth objective was to determine role of land access on livelihood outcomes of young widows in Yatta Sub-County. The results were follows.

Table 17 **Summary of land access indicators**

Indicator	Main finding	Percentage
Land access	Yes	100%
Type of land access	Husband ‘s family land	80%
	Late husband’s land	14%
	Leased land	4%
	Own titled deed	2%
Independent decision making over land	Yes	41%
	No	59%
Main use of the land	Farming	61%
	Livestock	29%
	Leasing	1%
	Housing	7%
	Business	2%
Challenges affecting land	Financial limitation	47%
	Lack of title deed	27%
	Family resistance	21%
	Land dispute	4%
	Cultural restriction	1%

Source: (Field Data, 2026)

The findings show that all respondents had access to land. However, the type of land access varied across the respondents. Most of the respondents accessed land through husband’s family

(80%) while land owned by the late husband reported 14% and only 2% had own title deed. 4% of the respondents indicated accessed land through lease. Therefore, land access among the respondents mainly accessed through customary arrangements rather the formal ownership rights. Although respondents had access to land, only 41% indicated independent control over the utilization of the land while 59% could not. The land mostly used for farming (61%), livestock keeping (29%), housing (7%), business (2%) and leasing (1%). The respondents indicated, hey experienced challenges such as family resistance (21%), land disputes (4%), lack of title deed (27%), financial limitation (47%), and cultural restriction (1%). The results suggest the land among the respondent was largely used for agriculture and livestock, as a survival resource in rural households. Thus, showing land was accessible but experienced constraints such as finance, legal and family related barriers, this influenced their livelihood outcomes negatively.

The study requested the respondents to indicate level of agreement with regard to influence of land access on livelihoods of young widows in Yatta Sub-County. They were provided with a likert scale to indicate Strongly Agree (5), Agree (4), Neutral (3), Disagree (2) and Strongly Disagree (1) depending on their choice. The responses are as indicated in table 18.

Table 18 Role of land access on livelihoods of young widows in Yatta Sub-County

Land Access	**SA%**	**A%**	**N%**	**D%**	**SD%**
I have stable access to land after the death of my spouse.	5.7%	36.8%	6.2%	37.8%	14%
I am able to use my land for economic activities that support my household livelihood	8.3%	44.6%	2.6%	38.3%	6.2%
The available land is sufficient to meet my household livelihood needs	9.8%	44.%	9.3%	26.4%	10.4%
Government and administrative leaders (eg *Chiefs and assistant chiefs)* have provided mechanisms to protect widows land ownership and resolve disputes	6.2%	30.6%	8.4%	32.6%	22.1%
I have receiving training and information on land rights	2.6%	21.2%	11.4%	50.3%	14.5%
Cultural practices in this community support widows' access to land	6.7%	47.2%	4.1%	28%	14%

Source: (Field Data, 2026)

The results whowed that 42.5% of the respondent agreed that they have a stable access to land after the death their spouse, 6.2% were neutral on they have a stable access to land after the death their spouse. 51.8% disagreed on they have a stable access to land after the death their spouse. The findings indicated that 52.9% of the respondent agreed that they use land for economic activites that support their household livelihood outcomes. Only 2.2% were neutral while 44.5 % were in disagreement on they use land for economic activity to support their household livelihoods.

The results showed that 53.8% agreed that is sufficient to meet their household livelihood needs while 9.3% were neutral. Only 36.8% disagreed that the land availlable is suffcient to meet their hosueholds livelihoods. The findings indicated that 36.8% agreed that the Government and administrative leaders (eg *Chiefs and assistant chiefs)* have provided mechanisms to protect widows land ownership and resolve disputes. 8.4% of the respondent were neutral on Government and administrative leaders (*Chiefs and assistant chiefs)* have provided mechanisms to protect widows land ownership and resolve disputes. Majority of the respondents disagreed (54.7%) that Government and administrative leaders (eg *Chiefs and assistant chiefs)* have provided mechanisms to protect widows land ownership and resolve disputes.

On receiving training and information on land rights, agreed (23.8%) to have received training and land information, 11.4% were neutral on receiving training and information on land rights. 64.8% disagreed on receiving training and information on land rights. Lastly, the findings indicated that 53.9% agreed that cultural practices in the community supported widow's access to land while 4.1% were neutral and 42% disagreed.

Analysis of Key interview responses

The study undertook thematic analysis land access and livelihoods among young widows in Yatta Sub-County. The respondents stated that …

"*Most of the young widows here experience land access through inheritance, husbands' family allocation, or continuous residence after the death of the husband. Some use for farming, housing and livestock keeping, to support households' needs. However, land access experienced family disputes, in-laws' conflicts, weak legal enforcement and lack of title deeds. The*

respondents highlighted the community experience male preference in dominating land control limiting ownership. Further noted, land conflicts are resolved through court resolution, chief office settling and traditional approaches to solve land issues. Despite all these, financial limitation and fear of family conflict reduce full utilization of land".

These finding align with quantitative findings, which indicated although many young widows used land for household support, large proportion experienced fluctuated land access and limited land rights.

Land Access Discussion

The findings are consistent with Egharevba et al. (2024), and Sakapaji (2024) who pointed out that discriminatory inheritance practices, weak rights to land and structural gender inequalities significantly influence the level of land ownership and control by the widows. In the current study, Yatta Sub-County revealed that majority held land with 94% either husband title name or husband family related. Therefore, indicating land ownership does not happen automatically with only 41% agreed to make decision over land use independently, while in-laws dictate larger proportion. This suggested that the authority and land tenure largely dependent under patriarchal family structures which as supported by qualitative findings.

Further, consistent to Otieno, and Muga (2024) who reported that informal livelihoods, especially land access and livelihood opportunities are limited in sub-Saharan region because of non-existence of legal protection. In Yatta Sub-County, respondents highlighted male domination in land use, planning decision and inadequate protection of the institution as constraints in efficient utilization of the land thus adversely influencing livelihood outcomes. Accessing their spouse land did not guarantee control among widow as indicated in table 4.12. This demonstrates the weak contribution of land to livelihood outcomes despite agriculture remaining dominant livelihood activity. Further, showed some limitation in utilization, thus implying a challenge on land access among women. This is against Law of succession in Kenya (Amendment Bill, 2019) which regulates the legitimate dependents of deceased persons, a claim, and a right in the deceased intestate by introducing the term spouse as contained in the Marriage Act. GoK (2016) allows land ownership communally under customary law.

The findings align to Otieno (2022) findings who found inadequate awareness at the time of succession, and lack of protection on land rights related issues. Similarly, respondents reported

(64.8%) lack of appropriate training and lack of information regarding land ownership rights. This is despite, the Constitution of Kenya (2010), the Land Act, (2012) and the marriage act (2014), guaranteeing equal rights on property ownership and inheritance regardless of gender. However, the application of these statutory provisions is thus unequal and mostly in the rural areas whereby the use of customary norms is still prevalent. This aligns to qualitative findings that the community experience male preference in dominating land control limiting women land ownership. Further noted, land conflicts are resolved through court resolution, chief office settling and traditional approaches to solve land issues. The traditional approach land resolution was common which may create preferences. Thus, reinforcing patriarchal norms and informal power structures, which adversely affected young widows land access. This continues to put young widows into vulnerability on instability to access and use land, which had over 52% of the respondents. Hence, reducing confidence in investing fully land based economic activities.

The findings validate the findings of Evans (2021), Lekhawichit et al. (2024) and Dube (2023) who argued widows in African rely on agriculture as their main livelihood as they compete with formal employment and sole provision on their livelihood due to poverty constrains. Similarly, in the current study, young widows indicated their main livelihoods depended on agriculture, livestock, small business and informal employment. The findings indicated that 52.9% of the respondent agreed that they use land for economic activities that support their household livelihoods. Further, land use an asset to solve household needs despite challenges that accompanied its usage such as weak legal enforcement, conflict on family resistance, financial constraint and insecure tenure. This implies land as an asset more on survival resource than secure economic asset among the young widows. The findings therefore, demonstrate land access alone is insufficient to improve livelihoods unless accompanied with secure ownership, control, protection, and capacity to use it effectively. This supported, Sustainable Livelihoods Framework and Capability Approach. Land as resource is important to sustainable livelihoods but having control and gaining ownership increase the power and freedom steering the capacity to utilize effectively.

4.4.5 Livelihoods outcomes of young widows in Yatta Sub-County.

The study measured the livelihood outcomes under the influence of socioeconomic determinants (table banking skills, healthcare access, income levels and land access) of young widows in Yatta

Sub-County. The results were follows. The study requested the respondents to indicate level of agreement with regard to livelihood outcomes of young widows in Yatta Sub-county. They were provided with a likert scale to indicate Strongly Agree (5), Agree (4), Neutral (3), Disagree (2) and Strongly Disagree (1) depending on their choice. The responses were as indicated in table

Table 19 Livelihoods outcomes of young widows in Yatta Sub-County

Livelihoods outcomes	**SA%**	**A%**	**N%**	**D%**	**SD%**
My Household can meet food needs through the year without any limitation	12.4%	42.5%	2.1%	32.6%	10.4%
My household experienced food shortage in the last three months (reverse)	16.1%	29.0%	3.6%	39.9%	11.4%
Compared to immediately after the death of my spouse, my household livelihood has improved	13%	34.7%	15%	29%	8.3%
I am able to pay schools fees or support dependent's education without significant financial hardship	13%	37%	4.1%	32.8%	12.4%
My household members are able to maintain good physical and mental health to support daily livelihood activities	13.%	37.4%	5.2%	34.7%	9.8%
I can comfortably cope with shock or stress within my household	15%	21.2%	14%	39.4%	10.4%
My household engages in more than one income generating activity to support livelihoods needs (farming, livestock keeping, business or casual work)	16.1%	42.5%	5.7%	29.5%	6.2%

Source: (Field Data, 2026)

The findings indicated mixed livelihood outcomes among young widows in Yatta Sub-County. From the findings 54.9% of the respondent agreed that their household can meet food needs through the year without any limitation while 43% disagreed. The results showed that 45.1% their household experienced food shortage in the last three months. 51.3% of the respodnent

disgreed that their household experienced food shortage in the last three months while 3.6% were neutral. Findings showed that 47.7% of the respondent agreed compared to immediately after the death of the spouse, their household livelihoods have improved while 37.3% disagreed and 15.5 were neutral. The results indicated that 50% of the respodent agreed to ability to pay school fees or support dependents education without signficant financial hardship, while 45.2% disagreed. The results iindacted 50.4% of the respodnent agreed that their household members were able to maintain good physical and mental health to support daily livelihoods activities, while 44.5% disagreed and 5.2% of the respondent were neutral.

The findings showed that 58.6% of the respondent engaged in more than one income generating activity to support livelihoods needs (farming, livestock keeping, business or casual work). Only 5.7% of the respondent were neutral while 35.7% of the respondent disagreed. The findings showed livelihood resilience remained constrained with 36.2% were comfortable to cope with shock within their household. 49.8% disagreed to be comfortable to cope with shock within their household while 14% were neutral. The main coping strategies during emergencies or unforseen financial crises were borrowing from friends and family (37%) and closely selling assets (33%) while 20% relied on savings and 8% of the respondent were unable to cope see figure 4.1. This suggests although some household had diversified income activities, many still relied on informal and distressed strategies during economic shock which potentially influenced their livelihood outcomes.

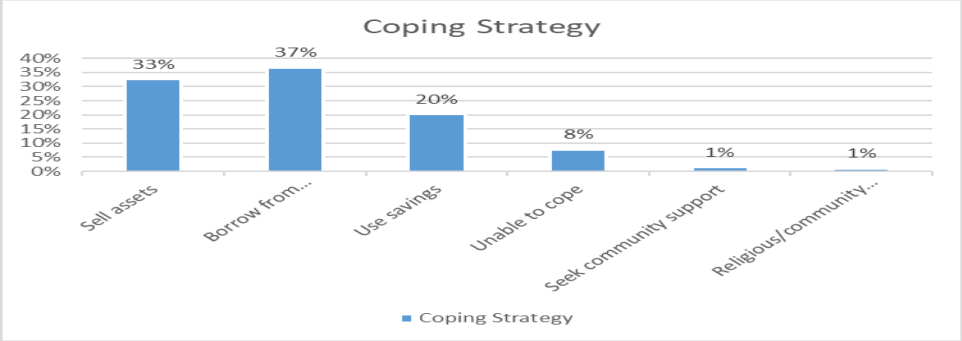


Figure 2 Coping strategy in case of unforeseen financial crisis

The studies align with Fasanmi et al. (2021), and Makanga (2022) which revealed widows are left with variety of informal activities some of which are low income and forced to seek informal financial cushioning such loans, irregular jobs, and social assistance mechanisms to support their household's needs. In Yatta Sub-County, a larger proportion participated in some livelihood

activities and depended on relatives and friends to provide for loans and sale household assets during emergency implying livelihood outcomes may not be sustained. Similarly, the findings are consistent with Omondi et al. (2026) who noted that low education, and low social protection attributes correlated to widows vulnerability effect and effect on hardship as well as coping mechanism. The current study, while expressed the positive effect of table banking and networks, the respondents expressed instability in incomes levels and weak to moderate saving power. Therefore, affected coping capacity translating approaches were not enough.

The present study expands and slightly diverges the previous studies, which portrayed widows as passive victims of poverty and dependency. The current showed young widows, livelihood diversification and livelihood options to make livelihood resiliency, involving in farming, small business and informal activities in order to combat livelihood vulnerabilities. However, some indicated food insecurity despite a proportion showing multiple activities and access to land. This suggests, multiple livelihood activities do not automatically solve women's socioeconomic vulnerabilities. The findings are consistent with Sustainable Livelihood Framework and Capability approach that access to resource is important while the consequences of sustainable livelihoods outcomes depend on capacity to access and mobilize the required resources and increase capacity to respond to the shocks adequately and improve household wellbeing

4.5 Inferential Statistics

4.5.0 Correlation Analysis

Correlation analysis was conducted to establish the direction and strength of the relationships between table banking skills, healthcare access, income levels, land access and livelihood outcomes among young widows in Yatta Sub County.

4.5.1 Correlation between Table banking skills and Livelihood outcomes of young widows in Yatta Sub-County in Machakos County

The study conducted correlation analysis between table banking skills and livelihoods outcomes of young widows in Yatta Sub-County as presented in table 20. The results indicate moderate positive and significant relationship ($r = 0.355$, $P = < .001$) between table banking skills and livelihoods outcomes. This implies improvement in table banking skills such as savings, financial management and loan utilization among the respondents were associated to experience better household livelihood outcomes. The findings consistently support Chatterjee (2022) who

observed table banking improves financial access, inclusion, saving skills and economic resilience among widows and vulnerable women.

Table 20: Correlation between Table banking skills and Livelihoods outcomes of young widows in Yatta Sub-County in Machakos County

		Livelihood outcomes in Yatta Sub-county
Table banking skills	Pearson Correlation	0.355***
	Sig. (2-tailed)	0.001
	N	193

***.Correlation is significant at the 0.05 level (2-tailed)

4.5.2 Correlation between Health care access and Livelihood outcomes of young widows in Yatta Sub-County in Machakos County

The study conducted correlation analysis between Health care access and livelihoods outcomes of young widows in Yatta Sub-County as presented in table 21. From the results indicate moderate positive and significant relationship (r = 0.343, P= < .001) between health care access and livelihoods outcomes. This suggests that access to health care services moderately contributed to improvement of household wellness and productivity capacity of young widows. The findings support the view of Kabiru et al. (2020) who argued that improved healthcare access strengthen household productivity, reduces vulnerability and improve overall wellness of the household.

Table 21: Correlation between Health care access and Livelihoods of young widows in Yatta Sub-County in Machakos County

		Livelihood outcomes in Yatta Sub-County
Health care acess	Pearson Correlation	0.343***
	Sig. (2-tailed)	0.001
	N	193

***.Correlation is significant at the 0.05 level (2-tailed)

4.5.3 Correlation between Income levels and Livelihood outcomes of young widows in Yatta Sub-County in Machakos County

The study conducted correlation analysis between income levels and livelihoods outcomes of young widows in Yatta Sub-County as presented in table 21. The results indicate weak positive and significant relationship (r = 0.294, P= < .001) between income levels and livelihoods outcomes. This implies that better income levels were associated with better livelihoods outcomes among young widows. The relationship was weak in strength suggesting that although income level contribute to household livelihoods, challenges relating to income opportunities may influence to livelihood outcomes. The findings are consistently aligned with Leite et al. (2024) who found unstable income and low income among widows contributed to household vulnerability, food insecurity and reduced livelihood sustainability.

Table 22: Correlation between Income levels and Livelihoods of young widows in Yatta Sub-C**ounty in Machakos County**

		Livelihood outcomes in Yatta Sub-County
Income levels	Pearson Correlation	0.294***
	Sig. (2-tailed)	0.001
	N	193

***.Correlation is significant at the 0.05 level (2-tailed)

4.5.4 Correlation between Land access and Livelihood outcomes of young widows in Yatta Sub-County in Machakos County

The study conducted correlation analysis between land access and livelihoods outcomes of young widows in Yatta Sub-County. as presented in table 23. From the the results indicate weak positive and significant relationship (r = 0.204, P= 0.004) between land access and livelihoods outcomes.

Table 23: Correlation between Land access and Livelihoods of young widows in Yatta Sub-County in Machakos County

		Livelihood outcomes in Yatta Sub-county
Land access	Pearson Correlation	0.204**
	Sig. (2-tailed)	0.004

	N	193

**.Correlation is significant at the 0.05 level (2-tailed)

Lastly, Land access demonstrated weak positive and significant relationship with livelihoods outcomes (r = 0.204, P= 0.004). This implies improved land access was associeted with better livelihood outcomes among the young widows. The relationship indicate although land contributes to livelihoods outcomes through farming, livestock keeping, and housing other barriers such as insecure ownership and family conflicts may limit full potential contribution to household livelihoods. This aligned with Otieno and Muga (2024) who observed that insecure land tenure and patriarchal systems continue to limit widows effective utilization of land resources for sustainble livelihood outcomes. The results of the correlation indicated that all the independent variables table banking skills, health care access, income levels and land access had a positive and statistically signficant relationship with livelihood outcomes among young widows in Yatta Sub-County in Machakos County.

4.5 Regression Analysis

4.5.1 Regression Model Summary

Table 24**: Regression Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.613[a]	.376	.363	.668

a. predictor:(Constant), Table banking skills, Healthcare access, Income levels and Land access.

Source : (Field, 2026)

b. livelihoods outcomes among young widows in Yatta Sub-County

The study conducted a regression analysis to find out the strength of the relationnship between independent variables and dependent variable as shown in table 25. The findings show that livelihoods outcomes of young widows in Yatta Sub-County is 37.6% explained by table banking skills, healthcare access, income levels and land access ($R^2 = .376$) after adjusting the predicitng model it explain 36.3% of the variation (adjusted $R^2 = .363$), while 62.4% is the variation due to the other factors which have not been studied in the study

4.5.2 ANOVA of the Regression Model

Table 25: ANOVA of the Regression Model

Model	Sum of Squares	Df	Mean Square	F	Sig.

Regression	50.513	4	12.628	28.308	<.001
Residual	83.865	188	0.446		
Total	134.378	192			

Dependent variable: Livelihoods outcomes. Predictor: (Constant), Table banking skills, Healthcare access, Income levels and Land access.
Source : (Field Data, 2026)

The results from the ANOVA table 25 showed that the regresion model is statistically significant (F (4,188)= 28.308, p < .001). Table banking skills, Healthcare access, Income levels and Land access explained a significant amount of variation in livelihoods outcome of young widows in Yatta sub-county. The model summary revealed that the predictors accounted for 37.6 % of the total variation in livelihoods outcomes (R^2 = 0.376), while 62.4% may be explained by other factors not included in the study. The results of the model summary showed a moderate strong combined relationship between table banking skills, health care access, income levels and land access with livelihoods outcomes among young widows in Yatta Sub-County (R= 0.613). Therefore, regression model had a reasonable level of prediction accuracy on estimation of livelihood outcomes, although some unexplained variation in livelihoods outcomes may have existed among the young widows in Yatta sub-county.

4.5.3 Multiple Regression Coefficients

Table 26: Multiple **Regression coefficients**

	Unstandardized Coefficients		Standardized Coefficients		
Model	B	Std. Error	Beta	T	Sig.
1 (constant)	-.565	.358		-1.578	.116
Table banking skills	.383	.060	.373	6.407	< .001
Healthcare access	.290	.050	.336	5.808	< .001
Income levels	.226	.046	.287	4.955	< .001
Land access	.216	.059	.213	3.642	< .001

Dependent variable : Livelihoods outcomes in Yatta Sub-County

Y= -0.565+0.383X1+0.290X2+0.226X3+0.216X4

Table banking skills (B = 0.383, p = < .001, Beta = 0.373) shows statistically significant positive relation with livelihood outcomes. In the study, table banking indicated the strongest predictor on

influence livelihoods outcomes among young widows in Yatta Sub-County. This implied that improvement in table banking skills significantly improved livelihoods outcomes. It suggests that financial management skills, savings skills, access loans from the groups associated positively to livelihood outcomes among young widows in Yatta Sub-County.

Healthcare access demonstrated (B = .290, p <.001, Beta =.336) second strongest predictor of livelihoods outcomes of young widows in Yatta Sub-County. This suggested improved availability, affordability, and utilization of health care services were positively associated with household well being and productive abilities of young widows in Yatta Sub-County. However, qualitative findings indicated challenges such as transport cost, medical expenses and unstable income limited effective healthcare consumption. This suggests healthcare availability alone may not be suffincient to effectively utilize healthcare services.

Income levels showed positive and statistically significant influence on livelihood outcomes (B=.226 , p < . 001, Beta = .287). This implies that better income levels were associated with ability of the household to meet needs and cope with financial challenges. Nevertheless, the weaker relationship to livelihoods may indicate the livelihood activities remained unstable and low income despite diversification of economic approaches.

Land access further showed a positive and statistically signficant influence on livelihoods outcomes (B= .216 , p< .001, Beta = .213). This demonstrates that improvement in land access on activites such as farming, housing and economic activities were associated with betrer household livelihood outcomes. However, the weaker effect may be atributed to insecure onwership, male domance on land control and family conflicts despite the reliance on agriculture and other land related activiites.

CHAPTER FIVE

SUMMARY OF KEY FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This Chapter presents summary of the sudy findings, drawing together the major results from the study analysis. It highlights objectives addressed, providing main conclusion derived from the study findings and outline recommendation for practice and policy. Further, suggest furher research to sustainably transform livelihood outcomes of young widows in Yatta Sub-County in Machakos County.

5.2 Summary of findings

5.2.1 Contributions of Table banking skills on livelihood outcomes of young widows in Yatta Sub-County

The study investigated the contributions of table banking skills on livelihood outcomes of young widows in Yatta Sub-County in Machakos county. Majority of the respondents agreed that table banking improved their record keeping, savings skills, financial literacy, confidence in financial decision making and financial mangement skills. Further, highlighted benefits such as building social network, access to loans, household livelihoods practices. Most of the respodnents indicated they used the loans on school fees, food purchase. agricultural inputs and small business activities. Livelihood practices that table banking supported dominance of investment on poultry farming, basketry, goat keeeping and farming activities. The findings indicated, table

banking functioning was regarded as a safety net for household activities. This suggested majority relied on agriculture and small scale enterprise as a diversification livelihood strategy. Therefore, associated with better livelihood outcomes. In regresion analysis table banking became the strongest predictor of livelihoods outcomes among the study variables. However, majority highlighted limited finances access in the last three month, insufficients and defaulting of members to clear loans which affected sustainability and access to financial support within the group.

5.2.2 Effects of healthcare access on livelihood outcomes of young widows in Yatta Sub-County.

The study examined the effect of health care access on livelihood outcomes of young widows in Yatta Sub-County. The findings indicated most of the respodents had access to health care facility within five kilometers as recommended by Ministry of Health in Kenya and majority were registered under the Social Health Authority (SHA). The respondents highlighted introduction of community health assistants contributed positively through health education, lifestyle disease monitoring and management practices, maternal health services and SHA registration report. The findings indicated healthcare access moderately improved the household wellness and productivity among young widows. Still, indicated nearest facilities moderately had supply of essential medicine and services required by the respondents. However, challenges such as treatment expenses, long waiting times, transport cost and occasional drug shortage remained a barrier to effective utilization of the health care services, which adversely affected their mechanisms to sustain their livelihood outcomes. Although healthcare facilities and insurance service were accessible, some households experienced challenge when accessing effective treatment. The findings demonstrated moderate positive relationship between healthcare access and livelihood outcomes. Thus, suggesting that improved health care access contributes to better household wellness and resilience among the young widows.

5.2.3 Relationship between the income levels and livelihood outcomes of young widows in Yatta Sub-County

The study investigated the relationship between the income levels and livelihood outcomes among young widows in Yatta Sub-County. The findings revealed that most of the respondnets relied on informal work, farming, self employment and casual labor as primary source of income and diversifcation options. Majority of young widows earned below Ksh. 20,000 per month indicating unstable and low income within the household. The findings reported there was a

decline in income level in the household after the death of the spouse. Majority of rerspondents rated their household poverty status as average and below compared to the other community members. Subjective poverty assessment, indicated young widows experienced poverty levels, which correspond national rate of poverty status. The respondents reported challenges such as iregualr income, dependency burden, lack of better credit access, economic hardships and limited employment opportunities. Although respondents engaged in multiple livelihood activities and savings practices, many experienced financial dificulties when coping with emergencies indicating livellihood outcomes vulnerabiliites. The regression analysis established weak but a postive and a significant relationship between income levels and livelihood outcomes. This implied better income levels improved household livelihoods among the young widows.

5.2.4 Role of land access on livelihood outcomes of young widows in Yatta Sub-County

The study examined the influence of land access on livelihood outcomes of young widows in Yatta Sub-County. The findings revealed that all respondents had access to land which was mainly through husband's family, inheritance or continued residence after widowhood. Most young widows reported land use in farming, housing, livestock keeping , thus an important asset as livelihood resource. However, independent ownership and control of the land was limited due lack of title deeds and authority on how to use. Respondents further experienced family resistance, financial constraints, insecure land tenure and weak institution frameworks of protection affecting how they used land. This was an hindrance to achieve sustainble livelihood oiutcomes.The findings revealed that some of the young widows experienced inadequate awareness on land rights and dispute resolution mechanism. The findings indicated the community preffered patriarchal land control, therefore incase of land dispute, traditional talks were preffered which would default to male control and ownership. Land access demonstrated weak positive and significant realationship on livelihood outcomes. This implied, land contributes to household livelihood outcomes, although insecure ownership and cultural barriers adversly affect full livelihood potential among young widows in Yatat Sub-county.

5.3 Conclusion

The study concluded that table banking skills, healthcare access, income levels and land access were significantly associated with the livelihood outcomes of young widows in Yatta Sub County. The findings showed that the four socioeconomic determinants were relevant to the

livelihood outcomes of the respondents, although their patterns and levels of association with livelihood outcomes varied. Table banking findings indicated that many respondents participated in group activities, accessed loans and received financial and livelihood related training, while the Likert scale and inferential findings showed a positive association between table banking skills and livelihood outcomes. Healthcare access findings highlighted the importance of availability, affordability and utilization of health services within the livelihood outcomes of young widows. Income findings showed that a considerable proportion of respondents experienced inadequate or unstable income and limited access to reliable savings for emergencies, indicating economic challenges within their households. Land access was reported by all respondents, but the findings also showed differences in the nature and security of access, with most respondents relying on their husband's family land and a majority reporting limited independent decision making over land use. Overall, the findings demonstrated that the livelihood outcomes of young widows were associated with differences in their access to financial skills and services, healthcare, income and land resources. The qualitative findings further provided contextual explanations of how these socioeconomic conditions were experienced in the daily livelihood activities of young widows in Yatta Sub County.

The first objective reported that table banking skills were asociated with better livelihood outcomes through financial skills, savings practices, loan access, record keeping, and financial management practices. Further, table banking strengthened social networks and promoted livelihood diversifications. Although table banking emerged strongest support approach to livelihood outcomes among the young widows examined, findings revealed inadequate financial contribution and inadequate savings patterns. Loan defaulting emerged a constraining factor influencing sustainability of the groups and capacity to cope with life vulnerabilities.

Second objective revealed that healthcare access moderately influenced and associted to better livelihood outcomes of young widows. Despite the the availability of healthcare facilities nearby, household SHA registration and community health assistant support, many respondents reported inability to effectively access healthcare services due to transport cost, medical expenses and sometimes limited access to essential medical supplies. This demonstrated availability of healthcare services do not automatically guarantee better livelihood outcomes without adequate household financial capacity.

The third objective indicated low and unstable income relatively influenced the livelihood outcomes of young widows. Many of the young widows relied on farming, small business and informal work, which implied financial insecurity. Although they attempted livelihood diversification and saving, many household respondents still struggled with their financial crisis preparedness. This explained why a significant proportion of households took loans and resorted to asset selling to meet their financial needs during emergencies.

The fourth objective findings linked land access and livelihood outcomes through farming, livestock keeping, and housing support. However, economic constraints, family fights, inadequate systems of control and lack of awareness regarding the rights to land access, were the major factors heighted from the respondents, which acted as barriers to effective management of land and constrained the livelihood outcomes of young widows. Patriarchal land control limiting women land ownership and land utilization. The traditional approach land resolution was common which may create preferences.

Therefore, the study concluded that the livelihood outcomes of young widows were associated with their access to and capacity to utilize socioeconomic resources, particularly table banking skills, healthcare access, income levels and land access. The findings further indicated that barriers related to financial capacity, healthcare access and land control were relevant to the livelihood outcomes of young widows in Yatta Sub County.

5.4 Recommendations

The study recommends that table banking groups among young widows should be capacity built through financial support and continuous financial literacy training. Development partners, banking industry, government and non-government organization should support widows groups with credit facilities, entrepreneurship training and agriculture related programs. This will enhance savings culture, loan utilization and sustainability of small business and farming activities thus improve livelihood outcomes among young widows. Further, recommends group management practices and accountability systems to reduce loan defaulting and improve financial support within the groups.

The study recommends that healthcare access among young widows should be improved, through affordability, medical essentials availability, and expansion of community health programs in order to increase better services in the community. Government and healthcare

stakeholders should support transport system, reduce medical expenses especially level four hospitals, and ensure consistent drugs supply. Community health assistants should continue to sensitize young widows on preventive healthcare and general health education. Further, strengthen the use of SHA for better health care services in all levels of service delivery. These measures will help to improve household wellness, productivity and coping capacity among young widows.

The study recommends that economic empowerment programs targeting young widows should be prioritized to improve the income levels and household resilience. Financial institution and development partners together with county government should promote skills-based programs, small business development, access to affordable credit facilities and climate smart agriculture. Programs promoting economic opportunities and livelihood diversification need prioritization in order to reduce dependency on unstable informal income sources. Therefore, increase trainings on young widows' and enable to cope with household emergencies and economic shocks. Government should come up with income opportunity programs targeting widows facing extreme financial hardships to support them and reduce dependence on stress coping mechanisms such sale of assets and excessive borrowing during emergencies.

The study recommends Machakos government and local administrative such as Chiefs, Assistant chiefs, legal aid actors and community elders should increase capacity to protect widows' interests especially land rights through legal awareness, community sensitization, and improved dispute resolution mechanisms. Collaboration between chiefs, assistant chiefs and community leaders need to address land conflicts and in-laws' interference affecting young widow's land ownership and utilization. The study further recommends, there should be increased trainings on succession law, land rights and property rights. This will improve their confidence in land utilization to better their livelihood outcomes.

5.5 Recommendation for further study

The researcher recommended further studies in other sub-counties and regions to compare the influence of socioeconomic determinants on livelihood outcomes among young widows in different social, economic and cultural settings. Future studies should also examine livelihood outcomes of young widows who were not part of the social groups and socioeconomic determinants in order to compare their livelihood outcomes and coping strategies. Further

studies, can focus on relationship between education levels, mental health, and social support on livelihood outcomes. Lastly, examine the effectiveness of government programs such SHA and legal protection mechanism in improving livelihood outcomes of young widows.

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APPENDIX I: INFORMED CONSENT OF THE YOUNG WIDOWS

My name is Daniel Mutua, a Master student in Development Studies at St. Paul's University. My study focuses socioeconomic determinants contributing to livelihood outcomes of young widows in Yatta Sub-County. This study is a component my class assignment in Research Methods unit.

This is to request your permission to participate in the study. Participation is voluntary, and one can withdraw from the study at any time. However, participation is significant for the accomplishment of the study and is highly appreciated. There will be no financial compensation. The questionnaire will take about 30 -35 minutes. The information provided will be confidential and treated with utmost good faith; the data will be for educational purposes only.

Do you consent to proceed with survey questions – YES/NO …….

Should you have any questions with regard to the research, please do not hesitate to ask. You can contact the principal investigator via 0725966920 or contact the Chair / Secretary of St Paul's University Scientific and Ethical Review Committee (ISERC) via iserc@spu.ac.Ke.

I agree that I have consented to participate in this research

The participant (code no) …… Signature: …….

Researcher's name: ……

APPENDIX II: INFORMED CONSENT OF THE OTHER STAKEHOLDERS

My name is Daniel Mutua, a student at St. Paul's University. My study focuses socioeconomic determinants contributing to livelihood outcomes among young widows in Yatta Sub-County.

The study seeks to determine how socioeconomic determinants influence livelihood outcomes among young widows in Yatta Sub-County, which is in a rural setting in Machakos County. The study variables reflect on how table-banking skills, healthcare access, level of income and access to land resources influences livelihoods. By examining these socioeconomic determinants and livelihood outcomes will understand how these factors potentially affect livelihood outcomes among young widows.

Your participation is significant for valuable insights to inform policies and interventions aimed at addressing vulnerability created in the community. The interview will take about 45 -60 minutes guided by open-ended questions targeting your observations, experiences and way you feel about the topic. I would audio record the conservation and use it for data analysis

The study is voluntary and no potential risks for your participation. Your responses will help strategically in the aim of the research. The data you will provide is confidential and you can refuse or withdraw to participate any time with no penalty.

If you have any question regarding the study, don't hesitate to contact the;

Principal researcher:

Participant Signature: _____ Participants code: _____

Date: _____

Researcher Signature: _____ Date: _____

I consent to having my interview audio-recorded

Yes …….. No …….

Participant Initials: _____

APPENDIX III: RESEARCH QUESTIONNAIRE

Section A: Background Information

1. How old are you (years)
   17-23 [ ] 24 – 29 [ ] 30 – 34 [ ]
2. What is your level of education?
   None [ ] Primary [ ] secondary [ ] Tertiary [ ]
3. What is your employment status?
   Employed [ ] Self-employed [ ] Unemployed [ ]
4. How long have you been widowed 1-3 [ ] 4-6 [ ] 7 and above [ ]

Section B: TABLE BANKING AND WIDOWS LIVELIHOOD OUTCOMES

5. What is the frequency of the meetings? Daily [ ] Weekly [ ] Monthly [ ]

6. How often do you attend meetings? Always [ ] often [ ] rarely [ ]

7. Have you received trainings in this table banking? Yes [ ] No [1]
   If yes outline some of the skills obtained……

8. Do you have access to loans from the Table banking? Yes [ ] No [ ]
9. How much loan did you take in the last three months?
   Below 5000 [ ] 5001 to 10000 [ ] 10001 to 15000 [ ] 15001 to 20000 [ ]
   Above 20000 [ ]
10. Purpose of the loan taken the last three months *(choose main two*)
    Business investment [ ]
    Medical bill [ ]
    School fees [ ]
    Buy Food [ ]
    Buy agricultural inputs [ ]
    Leisure [ ]
11. Were you able to repay the loan fully and on time?
    Yes [ ] No [ ] Partially [ ]

The section seek your opinion on widow's livelihood through table banking skills. Kindly rate the following statement as; strongly Agree (SA), Agree (A), Neutral (N), Disagree (D) and Strongly Disagree (SD).

	Statement	SA	A	N	D	SD
12.	Table banking enables members to record and track their financial contributions.					
13.	Skills acquired through table banking have increased my household income opportunities.					
14.	Table banking has improved my financial management within my household					
15.	Table banking has improved my saving skills					
16.	Table banking skills have improved my confidence in making financial decisions.					

17. Has table banking helped you undertake any investment Yes [ ] No [ ]
18. What investments has table banking helped you undertake?
    I. ……
    II. …….
19. What are some of the challenges you experience in table banking
    ……..

Section C: HEALTHCARE ACCESS AND WIDOWS LIVELIHOOD OUTCOMES

20. There is a health facility accessible within 5 KM in the area Yes ( ) No ( )
21. Have you enrolled in Social Health Authority? Yes ( ) No ( )

The section below seek your opinion on widow's livelihood through influence of healthcare access. Kindly rate by tick the following statement as; strongly Agree (SA), Agree (A), Neutral (N), Disagree (D) and Strongly Disagree (SD).

	Statement	SA	A	N	D	SD
22.	My household members are able to seek medical care when needed without financial challenge					
23.	The nearest facility has all services available to meet my					

	household needs					
24.	Healthcare expenses negatively affect my household finances					
25.	I regularly use health services whenever a household member is sick					
26.	The nearest facility has consistent supplies of essential medicines and required service.					

27. Healthcare access has improved since introduction of community health assistants Yes [ ] No [ ]

    If yes, list some benefits community health assistants have helped in the community

    i. …….

    ii. ……

28. What are the biggest challenges you face when trying to access health care? *(tick main two)*

    [ ]Cost

    [ ]Distance to facility

    [ ]Lack of transport

    [ ]Poor quality of services

    [ ]Long waiting times

    [ ]Cultural or social barriers

    [ ] Lack of information about service

29. How do you usually pay for health care?

    [ ] Out of pocket

    [ ] Family support

    [ ] Community/friends support

    [ ] Private Insurance coverage

    [ ] Government subsidy (SHA)

Section D: **INCOME LEVELS AND LIVELIHOOD OUTCOMES OF WIDOWS**

30. What is your primary source of income?

    Farming [ ] Employment [ ] self-employed [ ] Remittances [ ] Informal work [ ] others [ ]

31. Approximately how much is your monthly income?

    Below 5,000 [ ] 5,001–10,000 [ ] 10,001–20,000 [ ] 20,001–50,000 [ ]

    Above 50,000 [ ]

32. Do you have savings to rely on if your main source of income fails? Yes ( ) No ( ). If yes, outline the most used. ……

33. Do you have access to credit to expand your income whenever needed Yes ( ) No ( ). Where do you mostly rely ……..

34. What indicators commonly used to identify poverty, in this community? ……

35. Based on 34 the indicators above, how would you classify your household economic status?

    Very poor [ ] Poor [ ] Average [ ] Better off [ ]

The section below seek your opinion on widow's livelihood through influence of income levels.

Kindly rate by tick the following statement as; strongly Agree (SA), Agree (A), Neutral (N), Disagree (D) and Strongly Disagree (SD).

	Statement	SA	A	N	D	SD
36.	My current income is sufficient and stable to meet basic livelihood needs.					
37.	Household income reduced after the death of my spouse					
38.	I have access to opportunities to increase my household income.					
39.	I have savings that I can rely on during emergencies					

40. What the common challenges you experience (*choose main two*)

    [ ] Low or irregular income

    [ ] Lack of access to loans or credit

    [ ] High medical costs

    [ ] Dependents with no income

    [ ] Loss of property after widowhood

    [ ] Limited job or business opportunity

41. What are some of the factors influencing your level of income? (*choose main two*)

    [ ] Education level

    [ ] Occupation

    [ ] Government Tax

[ ] work experience

[ ] Economic hardship

42. What would you choose to improve your household income (*choose main two*)

[ ] Access to loans or capital

[ ] Training or skills development

[ ] Better job opportunities

[ ] Business support

[ ] Land or resource access

[ ] More community support

Section E: **ACCESS TO LAND RESOURCE AND LIVELIHOOD OUTCOMES WIDOWS**

43. Do you have access to land Yes ( ) No ( )

44. What type of land access do you have? Own name/ titled [ ] husband owned/ titled [ ] Husband's family [ ] Leased/rented [ ] Community [ ] Gifted [ ] others [ ]…

45. I can independently make decisions over the land my household utilizes Yes ( ) No ( )

46. What is the main use of your land? Farming (crops) [ ] Livestock [ ] renting out [ ] Housing [ ] Business activities [ ] Conservation/unused [ ] other: _____

The section below seek your opinion on widow's livelihood through influence of access to land resource. Kindly rate by tick the following statement as; strongly Agree (SA), Agree (A), Neutral (N), Disagree (D) and Strongly Disagree (SD).

	Statement	SA	A	N	D	SD
47.	I have stable access to land after the death of my spouse.					
48.	I am able to use my land for economic activities that support my household livelihood					
49.	The available land is sufficient to meet my household livelihood needs					
50.	Government and administrative leaders (eg *Chiefs and assistant chiefs)* have provided mechanisms to protect widows land ownership and resolve disputes					
51.	I have received training or information on land rights					
52.	Cultural practices in this community support widows' access to land					

53. What challenges do you face in accessing or using the land (*choose main two*)

[ ] Legal disputes
[ ] Family resistance
[ ] Lack of title/deeds
[ ] Cultural restriction
[ ] Financial limitation
Others (specify)……

Section F: Livelihood Indicators

The section below seek your opinion on livelihood outcomes situation through influence of socioeconomic determinants. Kindly rate by tick the following statement as; strongly Agree (SA), Agree (A), Neutral (N), Disagree (D) and Strongly Disagree (SD).

	Statement	SA	A	N	D	SD
54.	My household can meet food needs throughout the year without any limitation					
55.	My household experienced food shortage in the last three months					
56.	Compared to immediately after the death of my spouse, my household livelihood has improved.					
57.	I am able to pay school fees or support dependents' education without significant financial hardship					
58.	My household members are able to maintain good physical and mental health to support daily livelihood activities					
59.	I can comfortably cope with shock or stress within my household					
60.	My household engages in more than one income-generating activity to support livelihood needs (e.g., farming, livestock keeping, business, or casual work)					

61. In case of an unforeseen financial crisis (illness or crop failure), what is your main approach used by the household?

[ ] Use savings
[ ] Borrow from friends/family
[ ] Sell assets
[ ] Seek community support

[ ] Religious/community groups

[ ] Unable to cope

Thank you for participating

APPENDIX IV: KEY INFORMANT INTERVIEW

1. How would you describe widows' access to land in this community and how do they utilize it for their livelihood outcomes? (e.g *farming, leasing and housing*)
2. What cultural, legal or family related factors affect widows' ability to access, control and own land in this community?
3. Are there any government or community-based initiatives aimed to support widows' access to land and property rights? How effective are these mechanism?
4. How would you describe general income levels of young widows and what are the main challenges limiting widow's ability to earn sustainable income?
5. What existing programs support young widows to generate income and how effective are they?
6. What is the level of participation of young widows in table banking and Pinpoint its advantages on the livelihood of widows, beyond financial advantage?
7. What is the role of support groups in improving the livelihood outcomes of young widows?
8. What are some of the external factors that limit income potential from table banking and challenges affecting of these groups?
9. What are the most common health challenges affecting young widows in this community, and how do these health issues affect their livelihood outcomes.
10. How are the health care access services to young widows on utilization, affordability and availability of the services?
11. From your own opinion, what can government, community and development partners prioritize do in order to improve the livelihoods of the young widows?

Thank you for participating

APPENDIX V: NACOSTI LICENSE

REPUBLIC OF KENYA

NATIONAL COMMISSION FOR SCIENCE,TECHNOLOGY & INNOVATION

Ref No: 999193

Date of Issue: 13/May/2026

RESEARCH LICENSE



This is to Certify that Mr.. DANIEL MUTUA of St. Paul's University, Kenya, has been licensed to conduct research as per the provision of the Science, Technology and Innovation Act, 2013 (Rev.2014) in Machakos on the topic: SOCIOECONOMIC FACTORS INFLUENCING LIVELIHOODS AMONG YOUNG WIDOWS IN YATTA-SUB-COUNTY, MACHAKOS COUNTY, KENYA for the period ending : 13/May/2027.

License No: NACOSTI/P/26/4189496

999193

Applicant Identification Number

Ag. Director General
NATIONAL COMMISSION FOR SCIENCE,TECHNOLOGY & INNOVATION

Verification QR Code

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See overleaf for conditions

APPENDIX VI: NACOSTI LETTER

ST. PAUL'S UNIVERSITY

Private Bag 00217 LIMURU, KENYA
Email:office@spu.ac.ke
Website: www.spu.ac.ke

Tel Office: +254 (0) 20-2020505/10
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(0) 736 - 424440

BOARD OF POSTGRADUATE STUDIES

7th May, 2026

National Commission for Science and Technology,
P.O. BOX 30623-00100,
Nairobi.

Dear Sir/Madam,

RE: RECOMMENDATION FOR DANIEL MUTUA – MDSDIST549622 TO CONDUCT RESEARCH

This letter confirms the above-named person is a student in the Master of Development Studies (MDS) Program at St. Paul's University.

After completion of the course work, the student is engaged in major research work leading to a Thesis/Dissertation writing. The student's selected topic is:

"Socioeconomic factors influencing livelihoods among young widows in Yatta Sub-County, Machakos Count, Kenya."

The SPU-Institutional Scientific Ethics Review Committee has reviewed the above-named research proposal and granted the ERB approval number 752, for the period between 6th May, 2026 – 6th May, 2027 (1 year).

Kindly grant this student the required permit. For further information, please contact the undersigned through postgraduatestudies@spu.ac.ke

Yours Faithfully,

DIRECTOR POSTGRADUATE STUDIES ST. PAUL'S UNIVERSITY P.O. BOX 00217, LIMURU
07 MAY 2026

Dr. John Muhoho Kimani
Director Postgraduate Studies
postgraduatestudies@spu.ac.ke

| SPUKenya

SPU IS ISO 9001:2015 CERTIFIED

APPENDIX VII: ISERC APPROVAL

ST. PAUL'S UNIVERSITY

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Tel Office: +254 (0) 20-2020505/10
Mobile: +254 (0) 728-669000
(0) 736-424440

REF: SPU/742/2026 **Date: 6th May 2026**

TO: Daniel Mutua
St. Paul's University

Dear Daniel,

REF: Socioeconomic Factors Influencing Livelihoods among Young Widows in Yatta-Sub-County, Machakos County, Kenya

Greetings,

This is to inform you that SPU- Institutional Scientific Ethics Review Committee has reviewed the above-named research proposal. **Your ERB approval number is 752, for the period between 6th May 2026 – 6th May 2027 (1 year).**

This approval is subject to compliance with the following requirements:

i. Only approved documents including (informed consents, study instruments) will be used.
ii. All changes including (amendments, deviations, and violations) are submitted for review and approval by SPU- Institutional Scientific Ethics Review Committee.
iii. Death and life-threatening problems and serious adverse events or unexpected adverse events whether related or unrelated to the study must be reported to SPU- Institutional Scientific Ethics Review Committee within 72 hours of notification
iv. Any changes, anticipated or otherwise that may increase the risks or affected safety or welfare of study participants and others or affect the integrity of the research must be reported to *SPU- Institutional Scientific Ethics Review Committee* within 72 hours
v. Clearance for export of biological specimens must be obtained from relevant institutions.

APPENDIX VIII: LEWOCO AUTHORIZATION LETTER

LOWER EASTERN WOMEN COOPERATIVE SOCIETY LTD

email:lewocoltd@gmail.com

Date : 6/5/2026

Dear Daniel Mutua

RE: RESEARCH AUTHORIZATION

This is to confirm that permission has been granted to conduct a research study titled *"Socioeconomic factors influencing livelihoods of young widows in Yatta Sub-county, Machakos County, Kenya."* The study will specifically be carried out within Katangi and Ikombe Wards in Yatta Sub-county.

Authorization is hereby given to the researcher to collect data from young widows participating in table banking groups, Lower Eastern Women Cooperative Society (LEWOCO) officers, Chiefs, Assistant Chiefs, and Community Health Assistants within the identified study areas. The purpose of the study is purely academic and all information collected, shall be treated with confidentiality and used only for research purposes.

The researcher is expected to observe ethical research standards, including respect for respondents, voluntary participation, confidentiality, and informed consent throughout the data collection process. Local administrators and relevant stakeholders are requested to accord the researcher the necessary cooperation and support during the study period. This authorization shall remain valid for the approved duration of the study unless otherwise communicated by the issuing organization. Upon completion of the study, the researcher may be required to share a copy of the final research report with the organization for academic and reference purposes.

Yours faithfully,

(LEWOCO)
05 MAY 2026
Sign.....

Joyce Mwongeli
PROJECT MANAGER (LEWOCO)

APPENDIX IX: MAP

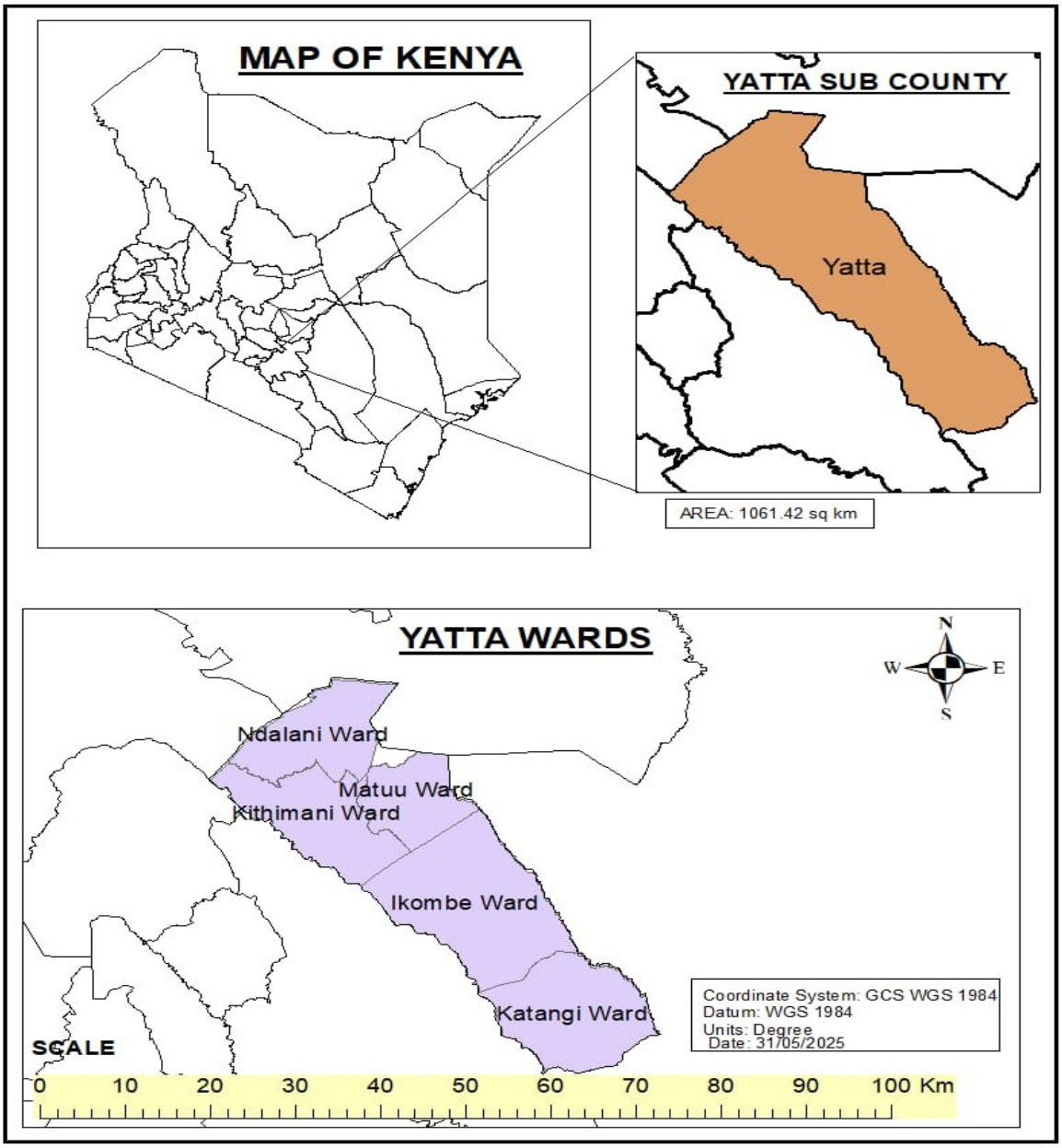


Figure: Map of Yatta Sub-county