ECONOMIC FACTORS DETERMINING POVERTY LEVELS AMONG WOMEN IN LANGAS, UASIN GISHU COUNTY, KENYA

BY

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DECLARATION

Declaration by the Candidate

I declare that this thesis is my original work and has not been presented to any other institution. No part of this thesis may be reproduced without prior or express permission of the author and/or Moi University.

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DEDICATION

This work is dedicated first to Moi University, School of Business and Economics, my supervisors for their immense dedication and guidance, and patience during the writing of this thesis. My course lecturers, friends, and mentors in the academic field, County assembly, and department of Economics that whatever is passed as policy, will eventually be implemented.

ABSTRACT

Women's role within society has a remarkable impact on poverty alleviation, though they are susceptible to gender-based inequalities, uncompensated caregiving, and domestic duties. This study examined the socio-economic factors influencing poverty among women in Langas, Uasin Gishu County. The specific objectives were: (i) to examine the socio-demographic factors affecting women in Langas, (ii) to determine the income levels and patterns that impact household poverty, (iii) to assess household expenditure levels and patterns that influence poverty, and (iv) to analyze women's economic status in relation to household poverty. Guided by Sen's Capability Approach, the study adopted a descriptive research design with a sample of 380 women selected through stratified and simple random sampling. Data were collected using structured questionnaires and analyzed using descriptive statistics, chi-square tests, and binary logistic regression. The regression results revealed that several socio-demographic and economic factors significantly predict household poverty. Employment status was a significant determinant ($\beta = -0.061$, $p = 0.048$), suggesting that women engaged in stable employment face reduced poverty risk. Savings emerged as a protective factor ($\beta = -0.385$, $p = 0.020$), while reliance on credit increased vulnerability to poverty ($\beta = 0.556$, $p = 0.013$). Household expenditure adequacy strongly predicted poverty likelihood ($\beta = 0.714$, $p = 0.001$), as did disproportionate spending on food and beverages ($\beta = 0.856$, $p = 0.045$). Women's economic empowerment reduced poverty risk ($\beta = -0.537$, $p = 0.016$), while the ability to earn income significantly lowered poverty incidence ($\beta = 0.516$, $p = 0.031$). Access to savings/loans for emergencies ($\beta = -0.473$, $p = 0.043$) and current economic knowledge/skills ($\beta = -0.535$, $p = 0.027$) were also protective. These findings underscore that wage stability, prudent income patterns, adequate household expenditure, and women's empowerment collectively shape poverty outcomes. The study concludes that policy interventions should focus on enhancing women's access to stable employment, savings opportunities, and financial literacy while reducing dependence on informal credit systems. Strengthening women's empowerment programs can significantly reduce poverty vulnerability and improve household welfare.

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ABBREVIATIONS

CBN	Cost of Basic Needs
CBO	Community Based Organization
ELDOWAS	Eldoret Water and Sanitation Company
FEI	Food and Energy Intake
HPI	Human Population Index
KNBS	Kenya National Bureau of Standards
NACOSTI	National Commission for Science, Technology, and Innovation
SDG	Sustainable Development Goals (SDGs)
SHGs	Self-Help Groups
UNDP	United Nations development programs
UNECA	United Nation Economic Commission of Africa
UNICEF	United Nations Children's Education Funds
VIF	Variance Inflation Factor

DEFINITION OF KEY TERMS

Empowerment is the process whereby women acquire knowledge and skills, overcome difficulties, and benefit from helpful resources along the way.

Household poverty means all those activities that help alleviate poverty, as stated by

Household refers to the fundamental unit encompassing production, reproduction, consumption, social ceremonies, and political interactions. It serves as the initial and distinguishable focal point in any socio-economic investigations.

Income refers to monetary compensation or its equivalent acquired by an individual or a business entity, typically as a result of offering goods or services, or by investing capital.

Poverty depicts a state of insufficient material resources, limited access to healthcare and education, as well as the absence of rights, freedom, empowerment, and opportunities.

Poverty line: The poverty line serves as a measuring instrument to determine a predefined level considered acceptable in terms of poverty

Socio- demographic factors refer to the combination of social and demographic factors, which are used to understand how they influence economic behaviors and trends. These factors are objective and help economists analyze consumer behavior, predict market trends, and inform policy by providing a profile of population segments.

Women's empowerment: involves transforming women to become women of power and be able to voice their decisions in the household. with limited power to a woman with voice and decision-making power in the household.

CHAPTER ONE

1.0 Introduction

The chapter begins with the background of the study, problem statement, research objectives, research hypothesis, significance of the study, scope of the study, and limitations

1.1 Background to the Study

Poverty is a complex field of study, with unclear causes and solutions to the problem Barke, (2024). However, it is known that poverty affects almost all countries worldwide. Poverty encompasses the deprivation of choices and opportunities, infringement on human dignity, exclusion from participation in societal matters, inadequate access to sufficient food and clothing, lack of schooling as desired, lack of land for production, lack of saving and credit, poor housing and sanitation, lack of opportunities in economic decision making, illness and sickness, inflation, recession, and social inequality among others, Moatsos, (2024).

Poverty remains a global challenge, manifesting in different dimensions beyond low income and resources. It represents a multidimensional deprivation that includes limited access to food, housing, healthcare, sanitation, and education, while also restricting opportunities for meaningful participation in economic and social life, Moatsos, (2024). Kühn & Ernst, (2023) highlights that more than 659 million people worldwide live on less than US$2.15 per day, with women disproportionately affected due to systemic inequalities in education, labor markets, and decision-making. Socio-demographic factors such as age, education, household size, and gender roles critically shape the vulnerability of women to poverty across societies, Atallah & Hesham, (2024).

Recent studies further underscore these global inequalities. Alkire et al. (2021), in the Global Multidimensional Poverty Index (MPI) report, revealed that women and girls are more likely to experience overlapping deprivations such as lack of schooling, poor nutrition, and inadequate sanitation which worsen household poverty outcomes across 109 developing countries. Similarly, Finlay & Lee, (2018) found that women's improved access to education, reproductive health, and labor markets has a direct effect on reducing multidimensional poverty at the household level, particularly in low- and middle-income nations. These studies highlight that tackling global poverty requires not only income growth but also targeted interventions addressing women's socio-demographic vulnerabilities and economic empowerment, Alwago & Eisa, (2025).

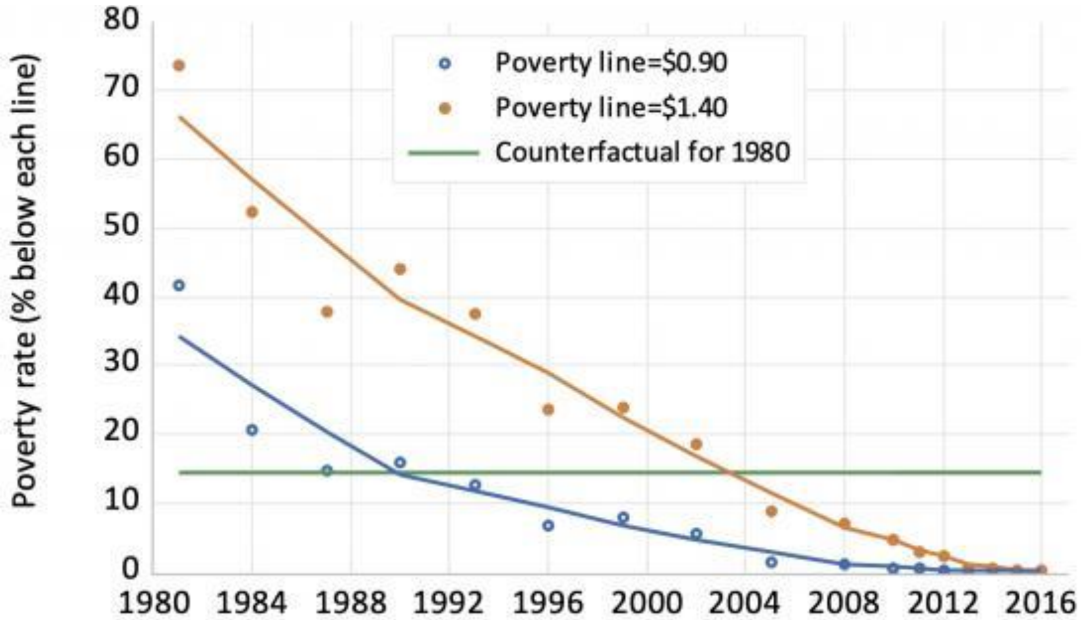

Figure 1. 1 Poverty rate
Source: Ravallion, (2021)

This figure above is about the historical trend of extreme poverty reduction in China from 1980 to 2016 and is used to illustrate the impact of the pro-market reforms on poverty, particularly in comparison to a hypothetical scenario.

The historical success of China in poverty reduction is one of the most significant achievements in global development. Over 800 million people were lifted out of extreme poverty since 1981, accounting for nearly three-quarters of the total global poverty reduction during that period. The figure below visually represents the dramatic decline in the extreme poverty headcount ratio in China from 1981 to 2020, as measured by the World Bank's international standard of \$1.90\$ a day (2011 Purchasing Power Parity).

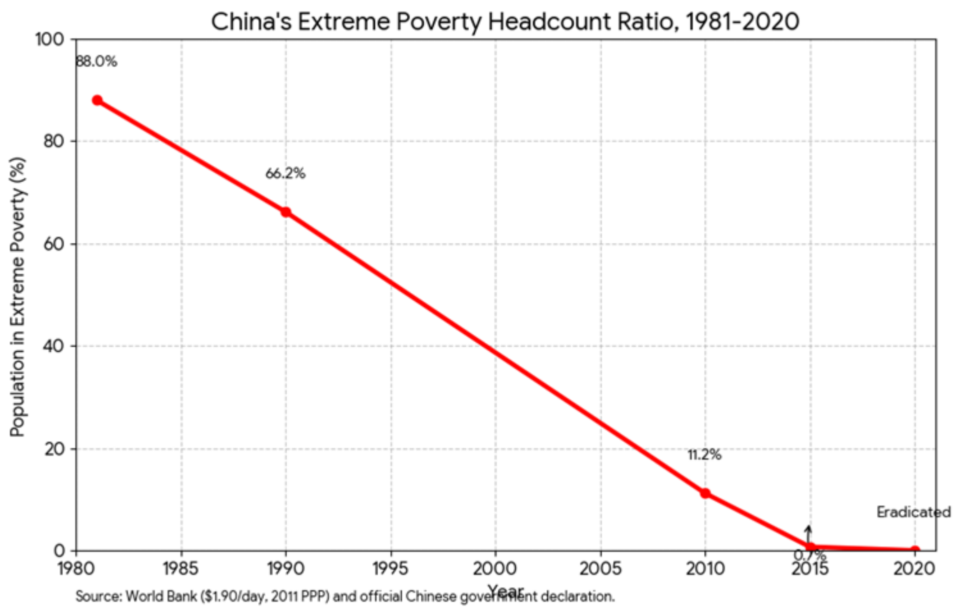

Figure 1. 2 A historical perspective on China's success against poverty.
Source: Author's estimates using PovcalNet (accessed 3 January 2021).

At the continental level, Africa carries a significant share of the global poverty burden. According to Ngwakwe, (2020), nearly 40% of Sub-Saharan Africa's population lives in extreme poverty, with women and children being the most affected groups. Urban poverty, particularly in informal settlements, reflects overcrowded living conditions, unemployment, insecurity, and limited access to basic services, Otieno, (2021). Moreover, socio-demographic characteristics, including high dependency ratios, low educational attainment, and large household sizes, exacerbate household vulnerability to poverty in urban settings. Women, who often act as primary caregivers, face compounded challenges of income inequality and cultural barriers that limit their economic contribution to household well-being, Falola et al., (2020).

A study by Posel et al., (2023), examined the relationship between household structure and poverty across 25 African countries and found that female-headed households, larger family sizes, and high dependency ratios significantly increase the likelihood of households falling below the poverty line. The study emphasized that socio-demographic dynamics remain a critical determinant of poverty outcomes in Africa, as they directly influence both income generation and consumption capacity within households.

Similarly, Mulugeta, (2021) investigated the impact of women’s labor market participation on household poverty reduction in Southern Africa. Their findings showed that when women gain access to stable employment and income-generating opportunities, household poverty declines significantly, particularly in urban informal settlements. However, barriers such as wage discrimination, cultural norms, and limited access to credit continue to restrict women’s economic empowerment, reinforcing persistent cycles of poverty across many African households.

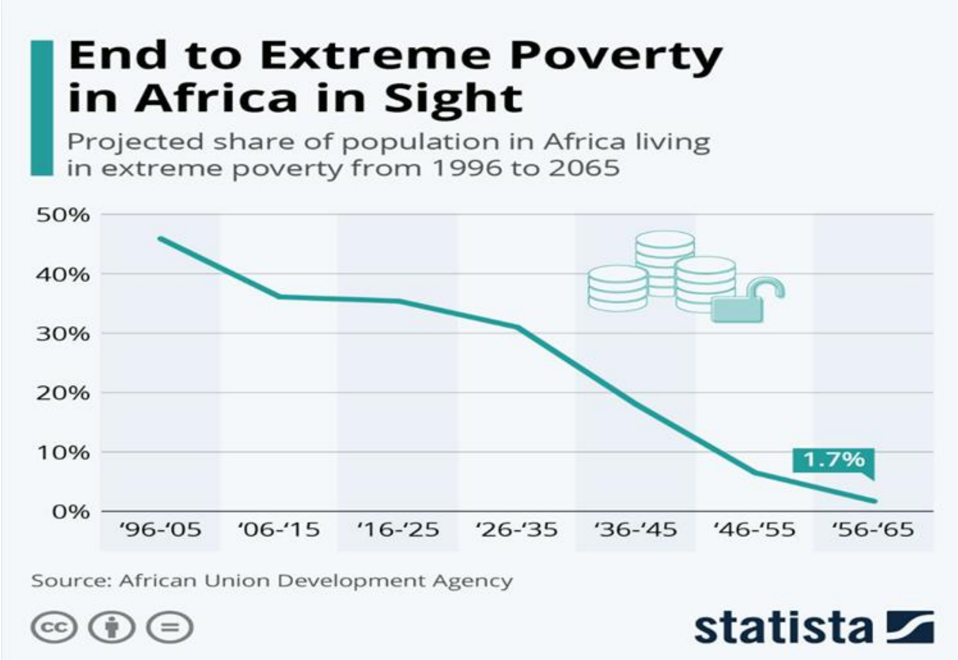

Figure 1.3 Poverty in Africa by the World Economic Forum

In Kenya, poverty continues to affect significant proportions of the population despite progress in economic growth. Simiyu & Swilling, (2019) wrote that approximately 33% of Kenyans live below the national poverty line, with higher rates recorded in informal settlements. Poverty in Kenya manifests in inadequate access to clean water, under-resourced schools, sub-standard housing, and food insecurity Meka & Venkateswarlu, (2024). Household poverty is often influenced by income levels and expenditure patterns, as low and irregular earnings constrain the ability of households to meet basic needs. The gender dimension of poverty is particularly pronounced, with women being more susceptible due to structural inequalities in employment opportunities, wage disparities, and restricted ownership of assets, Wilson & VanAntwerp, (2021).

A study by Cheronoh, (2019) on household poverty dynamics in Kenyan urban settlements established that socio-demographic factors particularly education level of the household head, household size, and dependency ratios remain strong predictors of poverty status. The study further noted that women in informal settlements are disproportionately disadvantaged, as they often rely on informal and unstable income-generating activities, limiting their ability to accumulate savings or invest in productive ventures. These findings reaffirm the importance of addressing women's socio-economic vulnerabilities to break the cycle of poverty in Kenyan households. Diwakar &Shepherd (2018)

Langas in Uasin Gishu County one of the largest informal settlements in Kenya faces entrenched poverty linked to rapid urbanization, unemployment, poor infrastructure, and social inequality, Chepsiror, (2016). Women in Langas are particularly vulnerable due to their socio-demographic characteristics, which include low levels of education, large household sizes, high dependency ratios, and gender-based discrimination, Atallah & Hesham, (2024). Many women rely on low-paying informal sector jobs, which limit household income levels and perpetuate cycles of poverty, Rui & Nie, (2021). Household expenditure patterns also reflect constrained resources, with a high proportion of income devoted to food, leaving little for education, healthcare, or savings.

Furthermore, women's economic status including access to employment, credit facilities, savings, and entrepreneurial opportunities plays a decisive role in shaping household poverty outcomes. Studies show that empowering women through improved income opportunities and decision-making authority leads to better household welfare and poverty reduction Al-Shami et al., (2018). In Langas, many women face barriers such as limited access to financial capital, unstable income sources, and exclusion from formal economic systems, all of which exacerbate poverty at the household level.

This study therefore focuses on understanding how socio-demographic factors, income levels and patterns, household expenditure, and women's economic status influence household poverty among women in Langas, Uasin Gishu County. By examining these determinants, the study aims to provide insights into strategies that can enhance women's contribution to poverty reduction and household welfare in informal urban settlements.

1.2 Statement of the Problem

Poverty remains a persistent challenge in Uasin Gishu County, Kenya, despite various interventions by government agencies, NGOs, and community-based initiatives. Informal settlements such as Langas continue to experience disproportionate economic hardships, with women being among the most vulnerable. Existing evidence highlights that women in slums often have limited access to formal employment due to low education levels, inadequate skills, and restricted access to financial resources, as collateral requirements lock them out of credit facilities. In addition, socio-demographic pressures, such as large household sizes, high dependency ratios, and childcare responsibilities, restrict women's social and economic mobility.

Furthermore, wage disparities and gendered divisions of labor exacerbate inequalities, as women engaged in physically demanding jobs are frequently paid less than their male counterparts, Yavorsky et al., (2022). Household dynamics, including irresponsible spousal behaviors such as alcohol abuse, multiple sexual partnerships, and limited support for child-rearing, further perpetuate cycles of poverty. These realities hinder women's ability to achieve economic independence and improve household welfare, making poverty a deeply entrenched issue in informal settlements.

Although women's empowerment and poverty reduction have been widely studied at global and regional levels, limited empirical research has examined how specific factors socio-demographic characteristics, income levels, expenditure patterns, and women's overall economic status interact to influence household poverty among women in

Langas. This gap creates uncertainty about which factors most strongly determine poverty outcomes at the local level, and how interventions can be tailored to address them.

Therefore, this study seeks to analyze the economic and social determinants of household poverty among women in Langas, Uasin Gishu County. By focusing on socio-demographic attributes, income patterns, household expenditure, and women's economic status, the study aims to provide targeted insights into the drivers of poverty and propose context-specific strategies such as women's access to financial inclusion programs, entrepreneurship training, and support for household welfare that can enhance women's empowerment and contribute to sustainable poverty reduction.

1.3 Research Objectives

1.3.1 General Objective

The General objective of this study was to analyze the economic factors that determine poverty levels among women in the Langas areas of Uasin Gishu County, Kenya.

1.3.2 Specific Objectives

Specific Objectives include;

i) To examine the socio-demographic factors that affects women in Langas Uasin-Gishu County, Kenya.

ii) To determine the income levels and patterns among women that impact household poverty within the Langas area

iii) To assess household expenditure (consumption) levels and patterns that impact households in the Langas area of Uasin Gishu County.

iv) To analyse women's economic status that affects household poverty in langas of Uasin Gishu County.

1.4 Research Hypothesis:

H_{o1}: There are no significant effects of socio-demographic factors that determine poverty among women in the Langas areas of Uasin Gishu County

H_{o2}: There are no significant effects of income levels and patterns that determine the poverty level among women in the Langas areas.

H_{o3}: There is no significant effect of household/consumption levels and patterns that determines the poverty levels among women in Langas

H_{o4}: There is no significant effect of women's economic status that determines the poverty level among women in Langas

1.5 Significance of the Study

The study will provide evidence-based insights into the economic factors that contribute to poverty among women in Uasin-Gishu County. This knowledge will enable the government to design and implement more targeted poverty reduction strategies, such as strengthening microfinance initiatives, enhancing social protection programs like cash transfers, and improving access to affordable housing, healthcare, and education. By identifying barriers women face such as wage disparities, limited access to credit, and structural inequalities policy interventions can be better aligned with the realities of women in slums and rural areas. This will ultimately enhance the effectiveness of existing programs, ensure equitable resource distribution, and promote women's economic independence as part of national development priorities.

The study will add to empirical knowledge by providing context-specific evidence on poverty dynamics among women in Uasin-Gishu County. It will be a valuable reference for scholars interested in poverty, gender, and development economics, while also offering a basis for comparative studies across regions. Furthermore, the findings will inform future research by identifying gaps in current interventions and suggesting new areas of inquiry, such as the role of cultural barriers, intra-household dynamics, and community-driven models of economic empowerment. From a theoretical perspective, the study will contribute to ongoing debates on poverty reduction by examining how structural, demographic, and economic factors intersect to shape women's vulnerability. It will refine the applicability of poverty and development theories in the Kenyan context by showing how local realities such as informal financial systems, family structures, and labor market inequalities affect women differently. The study will also enrich the literature on gendered poverty by highlighting strategies that can prevent the intergenerational transmission of poverty, such as women's access to training, financial resources, and labor market opportunities.

In summary, the study's outcomes will provide actionable guidance to policymakers, contribute to academic research, and strengthen theoretical and empirical understanding of gendered poverty, particularly in developing economies such as Kenya.

1.6 Scope of Study

This study was conducted in Uasin Gishu County, one of Kenya's 47 devolved units, situated in the North Rift region. The county covers an area of approximately 2,955 square kilometers and has a population of about 1.163 million people, Panchol, (2021) within Uasin Gishu, the study specifically focused on Langas Estate, a highly populated slum settlement on the outskirts of Eldoret town. Langas was purposively chosen because it represents one of the largest informal settlements in the county, characterized by socio-economic deprivation, limited infrastructure, and heightened vulnerability to poverty. Concentrations of low-income earners, limited access to safe water, informal and insecure housing, poor sanitation, overcrowding, and inadequate social amenities make Langas a critical site for analyzing poverty dynamics, Munde, (2019). These conditions provide a practical context for examining how socio-economic and institutional factors influence poverty among women in urban informal settings.

The area is also exposed to economic and social shocks, including rising costs of living, unemployment, regional inequalities, and exposure to natural hazards such as floods. Additionally, its proximity to the Kapsabet–Eldoret International Airport Road underscores its economic potential but also highlights the paradox of poverty coexisting alongside infrastructural development. This makes Langas a suitable case for studying the persistence of poverty in areas with both opportunities and constraints. Findings from this study will therefore generate insights relevant not only to Uasin Gishu County but also to other urban informal settlements in Kenya and beyond, where similar socio-economic conditions prevail.

Furthermore, Langas has unique institutional and social features that strengthen its relevance as a research site. It is surrounded by key educational and training institutions, such as The Eldoret National Polytechnic, which attract youth and other populations seeking skills and employment opportunities. Internally, Langas Estate is subdivided into six blocks, each administered under the "Nyumba Kumi" initiative, a government-backed community policing system. These social structures provided the researcher with clear entry points for data collection and ensured community engagement and security during fieldwork.

By focusing on this specific population and context, the study's scope was intentionally narrowed to provide depth in understanding poverty determinants among women in slum settings, while also generating transferable insights applicable to other informal settlements in Kenya, Karuga et al., (2023). The clear delineation of geographic, demographic, and methodological boundaries strengthens the validity of the study and enhances its contribution to policy formulation and scholarly debate.

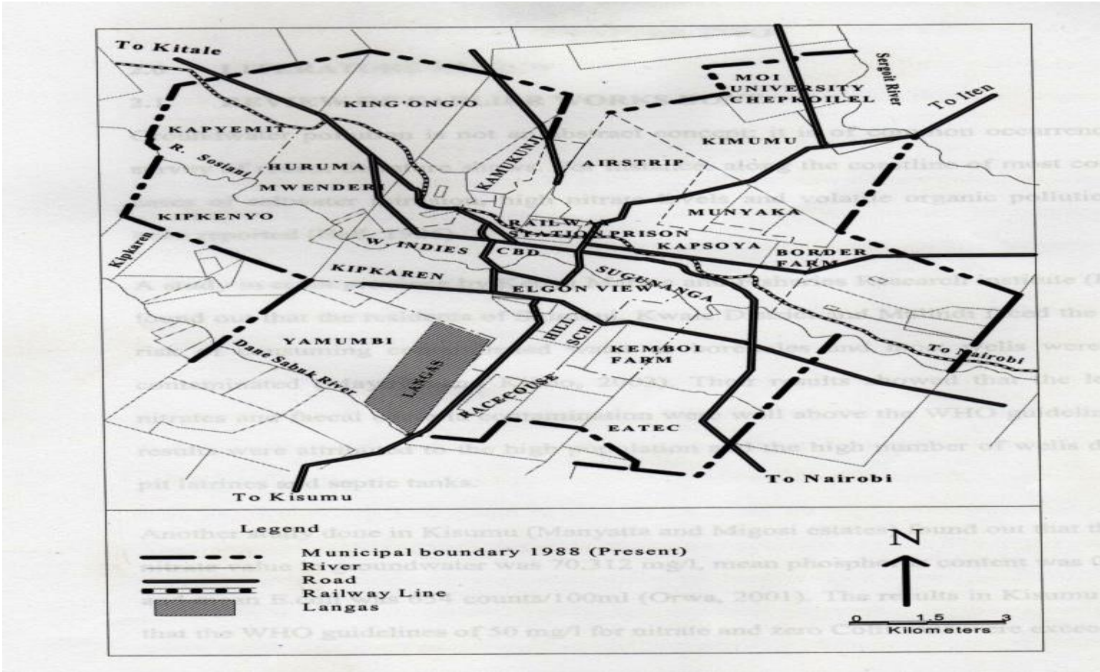

Figure 1. 4 Location of Langas in Eldoret Town (shaded part)

Source: Odhiambo, S. (2022).

1.7 Justification of the Study

The rationale of this study on the Economic factors that determine poverty levels among women in Uasin-Gishu County, Kenya is to highlight and address issues of regional disparities essential for formulating effective poverty alleviation programs and policies that address the underlying issues in poverty. Women in developing countries like Kenya experience higher levels of poverty and economic imbalance compared to men because of gender disparity that should be assessed to promote gender equality and women empowerment. It also helps improve women's livelihoods, Wolde et al., (2022). Its also leads to social progression, including improved health, education, and social cohesion within communities and societies. The study was aligned with SDG 1 (No Poverty) and SDG 5 (Gender Equality), contributing to global efforts to alleviate poverty and promote gender equality, Hales & Birdthistle, (2023). The study findings will also inform policymakers and stakeholders on the possible interventions needed to uplift women from poverty and formulate possible poverty reduction strategies that would take into account various economic challenges faced by women as mentioned by Tang, (2022) which will bring about positive impact and change towards empowering women, reducing poverty levels, and promoting sustainable development in the county and the country in general

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

The Chapter comprehensively examines concepts, theoretical assessments, and empirical evaluations, culminating in a summary and ultimately presenting the conceptual framework.

2.1 Concepts

2.1.1 Poverty level

Poverty is the state of lacking the financial resources and essential items needed for a basic standard of living, Pishchalo, (2021). Poverty level refers to the minimum income a person or family needs to meet basic needs, calculated using a country's specific national poverty line, Faharuddin & Endrawati, (2022). Poverty is determined using two main concepts, the absolute and relative poverty. Absolute poverty defines poverty as the severe deprivation basic needs for survivals such as food, safe drinking water, shelter, clothing, sanitation, education and healthcare Saltkjel & Malmberg-Heimonen, (2019). Poverty line is fixed in terms of real value needed to acquire a minimum basket of goods and services. Relative poverty focuses on social inclusion. In this method, poverty is defined in relation to economic standards of living within a specific society, it reflects lack of resources needed to participate in the normal activities and opportunities of the society, it focuses on inequalities and social inclusion, Jetin, (2016). Absolute poverty uses the cost of basic needs which involves the estimation of the minimum cost of a food basket that provide required calories and nutritional intake. Adding an allowance for non-food necessities often is based on the spending patterns of the poorest segment of the population. The sum of these cost establishes poverty line.

For relative poverty, the poverty line is set as a percentage of national median or average income or expenditure, example European union standards relative poverty threshold is set at 60%of the country's median equalized disposal income, Salverda, (2021). This line changes over time as the average standard of living in the country changes. A person who is poor in relative term may still be able to meet their basic biological needs but cannot afford standard of living enjoyed by the rest of the society. The choice for using either the absolute poverty or relative poverty depends on the purpose, absolute poverty is used for tracking basic needs satisfaction and making international comparison while relative poverty is useful for addressing inequalities and social inclusion with developed economies, Decerf, (2022).

2.1.2 Economic factor: Socio-demographic factor

This consists of analyzing socio-demographic factors which includes gender, wages, and wage gap, whereby the distinction between males and females within a population is important. Gender identifies society's roles, expectations, and opportunities. The race and Ethnicity background of individuals within a population helps identify the disparities in education, employment, and healthcare, which play a big role in shaping cultural and social norms, Bambra, (2022). Household Income and Socioeconomic status, on the other hand, are concerned with the economic well-being of individuals and households' income levels and socioeconomic status, which in the long run influence access to resources, education, healthcare, and overall quality of life. Educational attainment level among women affects employment opportunities, income potential, and social mobility, Brown, (2017). It also influences various social outcomes, including health, Marital status and household composition, whether individuals are single, married, divorced, or widowed. Household composition and structure of families, which includes the presence of children, extended families, or non-relatives, Rowland, (2023). The geographical location in terms of urban, suburban, and rural regions affects access to services, infrastructure, and cultural opportunities for women in how they negotiate for their wages and wage dues, and increments. Family size and fertility affect the gender wage gap because women who are with grown-up children work for hours compared to women with small children, therefore getting better pay, Porter, (2022).

2.1.3 Economic Factor: Income levels and patterns

The poverty line is the threshold for income and/or consumption below which an individual is classified as poor. The poverty line is determined by identifying the income level necessary to maintain a basic standard of living, De Martino, & Celardo, (2025), and is also determined based on the cost of a basic basket of goods and services needed to maintain a minimum standard of living. It is calculated based on data on food prices, housing costs, and other essential expenses. Absolute poverty is characterized by a fixed, constant value over time, while the relative poverty line fluctuates by average expenditure levels. A modern approach to understanding poverty involves measuring the objective poverty line, which incorporates metrics such as Food-Energy Intake, (FEI) and the Cost of Basic Needs (CBN), Dobreva et al., (2025). Abhijit Banerjee and Esther Duflo researched various aspects of individuals' lives, including education, health, entrepreneurship, aid, and the roles of both governmental and non-governmental organizations, and they identified four factors contributing to poverty Malambo et al., (2025). This includes unstable social circumstances, challenging natural environments, limited access to education, and the absence of social assistance programs. Other factors that impact poverty include income inequalities where women earn less than men, Gariba & Prokop, (2025), this wage gap leads to a higher rate of poverty among women who have fewer financial resources to meet their basic needs and build financial security. Single parenthood households which are headed by women are more prone to poverty due to the challenges of managing households on a single income and therefore make it difficult for single mothers to provide for their families. Occupational segregation is another factor that impacts poverty among women where the occupation limits their earnings potential and contributes to their higher likelihood of experiencing poverty, Munzhelele & Budeli, (2025). Limited access to well-paying jobs, advancement, and opportunities for skill development led to further income disparities. Dalton et al., (2018), in their book of linking skills and decision-making used ordinal regression and rank order analysis which revealed that women prioritize the skills, professional development and working with diverse groups of people more than men. Healthcare and reproductive costs, which most women bear the cost including prenatal, childbirth, and family planning, strain household budgets, especially those with low-income earnings, and therefore lead to poverty, Sarma, (2025). Social safety nets and welfare programs may not address the specific needs of women, especially those of marginalized or minority groups. Inability to get targeted support can lead to higher poverty rates.

2.1.4 Economic factor: Household Expenditure (Consumption) levels and patterns

Household expenditure as a contributing factor to poverty consists of approaches that play a role in managing daily expenses and allocation of resources for various needs, Jiao & Zhang, (2025), including food, education, healthcare, and other essentials. Limited household expenditure limits women's access to education and skill development opportunities. This, in turn, hinders their ability to acquire the necessary qualifications in academic and skill development for better jobs and career advancement, which leads to a continuous cycle of poverty. Social participation and networking are other aspects brought out by the lack of finance

2.1.5 Economic Factor: Women's Economic Status

This is influenced by unnoticed and unpaid, house care work, childcare, eldercare, and household chores, limits women's ability to participate in paid work or pursue education and training. This results in reduced economic opportunities and career advancement and therefore hinders their ability to earn income and eradicate poverty. Social Norms and Cultural Practices, Gender discrimination, and social norms in society hinder women from advancing their economic opportunities, Rajeswari, (2025).

2.2 Theoretical Framework

This part of the paper reviews the main economic theories relating to the causes and responses to poverty that are relevant to developing countries. Theories of poverty include economic theories, sociological theories, psychological theories, anthropological theories, and theories of political perspectives. Structural factors that affect poverty include: labor market discrimination, unpaid care work, and Workforce participation, Awad, (2025). The theories reviewed included the theory of the individual

Addae-Korankye, (2019) in his book on the Theories of poverty, the theory of cultural beliefs, the theory of economic, political, and social distortions, the theory of geographical disparities, and the theory of cumulative and cyclical dependencies. The theories were analyzed, criticized, and measures that will bring the poor out of poverty were recommended. Some of the recommended solutions included: encouraging the poor to embrace self-help strategies, replacing the culture with one that encourages hard work and investment, changing the system for the better, improving infrastructure and local industries' competitiveness, and developing comprehensive programs that will help the poor to be self-sufficient.

2.2.1 Classical Theory of Poverty

Classical economics theory of poverty was developed during the 18th and 19th centuries, and this theory is associated with several prominent thinkers of the era, including Adam Smith, Thomas Malthus, and David Ricardo, Hong & Sun, (2020). The theory assumes the exchange taking place in the marketplace are in order, wages paid reveal the individual productivity and that poverty is a result of limited resources and population growth which is largely driven by the basic laws of supply, the theory is also characterized by scarcity of resources and the operations of the market mechanism, which advocates for minimal intervention by the government and that free market would naturally lead to optimal resource allocation and economic growth which would reduce poverty over time. The classical theory of poverty also adheres to the labor theory of value, which proposes that the value of a good or service is to be determined by the amount of labor required to produce it, wages would adjust to reflect the poor and uninformed choices of an individual as the main cause of poverty that affects the individual on the productivity together with the underlying genetic abilities adapted in the families Leoni, (2025). The theory adds that the state intervenes in poverty eradication through supportive activities such as the availability of water, health facilities, good roads, and infrastructure to correct perverse economic dispensation. In conclusion, the level of poverty reduction within a household is influenced by a combination of factors which includes, individual choices and decisions, social mobility and economic progress, population size in conjunction with resources and rational self-interest.

2.2.2 Neo-classical Theory of Poverty

Alfred Marshall in his theory of Neo-classical economics extended the classical theory by incorporating insights from modern economies and worked on understanding individual behavior, market, and government interventions. The principles of the Neo-classic theory consist of the marginal utility and rational choice made by the individual based on their satisfaction, Rathi, (2021). The theory emphasizes the importance of human capital in individual earnings potential and overall economic well-being, market dynamics such as wage discrimination, supply and demand of labor and factors affecting job mobility. Neo-classical theory of poverty equated poverty to low-skilled or low productivity, employment opportunities, investment in education, and skill development seen as an escape from poverty especially because of unequal initial distributions of talents, skills, and capital in determining an individual's productivity and ability to alleviate poverty within a competitive market-based economic system, similar to the classical tradition. Davis and Sanchez-Martinez., (2014). The presence of market failures such as externalities, moral hazard, adverse selection, uncertainty, and incomplete information is considered to exacerbate poverty since the poor are more susceptible to shocks that adversely affect their well-being. The neo-classic theory also analyses the importance of government welfare programs and policies on poverty. Structural unemployment is due to prolonged periods of joblessness and individuals who lack the necessary skills for available positions, Obinger & Schmitt, (2022).

Marshall and Keynes shared the belief that it is valid to compare the utility experienced by different individuals and come to the conclusion of the existence of diminishing marginal utility across income as quoted by Stern, (2022) on the relationship between utilitarian philosophy and utility maximization, which implies that an additional unit of income holds greater value for a person living in poverty compared to a wealthy individual. Consequently, they argued that income redistribution can enhance overall utility, therefore individuals should rise above market failure, adverse selection, uncertainties, and moral hazards to make it in life and attain their self-actualization Mandavilli, (2020).

2.2.3 Keynesian Theory of Poverty

The Keynesian Theory of Poverty was derived from the ideas of John Maynard Keynes (1936) in his seminal work on The General Theory of Employment, Interest, and Money, Toporowski, & Bachurewicz, (2025). Keynes argued that poverty and unemployment are not merely results of individual shortcomings or market distortions but are deeply connected to structural weaknesses within an economy, especially insufficient aggregate demand. According to Keynes, when aggregate demand is low, economic activity slows down, leading to reduced production, layoffs, and rising unemployment, which consequently fuel poverty.

Keynesian theorists contend that poverty is partly perpetuated by the underdevelopment of certain sectors of society, particularly where investment in infrastructure, health, and education is inadequate Mhlanga, (2022). They emphasize the vital role of government intervention through fiscal and monetary policies to stimulate demand, create jobs, and expand access to public goods and services. Unlike classical economic thought, which trusted the market's self-correcting mechanisms, Keynesians argued that markets often fail to self-adjust, necessitating deliberate state action to stabilize the economy and prevent poverty traps Wu, (2023).

In practical terms, the Keynesian perspective views government spending on social welfare programs, public works, and subsidies as central to poverty alleviation Elshahawany & Elazhary, (2024). For instance, investment in large-scale infrastructure projects generates employment, stimulates local industries, and improves access to essential services, thereby reducing poverty both directly and indirectly. Keynesianinspired policies also support subsidies in health and education, which enhance human capital development and create a foundation for long-term economic empowerment of the poor Attanasio et al, (2022). These interventions address both the immediate income needs of vulnerable groups and the structural barriers that limit opportunities for upward mobility.

Moreover, Keynesian thought highlights the multiplier effect, where an increase in government spending boosts consumption and investment, leading to greater overall demand in the economy, da Silva Sanches & Pereira Serra, (2025). This multiplier process has been observed in many developing countries where cash transfer programs, agricultural subsidies, and public works projects have lifted millions out of poverty**.** In Sub-Saharan Africa, for example, social protection schemes aligned with Keynesian principles have been used to cushion vulnerable populations against economic shocks such as inflation, pandemics, and climate-induced crises, thereby preventing a slide deeper into poverty, Cardoso et al., (2025).

Despite its wide application, the Keynesian theory has faced criticism, particularly from neoliberal economists, who argue that excessive government intervention can create inefficiencies, dependency, and fiscal imbalances Best, (2020). However, modern adaptations of Keynesian thought often termed neo-Keynesian economics integrate global realities such as structural adjustment, globalization, and technological transformation. This updated perspective underscores the importance of balancing state intervention with market-driven strategies to ensure sustainable economic growth. Overall, the Keynesian Theory of Poverty remains a cornerstone framework for understanding the role of macroeconomic forces and public policy in addressing poverty and inequality.

2.3 Empirical Literature Review

2.3.1 Socio-Demographic factors and poverty

Women's time use, caregiving burden, and associated opportunity costs remain central in explaining persistent poverty among women. The Kenya Time Use Survey (2021) reported that women spend about 4 hours 30 minutes per day on unpaid domestic and care work (such as cooking, cleaning, childcare, fetching water), compared to 54 minutes for men, Dutta, (2022). This massive gap demonstrates the disproportionate share of reproductive labor borne by women. The result is "time poverty," where women have little or no free time to engage in income-generating activities, participate in skills development, or pursue entrepreneurial ventures. Time poverty directly translates into reduced productivity and weaker bargaining power within households, as women lack sufficient independent earnings to influence household financial decisions.

A more detailed analysis by Nyagweta, (2024), confirms that women's unpaid work burden is shaped by marital status, household size, education level, and employment status. For example, married women and those with larger household sizes reported higher time allocation to unpaid work, while men with similar characteristics devoted far less time to these activities. This suggests that structural gender roles, rather than economic logic, dictate the distribution of domestic work, especially in informal settlements like Langas, where alternative support systems such as paid domestic help are unaffordable.

On the entrepreneurial front, women entrepreneurs encounter systemic barriers, including limited access to formal credit (due to lack of collateral and discriminatory lending practices), low exposure to entrepreneurial training, Peter & Orser, (2024), and cultural stereotypes that cast women as less capable business leaders. As a result, women entrepreneurs often confine themselves to low-return sectors such as informal retail or small-scale food production. This limits income growth and reduces the resilience of female-headed households against shocks such as inflation or unemployment. When women do enter male-dominated industries, wage disparities persist, as they are paid less than their male counterparts for equal or greater effort, reinforcing poverty dynamics.

Globally, a systematic review by Gupta et al. (2021), synthesizes the findings across 24 years of research and confirms that women’s economic participation, especially in agriculture and small businesses, often yields dual outcomes. On one hand, women’s involvement improves household dietary diversity, children’s education expenditure, and savings. On the other hand, because these gains come without a reduction in domestic burdens, women experience heightened exhaustion, stress, and health risks. The absence of labor-saving technologies (such as water access, cooking energy, or mechanized farming tools) means that economic participation adds to rather than reduces their workload. This highlights the importance of policy interventions that do not simply encourage women to “work more” but rather address structural barriers like childcare provision, labor rights, and gender-sensitive financing schemes.

Together, these findings demonstrate that while women possess creativity, motivation, and capacity to engage in entrepreneurial and productive activities, their contribution is often constrained by time poverty, socio-cultural barriers, unequal access to finance, and weak institutional support systems. These barriers perpetuate chronic poverty, especially in low-income settlements De Schutter et al., (2023), such as Langas in Uasin

Gishu, where women shoulder the heavier caregiving roles yet lack structural opportunities to translate their labor and skills into sustainable economic empowerment

2.3.2 Household Income distribution and poverty

Income-generating activities among women are highly diverse and shaped by multiple socio-demographic factors such as educational attainment, literacy levels, household status, ethnicity, religion, marital status, and age, Gurung, (2022). The differentiated roles that women occupy within households also influence their participation, sometimes constrained by cultural expectations and domestic responsibilities. Most of the activities women pursue in low-income contexts remain labor-intensive, traditional, and characterized by low capital input, often in sectors such as small-scale trading, food vending, tailoring, and urban agriculture Tripathi & Ahuja, (2022). Such ventures provide crucial survival income but lack scalability due to barriers like limited access to modern technologies, market information, and credit facilities. Women's businesses frequently remain within "subsistence zones," meaning they earn just enough to support daily household consumption but rarely accumulate enough surplus for investment or expansion barriers like limited access to modern technologies, market information, and credit facilities. Women's businesses frequently remain within "subsistence zones," meaning they earn just enough to support daily household consumption but rarely accumulate enough surplus for investment or expansion**.** This reality underscores the reason why women's work, despite being critical for household survival, does not always translate into long-term poverty reduction, Strangio, (2025).

At the same time, income-generating activities play a transformative role in improving household welfare. According to Andreoli et al., (2022), women's earnings directly contribute to better food security, children's education, and access to healthcare, which in turn strengthens resilience against economic shocks. However, their ability to maximize these benefits is influenced by factors such as job market experience, trust in voluntary savings groups, expectations about future risks, and household health status. When women have stable and predictable incomes, households are less vulnerable to poverty traps, Ueno, (2025). Conversely, irregular earnings expose them to cycles of debt, food insecurity, and asset depletion.

One of the most effective mechanisms for enabling women's economic empowerment has been the rise of Self-Help Groups (SHGs). Kumar, (2021), in his comparative study of JEEVIKA, emphasizes that SHGs enable women to pool resources, access internal lending systems, and improve repayment discipline, creating a foundation for sustainable income activities. SHGs also strengthen social capital by providing platforms for women to exchange knowledge, share business experiences, and support one another in crises. Beyond financial contributions, SHGs play an instrumental role in building women's confidence and enhancing their voice in household decision-making, Cheek & Corbett, (2024). In many cases, SHGs have been linked to improved bargaining power, higher levels of savings, and stronger resilience against external shocks, making them a critical policy tool for reducing household poverty.

More recent studies confirm that the sustainability of women's income-generating activities depends on structural support systems such as access to extension services as quoted by Alemu et al., (2022). Rodgers, (2023) highlighted that without reliable access to affordable childcare and labor-saving technologies, women remain trapped in "time poverty," which directly undermines their ability to pursue and sustain meaningful income opportunities.

2.3.3 Household Expenditure (consumption) levels and patterns and poverty

Zhou & Hu, (2021), in their book on how China overcame the poverty trap, explained that the root causes of poverty are not only tied to insufficient income but also to a lack of capabilities, rights, and welfare. This perspective aligns with Amartya K. Sen's capability approach, which views poverty as a deprivation of fundamental freedoms and opportunities rather than merely low income. Sen argues that individuals should have the ability to live a life they value, which includes access to education, healthcare, and participation in social and political life, Kjosavik, (2021). This broader framing underscores that sustainable poverty reduction requires investments in human development, not just economic growth.

Maniriho et al., (2021), highlighted that households need to be conversant with their expenditure budgets and adopt prudent financial management practices such as adhering to budget constraints instead of living beyond their means. Poor households often face "consumption smoothing" challenges, where income volatility forces them to rely on borrowing, which perpetuates cycles of debt and vulnerability. Budgeting, saving, and adopting affordable consumption patterns are therefore critical in breaking intergenerational cycles of poverty, Asuamah Yeboah, (2024).

Moreover, recent research emphasizes the importance of social protection measures and inclusive welfare policies in addressing capability deprivation. According to Asfaw & Davis, (2017), cash transfer programs, food subsidies, and universal health coverage not only alleviate immediate poverty but also expand households' long-term capabilities by reducing vulnerability and fostering resilience. In Sub-Saharan Africa, for example, studies have shown that social protection programs targeting women and children improve nutritional outcomes, school attendance, and empowerment, which are essential for poverty alleviation, Devereux, (2016). This demonstrates that tackling poverty effectively requires a multidimensional approach that integrates economic, social, and institutional strategies.

Finally, structural inequalities play a crucial role in perpetuating poverty traps. According to Ahmad, (2023), disparities in wealth distribution, access to quality education, and healthcare limit the upward mobility of marginalized groups, especially in developing countries. This resonates with Zhou & Hu, (2021) argument that overcoming poverty requires systemic reforms to enhance rights and welfare. Ensuring equitable access to public goods, alongside building the productive capacities of vulnerable groups, is essential for poverty eradication. Without addressing these structural barriers, households remain trapped in cycles of deprivation, regardless of economic growth at the national level.

2.3.4 Women's Economic Status and Poverty

Women should build their lives, families, and society through self-help groups (SHGs), which act as vital vehicles for collective empowerment and poverty reduction. According to Reshi, (2023), SHGs play a crucial role in increasing women's capital base, enabling them to engage in long-term economic activities that uplift low-income families above the poverty line. By pooling resources, women gain access to savings and credit facilities that are otherwise difficult to obtain from formal financial institutions. These groups not only provide financial security but also create avenues for mutual support, knowledge sharing, and collective bargaining power.

SHGs are not only about economic empowerment but also about leadership and social inclusion. Research shows that women involved in SHGs are more likely to participate in local governance, community planning, and leadership roles Tripathi & Ahuja, (2022). This increased participation translates into greater advocacy for gender equality, improved access to public resources, and the breaking down of cultural and structural barriers that have historically sidelined women from decision-making processes. Over time, SHGs evolve from being financial collectives into platforms for civic engagement and transformative leadership.

Finally, the multiplier effect of SHGs extends beyond individual members to the entire community. As women become financially stable, they reinvest in their families by supporting education, improving nutrition, and enhancing living conditions. This ripple effect contributes to intergenerational poverty reduction. Andreoli et al. (2022), highlighted that when women's financial status improves, household poverty rates decline, as resources are more equitably distributed and allocated to long-term welfare. In this way, SHGs serve not only as tools for financial inclusion but also as catalysts for sustainable social and economic development.

2.4 Research Gap

Income-generating activities are important for promoting the welfare of women and the household in general. Mouhammad, (2018) noted that income-generating activities support women to have access to additional revenues to strengthen their food security and livelihood. Though the income may be small according to Mouhammad (2018), income plays a significant role in buying clothes for children, paying school fees, healthcare, and other household expenditures.

Lombardini et.al., (2017) stated that a change in personal level implies a change in the perception of oneself from within, therefore a woman needs to redefine herself as an individual, her place in society, her decision-making abilities in the household, her ability to take action and have her voice heard which redefines her role as an individual, in the society. A woman should also have a significant change in environment (formally and informally), this includes changes in attitude, perceptions in the social traditions, beliefs, norms, and the legislative (governing framework) which are the ingredients for a transformed society. Women should be encouraged to join SHGs to have better connections and networking share their views and be able to access information about the marketplace, instil entrepreneurial skills among women, Malhotra & Saravanan, (2025) and Nyathi et al., (2025), which helps in a larger extend in fighting domestic violence against women, and abuse, alcoholism, discrimination, exclusion, high dependency ratio and exploitation which threatened their lives and livelihood of families involved.

The framework illustrates how various factors interact to influence poverty levels among women. It shows that socio-demographic and household characteristics such as age, education, marital status, income, religion, and gender roles shape women's access to resources and opportunities. Household expenditure patterns on education, health, food, water, and sanitation further affect their living standards. Income and employment factors, including wage disparities, occupational segregation, access to formal or informal work, vocational skills, and financial services, determine women's earning potential and economic independence. Consequently, women's overall economic status reflected in income disparities, education attainment, access to financial resources, and participation in decision-making emerges as both an outcome and a determinant of poverty.

2.5 Conceptual Framework

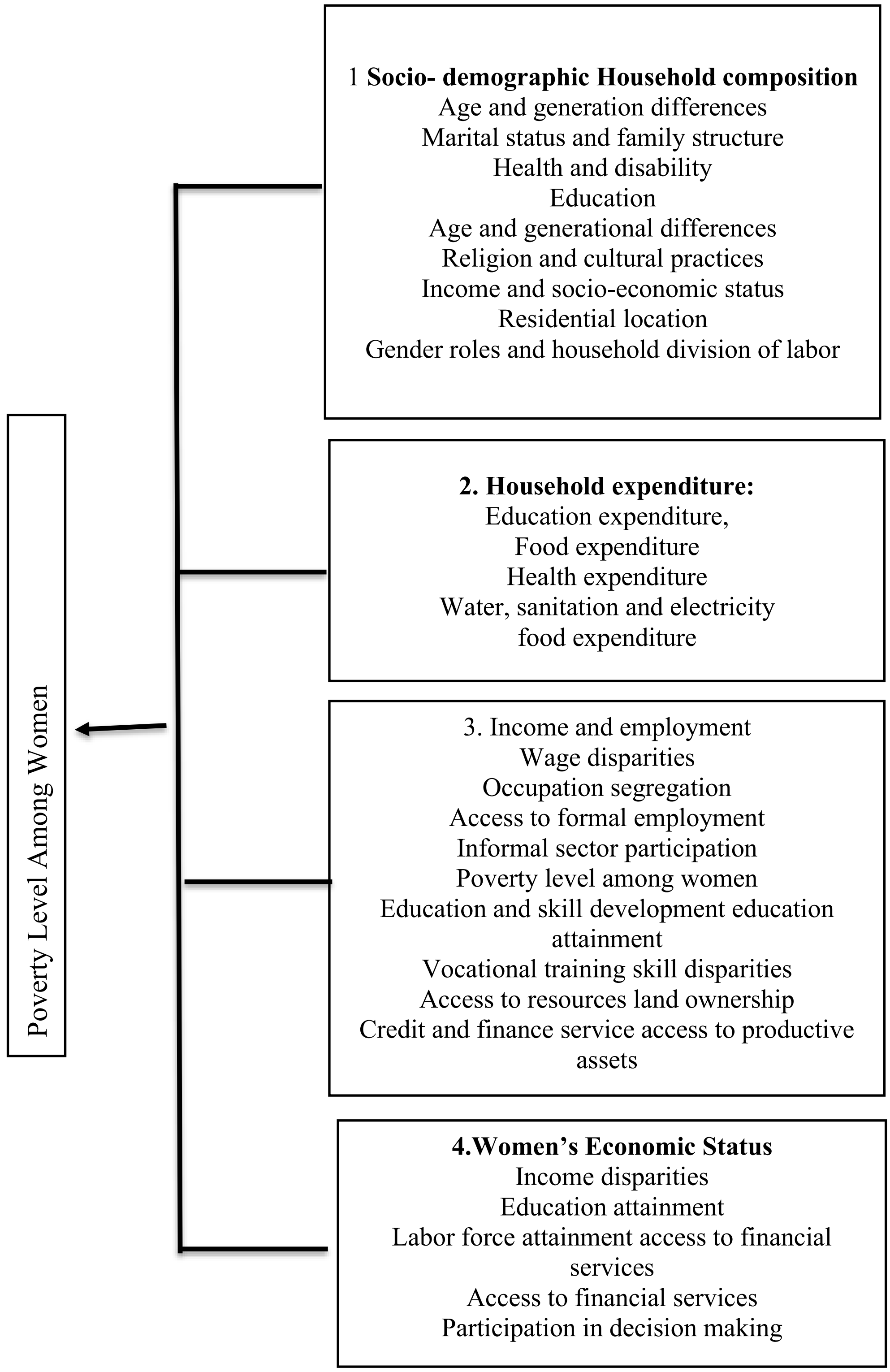

Figure 2. 1 Conceptual Framework

Poverty and its Determinants Linkage Source: Developed Source: ADB, 2016 (Modified by Author)

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

3.0 Introduction

In this chapter, methods, techniques, and procedures followed to solve the research problem are mentioned. Kothari, (2004) that research design includes, the target population, sampling design, data collection, ethical consideration in the study, limitation and delimitation of the study, and finally the expected outcome.

3.1 Research Design

The explanatory research design was deemed appropriate for this study because it provides a comprehensive framework for analyzing both qualitative and quantitative data in order to establish causal relationships and deeper insights into poverty dynamics among women, Næss, (2016). Explanatory research goes beyond merely describing phenomena; it seeks to identify the underlying factors and mechanisms that explain why and how certain socio-economic realities, such as poverty levels, occur in a given context, Navarrete, (2024). By applying this design, the study was able to systematically assess the association between economic factors and women's poverty status in Langas while also exploring the lived experiences of the respondents.

The choice of women as the key respondents is justified since they are disproportionately affected by poverty and carry a dual burden of domestic responsibilities and income generation, making them a vital unit of analysis. Through narration of facts, observation of individual characteristics, and analysis of household dynamics, the study could capture the real situation in Langas with both depth and accuracy. The mixed approach enabled the quantification of relationships among dependent and independent variables, such as income levels, access to credit, education, and employment, while also contextualizing these relationships through qualitative accounts that reflect women's voices and perspectives, Dehalwar & Sharma, (2024). Moreover, the design allowed for the estimation of critical measures such as sensitivity, specificity, and predictive values of poverty indicators, thereby enhancing the reliability and validity of the findings. This methodological rigor made it possible to not only describe the prevalence of poverty but also explain the causal linkages between institutional, socio-economic, and demographic variables and women's poverty status. By combining statistical analysis with rich narratives, the study bridged the gap between numbers and lived realities, ensuring a holistic picture of poverty among women in Langas was drawn.

Finally, explanatory research design was appropriate as it provided an avenue for comparing individual and group-level characteristics, making it possible to generalize findings while still acknowledging unique contextual dynamics. This dual capacity for generalization and contextualization enhances the utility of the findings for policymakers, researchers, and practitioners seeking to design targeted poverty alleviation programs that resonate with the specific needs and realities of women in informal urban settlements Kothari, (2020).

3.2 Target population

The target population for this study comprised women aged 18–60 years residing in Langas Estate, Uasin Gishu County. This group was considered appropriate because women within this age bracket are actively engaged in household responsibilities and income-generating activities, making them central to the dynamics of poverty and economic empowerment. Langas was purposively selected due to its high poverty levels, poor infrastructure, informal housing, and limited access to basic services such as water, sanitation, and healthcare, Muriithi, (2023). Focusing on women was further informed by evidence showing that women are disproportionately affected by poverty compared to men due to gender-based inequalities in access to education, land, credit, and formal employment, Akinwale, (2023). Additionally, women play a critical role in household welfare and food security, meaning their economic empowerment directly impacts family well-being and intergenerational poverty reduction. This made them an ideal population for analyzing the economic factors influencing poverty and generating policy-relevant insights for poverty alleviation in urban informal settlements.

3.2.1 Description of the study area

Uasin Gishu's urban population was 345,559 persons in 2019 with a poverty rate of Poverty Rate 38.2 % in the year 2016. The population in the study area is a total of 62,998 women who live in the peri-urban area with varied demographic data such as age, marital status, social, and economic class, education level, Okumu, (2024) etc. Women, as is mostly known stay behind at home and most of them become stay-at-home mothers with no income of their own.

3.3 Sampling Techniques and Sampling Size

3.3.1 Sampling Techniques

Sampling techniques administered to respondents were simple random sampling and stratified sampling.

3.3.2 Sampling size determination

The study used Yamane formulae, Yamane, (1967:886) which provides a simplified formula for calculating sample sizes. The formula was used to calculate the sample size of women that were interviewed from a total population of 62,998. A 95% confidence level and probability proportion of 0.5 (level of precision) are used for the equations, where n is the sample size, N is the population size, and e is the level of precision.

Sample Size Formula $n = \ N/(1 + N\ (e)^\wedge 2$

The expected sample size n = $62998/(1 + 62998(e)^\wedge 2$ in this case $e = 0.05$.

The sample size therefore is n = $62998/(1 + 157.495$

Sample size n =$62998/158.495$ Implying that n = 397.476, which means 397 women were sampled in order to obtain the required information about the study.

3.4 Data collection

3.4.1 Sources and methods of data collection

Primary data was collected in this study using a structured questionnaire during simple random sampling, interview schedules were used especially on women groups, and convenient sampling.

3.4.2 Descriptive Statistics and Econometric Model

The study mostly majored in the wage gap among women, income levels and patterns, household expenditure levels and patterns of individual women's economic status, and their assets acquired as investments if any within the Langas area. Both qualitative and quantitative data were used to arrive at the conclusion.

3.4.3 Poverty analytical model

Pearson's chi-square was used to determine whether there is a significant association between economic factors and poverty levels. Every observation in the dataset is independent and the value of an observation obtained does not affect any other observation. It was assumed that individuals only belong to one cell in a contingency table, cells in a table are mutually exclusive because individuals do not belong to more than one cell. Assumptions of the regression model were taken into consideration and that the model has more than one explanatory variable, they are not linearly perfectly correlated, Kalnins & Praitis Hill, (2025). Chi-square was used to test the significance of population variance in comparison to sample variance as seen in the results in the table on the difference between actual and observed values, the degrees of freedom, and the sample size.

Chi-square was used to test whether two variables are related or independent from one another and therefore test the goodness-of-fit between an observed distribution and a theoretical distribution of frequencies. Since chi-square is not symmetrical and all the values are positive, a degree of freedom (n-1) at a given level of significance is used for accepting or rejecting a null hypothesis, the null hypothesis is accepted when the value of chi-square is less than the table value and rejected when the value of chi-square is equal or greater than the table value. The formula for the chi-square is;

$$x^2 = \boldsymbol{\sigma}^2\boldsymbol{s}(\boldsymbol{n}-\mathbf{1}))/\boldsymbol{\sigma}^{2\mathrm{p}}$$

Where the value of chi-square is obtained, the degree of freedom is 10 or less. The level of significance is 5 percent or 1 percent, if they are greater than the calculated chi-square, then one accepts the null hypothesis.

$y_i = bo + b_i x_i + b^2x^2 + b^3x^3 \ldots\ldots . e_i$ being the linear regression used

3.5 Pilot Study

The pilot study was carried out at Munyaka slums to ascertain the validity and reliability of research instruments. The pilot study sampled 40 respondents representing approximately 10% of the sample size. This is in accordance with suggestion by Mugenda, (2003) that a sample size of 10% of the study can be used for a pilot study.

3.5.1 Validity of Research Instruments

According to Vu, (2021), validity is the accuracy of the research instruments in measuring the underlying study phenomenon. The study used content validity with the help of the supervisor, to test validity, the research instruments used in the main study were availed to the supervisor and other specialized lecturers in the field of study to review the test items to ensure that they are based on the content area before commencing data collection. The researcher also sought the opinion of expert individuals who rendered intelligent judgments about their adequacy Lim, (2024).

3.5.2 Reliability of Research Instruments

According to Sürücü & Maslakci, (2020), reliability of the research instrument is the level in which the research instrument can yield similar results when the instrument is administered to the same target population repeatedly. Data collected from the pilot study was used to compute the reliability of the instrument's items. The Cronbach's alpha coefficient was applied to the results obtained to determine how items correlate among themselves in the same instrument. Cronbach's Alpha is the most commonly used test to determine the internal consistency of an instrument, Izah et al., (2023). The Cronbach's Alpha result is a number between 0 and 1. An acceptable reliability score is 0.7 or higher. Cronbach's Alpha of more than 0.7 was taken as the cut-off value for being acceptable which enhanced the identification of the dispensable variables and deleted variables. Mugenda & Mugenda, (2003). However, Cronbach's alpha coefficient that is less than 0.7 implies that the research instruments are not reliable and the researcher would make necessary corrections before using the instruments to collect data. The pilot study results of internal consistency reliability are presented in Table 3.4.

Table 3.1 Reliability Test Results

Variables	Cronbach's Alpha	N of Items
Gender Wage -gap	.751	7
Income distribution levels	.747	4
Household's expenditure	.864	5
Economic status	.736	6
Household's poverty	.714	10
Average	.763	

The study results in Table 3.1, revealed that the wage gap had a Cronbach's alpha value of 0.751, income distribution levels had a Cronbach's alpha value of 0.747, household expenditure had a Cronbach's alpha value of 0.864, economic status had Cronbach's alpha value of .736, and household's poverty had a Cronbach's alpha value of .714. This thus shows that all the variables had a Cronbach's alpha greater than 0.7 and hence the research instrument was reliable.

3.6 Data Analysis and Presentation

After fieldwork, editing of collected raw data and careful scrutiny of the completed questionnaire and Coding were done. The coded data were analysed using both descriptive and inferential statistics using Statistical Package for Social Science (SPSS) version 24. The descriptive statistics involved frequency, percentages, mean, and standard deviation. Inferential statistics involves the use of Pearson's Chi-Square test correlation and logistic regression model to test for association between categorical variables. The formula for calculating a Chi-Square is:

$$\sum \chi^2_{i-j} = (O-E)^2/E$$

Where:

O=Observed (the actual count of cases in each cell of the table)

E=Expected value (calculated below)

$\chi 2$=The cell Chi-square value

$\sum \chi 2$=Formula instruction to sum all the cell Chi-square values

$\chi 2_{i-j}$=i−j is the correct notation to represent all the cells, from the first cell (i) to the last cell (j).

This study employed binary logistic regression because the dependent variable, poverty status, is dichotomous (poor vs. non-poor). A logistic regression was used to model the chance of an outcome based on individual characteristics. Because chance is a ratio, what will be actually modeled is the logarithm of the chance given by:

$$\log(\pi/1-\pi) = \beta_0+\beta_1X_1+\beta_2X_2+\ldots\beta_mX_m$$

Where π indicates the probability of an event (household poverty), and β_i is the regression coefficients associated with the reference group and the x_i explanatory variables. The reference group, represented by β_0, is constituted by those individuals presenting the reference level of each and every variable $x_{1\ldots m}$. Data was presented using tables.

3.7 Diagnostic Test

Logistic regression was used to model the probability of household poverty based on individual characteristics. Since the model estimates the log odds of poverty, it is important to conduct diagnostic tests to ensure that the model is appropriate and that the results are valid. The following diagnostic tests were performed.

3.7.1 Goodness of Fit Test (Hosmer–Lemeshow Test)

The Hosmer–Lemeshow test was used to evaluate how well the predicted probabilities from the model align with the observed outcomes. The data are grouped into deciles of risk, and a chi-square statistic is computed. A p-value greater than 0.05 indicates that the model fits the data adequately, meaning there is no significant difference between observed and expected values.

3.7.2 Overall Model Significance (Omnibus Test of Model Coefficients)

The omnibus test was conducted to determine whether the set of predictors significantly improved the model compared to a null model containing only the intercept. A significant chi-square statistic ($p < 0.05$) confirms that the explanatory variables as a group contribute meaningfully to predicting household poverty.

3.7.3 Multi-collinearity Diagnostics (Variance Inflation Factor and Tolerance)

To check whether independent variables were highly correlated, collinearity diagnostics were performed. Variance Inflation Factor (VIF) and tolerance values were computed. VIF values less than 5 (and tolerance values above 0.2) were considered acceptable, indicating that multi-collinearity was not problematic among the explanatory variables.

3.8 Ethical Consideration

The study adhered to established ethical standards in order to protect the rights, dignity, and welfare of all participants. Prior to data collection, informed consent was obtained from all respondents after the objectives and purpose of the study were clearly explained to them. Participation was voluntary, and respondents were assured that they could withdraw at any stage without facing any negative consequences. Confidentiality and anonymity were strictly maintained by ensuring that no names or identifying details appeared in the research instruments or final report.

In addition, formal approval to conduct the research was obtained from the National Commission for Science, Technology, and Innovation (NACOSTI), as well as permission from relevant county authorities. The respondents were also approached with respect, and their permission to participate was sought before administering questionnaires. To further ensure ethical integrity, the data collected was securely stored and only accessed by the researcher for academic purposes. These measures were put in place to guarantee that the study complied with both national research regulations and internationally accepted ethical guidelines for human subject research.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS, INTERPRETATION AND DISCUSION OF FINDINGS.

4.1 Introduction

This chapter summarizes the analysis of the study and findings in line with the research methodology. The results presented include wage and wage-gap factors, income levels and patterns among women, household expenditure (consumption) levels and patterns, and women's economic status among women within the Langas area.

4.2 Response Rate

The study evaluated the response rate of the respondents and results were presented in **Table 4.1**.

Table 4. 1 Response Rate

Responses	Frequency	Percentages
Responded	380	95.72
Not responded	17	4.28
Administered questionnaires	397	**100**

From Table 4.1 only 380(95.72%) of the expected 397 respondents responded, according to the information gathered. Since this rate was more than 50%, it met Mugenda's criteria for statistical analysis (2010).

4.3 Socio-Demographic Factors

This study examined the demographic information of the respondents with particular focus on poverty determinants. Key variables analyzed included the number of family members in the household, level of education, employment status, monthly income, housing conditions, source of lighting, and source of drinking water. These indicators were critical in establishing the socio-economic profile of the respondents and their relation to poverty dynamics.

Descriptive statistics revealed that household size varied widely, with the majority of respondents (62%) living in households with more than five members, suggesting a high dependency ratio that increases economic strain. In terms of education, 18% of respondents had no formal education, 34% had only primary-level education, 28% reached secondary level, while only 20% had attained tertiary education, highlighting educational disparities that contribute to wage inequality. Employment status showed that only 36% of respondents were in formal employment, 42% relied on casual or informal work, and 22% were unemployed, which explains the irregular and often insufficient income streams in the study area.

Monthly income distribution indicated that 48% of women earned below Ksh 10,000 per month, 35% earned between Ksh 10,001–20,000, while only 17% earned above KES 20,000, showing a pronounced income gap that limits access to quality housing, education, and healthcare. Regarding housing, 71% of respondents lived in rented semi-permanent structures, 18% in informal makeshift housing, and only 11% in permanent houses, illustrating the vulnerability associated with housing insecurity.

For utilities, 68% of respondents depended on kerosene or small-scale solar lamps for lighting, while 32% had access to electricity. Drinking water sources varied, with 54% of respondents relying on communal water points, 29% on boreholes, and only 17% accessing piped water. These household-level indicators collectively reflect the unequal distribution of resources and opportunities, which directly influence wage levels and exacerbate the wage-gap among women in Langas Estate.

4.3.1 Household Size

The study sought to determine the number of members in the respondents' families. The results are presented in Table 4.2.

Table 4. 2 Household Size

Household size	Frequency	Percent
1-2	63	16.6
3-5	90	23.7
6 and above	227	59.7
Total	**380**	**100.0**

The study findings from Table 4.2 indicated that 63 (16.6%) had between 0 and 2 members in their Families. However, the majority of the 227 (59.7%) respondents revealed that members in the family were 6 and above. Also, 90 (23.7%) of the respondents revealed that their families had between 3 and 5 members.

4.3.2 Level of Education

The study evaluated the respondents' education level and Table 4.3 below showed the responses.

Table 4. 3 Level of Education

Level of Education	Frequency	Percentage
Did Not Finish High School	22	5.8
Did Not Finish High School, but completed primary	113	29.7
High School	108	28.4
Completed High School and a technical/vocational	123	32.4
Degree College Graduate	14	3.7
Total	**380**	**100**

Table 4.3 shows that the majority of the respondents, 123 (32.4%), said they had completed High School and a technical/vocational program. Another 133 (29.7%) said that they did not finish high school but completed primary school. Furthermore, 108 (28.4%) said that they had finished high school. However, 22(5.8%) said that they didn't Finish High School and the least number of respondents 14(3.7%) were degree or college graduates. This meant that the majority of the women in the Langas area were literate.

4.3.3 Employment Status

This analysis included the current employment status of the women in the Langas area. The findings are shown in Figure 4.1.

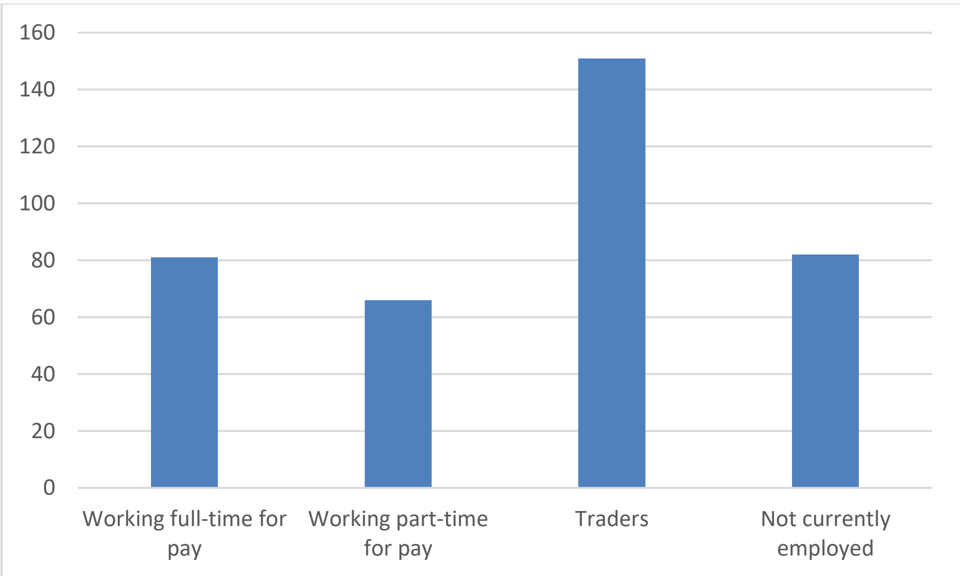

Figure 4.1 Employment Status

The findings of Figure 4.1 indicated that the majority of the respondents 151(39.7%) were traders, followed by 82(21.6%) of the respondents who were not employed at the time of research. Further, 81(21.3%) of the respondents revealed they were working full-time for pay while 266(17.4%) revealed that they were working part-time for pay.

4.3.4 Monthly Household Income

This study examined the monthly household income before taxes in shillings of the women in the Langas area. The findings are shown in Table 4.4.

Table 4. 4 Monthly Household Income Before Taxes

Income Size	Frequency	Percent
<10000	262	68.9
10000-20000	66	17.4
20000-30000	30	7.9
30000-40000	13	3.4
40000-50000	4	1.1
50000-60000	3	.8
600000 and above	2	.5
Total	**380**	**100.0**

The findings in Table 4.4 indicated that the majority of respondents, 262 (68.9%), reported earning Ksh. 10,000 or less per month. When adjusted for household size, this translates to an average of less than Ksh. 2,000 per household member, given that most households had five or more members. Such income levels fall well below the national poverty line, reflecting the prevalence of extreme poverty in the Langas area.

A further 66 respondents (17.4%) earned between Ksh. 10,001 and Ksh. 20,000 monthly. When divided by the average household size, this corresponds to Ksh. 2,000–4,000 per member. This group remains vulnerable, as income is only marginally above the poverty threshold and largely insufficient to cater to food, health, education, and housing needs. Thirty respondents (7.9%) reported household earnings between Ksh. 20,001 and Ksh. 30,000 per month, equivalent to approximately Ksh. 4,000–6,000 per member. Thirteen (3.4%) earned between Ksh. 30,001 and Ksh. 40,000, translating to

Ksh. 6,000–8,000 per household member, while four (1.1%) earned between Ksh. 40,001 and Ksh. 50,000, or about Ksh. 8,000–10,000 per member.

At the upper end, three respondents (0.8%) reported monthly earnings of Ksh. 50,001–60,000, averaging Ksh. 10,000–12,000 per member, while only two respondents (0.5%) earned above Ksh. 60,000 per month, translating to more than Ksh. 12,000 per household member. Although this group is relatively well-off compared to the rest, they represent a very small proportion of the sampled population. Overall, the income-per-household-member analysis revealed that the vast majority of women in Langas live significantly below the poverty line, with limited capacity to meet basic needs, thus underscoring the entrenched nature of poverty in informal settlements.

4.3.5 Mode of Housing

This study examined the housing mode of the women in the Langas area. The findings are shown in Figure 4.2.

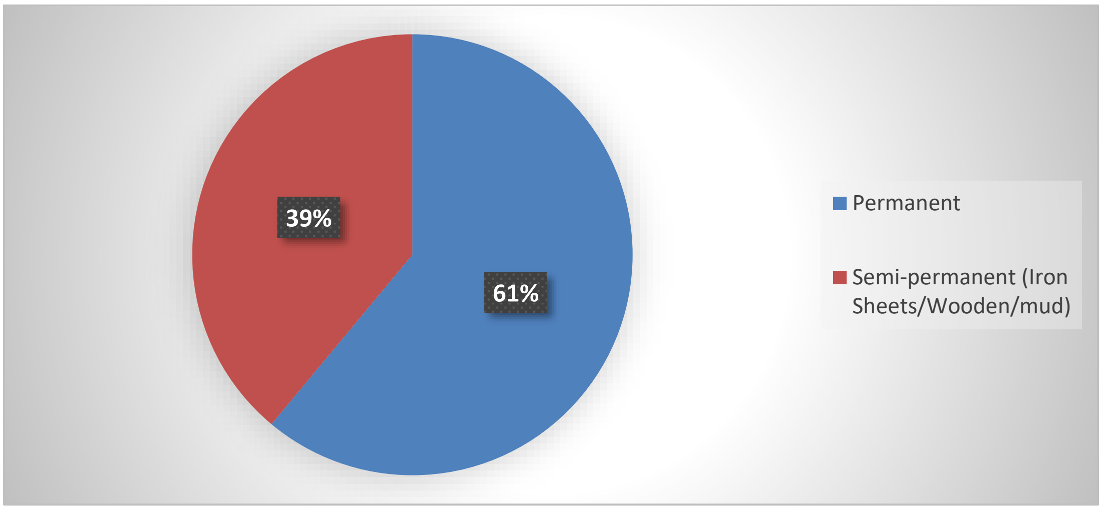

Figure 4.2 Mode of Housing

The findings in Figure 4.2 showed that the majority of the respondents, 232 (61.1%), lived in permanent houses while 148 (38.9%) lived in Semi-Permanent (Iron Sheets/wooden/mud).

4.3.6 Source of Lighting

This study examined the main lighting source for households in the Langas area. The findings are shown in Table 4.5 below.

Table 4. 5 Source of Lighting

Source of Lighting	Frequency	Percent
Electricity	48	12.6
Paraffine, kerosene	332	87.4
Total	**380**	**100.0**

The findings of Table 4.5 indicated that in most of the respondents, 332 (87.4%) main source of lighting in their household was paraffin or kerosene while 48 (12.6%) of the respondents revealed that their main source was electricity. This shows that paraffin or kerosine is the main source of lighting in the Langas area.

4.3.7 Source of Drinking Water

This study examined the main source of drinking water for the households in the Langas area. The findings are shown in Table 4.6 below.

Table 4. 6 Source of Drinking Water

Water Source	Frequency	Percent
Private connection to water (buy)	130	34.2
Tap water (ELDOWAS)	207	54.5
Bore-hole	27	7.1
Protected well/spring	16	4.2
Total	**380**	**100.0**

The findings in Table 4.6 indicated that for most of the respondents, 332 (87.4%) main sources of water in their household were tap water (ELDOWAS). Further, 130 (34.2%) of the respondents revealed that they had a private connection to water (they buy). Also, 27(7.1%) of the respondents revealed that they used water from the borehole while 16(4.2%) of the respondents revealed that they used water from the protected well/spring. This shows that tap water (ELDOWAS) is the main source of water in the Langas area.

4.3.8 Correlation Analysis

Correlation analysis was conducted to examine the bivariate relationships between poverty level and selected socio-economic variables, namely household size, employment status, income size, housing, and water source. Pearson correlation coefficients were computed to assess the strength and direction of associations, while significance levels were used to determine statistical reliability.

Table 4.7 Correlation Analysis

		POVERTY _LEVEL	Household Size	Employment Status	Income Size	Housing	Water Source
POVERTY _LEVEL	Pearson Correlation	1	.040	.064	-.076	.119*	-.055
	Sig. (2-tailed)		.442	.210	.138	.020	.284
	N	380	380	380	380	380	380
Household Size	Pearson Correlation	.040	1	-.007	.014	.001	-.044
	Sig. (2-tailed)	.442		.898	.781	.986	.394
	N	380	380	380	380	380	380
Employment Status	Pearson Correlation	.064	-.007	1	-.071	.087	-.032
	Sig. (2-tailed)	.210	.898		.165	.090	.540
	N	380	380	380	380	380	380
Income Size	Pearson Correlation	-.076	.014	-.071	1	-.147**	.027
	Sig. (2-tailed)	.138	.781	.165		.004	.596
	N	380	380	380	380	380	380
Housing	Pearson Correlation	.119*	.001	.087	-.147**	1	-.024
	Sig. (2-tailed)	.020	.986	.090	.004		.635
	N	380	380	380	380	380	380
Water Source	Pearson Correlation	-.055	-.044	-.032	.027	-.024	1
	Sig. (2-tailed)	.284	.394	.540	.596	.635	
	N	380	380	380	380	380	380
*. Correlation is significant at the 0.05 level (2-tailed).							
**. Correlation is significant at the 0.01 level (2-tailed).							

The correlation between poverty level and household size is weak and not statistically significant ($r = 0.040$, $p = 0.442$). This indicates that, in this sample, household size alone does not have a strong linear relationship with poverty when considered bivariate. While larger households were significant in logistic models, this correlation suggests the relationship is more complex and may depend on other mediating factors such as income adequacy. The correlation between poverty level and employment status is weak and non-significant ($r = 0.064$, $p = 0.210$). This suggests that employment status by itself does not have a simple linear relationship with poverty. However, as seen in regression results, specific categories of employment (traders, unemployed) increase poverty risk, meaning correlation may understate categorical effects.

Poverty level and income size have a weak negative correlation ($r = -0.076$, $p = 0.138$), though not statistically significant at the 0.05 level. The direction of the relationship suggests that as income size increases, poverty levels decrease. This fits theoretical expectations, though the weak correlation highlights that income effects are better captured through categorical and regression analysis rather than linear correlation. Housing shows a positive and statistically significant correlation with poverty ($r = 0.119$, $p = 0.020$). This indicates that housing type is moderately related to poverty status, with poor households more likely to live in semi-permanent housing compared to non-poor households in permanent structures. The significance confirms that housing is a meaningful welfare indicator of poverty.

The correlation between poverty level and water source is weak and not significant ($r = -0.055$, $p = 0.284$). This suggests that, in this dataset, water source is not strongly linearly correlated with poverty status. The earlier chi-square and regression results did find some associations, which means water source effects are likely categorical (different types of water sources relate differently to poverty), and thus not well captured by Pearson correlation.

4.3.9 Association between Socio-Demographic factors and poverty level

This study examined the association between socioeconomic factors and poverty levels in the Langas area. The findings are shown in Table 4.8.

Table 4. 8 Association between Socio-Demographic Factors and Poverty Level

			POVERTY LEVEL				
			Poor	Non-poor	χ^2	**df**	**P-value**
Household Size	1-2	f	43	20	6.898[a]	2	.032
		%	11.3%	5.3%			
	3-5	f	63	27			
		%	16.6%	7.1%			
	6 and above	f	127	100			
		%	33.4%	26.3%			
		f					
Education Level	Didn't Finish High School	%	15	14	5.993[a]	4	.200
		f	3.9%	3.7%			
	Didn't Finish High School, but completed primary.	%	66	31			
		f	17.4%	8.2%			
	High School	%	57	43			
		f	15.0%	11.3%			
	Completed High School and a technical/vocational program	%	81	55			
		f	21.3%	14.5%			
	Degree College Graduate	%	14	4			
		f	3.7%	1.1%			
Employment Status	Working full-time for pay	%	57	29	8.571[a]	3	.036
		f	15.0%	7.6%			
	Working part-time for pay	%	33	38			
		f	8.7%	10.0%			
	Trader	%	89	53			
		f	23.4%	13.9%			
	Not currently employed	%	54	27			
		f	14.2%	7.1%			
Income Size	<10000	%	159	94	16.627[a]	6	.011

		f	41.8%	24.7%			
	10000-20000	%	49	23			
		f	12.9%	6.1%			
	20000-30000	%	14	10			
		f	3.7%	2.6%			
	30000-40000	%	6	13			
		f	1.6%	3.4%			
	40000-50000	%	1	6			
		f	.3%	1.6%			
	50000-60000	%	2	1			
		f	.5%	.3%			
	600000 and above	%	2	0			
		f	.5%	0.0%			
Housing	Permanent	%	129	97	4.219[a]	1	.040
		f	33.9%	25.5%			
	Semi-permanent (iron sheets/wooden)	%	104	50			
		f	27.4%	13.2%			
Lighting	Electricity	%	32	16	.663[a]	1	.415
		f	8.4%	4.2%			
	Paraffin, kerosene	%	201	131			
		f	52.9%	34.5%			
Water Source	Private connection to water (buy)	%	79	50	8.841[a]	3	.031
		f	20.8%	13.2%			
	Tap water (ELDOWAS)	%	128	67			
		f	33.7%	17.6%			
	Bore-hole	%	17	14			
		f	4.5%	3.7%			
	Protected well/spring	%	9	16			
		f	2.4%	4.2%			

The study findings in Table 4.8 reveals that household size is significantly associated with poverty status, χ^2 (2, N = 380) = 6.898, p = 0.032. Households with six or more members constitute the largest proportion of the poor, compared to smaller households with one to two members. This indicates that larger family sizes are more vulnerable to poverty due to increased dependency ratios and pressure on household resources. These findings support the argument by Tambunan, (2023), that women in larger households often face greater care responsibilities, which restrict their time for labor market participation and subsequently diminish household income potential. Similarly, Klugman, (2015) highlights that income-generating activities among women are constrained by family responsibilities, which explains why larger households are more prone to poverty.

Education level was not found to be statistically significant in influencing poverty in the study area, χ^2 (4, N = 380) = 5.993, p = 0.200. While one might expect higher levels of education to reduce poverty, the results suggest that in Langas, education alone does not guarantee improved household welfare. This finding diverges from the human capital perspective, which posits education as a critical pathway out of poverty. Gupta, (2021) argues that despite women's creativity and potential to engage in business, barriers such as male dominance, lack of mentorship, and weak institutional support hinder their ability to leverage education for economic advancement. This explains why education may not directly reduce poverty in such contexts, as structural barriers prevent households from translating educational attainment into better income opportunities.

Employment status shows a significant association with poverty, χ^2 (3, N = 380) = 8.571, p = 0.036. Households headed by traders and the unemployed had higher poverty incidence compared to those engaged in full-time or part-time employment. Informal employment and unemployment are linked to unstable incomes, which heightens vulnerability to poverty. Mouhammad, (2018) emphasizes that income-generating activities are critical for reducing poverty, but limited access to capital and opportunities constrains their effectiveness. Tripathi and Ahuja, (2022) similarly argue that lack of access to technology, credit, and skill development limits individuals' ability to improve productivity, which explains why traders in informal economies remain vulnerable. Tambunan, (2023), further links women's unpaid care roles to restricted participation in stable employment, reducing household income and deepening poverty.

Income size is strongly associated with poverty, χ^2 (6, N = 380) = 16.627, p = 0.011. Households earning less than 10,000 shillings are significantly more likely to be poor, while higher income brackets correspond with reduced poverty prevalence. This gradient reflects the direct relationship between income and welfare. Andreoli et al. (2022) argue that sustained income stability is a key determinant of poverty alleviation, as it enhances resilience and household consumption capacity. Kimera (2022) also observes that in female-headed households, low-paying and labor-intensive income activities trap families in persistent poverty cycles. This aligns with Terjesen and Elam, (2012) assertion that women's businesses are often low-capital and labor-intensive, limiting their ability to generate sufficient income to escape poverty.

Housing type is significantly associated with poverty, χ^2 (1, N = 380) = 4.219, p = 0.040. Households residing in semi-permanent structures are more likely to be poor compared to those in permanent houses. Housing reflects both economic stability and long-term investment capacity, making it a proxy for household wealth. Kumar, (2021) explains that participation in self-help groups (SHGs) improves women's ability to save and invest, which can lead to improved housing conditions and reduced poverty. The absence of such mechanisms or limited access to them may explain the persistence of semi-permanent housing among the poor in Langas.

The relationship between lighting source and poverty is not statistically significant, χ^2 (1, N = 380) = 0.663, p = 0.415. Although electricity use is somewhat higher among non-poor households, paraffin and kerosene remain the dominant sources of lighting across both poor and non-poor groups. This finding suggests that energy access is not yet a reliable indicator of poverty status in Langas. Tripathi and Ahuja, (2022) point out that limited access to technology and infrastructural services constrains poverty reduction efforts. This helps explain why lighting, as a basic service, is not strongly associated with poverty levels in this study.

Water source is significantly associated with poverty, χ^2 (3, N = 380) = 8.841, p = 0.031. Poor households depend more on purchased private connections and utility-supplied tap water, while non-poor households have relatively greater access to protected wells and boreholes. Access to clean and affordable water is both a basic need and a determinant of health and productivity. Mouhammad, (2018) emphasizes that limited access to essential resources such as clean water perpetuates poverty by increasing health risks and reducing household productivity. This supports the observed association between poverty status and water source in Langas.

4.3.10 Diagnostic Test

Logistic regression was used to model the probability of household poverty based on individual characteristics. Since the model estimates the log odds of poverty, it is important to conduct diagnostic tests to ensure that the model is appropriate and that the results are valid. The following diagnostic tests were performed.

4.3.10.1 Goodness of Fit Test (Hosmer–Lemeshow Test)

The adequacy of the logistic regression model in explaining poverty status among women in Langas was assessed using the Hosmer and Lemeshow Goodness-of-Fit test. This test evaluates whether the model's predicted probabilities correspond closely to the actual observed outcomes. A non-significant result ($p > 0.05$) indicates that the model predictions are not statistically different from the observed values, and therefore the model can be considered a good fit for the data.

Table 4.9 Goodness of Fit Test

Step	Chi-square	df	Sig.
1	4.694	8	.790

The study findings revealed that the Hosmer and Lemeshow test produced a chi-square statistic of 4.694 with 8 degrees of freedom and a significance level of 0.790. Since the p-value is substantially higher than the conventional threshold of 0.05, the null hypothesis of no difference between observed and predicted values is retained. This suggests that the logistic regression model adequately explains the variation in poverty status, and the predicted probabilities are consistent with the observed data.

The Hosmer and Lemeshow test provide strong evidence that the fitted logistic regression model is reliable and suitable for drawing inferences regarding the socio-economic determinants of poverty in Langas. The high p-value (0.790) confirms that the model does not suffer from poor specification and therefore can be used confidently for further interpretation of the predictors included in the analysis.

4.3.10.2 Overall Model Significance

Table 4.10 Omnibus Tests of Model Coefficients

		Chi-square	df	Sig.
Step 1	Step	9.360	5	.096
	Block	9.360	5	.096
	Model	9.360	5	.096

The study findings revealed that the omnibus test produced a chi-square statistic of 9.360 with 5 degrees of freedom and a significance value of 0.096. Since the p-value is greater than the conventional 0.05 threshold, the test suggests that the model, when considered as a whole, does not provide a statistically significant improvement over the null model. In other words, although some individual predictors may be significant within the model, the collective contribution of all the independent variables does not reach statistical significance at the 5 percent level.

This result implies that while the model may still provide insights into the influence of specific socio-economic factors on poverty, caution is required in interpreting the overall explanatory power. The lack of omnibus significance suggests that the combined effect of the predictors is relatively weak, and additional variables or alternative model specifications may be necessary to fully capture the determinants of poverty in the study area

4.3.10.3. Multi-collinearity Diagnostics

To check whether independent variables were highly correlated, collinearity The presence of multicollinearity among the independent variables was assessed using Tolerance and Variance Inflation Factor (VIF) statistics. Multicollinearity occurs when predictor variables are highly correlated with one another, which can distort regression estimates by inflating standard errors and weakening the explanatory power of individual predictors. Generally, tolerance values below 0.20 or VIF values above 5.0 (and more critically above 10.0) are taken as indicators of serious multicollinearity.

Table 4.11 Multicollinearity Diagnostics

Variables	Tolerance	VIF
Household Size	0.998	1.002
Employment Status	0.988	1.012
Income Size	0.974	1.027
Housing	0.972	1.029
Water Source	0.996	1.004

The study findings revealed, the tolerance values for all independent variables ranged between 0.972 and 0.998, while the corresponding VIF values ranged between 1.002 and 1.029. These values are well within the acceptable thresholds, with tolerance values close to 1.0 and VIF values very close to the minimum possible value of 1.0. This indicates that the explanatory variables, namely household size, employment status, income size, housing, and water source, are not strongly correlated with one another.

The results therefore demonstrate that multicollinearity is not a concern in this model. Each predictor contributes uniquely to explaining the variation in poverty levels without excessive overlap in explanatory power. As such, the regression coefficients generated can be interpreted with confidence, since the effects attributed to each variable are not confounded by high intercorrelations among predictors.

4.3.11 Logistic Regression of Socio-demographic factors associated with poverty level

Logistic regression of wage-gap factors associated with poverty level was run and the results are presented in Table 4.12.

Table 4.12 Logistic Regression of socio-demographic factors associated with poverty level

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I.for EXP(B)	
								Lower	Upper
Step 1[a]	Household Size	.338	.147	5.297	1	.021	1.403	1.051	1.871
	Employment Status	-.061	.102	.362	1	.048	1.129	.771	1.148
	Income Size	.166	.097	2.925	1	.087	1.180	.976	1.427
	Housing	-.426	.224	3.631	1	.057	.653	.421	1.012
	Water Source	.259	.131	3.874	1	.049	1.295	1.001	1.676
	Constant	-1.299	.616	4.449	1	.035	.273		

a. Variable(s) entered on step 1: Household Size, Employment Status, Income Size, Housing, Water Source.

The logistic regression model shows that household size is a statistically significant predictor of poverty, B = 0.338, Wald = 5.297, p = 0.021, Exp(B) = 1.403, 95% CI [1.051, 1.871]. This means that for every additional household member, the odds of a household being poor increase by about 40 percent, holding other factors constant. The finding is consistent with earlier studies that emphasize how larger families are more vulnerable to poverty due to increased dependency burdens and resource dilution Klugman, (2015) similarly notes that women in larger households face heightened challenges balancing caregiving roles with income-generating activities, which restricts their ability to contribute to household earnings and increases vulnerability to poverty.

Employment status is also a significant predictor of poverty, Wald = 0.362, p = 0.048. Although the coefficient for employment status is relatively small (B = -0.061) and the confidence interval for the odds ratio is wide, the result indicates that employment patterns are closely tied to poverty outcomes. Informal, insecure, or underpaid jobs often fail to protect households from poverty despite engagement in economic activity. Gupta, (2021) argues that systemic barriers such as male dominance, lack of mentorship, and limited institutional support restrict women's ability to fully benefit from work opportunities. Similarly, Tripathi and Ahuja, (2022) stress that without access to modern technology and skill-building initiatives, workers remain trapped in low-productivity employment. These dynamics help explain why employment status continues to shape poverty in Langas.

Income size did not emerge as a statistically significant predictor of poverty at the 5% level (B = 0.166, p = 0.087). However, the odds ratio Exp(B) = 1.180 with a 95% CI [0.976, 1.427] suggests a positive but weak relationship, where increases in income are linked to slightly lower poverty risk though not strongly enough to reach significance. This may be due to fluctuations in income sources, such as informal trade, that provide unstable earnings. Andreoli et al., (2022) explain that income stability is just as important as income level in reducing poverty, which may clarify why income size did not show strong predictive power in the current model.

Housing type showed a borderline association with poverty, B = -0.426, Wald = 3.631, p = 0.057, Exp(B) = 0.653, 95% CI [0.421, 1.012]. Although not statistically significant at the 5% level, the direction of the coefficient suggests that households living in permanent housing are less likely to be poor compared to those in semi-permanent dwellings. Kumar, (2021) highlights that access to savings through self-help groups allows women to invest in better housing, which is often a sign of improved economic well-being. The near-significance of housing in this model suggests that long-term structural investments remain an important pathway out of poverty, even if their impact is less immediate than income or household size.

Water source is a significant predictor of poverty, B = 0.259, Wald = 3.874, p = 0.049, Exp(B) = 1.295, 95% CI [1.001, 1.676]. This means that reliance on less reliable or more expensive water sources increases the odds of being poor by about 30 percent, holding other variables constant. Mouhammad, (2018) emphasizes that access to essential resources such as clean water directly influences household productivity, food security, and health. Tripathi and Ahuja, (2022) also note that inadequate access to infrastructure perpetuates poverty, as households must divert limited resources toward coping with service deficiencies. This evidence underscores the centrality of basic services like water in shaping poverty outcomes.

The model constant (B = -1.299, p = 0.035) represents the baseline log-odds of being poor for households at the reference category for all predictors. Its negative value indicates that, when predictors are at their baseline, the likelihood of poverty is reduced, but this shifts quickly once predictors such as household size or water source increase risk.

The logistic regression results confirm that household size, employment status, and water source are significant predictors of poverty in Langas. Larger households and reliance on vulnerable water sources increase poverty risk, while stable employment reduces it. Income size and housing type showed weaker effects, with income lacking significance and housing being marginally significant.

4.4 Income levels and Patterns among Women that Influence Household Poverty

The study sought to examine the income levels and patterns among women that influence household poverty within the Langas area.

4.4.1 Source of Income

The study sought to examine the source of income among women within the Langas area. The results are shown in Table 4.13.

Table 4. 13 Source of Income

Source of Income	Frequency	Percent
Salary	214	56.3
Wages	115	30.3
Savings	32	8.4
Credit/Loans	19	5.0
Total	**380**	**100.0**

The findings of Table 4.13 indicated that most of the respondents 214(56.3%) revealed that the main source of income was salary. Further 115(30.3%) of the respondents revealed that their main source of income was wages. Also 32(8.4%) of the respondents reveal that savings was the main source of income while 19(5.0%) of the respondents revealed that credit/loans were their source of income. This show that salary was the major income for the women in the Langas area.

4.4.2 Household Income

The study sought to examine the total Household Income in a year of the women within the Langas area. The results are shown in Table 4.14.

The findings of Table 4.14 indicated that majority of the respondents 239(62.9%) revealed that they earn an estimated 300,000-400,000 shillings in a year. Further 61(16.1%) of the respondents revealed that they earned 400,000-500,000 shillings. Also 45(7.1%) of the respondents reveal that they earned 200,000-300,000 shillings while

27(5.0%) had income of 100,000-200,000. This show that salary was the major income for the women in the Langas area. The least number of respondents 8(2.1%) had income of 100,000 and below in a year.

Table 4. 14 Total Household Income in a Year

Total Household Income	Frequency	Percent
<100,000	8	2.1
100,000-200,000	27	7.1
200,000-300,000	45	11.8
300,000-400,000	239	62.9
400,000-500,000	61	16.1
Total	**380**	**100.0**

4.4.3 Income levels and Patterns

The study sought to examine income contribution and patterns among women within the Langas area. The results are shown in Table 4.15.

Table 4. 15 Income levels and Patterns

Income Contribution and Patterns	Female F	Yes	No	Total
Did you receive any Social Security benefits or disability income in the last year	F	60	320	380
	%	15.8	84.2	100.0
Did you receive any money from Selling Stocks/Bond/Real estate last year	F	44	336	380
	%	11.6	88.4	100.0
Have you received any monetary contributions of gifts that included rent or utility payments from someone who does not live with you	F	77	303	380
	%	20.3	79.7	100
Do you have credit for the last one year	F	258	122	380
	%	67.9	32.1	100

The findings in Table 4.15 above shows that most 320(84.2%) of the respondents had not receive any social security benefits or disability income in the last year, while 60(15.8%) had earned the benefits. Furthermore, most 336(88.4%) of the respondents had not receive any money from selling stocks/bond/real estate last year only 44(11.6%) had received the money from selling stocks/bond/real estate last year. Furthermore, the findings showed that majority 303(79.7%) of the respondents had not received any monetary contributions or gifts that included rent or utility payments from someone who they did not live with them while 77(20.3%) had received monetary contributions of gifts. Finally, majority 258(67.9%) of the respondents had some form of credit for the last one year, only 112(32.1%) had no credit facility for the last one year. The findings reveal that most of the women in Langas area are not only none beneficiaries of social security benefits or disability income also they are not investors in stocks/bond/real estate. Further the women are really beneficiaries of monetary contributions of gifts that included rent or utility payments from someone who they did not live. However, majority of the women take credit facilities.

4.4.4 Other Sources of Income

The study examines other sources of income for women within the Langas area.

Table 4. 16 Other Sources of Income

Other Sources of Income	Frequency	Percent
Credit	89	23.4
Chamas	200	52.6
Farming	91	23.9
Total	**380**	**100.0**

The findings in Table 4.16 shows that majority 200(52.6%) of the respondents stated that their other source of income was money from Chamas (self-help groups). Further 91(23.9%) of the respondent stated that the other source of income was farming while 89(23.4%) of the respondents stated that their other source of income was credit from banks and others from Mshwari.

4.4.5 Savings

The study examines the mode of saving the women within the Langas area applied.

Table 4. 17 Mode of Saving

Savings	Frequency	Percent
Bank,	47	12.4
Chama	187	49.2
Mshwari	146	38.4
Total	**380**	**100.0**

The findings in Table 4.17 shows that majority 187(52.6%) of the respondents stated that their mode of savings was in Chamas (self-help groups). Further 146(38.4%) of the respondent stated that their mode of savings was in Mshwari while 47(12.4%) of the respondents stated that their mode of saving was in bank. The findings reveal that the major mode of saving for the women within the Langas area is Chamas (self- help group).

4.4.6 Convenient and Comfortable Place to Take Credit (Loans)

The study examined the convenient and comfortable place the women within the Langas area would Take Credit (Loans) from. The results are shown in Table 4.18 below.

Table 4. 18 Convenient and Comfortable Place to Take Credit (Loans)

Convenient and Comfortable	Frequency	Percent
I do not take credit	77	20.3
Chamas	247	65.0
Mshwari	35	9.2
Bank	10	2.6
Relatives	11	2.9
Total	**380**	**100.0**

According to the findings Table 4.18 indicates that 77 (20.3%) of the respondents do not take any form of credit. Furthermore 247 (83.5%) of the respondents stated that the convenient and comfortable place they take credit (loans) from was from their own chamas (self-help group). Further, 35 (9.2%) of the respondents stated that the convenient and comfortable place they take credit (Loans) from was Mshwari. The study further shows that 10 (2.6%) of the respondents stated that the convenient and comfortable place they take credit (Loans) from was Banks. Lastly, 11 (2.9%) of the responders stated that the convenient and comfortable place they take Credit (Loans) from was relatives. The findings reveal that the major convenient and comfortable place the women within the Langas area would take credit (loans) is chamas (self-help group).

4.4.7 Reasons for not taking Credit (loans)

The study examines the Reasons the women within the Langas area would not take Credit The results are shown in Table 4.19

Table 4. 194 Reasons for not taking Credit (Loans)

Reasons for not taking Credit (Loans)	Frequency	Percent
Lack of awareness	207	54.5
No access	118	31.1
No need of credit	17	4.5
I have enough money	31	8.2
Lack of collateral	7	1.8
Total	**380**	**100.0**

According to the findings of Table 4.19**,** it indicates that 207 (54.5%) of the respondents would not take Credit because they lack of awareness. Furthermore 118 (31.1%) of the would not take Credit because they had no access. Further, 17 (4.5%) of the respondents would not take Credit because they did not need the credit. The study further shows that 31 (8.2%) of the respondents would not take Credit because they had enough money. Lastly, 7 (1.8%) of the responders the respondents would not take Credit because they Lacked collateral. The findings reveal that the major reasons the women within the Langas would not take credit was because of lack of knowledge on credit taking.

4.4.8 Association between Income levels and pattern and poverty level

This study examined the Association between Income contribution pattern and poverty level in Langas area. The findings were shown in Table 4.20.

Table 4. 205 Association between Income contribution pattern and poverty level

			POVERTY_LEVEL				
			Poor	Non-poor	χ^2	**df**	**P-value**
Source of Income	Salary	f	117	79	9.835[a]	3	.020
		%	30.8%	20.8%			
	Wages	f	76	41			
		%	20.0%	10.8%			
	Savings	f	28	9			
		%	7.4%	2.4%			
	Credit/Loans	f	12	18			
		%	3.2%	4.7%			
Income Level	1 – 5,000	f	41	16	9.652[a]	3	.022
		%	10.8%	4.2%			
	5,000 – 10,000	f	27	31			
		%	7.1%	8.2%			
	10,000 – 15,000	f	22	19			
		%	5.8%	5.0%			
	Above 15,000	f	143	81			
		%	37.6%	21.3%			
Saving	Bank,	f	28	25	9.289[a]	2	.010
		%	7.4%	6.6%			
	Chama	f	106	82			
		%	27.9%	21.6%			
	M-shwari	f	99	40			
		%	26.1%	10.5%			
Credit	Yes	f	164	84	6.973[a]	1	.008
		%	43.2%	22.1%			
	No	f	69	63			
		%	18.2%	16.6%			
Convenient Loan	I do not take credit	f	44	32	11.783[a]	4	.019
		%	11.6%	8.4%			
	Chamas	f	135	97			
		%	35.5%	25.5%			
	Mshwari	f	27	11			
		%	7.1%	2.9%			
	Bank	f	21	2			
		%	5.5%	.5%			
	Relatives	f	6	5			
		%	1.6%	1.3%			

The study findings in Table 4.20 reveals that source of income is significantly associated with poverty status, χ^2 (3, N = 380) = 9.835, p = 0.020. Households relying on wages and casual labor are more likely to fall under the poor category compared to those dependent on salaried income. The relatively higher poverty levels among households' dependent on wages reflects the precarious and unstable nature of informal work. This aligns with Klugman's (2015) observation that women's participation in income-generating activities varies depending on their socio-demographic background, with those in lower positions often confined to labor-intensive and low-paying work. Similarly Tambunan, (2023), emphasized that most women's enterprises remain traditional, labor-intensive, and low capital, which limits income growth and reinforces poverty. Thus, reliance on insecure income sources perpetuates economic vulnerability in Langas.

Income level is also significantly associated with poverty, χ^2 (3, N = 380) = 9.652, p = 0.022. Households earning between 1,000–5,000 shillings per month are more likely to be poor, while those earning above 15,000 shillings have a lower poverty incidence. This pattern reflects the central role of income in determining welfare. Mouhammad, (2018) notes that income-generating activities are essential for providing employment and alleviating poverty, but insufficient earnings trap households in poverty cycles. Kimera, (2022) similarly argues that female-headed households often engage in low-paying activities, making it difficult to break free from chronic poverty. These findings underscore that household income level remains one of the strongest determinants of poverty status.

The study further shows a significant association between saving mode and poverty, χ^2 (2, N = 380) = 9.289, p = 0.010. Households saving through informal platforms such as *M-Shwari* and community *chamas* (rotating savings groups) are more concentrated among the poor compared to those saving in banks. This finding highlights how access to formal financial institutions reduces vulnerability, while reliance on informal savings reflects both financial exclusion and low, unstable income. Kumar, (2021) explains that self-help groups (SHGs) can play a transformative role by allowing women to save, borrow, and collectively manage funds, strengthening their participation in decision-making and improving economic stability. However, Andreoli et al., (2022) stress that sustained and predictable income is necessary for savings to translate into poverty reduction, a condition that many informal earners in Langas do not meet.

Credit access is also significantly linked to poverty, χ^2 (1, N = 380) = 6.973, p = 0.008. Households that borrow, particularly from informal credit channels, are more likely to be poor compared to those without credit obligations. This suggests that while credit can potentially improve livelihoods, borrowing under unfavorable conditions can also deepen vulnerability. Tripathi and Ahuja, (2022) emphasize that lack of access to appropriate credit, modern technology, and skill development limits the productivity of women, meaning that loans taken without adequate support services often fail to generate lasting improvements. By contrast, structured credit through SHGs, as Kumar, (2021) illustrates, enables households to recycle loans productively and build resilience. This dual nature of credit explains why informal borrowing is prevalent among poor households in Langas.

Finally, convenient loan sources show a statistically significant association with poverty, χ^2 (4, N = 380) = 11.783, p = 0.019. The results indicate that poor households are more likely to rely on informal loans from chamas, M-Shwari, and relatives, while non-poor households access bank loans more frequently. This reflects a disparity in financial access, where low-income households are excluded from formal credit markets. Klugman, (2015) notes that such exclusion is tied to socio-demographic disadvantages, including education, literacy, and household headship, that limit women's ability to access bank-based financial services. Andreoli et al., (2022) add that constant and stable income is a prerequisite for creditworthiness, meaning poor households are pushed into informal borrowing arrangements. By contrast, SHGs, as Kumar, (2021) highlights, can offer a more sustainable platform for loans, enabling women to strengthen financial autonomy and reduce reliance on predatory lending.

4.4.9 Logistic Regression of Income contribution pattern and poverty level

Logistic regression of socio-economic factors associated to poverty level was run and the results are presented in Table 4.21.

Table 4. 216 Logistic Regression of Income contribution pattern and poverty level Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I.for EXP(B)	
								Lower	Upper
Step 1[a]	Source of Income	.081	.115	.496	1	.481	1.084	.866	1.357
	Income Level	.011	.094	.014	1	.906	1.011	.841	1.216
	Saving	-.385	.166	5.399	1	.020	.680	.492	.942
	Credit	.556	.223	6.223	1	.013	1.744	1.127	2.699
	Convenient Loan	-.198	.133	2.214	1	.137	.820	.632	1.065
	Constant	-.133	.588	.051	1	.821	.875		

a) Variable(s) entered on step 1: Source of income, income level, saving, credit, convenient loan

The regression results indicate that source of income is not a statistically significant predictor of poverty, B = 0.081, Wald = 0.496, p = 0.481. Although the odds ratio Exp(B) = 1.084 suggests a small positive effect, the wide confidence interval [0.866, 1.357] indicates that the relationship is not reliable. This finding diverges from the expectation that salaried sources provide greater protection against poverty than wages or informal earnings. According to Klugman, (2015), women's involvement in income-generating activities varies by socio-demographic position and household responsibilities, meaning that the source of income alone may not always predict poverty outcomes if structural barriers persist. Similarly, Tambunan, (2023) argues that women's businesses are often low-capital and labor-intensive, limiting their ability to consistently leverage the source of income for upward mobility.

Income level was also not statistically significant, $B = 0.011$, $Wald = 0.014$, $p = 0.906$, with an odds ratio of $Exp(B) = 1.011$ (95% CI [0.841, 1.216]). While poverty is closely tied to income levels in descriptive analyses (as shown in Table 4.21), this effect weakens in the multivariate model when other factors are considered. Andreoli et al. (2022) explain that income stability, not just level, is key in reducing poverty; temporary or fluctuating incomes may fail to provide adequate protection. Kimera (2022) similarly observes that many women, particularly female heads of households, earn low, irregular incomes that do not substantially improve their poverty status. Thus, while important descriptively, income level does not retain predictive power when modeled alongside savings and credit.

Saving is a statistically significant predictor of poverty, $B = -0.385$, $Wald = 5.399$, $p = 0.020$. The odds ratio $Exp(B) = 0.680$ (95% CI [0.492, 0.942]) indicates that households engaging in saving practices are about 32% less likely to be poor than those who do not. This highlights the protective role of savings in reducing poverty by providing a financial cushion and supporting investments in household needs. Kumar, (2021) emphasizes that self-help groups (SHGs) encourage saving and internal loaning, which strengthen women's capabilities and enhance household resilience. Similarly, Mouhammad, (2018) notes that income-generating activities supported by savings improve food security and household welfare. The finding therefore demonstrates that saving is a critical pathway for alleviating poverty in Langas.

Credit access emerges as another significant predictor, B = 0.556, Wald = 6.223, p = 0.013, Exp(B) = 1.744 (95% CI [1.127, 2.699]). This suggests that households with credit obligations are about 74% more likely to be poor compared to those without. The finding illustrates the dual-edged nature of credit: while it can empower households when structured effectively, reliance on informal or costly credit can increase vulnerability. Tripathi and Ahuja, (2022) highlight that lack of access to supportive services, such as technology and skill training, often limits the productivity of loans, trapping borrowers in cycles of debt. Kumar, (2021) adds that when organized through SHGs, credit is more sustainable because it is embedded in collective repayment and decision-making, unlike exploitative or informal credit systems that many poor households rely on. Thus, the association observed here reflects the risks of borrowing without adequate institutional support.

Convenient loan source did not show a significant association with poverty, B = -0.198, Wald = 2.214, p = 0.137. Although households using more formal loan sources appeared to fare better descriptively (Table 4.21), the multivariate model suggests that once savings and general credit are accounted for, the specific loan source has less predictive value. This result reinforces Andreoli et al.'s (2022) argument that the consistency of income and the capacity to save matter more than the type of loan source in determining poverty status.

The constant (B = -0.133, p = 0.821) was not statistically significant, indicating that the baseline odds of poverty in the absence of predictors are not meaningfully different from zero.

The regression findings demonstrate that saving decreases poverty risk while credit increases poverty risk among households in Langas. Households that manage to save are less likely to be poor, reflecting the importance of financial discipline and access to collective mechanisms like SHGs Kumar, (2021). On the other hand, reliance on credit without supportive structures raises vulnerability, echoing Tripathi and Ahuja, (2022) warning that poor households often lack access to the resources needed to use credit productively. Other factors such as income level, source of income, and convenient loan sources were not significant in the multivariate model, highlighting that it is not income alone but financial practices especially saving and borrowing that most strongly shape poverty outcomes.

4.5 Household's Expenditure (Consumption) Levels

The study sought to determine household's expenditure (consumption) levels among women that influence household's poverty within the Langas area as shown below.

4.5.1 Income Against Monthly Expenditure

The study sought to determine the rate of monthly income against monthly expenditure mong women within the Langas area. The findings are shown in Table 4.22.

Table 4.22 Income Against Monthly Expenditure

Income Against Monthly Expenditure	Frequency	Percent
Income Covers Expenditure	192	50.5
Income does not Cover Expenditure	188	49.5
Total	**380**	**100.0**

The findings in Table 4.22 shows that 192(50.5%) of the respondents stated that their monthly income Covers all their Expenditure. However, 188(49.5%) of the respondents stated that their monthly income did not cover their expenditure. The findings reveal that almost equal percentage of women within the Langas area agree and disagree that their monthly income was sufficient.

4.5.2 Monthly Expenditure

The study sought to determine the monthly expenditure among women within the Langas area. The findings are shown in Table 4.23.

Table 4. 23 7Monthly Expenditure

Monthly Expenditure		**less than 5000**	**5000 – 10000**	**10001 – 15000**	**Above 15000**	**Total**
Daily expense						
Food and beverages.	F	236	64	56	24	380
	%	62.1	16.8	14.7	6.3	100.0
Daily needs (such as detergent, transport)	F	236	64	56	24	380
	%	62.1	16.8	14.7	6.3	100.0
Drinking water	F	236	64	56	24	380
	%	62.1	16.8	14.7	6.3	100.0
Educational materials (such as stationeries, lecture notes, printing)	F	236	64	56	24	380
	%	62.1	16.8	14.7	6.3	100.0
Periodic Expenses						
Books.	F	257	65	41	17	380
	%	67.6	17.1	10.8	4.5	100.0
Clothing and Accessories.	F	253	65	47	15	380
	%	66.6	17.1	12.4	3.9	100.0
Entertainment and Leisure.	F	263	53	47	17	380
	%	69.2	13.9	12.4	4.5	100.0
Assets	F	276	51	39	14	380
	%	72.6	13.4	10.3	3.7	100.0
Saving	F	283	48	36	13	380
	%	74.5	12.6	9.5	3.4	100.0

According to Table 4.23 it indicates that on daily expenses, 257 (67.6%) of the respondents spend below ksh5,000 on books, 65 (17.1%) spend KSh5,000-10,000, 41 (10.8%) spend Ksh10,000-15,000 and 17 (4.5%) spend above Ksh15,000 on books. Furthermore 253 (66.6%) of the respondents spend below Ksh5,000 on Clothing and accessories, 65 (17.1%) spend KSh5,000-10,000,47(12.4%) spends Ksh10,000-15,000 and 15 (3.9%) spend above Ksh15,000 on clothing and accessories. In addition, 263 (69.2%) of the respondents spend below Ksh. 5,000 on d entertainment and leisure, 53 (13.9%) spend KSh5,000-10,000, 47 (12.4%) spend Ksh10,000-15,000 and 17 (4.5%) spend above Ksh15,000 on entertainment and leisure. Also 276 (72.6%) of the respondents spend below Ksh5,000 on Assets, 51 (13.4%) spend KSh5,000-10,000, 39 (10.3%) spend Ksh10,000-15,000 and 14 (3.7%) spend above Ksh15,000 on Assets. Finally, 283 (74.5%) of the respondents spend below Ksh5,000 on savings, 48 (12.6%) spend KSh.5000-10,000, 36 (9.5%) spend Ksh10,000-15,000 and 13 (3.4%) spend above Ksh15,000 on savings.

The study findings further show that on periodic Expenses, 236 (62.1%) of the respondents spend below ksh5,000 on food and beverage, 64 (16.8%) spend KSh5,000-10,000, 56 (14.7%) spend Ksh10,000-15,000 and 24 (6.3%) spend above Ksh5,000 on food and beverage. Furthermore 236 (62.1%) of the respondents spend below Ksh5,000 on Daily needs (such as detergent, transport), 64 (16.8%) spend KSh5,000-10,000, 56 (14.7%) spend Ksh10,000-15,000 and 24 (6.3%) spend above Ksh15,000 on daily needs (such as detergent, transport). In addition, 236 (62.1%) of the respondents spend below Ksh5,000 on drinking water, 64 (16.8%) spend KSh5,000-10,000, 56 (14.7%) spend Ksh10,000-15,000 and 24(6.3%) spend above Ksh15,000 on drinking water. Also 236 (62.1%) of the respondents spend below Ksh5,000 on educational materials (such as stationeries, lecture notes, printing), 64 (16.8%) spend KSh5,000-10,000, 56 (14.7%) spend Ksh10,000-15,000 and 24 = (6.3%) spend above Ksh15,000 on educational materials (such as stationeries, lecture notes, printing).

The findings on monthly expenditure reveals that majority of women within the Langas area spend less than Ksh5,000 per month on daily expenses which include Food and beverages, Daily needs (such as detergent, transport), Drinking water and educational materials (such as stationeries, lecture notes, printing). Also, majority of the women still spend less than Ksh5,000 on periodic expenses which include books, clothing and accessories entertainment and leisure, assets and saving.

4.5.3 Association between Household expenditure and poverty level

This study examined the association between Household expenditure and poverty level in Langas area. The findings were shown in Table 4.24.

Table 4.24 Association between Household expenditure and poverty level

			POVERTY_LEVEL				
			Poor	Non-poor	χ^2	**df**	**P-value**
Expenditure amount is enough	Income Covers Expenditure	f	137	65	7.695[a]	1	.006
		%	36.1%	17.1%			
	Income does not Cover Expenditure	f	96	82			
		%	25.3%	21.6%			
Monthly Spent Education	less than 5000	f	150	88	9.476[a]	3	.024
		%	39.5%	23.2%			
	5000 – 10000	f	35	35			
		%	9.2%	9.2%			
	10001 – 15000	f	30	21			
		%	7.9%	5.5%			
	Above 15000	f	18	3			
		%	4.7%	.8%			
Monthly Spend Food Beverage	less than 5000	f	149	88	8.439[a]	3	.038
		%	39.2%	23.2%			
	5000 – 10000	f	36	33			
		%	9.5%	8.7%			
	10001 – 15000	f	30	23			
		%	7.9%	6.1%			
	Above 15000	f	18	3			
		%	4.7%	.8%			
Monthly Spent Daily Needs	less than 5000	f	136	89	10.190[a]	3	.017
		%	35.8%	23.4%			
	5000 – 10000	f	34	31			
		%	8.9%	8.2%			
	10001 – 15000	f	32	21			
		%	8.4%	5.5%			
	Above 15000	f	31	6			
		%	8.2%	1.6%			
Monthly Spent Drinking Water	less than 5000	f	131	90	10.767[a]	3	.013
		%	34.5%	23.7%			
	5000 – 10000	f	36	28			
		%	9.5%	7.4%			
	10001 – 15000	f	32	23			
		%	8.4%	6.1%			
	Above 15000	f	34	6			
		%	8.9%	1.6%			

The study findings in Table 4.24 reveals that adequacy of expenditure relative to income is significantly associated with poverty, χ^2 (1, N = 380) = 7.695, p = 0.006. Among the poor, 36.1% reported that their income covered expenditure compared to 17.1% among the non-poor. Conversely, a higher proportion of non-poor households indicated that their income did not fully cover expenditure, which appears counterintuitive. This suggests that even when incomes are sufficient, structural issues such as lifestyle choices, debt commitments, or social obligations may push households to spend beyond their means. Maniriho et al., (2021) emphasize the importance of households practicing budget constraints and aligning expenditure with income to avoid economic vulnerability. This implies that poverty is not only a function of income but also of financial management practices, where failure to regulate spending worsens household deprivation.

Educational spending shows a significant association with poverty, χ^2(3, N = 380) = 9.476, p = 0.024. Households spending less than 5,000 shillings on education were more concentrated among the poor, while non-poor households were more likely to spend above 10,000 shillings. This highlights the link between poverty and limited investment in education. Sen (1999) conceptualizes poverty as a deprivation of basic capabilities, and lack of education restricts the ability of individuals to improve their long-term economic prospects. Zhou and Hu, (2021) also argue that inadequate investment in welfare components like education perpetuates capability poverty. Thus, the findings align with the perspective that educational expenditure is not just consumption but an investment in human capital and a pathway out of poverty.

Spending on food and beverages is also significantly associated with poverty, χ^2(3, N = 380) = 8.439, p = 0.038. Poor households spend less than 5,000 shillings per month, while non-poor households spend more across higher brackets. This reflects the strong relationship between poverty and food insecurity. Zhou and Hu, (2021) highlight that poverty often manifests as limited access to adequate nutrition, a fundamental welfare deficiency. The findings reinforce the notion that food expenditure is not discretionary but essential for maintaining welfare, and insufficient spending signals entrenched poverty.

Daily needs expenditure is significantly linked to poverty, χ^2 (3, N = 380) = 10.190, p = 0.017. Poor households are heavily represented among those spending less than 5,000 shillings, while non-poor households are found in higher expenditure categories. This suggests that poverty constrains households' ability to meet recurrent costs such as transport, clothing, and hygiene. Maniriho et al., (2021) stress the need for budget discipline, but when incomes are too low, households struggle to prioritize all essential needs. This confirms that poverty is not just low income but a lived experience of daily deprivation, as described by Sen (1999) in his capability approach.

Finally, spending on drinking water is significantly associated with poverty, χ^2(3, N = 380) = 10.767, p = 0.013. Poor households spend less than 5,000 shillings, while non-poor households appear more frequently in higher brackets. This may reflect both affordability and access: poor households may underinvest in clean water, resorting to unsafe or cheaper sources, which compromises welfare. Zhou and Hu, (2021) underscore that poverty is closely tied to lack of access to basic services such as safe water. Complementing this, Ali et al., (2021) highlight that expenditure on safe drinking water is a strong indicator of welfare, as it reduces health risks and enhances household productivity. Therefore, the association observed in Langas highlights how poverty restricts access to safe water, perpetuating vulnerability.

Poor households are more concentrated in the lower spending brackets across these categories, confirming that poverty manifests in inadequate allocation of resources toward welfare-enhancing goods. The findings resonate with Sen's (1999) capability approach, which conceptualizes poverty as the inability to achieve basic functioning such as education, nutrition, and health. Zhou and Hu, (2021) similarly emphasize that poverty stems from lack of rights, welfare, and capabilities rather than income alone. The results also confirm Maniriho et al., (2021) argument that financial management practices, such as aligning expenditure with income, are crucial in poverty mitigation. Together, these perspectives highlight that poverty alleviation in Langas requires not only raising income but also enhancing households' capacity to allocate resources effectively to key welfare areas.

4.5.4 Logistic Regression of Household's Expenditure (Consumption) Levels and poverty level

Logistic regression of socio-economic factors associated to poverty level was run and the results are presented in Table 4.25.

Table 4.25 Logistic Regression of Household's Expenditure (Consumption) Levels and poverty level

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I.for EXP(B)	
								Lower	Upper
Step 1[a]	Expenditure amount adequacy	.714	.219	10.663	1	.001	2.042	1.330	3.136
	Monthly Spent on Education	-.069	.323	.045	1	.831	.934	.496	1.757
	Monthly Spend on Food Beverage	.856	.426	4.029	1	.045	2.353	1.020	5.428
	Monthly Spent__Daily on Needs	-.291	.363	.643	1	.423	.748	.367	1.522
	Monthly Spent_Drinking_Water	-.612	.337	3.301	1	.069	.542	.280	1.049
	Constant	-1.247	.389	10.301	1	.001	.287		

a. Variable(s) entered on step 1:
Enough, Monthly Spent Education, Monthly Spend Food Beverage, Monthly Spent Daily Needs, Monthly Spent Drinking Water

Multivariate logistic regression indicated that expenditure adequacy is a highly significant predictor of poverty, B = 0.714, Wald = 10.663, p = 0.001, with an odds ratio Exp(B) = 2.042 (95% CI [1.330, 3.136]). This means that households whose income does not adequately cover expenditure are twice as likely to be poor compared to those with sufficient income to meet their needs. This finding underscores the importance of aligning expenditure with available income, as stressed by Maniriho et al., (2021), who argue that households must be conscious of their budget constraints to avoid financial stress.

Spending on education was not statistically significant, B = -0.069, Wald = 0.045, p = 0.831, Exp(B) = 0.934 (95% CI [0.496, 1.757]). Although descriptive results (Table

4.25) showed that education spending was associated with poverty levels, the effect disappears in the multivariate model, likely due to overlaps with other expenditure categories such as food and daily needs. This suggests that while education remains an important capability factor (Sen, 1999), in poor urban contexts like Langas, the immediate survival needs (food, water, housing) overshadow educational investment. Zhou and Hu, (2021) similarly note that households often prioritize immediate consumption when incomes are constrained, which delays long-term investments like education.

Food and beverage spending is a significant predictor of poverty, $B = 0.856$, $Wald = 4.029$, $p = 0.045$, $Exp(B) = 2.353$ (95% CI [1.020, 5.428]). This means that households spending more on food are over twice as likely to be poor compared to those spending less, after controlling for other factors. At first glance, this may seem paradoxical, but it reflects the Engel's Law phenomenon: poor households devote a larger share of their limited income to food, crowding out other welfare-enhancing expenditures, Banerjee & Duflo, (2019). Sen (1999) explains that food expenditure is central to human functioning, yet for the poor it becomes a burden that traps them in a cycle of subsistence spending.

Daily needs spending was not statistically significant, $B = -0.291$, $Wald = 0.643$, $p = 0.423$, $Exp(B) = 0.748$ (95% CI [0.367, 1.522]). This suggests that differences in daily necessities (transport, hygiene, clothing) do not independently predict poverty once income adequacy and food spending are considered. The insignificance may also reflect that all households, regardless of poverty status, incur some daily expenditures, reducing its discriminating power.

Spending on drinking water was marginally non-significant, B = -0.612, Wald = 3.301, p = 0.069, Exp(B) = 0.542 (95% CI [0.280, 1.049]). While the direction suggests that households spending more on water are less likely to be poor, the relationship is not statistically conclusive. The constant is significant, B = -1.247, Wald = 10.301, p = 0.001, Exp(B) = 0.287, indicating that at baseline (reference categories), the likelihood of poverty is low but increases sharply when factors like expenditure inadequacy and high food spending are introduced.

4.6 Women's Economic Status that influence Household's Poverty

Women's economic status that influences household's poverty within the Langas area are influenced by several factors.

4.6.1 Economic empowerment

The study sought to analyse women's economic empowerment activities within the Langas area. The findings are shown in Table 4.26.

Table 4. 26 Economic empowerment

Economic Empowerment		Yes	No	Total
Economic Empowerment within the year (Projections of individuals)	F	145	235	380
	%	38.2	61.8	100.0
Do you make Decision making with the partner/spouse	F	289	91	380
	%	76.1	23.9	100.0
Do feel you are progressing in life	F	286	94	380
	%	75.3	24.7	100.0
I have earned income in the past 6 months from other sources	F	276	104	380
	%	72.6	27.4	100.0
In case of emergency, would you be able to take from your savings or borrow a larger sum of money from anyone	F	243	137	380
	%	63.9	36.1	100.0
If a woman wants to attend a meeting, training or other event in her village, she does NOT need to ask her husband for permission to go there	F	270	110	380
	%	71.1	28.9	100.0
It is acceptable for a woman to work outside the home if it is to support her family economically	F	256	124	380
	%	67.4	32.6	100.0
I believe that with my current knowledge, skills and resources, I can improve the economic situation of my family	F	263	117	380
	%	69.2	30.8	100.0

Table 4.26 shows that 145 (38.2%%) stated that they were involved in economic empowerment within the year (Projections of individuals). However, 235 (61.8%) of the respondents stated that they were not involved in economic empowerment within the year (Projections of individuals). Further, 289 (76.1%) of the respondents makes decision with the partner/spouse on the type of investment they want to make. However, 91 (23.9%) of the respondents stated that they don't make decision with the partner/spouse on the type of investment they want to make. Also, 286 (75.3%) of the respondents stated that they feel they were progressing in life. 94 (24.7%) of the respondents stated that they did not feel they were progressing in life. Another, vast majority 276 (72.6%) of the respondents stated that they have earned income in the past 6 months from other sources. On contrary, 104 (27.4%) of the respondents stated that they have not earned income in the past 6 months from other sources.

Also, the study showed that, 243 (63.9%) of the respondents stated that in case of emergency, they would take money from the savings or borrow a larger sum of money from anyone and 137 (36.1%) stated that stated that in case of emergency, they would not take from the savings or borrow a larger sum of money from anyone. Further, 270 (71.1%) of the respondents stated that if they wanted to attend a meeting, training, or other event in the village, they did not need to ask their husband for permission to go there. On contrary 110 (28.9%) of the respondents stated that if they wanted to attend a meeting, training, or other event in the village, they needed to ask the husband for permission to go there. Nonetheless 256 (67.4%) of the respondents stated that it was acceptable for a woman to work outside the home if it is to support her family economically. However, 124 (32.6%) of the respondents stated that it was not acceptable for a woman to work outside the home if it is to support her family economically. Finally, the study shows that 263 (69.2%) of the respondents stated that they believe their current knowledge, skills, and resources, they can improve the economic situation of my family. However, 117 (30.8%) of the correspondents stated that they didn’t believe their current knowledge, skills, and resources, they can improve the economic situation of my family.

The findings reveal that majority of the women within the Langas area are not much involved in economic empowerment activities within the year (Projections of individuals). However, majority of them earned income in the past 6 months from other sources. Majority of the women make decisions with their partners/spouse on what to invest in. In case of emergency, majority of the women would take from their savings or borrow a larger sum of money from anyone whom they are familiar with, Furthermore, most of the women attend a meeting, training, or other event in the village without asking for permission from their husband. Also, majority of the women are permitted to work outside their homes to support their family economically and also majority of the women believed that their current knowledge, skills, and resources can improve the economic situation of their families.

4.6.2 Decision Maker in the Household

The study sought to analyse decision Maker in the households in Langas area. The findings are shown in Table 4.27.

Table 4.27 Decision Maker in the Household

Decision Maker in the Household		Frequency	Percent
Who usually decides how to spend the income that you bring into the household	Respondent herself	275	72.4
	Husband / partner	79	20.8
	Respondent and husband / partner jointly	10	2.6
	Another household member	7	1.8
	Respondent and another household member jointly	5	1.3
	Someone outside the household	4	1.1
	Total	**380**	**100.0**
Who usually decides what type of work you will do in order to earn some money	Respondent herself	275	72.4
	Husband / partner	79	20.8
	Respondent and husband / partner jointly	10	2.6
	Another household member	7	1.8
	Respondent and another household member jointly	5	1.3
	Someone outside the household	4	1.1
	Total	**380**	**100.0**

The findings in Table 4.27 shows that 275 (72.4%) of the respondents stated that they usually decides how to spend the income that they bring into the household, 79(20.8%) stated that their Husbands, 10 (2.6%) stated that themselves and their husband / partner jointly, 7(1.8%) stated that Another household member, 5 (1.3%) stated that themselves and another household member jointly and 4 (1.1%) stated that Someone outside the household usually decides how to spend the income that they bring into the household. The findings further show that 275 (72.4%) of the respondents stated that they themselves usually decides what type of work they will do in order to earn some money. 79 (20.8%) stated that their Husbands, 10 (2.6%) stated that themselves and their husband / partner jointly, 7 (1.8%) stated that Another household member, 5 (1.3%)

stated that themselves and another household member jointly and 4 (1.1%) stated that someone outside the household usually decides what type of work they will do in order to earn some money. The findings reveal that majority of the women in Langas makes decision on how they will spend the income they bring into the household and type of work they will do in order to earn some money.

4.6.3 Time Management

The study sought to analyse time management among women in Langas area. The findings are shown in Table 4.28.

Table 4. 28 Time Management

How much time do you have for doing additional activities that could improve your economic situation	Frequency	Percent
quite a lot of time	225	59.2
some time	113	29.7
very little time	29	7.6
no time	13	3.4
Total	**380**	**100.0**

The findings in Table 4.28 shows that majority of the respondents 225(59.2%) have quite a lot of time for doing additional activities that could help improve your economic situation. 113 (29.7%) stated some time, 29 (7.6%) stated very little time and 13 (3.4%) stated that they had no time for doing additional activities that could improve your economic situation.

4.6.4 Association between women economic status and poverty level

This study examined Association between women economic status and poverty level in Langas area. The findings were shown in Table 4.29.

Table 4.29 Association between women economic status and poverty level

			POVERTY_LEVEL		χ^2	df	P-value
			Poor	Non-poor			
Economic empowerment	Yes	f	84	70	5.004[a]	1	.025
		%	22.1%	18.4%			
	No	f	149	77			
		%	39.2%	20.3%			
Decision Making	Yes	f	179	98	4.707[a]	1	.030
		%	47.1%	25.8%			
	No	f	54	49			
		%	14.2%	12.9%			
Progressing	Yes	f	183	100	5.241[a]	1	.022
		%	48.2%	26.3%			
	No	f	50	47			
		%	13.2%	12.4%			
Earn Income	Yes	f	175	93	6.081[a]	1	.014
		%	46.1%	24.5%			
	No	f	58	54			
		%	15.3%	14.2%			
Savings Loan Emergency	Yes	f	137	104	5.548[a]	1	.018
		%	36.1%	27.4%			
	No	f	96	43			
		%	25.3%	11.3%			
Current Knowledge skill resources Economically	Yes	f	145	111	7.229[a]	1	.007
		%	38.2%	29.2%			
	No	f	88	36			
		%	23.2%	9.5%			

The study findings in Table 4.29 reveals that economic empowerment is significantly associated with poverty, χ^2 (1, N = 380) = 5.004, p = 0.025. Women who reported being economically empowered were less likely to fall in the poor category compared to those who were not empowered. This supports Pal & Gupta, (2023). framework, which conceptualizes empowerment as access to resources, agency, and achievements. Without empowerment, women face structural barriers to asset ownership, credit access, and income opportunities, reinforcing household poverty. Ambler et al., (2021) further notes that empowering women economically generates broader household and community welfare benefits, underscoring the importance of this relationship.

Decision-making power within the household was also significantly associated with poverty, $\chi^2(1, N = 380) = 4.707$, $p = 0.030$. Women with greater influence in decision-making were less likely to be poor. Takai, E. (2024) emphasize that decision-making is a key dimension of empowerment that determines whether women can allocate household resources effectively. Where women lack such agency, spending patterns may not prioritize education, nutrition, or health, deepening poverty. Zumbyte, (2021) added that gendered power relations shape who participates in decisions, and excluding women automatically result in diminished household welfare outcomes.

Progressing in life is significantly associated with poverty, χ^2 $(1, N = 380) = 5.241$, $p = 0.022$. Women who reported that they were advancing in their personal and economic goals were less likely to be poor. The ability to earn income shows a strong association with poverty, χ^2 $(1, N = 380) = 6.081$, $p = 0.014$. Women earning income contributed to a higher share of non-poor households compared to those without earnings. Malhotra et al. (2025) similarly highlight income earning as a central component of empowerment, as it increases women's bargaining power and reduces dependency. The association between savings and loans for emergencies and poverty is statistically significant, $\chi^2(1, N = 380) = 5.548$, $p = 0.018$. Women who reported access to savings or emergency loans were less likely to fall in the poor category. Access to financial safety nets allows households to smooth consumption and withstand shocks such as illness or job loss.

Finally, knowledge, skills, and resources are significantly associated with poverty, $\chi^2(1, N = 380) = 7.229$, $p = 0.007$. Women with current knowledge and economic skills were less likely to be poor compared to those without. This finding is consistent with Gupta, et al., (2024) who argue that empowerment is deeply tied to women's ability to mobilize skills and resources in pursuit of economic independence. Skills development and access to resources enhance women's agency, translating into improved household welfare and reduced poverty.

4.6.5 Logistic Regression of Women's Economic Status and poverty level

Logistic regression of women's economic status associated to poverty level was run and the results are presented in Table 4.30.

Table 4. 30 Logistic Regression of Women's Economic Status and poverty level

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp (B)	95% C.I.for EXP(B)	
								Lower	Upper
Step 1[a]	Economic empowerment	-.537	.223	5.806	1	.016	.585	.378	.905
	Decision Making	.385	.244	2.486	1	.115	1.469	.911	2.370
	Progressing	.463	.247	3.497	1	.061	1.588	.978	2.580
	Earn Income	.516	.239	4.663	1	.031	1.675	1.049	2.675
	Savings_Loan_Emergency	-.473	.234	4.079	1	.043	.623	.394	.986
	Current_Knowledge_skill_resources_Economically	-.535	.242	4.885	1	.027	.586	.364	.941
	Constant	-.025	.763	.001	1	.974	.975		

a. Variable(s) entered on step 1: Economic Employment Decision Making, Progressing, Earn Income, Savings_Loan_Emergency, Current_Knowledge_skill_resources_Economically.

Multivariate logistic regression indicated that economic empowerment emerges as a significant predictor of poverty, B = -0.537, Wald = 5.806, p = 0.016, Exp(B) = 0.585 (95% CI [0.378, 0.905]). This means that women who are economically empowered are about 41% less likely to be poor compared to those who are not

Decision-making power was not statistically significant in this model, B = 0.385, p = 0.115, Exp(B) = 1.469 (95% CI [0.911, 2.370]). While decision-making appeared significant in the bivariate association (Table 4.30), its effect diminishes in the multivariate analysis, likely because empowerment, income earning, and access to skills overlap with decision-making power. Malhotra et al., (2025) argue that decision-making is a central dimension of empowerment, but its impact is often mediated by women's actual access to resources and income. This suggests that decision-making authority alone, without supporting resources, may not be sufficient to reduce poverty risk.

Progressing in life was marginally non-significant, B = 0.463, p = 0.061, Exp(B) = 1.588 (95% CI [0.978, 2.580]). The direction of the coefficient suggests that women who report progressing in their economic and personal goals are less likely to be poor, but the association is not statistically strong enough to be conclusive. Cornwall and Rivas, (2015) highlight that empowerment should lead to transformative achievements in women's lives, yet such outcomes often take time to materialize, which could explain the weaker significance here.

Earning income is a significant predictor of poverty, B = 0.516, Wald = 4.663, p = 0.031, Exp(B) = 1.675 (95% CI [1.049, 2.675]). Women who earn income are about 68% more likely to transition out of poverty compared to those who do not. This finding reflects the critical role of labor market participation and income generation in shaping household welfare.

Access to savings and loans for emergencies is significantly associated with poverty, B = -0.473, Wald = 4.079, p = 0.043, Exp(B) = 0.623 (95% CI [0.394, 0.986]). Women who have emergency savings or access to credit are about 38% less likely to be poor.

This highlights the protective effect of financial inclusion, which enables households to smooth consumption and cope with shocks. Current economic knowledge, skills, and resources are also significant, B = -0.535, Wald = 4.885, p = 0.027, Exp(B) = 0.586 (95% CI [0.364, 0.941]). Women with economic skills and resources are about 41% less likely to be poor compared to those without. Skills development enhances employability, entrepreneurship, and economic independence. The constant was not significant, B = -0.025, p = 0.974, indicating that the baseline model without predictors does not meaningfully explain poverty outcomes.

4.7 Household's Poverty among Women Within the Langas Area

The study sought to investigate individual's social economic and demographic factors influencing household's poverty among women within the Langas area. The findings are shown in Table 4.31.

Table 4.31 Household's Poverty among in Langas Area

Wage Gap and Demographic Factors		Yes	No	Total
Adult or child malnourishment	F	137	243	380
	%	36.1	63.9	100.0
Disrupted or curtailed schooling (a minimum of years 1-8)	F	263	117	380
	%	69.2	30.8	100.0
The absence of any household member who has completed 6 years of schooling	F	276	104	380
	%	72.6	27.4	100.0
Child mortality within the household within the last 5 years	F	144	236	380
	%	37.9	62.1	100.0
Access to safe drinking water	F	293	87	380
	%	77.1	22.9	100.0
Access to basic sanitation services	F	152	228	380
	%	40.0	60.0	100.0
Access to clean cooking fuel	F	243	137	380
	%	63.9	36.1	100.0
Possession of basic modern assets (radio, TV, telephone, computer, bike, motorbike, etc.)	F	254	126	380
	%	66.8	33.2	100.0
Access to reliable electricity	F	157	223	380
	%	41.3	58.7	100.0
Permanent housing	F	285	95	380
	%	75.0	25.0	100.0

Table 4.31 shows that 137 (36.1%) of the respondents stated that there was presence of adult or child malnourishment in their households. However, 243 (63.9%) of the respondents stated that there was no presence of adult or child malnourishment in their households. Further, 263 (69.2%) of the respondents stated that there was disruption or curtailed schooling (a minimum of years 1-8) in their household. However, 21 (8.9%) of the respondents stated that there was no disruption or curtailed schooling (a minimum of years 1-8) in their household Also, 276 (65.3%) of the respondents stated that there was no presence of household member who has completed 6 years of schooling. However, 104 (27.4%) of the respondents stated that there was presence of household member who has completed 6 years of schooling. Another, 144 (37.9%) of the respondents stated that there was child mortality within the household within the last 5 years. However, 236 (62.1%) of the respondents stated that there was no Child mortality within the household within the last 5 years. 293 (77.1%) of the respondents have access to safe drinking water. However, 87(22.9%) of the respondents stated that they have no access to safe drinking water

Furthermore, the study findings showed that, 152 (40.0%) of the respondents have access to basic sanitation services and on contrary228 (60.0%) of the respondents have no access to basic sanitation services. The study nonetheless showed that, 243(63.9%) of the respondents' access clean cooking fuel. On contrary 137(36.1%) of the respondents stated that they have no access to clean cooking fuel. It was also noted that 254(66.8%) of the respondents stated that they Possess basic modern assets (radio, TV, telephone, computer, bike, motorbike, etc.). However, 126(33.2%) of the respondents stated that they do not possess basic modern assets (radio, TV, telephone, computer, bike, motorbike, etc.). Another, majority of the respondents 223(58.7%) stated that they have no Access to reliable electricity. However, 157 (41.3%) of the respondents stated that have Access to reliable electricity. Finally, majority 285(87.8%) of the respondents stated that they lived in a Permanent house and 25(10.6%) of the respondents stated do not live in a Permanent house.

The study findings reveal that majority of women in Langas area accepted that they had no challenge on adult or child malnourishment in their households. However, majority were disrupted thereby curtailing their schooling (a minimum of years 1-8) in the households. The study further revealed that majority of the women in Langas area not only have access to safe drinking water but majority also accepted that they had better access to clean cooking fuel. On the contrary majority of the women stated that they had no better access to basic sanitation services. Also, majority of them stated that they had no better access to reliable electricity. In addition, majority of the women accepted that they Possess basic modern assets (radio, TV, telephone, computer, bike, motorbike, etc.). finally, majority of the women accepted they lived in Permanent housing.

4.8 Hypotheses Testing

For each hypothesis, the regression equation was first obtained using the B coefficients on the line of best of fit. The decision rule was that if the p –value is less than conventional 0.05 the null hypothesis was rejected and when its above 0.05 we fail to reject the null hypothesis. Hypothesis was tested at 5% alpha level of significance.

Table 4.32 Hypotheses Testing Results

Hypothesis	**β and p values**	**Decision Rule (Accept/Reject)**
H_{01}: There are no significant effects of wage and wage factors that determine poverty among women in the Langas areas of Uasin Gishu County	Employment Status: $\beta = -0.061$, $p = 0.048 < 0.05$	Rejected the null hypothesis
H_{02}: There are no significant effects of income levels and patterns that determine the poverty level among women in the Langas areas	Saving: $\beta = -0.385$, $p = 0.020 < 0.05$; Credit: $\beta = 0.556$, $p = 0.013 < 0.05$	Rejected the null hypothesis
H_{03}: There is no significant effect of household/consumption levels and patterns that determines the poverty levels among women in Langas	Expenditure adequacy: $\beta = 0.714$, $p = 0.001 < 0.05$; Food/Bev: $\beta = 0.856$, $p = 0.045 < 0.05$	Rejected the null hypothesis
H_{04}: There is no significant effect of women's economic status that determines the poverty level among women in Langas	Economic Empowerment: $\beta = -0.537$, $p = 0.016 < 0.05$; Earn Income: $\beta = 0.516$, $p = 0.031 < 0.05$; Savings/Loan Emergency: $\beta = -0.473$, $p = 0.043 < 0.05$; Current Knowledge/Skills: $\beta = -0.535$, $p = 0.027 < 0.05$	Rejected the null hypothesis

The hypothesis testing results provide strong evidence that socio-economic factors significantly influence poverty among women in Langas

H_{01}: There are no significant effects of socio-demographic factors that determine poverty among women in Langas

Employment status was statistically significant ($\beta = -0.061$, $p = 0.048$). This means that women's type of employment significantly affects their likelihood of being poor. Those engaged in more stable employment have a reduced risk of poverty compared to those in informal or unstable jobs. Therefore, the null hypothesis was rejected, confirming that wage-related factors matter for poverty outcomes.

H_{o2}: There are no significant effects of income levels and patterns that determine the poverty level among women in Langas

Both saving (β = -0.385, p = 0.020) and credit access (β = 0.556, p = 0.013) were significant predictors of poverty. The negative coefficient for saving suggests that households with savings are less likely to be poor, while the positive coefficient for credit indicates that reliance on borrowing increases poverty vulnerability. This aligns with evidence that savings cushions households, whereas informal or exploitative credit arrangements may worsen poverty. The null hypothesis was therefore rejected.

H_{o3}: There is no significant effect of household or consumption levels and patterns that determines the poverty levels among women in Langas

Expenditure adequacy (β = 0.714, p = 0.001) and food and beverage spending (β = 0.856, p = 0.045) were significant predictors. Households whose income does not adequately cover expenditure are twice as likely to be poor, while households spending disproportionately on food also face greater poverty risks. This reflects Engel's Law, where poor households spend most of their limited income on food, leaving little for other welfare needs. Consequently, the null hypothesis was rejected.

H_{o4}: There is no significant effect of women's economic status that determines the poverty level among women in Langas

Multiple indicators of women's empowerment significantly predicted poverty. Economic empowerment (β = -0.537, p = 0.016), savings/loans for emergencies (β = -0.473, p = 0.043), and economic knowledge/skills (β = -0.535, p = 0.027) all reduced poverty risk. On the other hand, earning income ($\beta = 0.516$, $p = 0.031$) was positively associated, indicating that while income earning improves status, the type and stability of income matters for poverty reduction. These results confirm that women's empowerment, financial inclusion, and skill-building are critical in lowering poverty levels. Thus, the null hypothesis was rejected.

The results demonstrate that poverty among women in Langas is not random but strongly shaped by employment stability, financial behavior (savings and credit), household expenditure adequacy, and women's empowerment. Each hypothesis was rejected, confirming that wage factors, income patterns, consumption patterns, and empowerment indicators significantly determine poverty. This reinforces the importance of interventions that promote stable employment, enhance savings culture, improve household budgeting, and empower women with skills and financial resources to build resilience against poverty

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This part contains a summary of the research, findings, conclusions, and areas for further research.

5.2 Summary of the Findings

5.2.1 Socio-Demographic Factors

The first objective of the study was to investigate individual's socio-demographic factors influencing household's poverty among women within the Langas area. The logistic regression analysis revealed several important socio-demographic factors associated with poverty in Langas. Household size emerged as a significant predictor of poverty, with a beta coefficient of 0.338 and a p-value of 0.021. This indicates that for every additional member in the household, the odds of the household being poor increase by approximately 40%, holding other factors constant. Larger households, often with higher dependency ratios, are more vulnerable to poverty due to the increased pressure on limited resources.

Employment status also showed a statistically significant relationship with poverty ($B = -0.061$, $p = 0.048$), suggesting that women in stable employment, particularly full-time or part-time work, are less likely to experience poverty. While the effect size is small, the results align with the notion that employment provides a protective barrier against poverty. However, informal and insecure employment may not provide the same level of security, which highlights the importance of stable income sources.

The source of water was another significant factor ($B = 0.259$, $p = 0.049$), with households relying on less reliable or more costly water sources having a higher likelihood of being poor. The odds of being poor increased by 30% for households using these water sources, underscoring the importance of access to affordable and clean water in alleviating poverty. Poor access to water resources not only impacts health but also reduces productivity, further exacerbating poverty.

While income size had a positive relationship with poverty (B = 0.166, p = 0.087), it did not reach statistical significance at the 5% level. This suggests that, although higher income reduces poverty risk to some extent, income fluctuations especially in informal sectors may contribute to instability, making it difficult for households to escape poverty.

Housing type showed a borderline significant effect (B = -0.426, p = 0.057), with households in permanent housing being less likely to experience poverty compared to those in semi-permanent structures. Although this relationship was not strongly significant, it highlights the role of housing stability as an indicator of overall economic well-being. Those in semi-permanent housing face greater challenges, including poor living conditions and limited access to services, which contribute to their vulnerability to poverty.

5.2.2 Income Levels and Patterns

The second objective of the research was to determine the income levels and patterns among women that influence household's poverty within the Langas area. The logistic regression analysis of income patterns and poverty levels in Langas revealed several important findings based on the beta coefficients (B) and p-values.

Firstly, source of income was not found to be a statistically significant predictor of poverty, with a beta coefficient of 0.081 and a p-value of 0.481. Although the odds ratio (Exp(B) = 1.084) suggested a small positive relationship, the wide confidence interval indicated that this relationship was not reliable. This suggests that the type of income whether from salary, wages, or informal sources does not have a significant impact on poverty status when other factors are taken into account.

Similarly, income level did not show a statistically significant association with poverty, with a beta coefficient of 0.011 and a p-value of 0.906. The odds ratio (Exp(B) = 1.011) indicated only a minimal effect, meaning that income level, in isolation, does not appear to be a strong predictor of poverty. This finding aligns with the notion that the stability and consistency of income, rather than just its level, are more crucial in determining poverty.

In contrast, savings emerged as a statistically significant predictor of poverty, with a beta coefficient of -0.385 and a p-value of 0.020. The negative coefficient suggests that households that engage in saving practices are 32% less likely to be poor compared to those that do not save (Exp(B) = 0.680). This highlights the importance of financial management and savings in reducing vulnerability to poverty. The ability to save offers a financial cushion that can help households cope with financial shocks and invest in future needs.

Credit access was also a significant predictor of poverty, with a beta coefficient of 0.556 and a p-value of 0.013. The odds ratio (Exp(B) = 1.744) indicates that households with credit obligations are 74% more likely to be poor compared to those without credit. This finding underscores the dual nature of credit; while credit can be a tool for empowerment, the reliance on informal or costly credit sources without adequate support can exacerbate financial vulnerability and deepen poverty.

Convenient loan source did not have a statistically significant effect on poverty, with a beta coefficient of -0.198 and a p-value of 0.137. Although some descriptive findings indicated that access to formal loans, such as from banks, might be associated with lower poverty, the multivariate model suggests that once savings and general credit access are considered, the specific source of loans (e.g., Chamas, Mshwari, or banks) is not a strong determinant of poverty.

5.2.3 Household's Expenditure (Consumption) Levels and patterns

The third objective of the study was to determine household's expenditure (consumption) levels and patterns of women within the Langas area. The logistic regression analysis of women's economic status and its association with poverty in Langas revealed several significant findings, each demonstrating the importance of various factors in reducing poverty among women.

Economic empowerment emerged as a highly significant predictor of poverty (B = -0.537, p = 0.016). Women who reported being economically empowered were about 41% less likely to be poor compared to those who were not economically empowered (Exp(B) = 0.585). This finding highlights the critical role of economic empowerment, which includes access to resources, agency, and opportunities. When women are empowered economically, they can better contribute to their household's financial stability and have more control over their financial outcomes, reducing their vulnerability to poverty.

Decision-making power within the household, while significant in the bivariate analysis, did not remain statistically significant in the multivariate model (B = 0.385, p = 0.115). The odds ratio (Exp(B) = 1.469) suggests that women with decision-making authority were more likely to be non-poor, but the effect was less pronounced when other factors such as income earning and economic empowerment were considered. This implies that decision-making alone, without the accompanying resources or income, may not be sufficient to reduce poverty risk. It highlights that decision-making power is important, but its full impact is contingent on other factors that contribute to economic independence.

The association between progressing in life and poverty was marginally non-significant (B = 0.463, p = 0.061, Exp(B) = 1.588). Although women who reported feeling they were progressing in life were less likely to be poor, the effect was not statistically strong enough to draw definitive conclusions. This suggests that progress in personal and economic goals is a long-term process that may not immediately translate into poverty reduction. However, it underscores the importance of creating conditions that allow women to feel they are advancing, as this is linked to better economic outcomes in the future.

Earning income was a significant predictor of poverty (B = 0.516, p = 0.031, Exp(B) = 1.675). Women who earned income were 68% more likely to be non-poor compared to those who did not earn income. This finding is consistent with the well-established link between income generation and poverty alleviation. Earning income provides women with greater financial autonomy and bargaining power, directly contributing to improved household welfare and reducing their dependence on external sources of support.

Access to savings or loans for emergencies was another significant predictor of poverty (B = -0.473, p = 0.043, Exp(B) = 0.623). Women with access to savings or emergency loans were about 38% less likely to be poor compared to those without such access. This emphasizes the protective role that financial safety nets play in helping households weather economic shocks, such as illness or job loss, and maintain stable living conditions despite unforeseen circumstances.

Finally, economic knowledge, skills, and resources were significantly associated with poverty ($B = -0.535$, $p = 0.027$, $Exp(B) = 0.586$). Women with the necessary skills and resources to manage their economic situation were about 41% less likely to be poor compared to those without these capabilities. This finding underscores the importance of education, skills development, and resource mobilization in improving women's economic standing and reducing poverty in the long term.

5.2.4 Women's Economic Status

Women's economic status influencing household's poverty within the Langas area was also analyzed. The study found several significant associations between economic factors and poverty. Economic empowerment was significantly associated with lower poverty levels ($\chi^2 = 5.004$, $p = 0.025$). Women who reported being economically empowered were less likely to be classified as poor. Decision-making power ($\chi^2 = 4.707$, $p = 0.030$) and progressing in life ($\chi^2 = 5.241$, $p = 0.022$) were also positively associated with non-poverty, with women who felt they were progressing or had a say in household decisions more likely to be non-poor.

Furthermore, income earning ($\chi^2 = 6.081$, $p = 0.014$), savings or emergency loans ($\chi^2 = 5.548$, $p = 0.018$), and economic skills and resources ($\chi^2 = 7.229$, $p = 0.007$) were significantly associated with better economic outcomes, supporting the idea that financial security, economic independence, and access to financial resources are crucial in reducing poverty.

The findings from the logistic regression further supported these associations. Economic empowerment ($B = -0.537$, $p = 0.016$) was the most significant predictor of poverty, indicating that women who are economically empowered are 41% less likely to be poor. Similarly, earning income ($B = 0.516$, $p = 0.031$) was strongly associated with a higher likelihood of escaping poverty, while access to savings and loans ($B = -0.473$, $p = 0.043$) reduced the likelihood of poverty by 38%. Current knowledge and resources ($B = -0.535$, $p = 0.027$) also played a significant role, with women who had the necessary skills and resources being about 41% less likely to be poor.

5.3 Conclusions of the Study

The study concluded that the socio-economic factors influencing household poverty among women in Langas, Uasin Gishu County, are multi-dimensional, with significant contributions from socio-demographic characteristics, income levels, household expenditure, and women's economic status. The findings offer insights into how these factors collectively contribute to the prevalence of poverty in this community.

Firstly, the study concluded that socio-demographic factors have a notable impact on poverty levels among women in Langas. The socio-demographic analysis revealed that household size, education level, and employment status significantly affect poverty outcomes. Larger households and lower educational attainment were associated with higher poverty levels, while women in formal employment were less likely to experience poverty. These findings highlight the role of demographic variables in shaping economic vulnerability and suggest that addressing educational disparities and creating employment opportunities can mitigate poverty.

Secondly, the study concluded that income levels and patterns are central to understanding household poverty in Langas. Women who earned higher incomes, particularly those who diversified their income sources, were less likely to live in poverty. The findings also indicated a significant income gap, with many women earning below the poverty line. Income instability, especially in the informal sector, continues to hinder poverty alleviation efforts. Therefore, enhancing women's access to stable and sustainable income-generating activities is critical for reducing poverty in the area.

The third objective, to assess household expenditure (consumption) levels, showed that expenditure patterns directly influence poverty outcomes. The study concluded that women whose income did not fully cover their household expenses were more likely to experience poverty. Furthermore, spending on essential items such as food, education, and health was constrained by low incomes. This finding underscores the importance of aligning household income with expenditure needs and highlights the necessity of financial management programs to help households better allocate their limited resources.

Finally, the study concluded that women’s economic status plays a crucial role in household poverty levels. Women who reported higher levels of economic empowerment, greater involvement in decision-making, and access to income sources were more likely to be non-poor. However, a large proportion of women in Langas lacked access to economic empowerment activities, which reinforces their vulnerability to poverty. The study also highlighted the role of access to financial services, such as savings and loans, in improving women’s economic status. Empowering women through economic independence, skills development, and access to financial resources is key to reducing poverty in Langas.

5.4 Recommendations of the Study

Based on the findings of the study, the following recommendations are made to address the socio-economic challenges contributing to household poverty among women in Langas, Uasin Gishu County. These recommendations are specifically aligned with the study's objectives:

The study found that socio-demographic factors such as household size, education level, and employment status significantly affect women's poverty levels. Larger households and lower educational attainment were found to correlate with higher poverty levels. To mitigate these challenges, it is recommended that:

Educational programs be enhanced to increase literacy and vocational skills among women, particularly in rural and informal settlements. Government and NGO-led initiatives should focus on providing adult education and skill-building programs that improve employability.

Family planning initiatives be promoted to reduce the dependency ratio within households, thereby easing the economic burden on women in larger families. This could be achieved through awareness campaigns on the benefits of smaller family sizes and access to reproductive health services.

Job creation programs that target women, particularly in formal and semi-formal employment, should be developed. These programs should focus on improving access to jobs with stable income, reducing reliance on informal, low-paying work.

Income instability and the large income gap were identified as key contributors to poverty. The study recommended focusing on increasing income levels and creating more stable income streams for women. Based on these findings:

Microfinance and income-generating projects should be expanded to provide women with access to capital to start or expand businesses. This could include offering micro-loans, mentorship, and training on entrepreneurship.

Income diversification initiatives should be promoted, encouraging women to seek multiple sources of income. Support for women's participation in agriculture, small businesses, or online work could provide an effective means of income stabilization.

Government policies should aim to reduce income inequality, ensuring that women in informal sectors are better compensated for their labor through minimum wage laws and other protective measures.

The study found that many women's income did not adequately cover their household expenditure, particularly for essential goods such as food, healthcare, and education. Based on this, it is recommended that:

Financial literacy and management programs be implemented for women, helping them to better manage their household budgets and prioritize spending on essential needs. Such programs could provide practical skills in savings, budgeting, and investing.

Access to affordable essential services, such as healthcare, education, and sanitation, should be increased. Public policies that subsidize these services, especially for low-income households, can significantly ease the financial burdens on women.

Income support programs, such as conditional cash transfers, could be introduced to assist households where income does not meet basic expenditure needs, thereby alleviating the strain of living below the poverty line.

The study found that women with greater economic empowerment, decision-making power, and access to financial resources were less likely to experience poverty. To enhance women's economic status and reduce household poverty, the following recommendations are made:

Expand access to economic empowerment initiatives for women, including programs that focus on financial independence, entrepreneurship, and leadership skills. These initiatives should aim to reduce the gender gap in economic participation and empower women to improve their economic situation.

Decision-making and leadership training should be made available to women, both within households and in broader community settings. Encouraging women to have more influence in household resource allocation and community affairs will help ensure better use of available resources.

Increased access to financial services, including microfinance, savings programs, and emergency credit facilities, should be promoted. Facilitating women's access to formal financial institutions and ensuring they have the tools to manage their finances will empower them economically and reduce their vulnerability to poverty.

Skills development programs should be integrated into community-based empowerment efforts. Training in technical, business, and digital skills can provide women with opportunities to earn income and access better employment options.

Given the multi-dimensional nature of poverty and its influence on women in Langas, a holistic and integrated approach is required. Based on the study's findings, it is recommended that:

Government and non-governmental organizations collaborate to design poverty alleviation programs that target women specifically. These programs should address education, employment, access to financial services, and health in a comprehensive manner.

Community-driven development programs should be encouraged, where women are actively involved in identifying and addressing local poverty issues. Community participation in decision-making will increase the effectiveness and sustainability of poverty reduction interventions.

Social protection systems, including access to healthcare, social security, and food security, should be strengthened for women in vulnerable communities like Langas. A strong social safety net is essential for breaking the cycle of poverty and ensuring that women can meet their basic needs.

5.4.1 Recommendations to Policy

The study recommends that the County Government of Uasin Gishu should prioritize improving access to reliable electricity and better sanitation services to enhance the living standards of Langas residents. Public investment in infrastructure would not only improve health outcomes but also create employment and stimulate local economic activity. Furthermore, the government should design and implement women-centered empowerment programs focusing on entrepreneurship training, vocational skills, and financial literacy to help women utilize their time productively and enhance income generation. Policies should also be developed to integrate *Chamas* into formal financial frameworks by offering microfinance linkages, legal recognition, and training on financial management. Additionally, inclusive credit and grant schemes should be introduced to enable women to access affordable loans and establish sustainable enterprises. Finally, economic policies should promote small-scale industries and encourage private-public partnerships to expand employment opportunities for women in low-income areas such as Langas.

5.4.2 Managerial Implications

From a managerial perspective, the study recommends that managers of development projects, microfinance institutions, and NGOs should strengthen programs that focus on building the financial management capacity of women. This can be achieved through regular training on entrepreneurship, savings discipline, and cooperative investment. Partnerships between NGOs and *Chamas* should be encouraged to foster mentorship, resource pooling, and collaborative investment projects that reduce the risk of over-reliance on informal savings groups. Managers should also establish effective monitoring and evaluation mechanisms to assess the impact of economic empowerment initiatives and ensure the sustainability of women-focused programs. Additionally, microfinance managers should develop gender-sensitive financial products that consider the unique needs and challenges faced by women in informal settlements. Local community leaders and project coordinators should promote joint household decision-making on financial investments to enhance family cooperation and shared responsibility in economic development.

5.4.3 Theoretical Recommendations

The findings of the study align with three major poverty theories: The Classical, Neo-Classical, and Keynesian perspectives. The Neo-Classical Theory emphasizes personal responsibility and effort as determinants of economic well-being. Based on this theory, programs targeting women in Langas should aim to build self-discipline, confidence, and productivity, encouraging women to use their time and resources efficiently. The Neo-Classical Theory, on the other hand, stresses the role of market structures and access to resources. It highlights the need for policies and managerial interventions that remove financial barriers and expand women's access to capital and credit facilities. Therefore, creating inclusive financial systems and reducing market inequalities should be central to future poverty alleviation strategies. The Keynesian Theory supports the idea that government intervention through public spending, social welfare, and job creation can reduce poverty. Consequently, the government should continue investing in infrastructure and empowerment programs that directly generate income and employment for women. Together, these theories provide a comprehensive understanding of poverty, demonstrating that addressing it effectively requires both individual behavioral change and structural economic reform.

5.5 Limitations of the study

Some limitations encountered in this study include limited and/or incomplete data that hinders in-depth analysis, affecting the findings' reliability. Gender disparity was experienced during data collection since only women were interviewed and yet men could have given their side of the story, especially on how they want their women to be assisted to be financially independent. There was also the challenge of how policy implementation would be done for women-centered policies which can bring about signs of favoritism and segregation against men. Women also lack hands-on skills that could earn them remunerative jobs due to their time spent in-home care and child-rearing. Another limitation was that there are no industries situated in slum areas, if there are any, they only employ skilled workers which in turn deter women from attaining their financial independence. Conclusions made in this study relied on the availability and quality of data collected without having a person who has lived in that place for a reasonable time to gather all the information. Sample size and sample study area are limited to a specific population and geographic location of Uasin-Gishu County, Using the results in comparison to other regions or counties in Kenya or to different countries may not be possible and therefore, generalizations of the findings for other areas may not be that applicable. There is also the possibility of identifying correlations between economic factors and poverty but establishing a causal relationship between economic factors and poverty levels is not easy Wolde & Merra, (2022). Social, Cultural, and Political factors were also not examined in the study though they are intervening variables in the study. The study relied on primary data from the survey respondent was subjected to biased, inaccurate, and incomplete information, which could affect the reliability of the result. Poverty levels are generally influenced by unrecognizable external factors, such as limited external factors and the complex nature of poverty, global trends in economics, and changes in politics and policy in different countries, leading to a narrow understanding of economic factors' long-term effect on poverty levels among women. The limited scope of analysis was also another limitation.

5.6 Areas for Further Study

Based on the study findings, several areas merit further investigation. Future research should examine the long-term impact of *Chamas* on women’s financial independence and their role in sustainable poverty reduction in informal settlements. Studies could also explore how financial literacy and entrepreneurship training influence women’s ability to generate income and maintain financial stability. Another important area of inquiry would be to investigate the relationship between access to basic infrastructure such as electricity, sanitation, and clean water and women’s productivity and well-being. Further research could also assess how household decision-making dynamics, particularly the influence of spouses, affect women’s investment choices and economic autonomy. Lastly, a comparative study should be conducted to analyze how poverty affects men and women differently in peri-urban regions like Langas, providing a deeper gendered understanding of economic disparities.

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APPENDICES

Appendix 1: Questionnaire

INTRODUCTION AND CONSENT

Dear Respondent,

My name is Mary J. Soy; I am a graduate student at Moi University. I am doing research entitled as part of the requirements for the award of Masters of Arts Degree in Economics.This interview questionnaire is designed for a study and its overall objective is to analyze the economic influence of women in household's poverty in Langas estate Eldoret, Kenya

The output of the study is important for the poverty reduction endeavor of the county. Therefore, the information provided was exclusively used for academic purposes only and not for tax and other purposes. In answering the questions, please remember that there were no correct or wrong answers provided all important information with honesty.

Thank you in Advance!

SECTION A: OBJ (X1) WAGE GAP FACTORS

1. **How many people (NOT including yourself) live in your home?**

____

2. Which of the following best describes the highest level of educational you have completed?

- Completed Primary ☐
- Didn't Finish High School ☐
- Finished High School ☐
- Completed High School and a technical/vocational Training ☐
- Degree College graduate ☐
- Master's degree ☐
- Doctoral degree (PhD). ☐

4. What is your current employment status?

- Working full time for pay ☐
- Working part time for pay ☐
- Trader ☐
- Not currently employed ☐
- looking for work ☐
- Retired ☐
- Homemaker ☐
- Student ☐
- Other (please specify): ______________

5. Which category best describes your monthly household income before taxes in Kshs?

0 10,000 ☐

10,000-20,000 ☐

20,000-30,000 ☐

30,000-40,000 ☐

40,000-50,000 ☐

50,000-60,000 ☐

60000 and above ☐

6. what mode of housing are you in?

- Permanent ☐
- Semi-permanent
  (Iron sheets/wooden) ☐

Others ……………….

1. What is the main source of lighting in your dwelling?

Electricity ☐

Paraffin, kerosene ☐

Solar ☐

Biogas ☐

What is the main source of water for drinking for your household?

Private connection to water (buy) ☐

Tap water (ELDOWAS) ☐

Bore-hole ☐

Protected well/spring ☐

<u>SECTION B: OBJECTIVE (X2) INCOME</u>

1. What is your source of income?

Salary ☐ Wages ☐ Saving ☐ Credits/loans ☐ Other ………………

2. **Which of these describe your Monthly income last year?**

1 – 5,000 ☐

5,000 – 10,000 ☐

10,000 – 15,000 ☐

Above 15,000 ☐

2. **What is your total household income (salary, farming, side hustles)**

0-100,000 ☐
100,000-200,000 ☐
200,000-300,000 ☐
300,000-400,000 ☐
400,000-500,000 ☐

500,000-600,000 ☐
600,000 and above ☐

3. **Do you have income from any sources other than salary?**

Yes ☐

No ☐

Prefer not to say ☐

4a) If yes to above question what is your other source of income?

- Credit ☐
- Chamas/Sacco ☐
- Farming ☐

b**) Did you receive any social security benefits or disability income in the last year**?

Yes ☐

No ☐

Prefer not to say ☐

5. **Did you receive any money from selling stocks/bond/real estate last year?**

Yes ☐

No ☐

Prefer not to say ☐

6. **Have you received any monetary contributions of gifts that included rent or utility payments from someone who does not live with you?**

Yes ☐

No ☐

Prefer not to say ☐

3. **Where do you save your income frequently**

- Bank ☐
- chamas ☐
- Mshwari ☐
- Others…………

4. **Do you have credit for the last one year**

Yes ☐

No ☐

5. **Where do you find it convenient and comfortable to take credit (loans) service?**

I do not take credit ☐

Bank ☐

Mshwari ☐

chamas ☐

relatives ☐

shylocks ☐

6. **If not taking credit, what could be your ultimate reasons for the same?**

- lack of awareness ☐
- no access ☐
- no need of credit ☐
- I have enough money ☐
- lack of collateral ☐
- high interest rate others ☐
-

SECTION C: OBJ (X3) EXPENDITURE

(Food expenditure, Education Expenditure, Water and Sanitation Expenditure, Social Affairs Expenditure)

- i) What is your total monthly expenditure on food items
- ii) Rate your monthly expenditure of your household on non-food items
- iii) Rate your monthly income against monthly expenditure

Income covers expenditure ☐

Income does not cover expenditure ☐

Not sure ☐

A: Please choose the amount of money, which describe your monthly spending the most. Where [1= less than 5000], [2 = 5000 – 10000], [3 = 10001 – 15000], [4 = Above 15000]

	Amount Spent Monthly			
Daily Expense	**1**	**2**	**3**	**4**
Educational materials (such as stationeries, lecture notes, printing)				
Food and beverages.				
Daily needs (such as detergent, transport,)				
Drinking water				
Periodic Expense				
Books.				
Clothing and Accessories.				
Entertainment and Leisure.				
Assets				
Saving.				

SECTION D: OBJ (X4) ECONOMIC STATUS

(Economic empowerment within the year of research)

Q1: **a) Did you earn any income in the past 6 months?**

Yes ☐

No ☐

b) Do you have any economic empowerment within the year (Projections of individuals)

Yes ☐

No ☐

c) Do you make Decision making with the partner/spouse

Yes ☐

No ☐

d) Do feel you are progressing in life

Yes ☐

No ☐

(Ask the following question only if the previous answer was YES)

Q2: **Who usually decides how to spend the income that you bring into the household?**

1) Respondent herself ☐
2) Husband / partner ☐
3) Respondent and husband / partner jointly ☐
4) Another household member ☐
5) Respondent and another household member jointly ☐
6) Someone outside the household ☐

Q3: **Who usually decides what type of work you will do in order to earn some money?**

1) Respondent herself ☐

2) Husband / partner ☐
3) Respondent and husband / partner jointly ☐
4) Another household member ☐
5) Respondent and another household member jointly ☐
6) Someone outside the household ☐

Q4: **Sometimes, when people want to earn more money, they have to make some investments, such as [provide examples relevant to the respondent's livelihoods, such as: buy better seeds, purchase better tools, buy more animals, etc.]. Who usually decides about making such investments?**

1) Respondent herself ☐
2) Husband / partner ☐
3) Respondent and husband / partner jointly ☐
4) Another household member ☐
5) Respondent and another household member jointly ☐
6) Someone outside the household ☐

Q5: **Sometimes it happens that people suddenly need money for some unexpected needs, such as health care or for addressing some difficulties in life. If this happens to you, would you be able to take from your savings or borrow a larger sum of money from anyone, such as [include an amount in a local currency that represents approximately a fifth of the target population's monthly income?**

Yes ☐

No ☐

Q6: **Now I am going to read two statements. Please tell me which of these two statements you agree with more.**

The first statement is: "If a woman wants to attend a meeting, training or other event in her village, she does NOT need to ask her husband for permission to go there."

The second statement is: "If a woman wants to attend a meeting, training or other event in her village, she should first ask for her husband's permission."

1) agrees more with the first statement (women can work outside the home). ☐
2) agrees more with the second statement (women should work at home). ☐

Q7: **Now I am going to read two more statements. Please tell me again which of these two statements you agree with more.**

The first statement is: "It is acceptable for a woman to work outside the home if it is to support her family economically."

The second statement is: "Women should be working at home and let their husbands work outside the home."

select one of the following**:**

1) agrees more with the first statement (women can work outside the home). ☐
2) agrees more with the second statement (women should work at home). ☐

Q8: **Now I am going to read the last two statements. Please tell me again which of these two statements you agree with more.**

The first statement is: "I believe that with my current knowledge, skills and resources, I can improve the economic situation of my family."

The second statement is: "I feel that with my current knowledge, skills and resources, it will be very difficult to improve the economic situation of my family."

A8 select one of the following**:**

1) agrees more with the first statement (can improve family's economic situation).

☐

2) agrees more with the second statement (very difficult to improve family's economic situation).

☐

Q9: Often, when people want to improve their economic situation, they have to invest some time in it. They often have to learn new skills; try to get a better job or to expand their business; and other things that take their time. When you think about all the work that you have to do during a normal day, how much time do you have for doing additional activities that could improve your economic situation? Would you say that you have quite a lot of time, some time, very little time or no time?

A9 select one of the following**:**

1) quite a lot of time ☐
2) some time ☐
3) very little time ☐
4) no time ☐

SECTION E: OBJ (Y variable). POVERTY

	Yes	No
1. Adult or child malnourishment		
2. Disrupted or curtailed schooling (a minimum of years 1-8)		
3. The absence of any household member who has completed 6 years of schooling		
4. Child mortality within the household within the last 5 years		
5. Access to safe drinking water		
6. Access to basic sanitation services		
7. Access to clean cooking fuel		

8. Possession of basic modern assets (radio, TV, telephone, computer, bike, motorbike, etc.)		
9. Access to reliable electricity		
10. Permanent housing		

Appendix 2: NACOSTI Research Permit

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