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Empowerment Initiatives in Self-Help Groups and Women's Economic Empowerment in Kitui County

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ABSTRACT

In spite of several government and development agency interventions meant to improve their standard of living, women in Kitui County still face economic disempowerment. Women's involvement in economic activities has been impeded by high rates of poverty, restricted access to financial resources, and constrictive cultural norms. Prior research has examined women's empowerment in general, but it hasn't sufficiently examined how empowerment initiatives influence women's economic empowerment through empowerment programmes within self-help groups (SHGs). This study aimed to ascertain how empowerment initiatives in Self-Help Groups (SHGs) impact women's economic empowerment. Descriptive survey research design was used. Questionnaires were used to gather quantitative data from 402 SHG members. The data was analysed using multiple linear regression, descriptive statistics, and Pearson correlation. The results showed that women's economic empowerment and empowerment initiatives had a strong positive and statistically significant relationship ($r = .87$, $p < .05$), with empowerment initiatives accounting for 76.2% of the variation in empowerment. Women's ability to make decisions, manage their finances, and engage in productive activities were all improved by empowerment initiatives. The study concludes that empowerment initiatives in SHGs are important in advancing women's economic empowerment. Based on the results, the study recommends that policy changes should be made to increase women's access to resources, ongoing training, and reasonably priced credit. Policymakers, development organisations, and SHG leaders should enhance women's economic inclusion in order to lower poverty levels in Kitui county.

INTRODUCTION

The goal of women's economic empowerment (WEE) is to help women gain unrestricted access to and control over financial resources in a way that improves their quality of life (Hunt & Samman, 2016). Empirical studies have demonstrated that empowering women economically contributes to the reduction of gender inequality and enhances the progress and competitiveness of economies around the world. This is demonstrated by favourable macroeconomic results, such as improved financial sector performance, increased productivity, improved economic growth, reduced inequality, and enhanced financial stability (IMF, 2022).

A 2020 USAID report states that gender-based violence and negative cultural attitudes, norms, and beliefs about gender roles contribute to women's lack of empowerment in Kenya. Because of this, women are more susceptible to poverty in both their homes and communities. Women's effective economic participation is hampered by their limited control over the benefits of land and other resources, particularly when they are producers and market participants. In addition, women engage in unpaid childcare and other household tasks. This restricts their ability to participate in and profit from productive activities. Additionally, this limits their mobility and their access to market resources and information that would improve their economic participation. A KNBS report from 2022 states that multidimensional poverty incidences are higher among Kenyan women than among men. Financial accessibility has a positive impact on lowering the poverty rate and income inequality. It has also been observed that women have less access to formal financial institutions' financial resources when it comes to transactions, credit, and investment products and services. Economic disempowerment has long been a problem for many women in Kitui County. Although the government and other development agencies have recognised the need for their empowerment and implemented several interventions to address this issue, the problem persists (Mukei, 2018). The county's high rates of poverty serve as a backdrop for this. A 2019 Kitui County Government report states that absolute poverty is 47.7%, higher than the 36.1% national average. The county and WEE have also reported cases of gender-based violence, and educating women about their legal rights such as the ability to purchase and own property has been found to be a means of reducing their susceptibility to oppression and abuse (Muchena & Awuor, 2019).

The high rate of poverty among women has been linked to a number of factors. According to Özdemir and Erol (2023), a number of important factors linked to poverty among women include negative societal norms and attitudes towards women as well as educational deficiencies. The authors note that gender inequality and income inequality frequently prevent women from obtaining education, which restricts their work options

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and forces them into low-wage occupations. However, the authors point out that studies have demonstrated that raising women's educational attainment has a favourable effect on economic empowerment.

This emphasizes how crucial it is to raise women's educational attainment and promote their involvement in the workforce. According to Onyango *et al.* (2024), women's poverty levels are also correlated with their lack of empowerment. This includes a lack of autonomy in running the home, a lack of education and skills, and a lack of access to financial resources like savings and credit. According to Shrine (2024), SHGs have received recognition for their capacity to promote change via individual development and grassroots economic empowerment of women. SHGs provide marginalised women, particularly those in rural areas, with access to social support, financial resources, and education that would otherwise be unattainable, thereby empowering them. According to Vundi (2020), SHGs help women create their own plans for self-determination and life change. For instance, they work towards goals like saving money and getting credit, gender equality, networking and teamwork, empowerment in decision-making, getting family support for their business ventures, having a safe workplace, having timely access to pertinent information, and learning decision-making skills through training that allow them to change their lives.

Thus, it is evident that SHGs are essential to changing women's social and economic circumstances. Women's economic empowerment affects every aspect of society and so helps the economy as a whole. Many women in Kitui County have been economically disempowered for a very long time. The issue has persisted despite the government and other development organisations having acknowledged the need for their empowerment and putting several measures in place to address it. The role of social transformation principles in empowering women economically through Self-Help Groups (SHGs) has received little literature in Kenya, and Kitui County specifically. Thus, it was crucial to conduct the current study in Kitui County to establish how the social transformation principles support women's economic empowerment through Self-Help Groups.

Effective empowerment initiatives in self-help groups should ideally empower women economically in Kitui County, reducing poverty and enhancing community well-being. Nonetheless, Kitui County's high poverty rates have raised concerns for a number of years. Women are more affected by this situation, which occurs against the backdrop of long-standing economic disempowerment of women in the area. A 2019 Kitui County Government report states that absolute poverty is 47.7%, higher than the 36.1% national average. According to a KNBS report from 2024, the county has an overall poverty rate of 58.3%, placing it among the ten poorest counties, suggesting that things are getting worse.

The county's poverty situation will only worsen if the issue of women's economic disempowerment is not addressed, as this issue can improve women's well-being and advance society as a whole. Previous research has demonstrated Kitui County's female disempowerment situation. Vundi (2019), for example, reported that rural women in Kitui County experienced high levels of poverty and disempowerment. Similar observation was also made by Mukei (2018) among rural women in Mwingi North Kitui County. The researcher noted that despite the government and other development agencies identifying the need for women's empowerment and implementing various interventions to address this issue, the problem has continued to persist.

The effect of social transformation concepts on women's economic empowerment through Self-Help Groups (SHGs) has not been given great attention by previous research. Even though Kitui County's self-help groups (SHGs) have become well-known for women economic empowerment, little is known about the role of empowerment initiatives. The current study's empirical data provides insight into what is effective and what can be enhanced to further women's empowerment through Self-Help Groups.

The purpose of this study was to determine the impact of empowerment initiatives in self-help groups on women's economic empowerment in Kitui County. The Ministry of Public Service, Youth, and Gender Affairs, among other stakeholders working towards women's empowerment, are anticipated to benefit from the study's findings to create policies that will support women's empowerment in the county and across the nation. The findings of the study may help SHG leadership decide which tactics to use to empower women as they manage the SHGs. The findings have given the researcher the opportunity to offer suggestions that development organisations that assist women's empowerment through Self-Help Groups may find helpful. When creating their intervention programmes, the organisations might take the study's recommendations into account. Given that their opinions were gathered and incorporated into the study's findings, which development organisations and policymakers may use to create better policies and programmes to increase women's empowerment within SHGs, the study's findings may also benefit women members of SHGs.

LITERATURE REVIEW

Numerous studies have demonstrated how Self-Help Groups (SHGs) have increasingly emerged as vital mechanisms for promoting women's economic empowerment through savings, credit access, skills development, collective action, and social networking. Beyond financial assistance, group participation enhances women's agency, decision-making abilities, self-confidence, and capacity to engage in income-generating activities. Empirical evidence indicates that SHG members benefit from improved access to livelihood opportunities, social support, and greater involvement in household and community decision-making processes.

Globally, literature reviews such as those by Alva and

Dsa (2023) confirm that women join SHGs primarily to elevate family income, meet household expenses, grow micro-enterprises, and build self-esteem. However, because secondary synthesis studies risk aggregating underlying methodological flaws from individual papers, primary empirical investigation remains essential to establish localized validity.

Within the Kenyan context, Minja *et al.* (2023) investigated the relationship between table banking and women's economic empowerment among 206 women across 35 groups in Nakuru County. Their findings revealed that participation enhanced women's access to economic resources and governance opportunities, though poverty, illiteracy, and information deficits remained critical barriers. While Minja *et al.* (2023) focus on table banking in Nakuru, the present study examines broader SHG empowerment initiatives within Kitui County. This distinction represents a vital contextual research gap: Nakuru County possesses high agricultural potential and distinct infrastructure dynamics, whereas Kitui County is characterized by semi-arid economic conditions and unique socio-cultural structures governing women-led initiatives. Evaluating whether comparable empowerment mechanisms produce similar outcomes in Kitui is therefore necessary for tailored policy design.

Regional evidence from outside Kenya further underscores the multi-dimensional nature of group-based financial mechanisms. Abbakary and Kilamlya (2024) studied women food vendors in Shinyanga Municipal, Tanzania, finding a strong preference for group-based credit over individual loans. Their study documented post-credit income gains, enhanced decision-making power, and highlighted reduced interest rates and entrepreneurship training as key catalysts. Similarly, studies across developing contexts demonstrate that financial capital alone cannot guarantee sustainable empowerment; supportive institutional conditions, capacity building, and structural opportunities for exercising decision-making authority are equally critical interconnected pathways.

To evaluate these multi-dimensional dynamics empirically, this study explicitly operationalizes its primary constructs. "SHG Empowerment Initiatives" serve as the independent variables—disaggregated into structured capacity building (financial literacy and entrepreneurship training), capital access (seed grants and internal lending systems), and collective leadership platforms. Conversely, "Women's Economic Empowerment" constitutes the dependent variable, measured through tangible socio-economic indicators including household asset accumulation, income stability, business diversification, and personal financial autonomy. Defining these constructs ensures that the empirical inquiry moves beyond generic associations to measure specific functional relationships.

The comparative empirical evidence from Kenya and Tanzania demonstrates that collective arrangements strengthen women's economic agency, yet outcomes remain heavily contingent on local settings. Findings from Nakuru County or urban Tanzanian municipalities cannot be directly generalized to Kitui County due to stark differences in environmental, economic, and institutional realities. Likewise, studies from West Africa—such as Okoji and Oyewale's (2019) descriptive survey of 300 women in Ilorin Metropolis, Nigeria, which established that financial access significantly drives community development—reflect socio-cultural and market environments that differ substantially from rural Eastern Kenya.

Global evidence from South Asia further illustrates both the potential and the methodological limitations of existing SHG literature. Studies in India by Mohile and Jaya Manglani (2024), alongside Sahana *et al.* (2022), established that internal lending at affordable rates (e.g., 1% monthly) and shared loan repayment responsibility significantly increased non-food spending, food security, and household investments in health and education. However, much of this international literature relies on descriptive surveys, secondary literature reviews, or isolated case studies, which restrict cross-contextual generalization. This empirical and methodological synthesis reinforces the necessity of conducting a rigorous, primary field study within Kenya's rural agrarian contexts.

In Kenya, localized studies such as Maina's (2020) exploratory research on 150 SHG members across 25 groups in Tigania West Sub-County, Meru County, showed that group membership expanded social networks, improved self-confidence, and increased credit availability. Maina recommended strengthening financial management decision-making and diversifying revenue streams away from exclusive reliance on rain-fed agriculture. Because Meru and Kitui counties differ in agro-ecological zones, market proximity, and socio-cultural dynamics, empirical findings from Tigania West cannot be assumed for Kitui. A context-specific investigation in Kitui County is required to address this geographic gap.

Consequently, existing literature establishes the general value of financial access, savings, credit, and collective participation, but leaves a clear empirical gap regarding the specific impact of SHG initiatives in Kitui County. The present study addresses this gap by moving beyond the narrow conceptualization of self-help groups as mere savings-and-credit circles. Instead, it evaluates SHGs as comprehensive development interventions that build women's capacity to exercise agency, manage financial resources, engage in diversified economic activities, and achieve sustainable socio-economic transformation.

This study is anchored in Naila Kabeer's (1999) Empowerment Framework, which conceptualizes empowerment as the process by which those who have been denied the ability to make strategic life choices acquire the capacity to do so. Kabeer structures this transformative process across three interrelated dimensions: Resources (the preconditions, including material, human, and social capital derived from relationships and institutional access), Agency (the process, encompassing decision-making, negotiation, goal-setting, and internal voice), and Achievements (the outcomes, reflecting well-being and socio-economic status improvements).

To provide a robust analytical framework, Kabeer's structural triad is directly mapped onto the variables of this study. Resources (preconditions) map to the independent variables, representing the SHG empowerment initiatives provided to members (such as financial capital, micro-credit, and skill training). Agency (process) reflects the mediating decision-making processes, wherein women utilize group platforms to exercise autonomy over financial allocations, negotiate household roles, and manage income-generating ventures. Achievements (outcomes) represent the dependent variable—the measurable socio-economic outcomes realized by women in Kitui County, including increased income, asset ownership, and enhanced social standing.

While Kabeer's framework has been widely applied in feminist economics and global development studies (Priya *et al.*, 2021; Yount *et al.*, 2019), its explicit empirical application to rural African SHGs remains underdeveloped. By bridging feminist theory with social capital analysis, the framework provides a structured lens for analysing empowerment as a dynamic continuum rather than a static event. Utilizing Kabeer's model allows the study to trace how structural inputs (SHG resources) translate through individual and collective processes (agency) into measurable life improvements (achievements).

In summary, combining Kabeer's theoretical model with context-specific empirical data bridges the gap between global empowerment concepts and local realities in Kitui County. By evaluating resources, agency, and achievements within this specific socio-economic environment, the study provides a grounded, methodologically sound assessment of how self-help groups foster sustainable women's economic empowerment.

MATERIALS AND METHODS

The study used descriptive survey research design. The research approach is a thorough philosophical stance regarding knowledge acquisition. Both qualitative and quantitative data are crucial for the study's objectives, and they were obtained using a mixed method approach. The exact framework for conducting a study within a specific methodology is known as the research design (Hamed, 2022). The researcher collected quantitative data on how empowerment initiatives in self-help groups affected Kitui County women's economic empowerment. Through this design, the researcher was able to collect relevant data and perform the necessary analysis. The research design was considered appropriate for the study because it enabled the researcher to ascertain the impact of empowerment initiatives on women's economic empowerment in Kitui County.

Questionnaires were used to gather information from SHG members. Questionnaires were considered to be appropriate since they allowed the researcher to easily and affordably gather enough data from adequate sample of participants. In order to help the researcher, answer the research questions, the questionnaires give participants ample time to think through the questions and provide pertinent responses (Kothari, 2008). The questionnaire collected data on demographic information of the respondents, economic empowerment initiatives and women's economic empowerment. During the piloting exercise, the researcher validated the questionnaire using a suitable procedure because it was not standardised.

The researcher used both purposive and simple random sampling to choose Kitui County and study participants. Simple random sampling ensured that all women members of the SHGs had an equal chance to take part in the study. Purpose sampling ensured that the researcher obtained important information from the participants. As a result, the study employed purposive sampling to collect data from participants, which included county government representatives and SHG leaders. The researcher employed simple random sampling technique to select participants from the various SHGs in the sub-county.

The researcher used Yamane's formula shown below to get the sample size of the women participants from the SHGs.

$$n = \frac{N}{1 + N(e)2}$$

Where:
n= sample size
N= Total population
e= Error tolerance (0.05)
Therefore:

$$n = \frac{4531}{1+4531(0.05)^2} \quad = \text{ 377.5, which was rounded up to 378}$$

This indicates that out of the 4531target population, 378 women members of the SHGs were selected through simple random sampling.

Using an introductory letter that was provided by the university, the researcher applied for a research permit from NACOSTI to carry out the study in Kitui County. The researcher went to the Kitui County Commissioner's office to get permission to conduct the study after obtaining the permit. The researcher then contacted the SHG leaders to arrange for appointments at convenient times. Five research assistants were enlisted, trained, and inducted to help with the questionnaire administration. The questionnaires gave participants ample time to think through the questions and provide pertinent responses. The researcher kept a register of questionnaires to monitor the response rate.

Prior to performing data analysis, the researcher first cleaned the data to guarantee accuracy and consistency. During the cleaning process, the researcher discarded questionnaires that were not properly completed and did not meet the established criteria. After data cleaning, the researcher coded the information based on the variables under investigation. Data analysis was then conducted using the SPSS software. For data analysis and presentation, the researcher employed descriptive statistics such as means, frequencies, percentages, and standard deviations. In order to ascertain the influence or correlation between the dependent and independent variables, the researcher also employed inferential analysis, which included correlation and multiple linear regression. A multiple linear regression model was developed to determine the influence of empowerment initiatives on women's economic empowerment.

The researcher conducted a pilot study to ascertain the reliability of the study instruments.

The researcher was able to evaluate the instruments' dependability through the pilot study. The researcher calculated the Cronbach Alpha coefficient. A coefficient value of .88 suggested that the instruments were sufficiently reliable (Raharjanti *et al.*, 2022). The researcher consulted peers, supervisors, and experts to ascertain the validity of the research tools. They examined the questionnaires instrument separately and offered pertinent remarks and criticism that improved the instruments' dependability (Creswell, 2013). This made sure that only relevant information was presented.

Table 1: Reliability Coefficients

Cronbach's Alpha	Number of Items
.88	56

RESULTS AND DISCUSSIONS

This section presents the findings of the study.

Background Information of the Respondents

Table 2 presents the background information of the respondents.

Table 2: Background Information of the Respondents.

Variable	Category	Frequency (n)	Percent (%)
Age	18–25	55	13.7
	26–30	73	18.2
	31–35	73	18.2
	36–40	30	7.5
	41 and above	171	42.5
Marital Status	Married	175	43.5
	Widowed	102	25.4
	Single	42	10.4
	Divorced	55	13.7
	Separated	28	7.0
Highest Education Level	Secondary	171	42.5
	College	58	14.4
	University	173	43.0
Major Occupation	Farming	128	31.8
	Casual Labour	77	19.2
	Employed	162	40.3
	Other	35	8.7

According to the results, the majority of respondents (42.5%) were 41 years of age or older. Around 18.2% of respondents were in the 26–30 and 31–35 age groups, respectively, while 13.7% were in the 18–25 age group. Respondents between the ages of 36 and 40 made up the smallest group (7.5%). This suggests that the majority of participants in the study's self-help groups were older women over 41 years, with fewer members falling into the younger age groups.

Regarding marital status, the majority of respondents (43.5%) were married, with widowed people coming in second at 25.4%. Divorced respondents made up 13.7% of the sample, whereas women who were single made up 10.4%. At 7.0%, the smallest group consisted of those who were separated. This indicates that the majority of study participants in self-help groups were married, with a smaller percentage being unmarried, divorced, or separated.

On level of education, 43.0% of respondents had a university degree, 42.5% of people had finished secondary school, and 14.4% had advanced to college. This indicates that most respondents had completed secondary school, with a slightly higher percentage having a university degree. On employment, the results indicates that 40.3% of respondents were employed. At 31.8% was followed by casual labour (19.2%). Only 8.7% of the respondents had other jobs. This suggests that the majority of participants in the study's self-help groups were either employed or engaged in farming.

Hypothesis Testing

The researcher employed Pearson product moment correlation analysis in order to respond to the research question. The results of the Pearson correlation between women's economic empowerment and empowerment initiatives are shown in Table 3.

Table 3: Pearson Correlation between Empowerment Initiatives and Women's Economic Empowerment

		Women's Economic Empowerment
Empowerment initiatives	Pearson Correlation	.87**
	Sig. (2-tailed)	.00
	N	402

The study established that there was a significant positive correlation between women's economic empowerment and empowerment initiatives (r (402) =.87, p <.05. This implies that women who are involved in empowerment initiatives are more economically empowered. The statistical significance of the correlation at the.01 level demonstrated that the two variables had a strong relationship. To ascertain the connection between empowerment programmes and women's economic empowerment, regression analysis was conducted.

Table 4 presents the model summary for the regression analysis.

Table 4: Model Summary for the Prediction of Economic Empowerment from Empowerment Initiatives

Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
1	.87a	.76	.76	3.49

a. Predictors: (Constant), Empowerment initiatives

According to the model summary shown in Table 4, 76.2% of the variation in economic empowerment was explained by empowerment initiatives. This demonstrates how closely the two variables are related. The model's reliability is confirmed by the adjusted R2 value (.76), and the standard error of the estimate (3.49) indicates that there is very little error when predicting economic empowerment from empowerment initiatives.

The ANOVA table for the regression of economic empowerment on empowerment initiatives is shown in Table 5.

Table 5: ANOVA for the Prediction of Economic Empowerment from Empowerment Initiatives

Model		**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
1	Regression	15563.44	1	15563.44	1279.60	.00b
	Residual	4865.09	400	12.16		
	Total	20428.53	401			

a. Dependent Variable: empowerment

b. Predictors: (Constant), Empowerment initiatives

According to Table 5's ANOVA results, the regression model was statistically significant (F(1, 400) = 1279.60, p <.05. This demonstrates that women's economic empowerment can be significantly predicted by empowerment initiatives. Regression coefficients, including unstandardized coefficients, standard errors, t-statistics, and p-values, for women's economic empowerment regressed on empowerment initiatives are shown in Table 6.

Table 6: Regression Coefficients for the Prediction of Economic Empowerment from Empowerment Initiatives

Model		**Unstandardized Coefficients**		**Standardize Coefficients**	**t**	**Sig.**
		B	**Std. Error**	**Beta**		
1	(Constant)	-.67	1.10		-.61	.54
	Empowerment initiatives	.96	.03	.87	35.77	.00

a. Dependent Variable: empowerment

The regression coefficients in Table 6 demonstrate that empowerment initiatives were significant predictors of economic empowerment (B = 0.96, SE = 0.03, t(402) = 35.77, p <.05. This shows that initiatives are a major factor in women's economic empowerment in self-help groups, with a one-unit increase in empowerment initiatives being linked to almost a one-unit increase in economic empowerment.

Discussion of the Results

The study found that women's economic empowerment is positively impacted by empowerment initiatives. According to the regression analysis, these initiatives accounted for 76.2% of the variation in women's empowerment. This implies that women's lives start to change significantly when they participate in initiatives like income-generating projects, savings groups, and training. They become more self-assured to manage resources, make choices, and participate in family and community life. The findings showed that empowerment is a reality for women and is not merely a concept expressed in policies. The descriptive findings also revealed that a large number of women agreed that they could make educated decisions, choose how to spend their money, and engage in paid employment. They also concurred that empowerment initiatives enabled them to engage in profitable businesses. These results demonstrate the importance of women's economic empowerment. In addition to gaining new knowledge, women are witnessing improvements in their lifestyles. For example, some women can now save money, start small businesses, or find new ways to support their families.

This enhances their households' well-being and provides them greater financial control. When women are able to make better plans, cover school expenses, or prepare healthier meals, families gain. Women's increased economic activity benefits the community as well. The results are consistent with Naila Kabeer's (1999) theory of empowerment. According to the theorist, it is a process in which individuals first obtain resources, then utilise them to make decisions, and ultimately witness positive outcomes from those decisions. Women in this study get social support, training, and loans. These assist them in making decisions for both their small businesses and their homes. The outcomes include earning more money, owning small shops, and feeling more confident. A woman might, for instance, receive training and a loan, use them to open a small business, choose how to manage it, and then use the money to support her family while also boosting her self-esteem as a businesswoman.

Additionally, the study's findings are consistent with past studies on women's empowerment. Alva and Dsa (2023), for instance, demonstrated how empowerment initiatives in self-help groups give women better access to financial services and training, thereby assisting them in becoming more financially independent. Similarly, Banerjee and colleagues (2019) established that self-help groups and microfinance programmes improve household welfare and decrease poverty, particularly when women are in charge of managing household resources. According to these studies, women frequently use resources sensibly and cautiously.

They usually prioritise taking care of their families first. This study's similar findings provide additional proof that empowerment initiatives are critical to enhancing women's lives, strengthening families, and fostering the development of entire communities. The study also demonstrated that not every aspect of empowerment is important. For instance, resource ownership and access to reasonably priced goods and services received lower scores than the majority of other areas that were investigated. This suggests that although women are becoming more adept at managing their finances and making decisions, they still encounter obstacles when trying to acquire property or participate in fair markets.

Odeny (2021) also investigated these issues, pointing out that cultural norms and unfair property laws frequently keep women from exercising their rights to the fullest extent possible. For instance, even though a woman makes her own money, she is still unable to register land in her name. These results led to the conclusion that while women benefit greatly from empowerment programmes, they are unable to manage all of life's obstacles alone. They must be backed by more significant reforms in fields like market access, property ownership, and legal protection. The obstacles that prevent women from controlling resources must be removed if empowerment is to continue and reach more women. This could entail improving markets to make them more accessible to women, making laws more equitable, and making sure that women's rights are upheld and appropriately enforced. Women will experience long-term gains that benefit their families and communities in addition to immediate advantages when these resources are incorporated into empowerment initiatives.

CONCLUSION

According to the results, self-help groups' empowerment programmes significantly enhance women's economic empowerment in terms of their self-esteem, financial capability, and involvement in domestic and community development. Women with access to group funds, training, and awareness campaigns reported feeling more confident in managing family finances and small businesses. These results demonstrated that empowerment initiatives offer social and financial support.

Based on the results, the study recommends that ongoing empowerment initiatives be enhanced and effectively implemented to enhance women's economic empowerment. The ongoing empowerment initiatives will go a long way in reducing poverty in Kitui county and the country at large.

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