

Journal of Poverty, Investment and Development (JPID)

**Effect of Gendered Participation in Village Savings and Loan Association Training
Activities on Household Livelihood Outcomes in Kasipul Constituency, Kenya**

Edith Achieng' Odhiambo and Dr. Fred K. Wamalwa PhD



Effect of Gendered Participation in Village Savings and Loan Association Training Activities on Household Livelihood Outcomes in Kasipul Constituency, Kenya



Edith Achieng' Odhiambo¹

Graduate Student, Department of Development Studies,
Jomo Kenyatta University of Agriculture and Technology,
Nairobi, Kenya



Dr. Fred K. Wamalwa PhD²

Jomo Kenyatta University of Agriculture and Technology,
Nairobi, Kenya

Article History

Received 6th May 2026

Received in Revised Form 8th June 2026

Accepted 3rd July 2026



How to cite in APA format:

Odhiambo, E., & Wamalwa, F. (2026). Effect of Gendered Participation in Village Savings and Loan Association Training Activities on Household Livelihood Outcomes in Kasipul Constituency, Kenya. *Journal of Poverty, Investment and Development*, 11(1), 20–39. <https://doi.org/10.47604/jpid.3847>

Abstract

Purpose: The challenges faced by households in terms of livelihood are still one of the major concerns in rural households in Kenya especially for those households with poor access to formal financial services. Village Savings and Loan Associations (VSLAs) are the financial service institutions at the community level aimed at facilitating financial inclusion, capacity development, and improvement of livelihood. There is lack of sufficient information regarding the effect of gendered participation in VSLA training programs on household livelihood. This study sought to examine the effect of gendered participation in Village Savings and Loan Association training programs on household livelihood in Kasipul Constituency, Kenya.

Methodology: The study was based on Community Participation Theory, Systems Theory, and Socio-Economic Status Theory and used a mixed methods research approach. The study targeted all the active members of VSLAs in Kasipul Constituency comprising of 2,180 people. The sample size used was 338 respondents selected using stratified random sampling while the key informants were selected through purposive sampling. Descriptive and inferential statistics were used for the quantitative data analysis, whereas thematic analysis was employed in analyzing the qualitative data.

Findings: The results demonstrated that the household livelihood outcomes are significantly impacted by participation in the VSLA training programs. It was found that most of the respondents felt that the training improved their confidence in making financial decisions regarding their homes ($M = 3.94$, $SD = 0.78$), enhanced their financial knowledge ($M = 4.20$, $SD = 0.73$) and enabled them to engage in income generating activities ($M = 4.04$, $SD = 0.80$). The regression analysis has shown that the household livelihood results have been significantly affected due to participation in VSLA training activities ($\beta = 0.093$, $p = 0.018$). This study found that the training made households more financially literate, helped them develop entrepreneurial skills, increased the stability of the income, food security and household resilience. However, gender-based household roles and unequal participation in training activities still remain factors influencing participation in VSLA training activities of some of the members.

Unique Contribution to Theory, Practice and Policy: This study concludes that gendered participation in VSLA training activities makes a significant contribution in improving household livelihood outcomes because of the increased knowledge and skills acquisition and economic decision-making capacity. The study recommends developing the gender-sensitive training activities in VSLAs, promoting the access to the financial literacy and entrepreneurship training activities.

Keywords: *Village Savings, Loan Associations, Gendered Participation, Training Activities, Household Livelihood Outcomes, Financial Literacy, Rural Development, Kasipul Constituency, Kenya*

JEL Codes: *D14, I32, J16, O12*

©2026 by the Authors. This Article is an open access article distributed under the terms and conditions of the Creative Commons Attribution (CC BY) license (<http://creativecommons.org/licenses/by/4.0>)

INTRODUCTION

Insecurity of livelihood among households is one of the key socio-economic problems facing rural communities in developing countries. As revealed by the Food and Agriculture Organization (FAO, 2023), there are 735 million people in the world who face food insecurity, and many other households are susceptible to income volatility, lack of financial services, and poor livelihood options. Insecure livelihoods are more common among women, as these face structural constraints in their access to productive assets and livelihood options. Therefore, development of community-based financial and capacity-building interventions becomes an increasingly important approach in improving livelihood security among households.

This is the same scenario in Kenya, whereby a number of the rural communities rely heavily on subsistence agriculture, informal trade, and casual labor for their means of livelihood. Despite financial inclusion initiatives being introduced in the country, a majority of the households still continue to be vulnerable to income fluctuations, food insecurity, and lack of resilience to economic shocks (KNBS, 2023). This problem has been made worse by the struggles experienced by women who suffer from lack of access to financial assets, lack of involvement in the decision-making process about economics, and having many domestic duties to perform (UN Women, 2023).

To address these issues, Village Savings and Loan Associations (VSLAs) have come up as significant financial organizations in Sub-Saharan Africa. VSLA enables its members to access savings and loan services, as well as training programs that focus on improving financial literacy and enterprise development (CARE International, 2022). Training services provided by VSLAs not only enable members to learn financial skills but also help them to become budget conscious, develop an understanding about savings, entrepreneurship, investments, and financial decisions within the family. The provision of such capacity development services is considered vital for the development of livelihoods, especially among rural people without access to educational services.

The VSLA training activity process has a close connection with Community Participation Theory since participation in learning and development processes builds the skills and capacity of individuals and contributes towards socio-economic benefits. Members gain knowledge and skills through training that enable them to maximize their use of the money and be involved in productive economic activities. This, therefore, enables them to improve the well-being of their households. In addition, it builds their confidence and leadership skills as well as making sound decisions (IFAD, 2023).

Nonetheless, there are still issues related to the inequalities in terms of the participation and access to the trainings associated with VSLAs. In particular, gender aspects such as domestic duties, lack of time, culture, and decision making processes can affect the level of participation in and benefitting from the training sessions (Njuki et al., 2021). Consequently, even though people are members of the same VSLA, the outcome for men and women might be different. It is important to question how well the training approaches help resolve the livelihood issues.

Kasipul Constituency is located in Homa Bay County is marked by heavy reliance on agriculture-based livelihoods, informal business practices and savings groups in the community. In fact, VSLAs have emerged as very significant in terms of helping families raise money through training on various aspects such as financial management, entrepreneurship and livelihood diversification. Nonetheless, there is little empirical evidence regarding how

training influences the livelihoods of participating families in the particular context of Kasipul Constituency.

This study therefore sought to examine the effect of gendered participation in Village Savings and Loan Association training activities on household livelihood outcomes in Kasipul Constituency, Kenya. Specifically, the study focused on how participation in training activities influenced income stability, food security, and household resilience, thereby contributing to a better understanding of the role of community-based financial training programs in promoting sustainable livelihoods.

Statement of the Problem

Insecurity of household livelihood is still a huge socio-economic problem in rural areas of Kenya. This problem is characterized by the fact that rural people have poor access to financial services and earn small and unreliable incomes through subsistence farming, which reduces household well-being. According to the Kenya National Bureau of Statistics (KNBS, 2023), many rural households suffer from unstable incomes, hunger, and lack of ability to cope with any economic crisis. In addition, there are gender-based problems that reduce the opportunity for equal access to financial resources, skill development, and involvement in household economic decisions.

The Village Savings and Loan Associations (VSLA) have been recommended as the community-based financial inclusion methods aimed at empowering the households through mobilization of savings, access to credit and capacity building through training. Within Kasipul Constituency, VSLA has gradually become a crucial approach for achieving financial literacy, improving income generating activities and increasing resilience of households (CARE International, 2022; IFAD, 2023). The trainings are specifically tailored in a manner that can enable members to gain financial management, enterprise development and household resource management skills.

Nonetheless, there is a considerable disparity between the empowerment objectives of the VSLA training program and the actual benefits derived by the participants. While the trainings are meant to create equal opportunities for empowerment economically, there are specific gender-based issues such as inequality in household chores, lack of power to make decisions, lack of time, and lack of mobility that may deter either males or females from taking part in these trainings (Njuki et al., 2021; UN Women, 2023). In turn, men and women will not have an equal chance to benefit from the training program since they will not be acquiring the same knowledge and skills, and as a result, there will be inequality in household livelihood outcomes. Therefore, the gender disparity in terms of participation in training programs will diminish the efficiency of the VSLA interventions.

Despite the extensive research carried out on the impact of VSLAs on Kenya in relation to saving, access to credit, and financial inclusion, very little empirical information has been provided concerning the impact that gendered involvement in the VSLA trainings has on the livelihoods of households. Specifically, insufficient information exists on the effect that variations in the level of male and female involvement in the trainings have on the livelihoods of households in areas such as Kasipul constituency.

The present study has thus endeavored to fill this gap by looking at the impact of gendered participation in VSLA training activities on household livelihoods in Kasipul Constituency, Kenya. The results of the study are likely to provide evidence on the impact of gender-sensitive

participation in VSLA training on the stability of household incomes, food security, and livelihoods, as well as on the planning of better financial inclusion programs that maximize the benefits of community-based development programs.

Justification of the Study

The findings of this study are very useful to policymakers, development professionals, county governments, and academia, as they would provide an empirical base for the impact of gender participation in VSLA training on livelihoods of rural households. Specifically, the study will shed more light on the impact of training in ensuring income sustainability, food security, and household resilience among the rural households in Kasipul Constituency. In addition, the findings from the study gives insight into some of the challenges that were faced because of imbalances in the VSLA training programs, especially those related to gender in households, time, and decision-making. In light of this, the study findings offer guidance to the implementation of gender-responsive VSLA training programs.

Scope of the Study

The study took place in Kasipul Constituency in Homa Bay County in Kenya, where there is predominance of rural population practicing subsistence farming, informal businesses, and informal finance. There are several Village Savings and Loaning Associations (VSLAs) in this area contributing towards improvement of livelihood through savings, loans, and training. This area was chosen because of the feasibility of the study on gendered participation in VSLA training and their effect on household livelihood outcomes.

The study involved VSLA members who were 18 years and above that were actively participating in the saving groups within the Kasipul Constituency. The study population had 2,180 active VSLA members, of which a sample size of 338 respondents was sampled through stratified random sampling method to ensure a representative sample among the different VSLA groups and degrees of participation. Data were collected using structured questionnaires where information on the participation in training, financial management skills, household decision making, income stability, food security and household resilience were collected from the VSLA members. Descriptive and inferential statistics were used to analyze data including the relationship between variables, correlation and regression analysis.

LITERATURE REVIEW

In this section, the literature on gendered participation in Village Savings and Loan Associations (VSLAs) and its effect on household livelihood outcomes is reviewed. The discussion is organized into three main areas, namely the theoretical framework of the study, global and regional empirical studies, and the conceptual link between gendered participation in VSLA training activities and household livelihood outcomes.

Theoretical Framework

The study is based on three major theories that explain the relationship between participation in Village Savings and Loan Association (VSLA) training activities and household livelihood outcomes, namely Socio-Economic Status Theory, Systems Theory, and Community Participation Theory. Collectively, these theories provide a comprehensive explanation of how training participation influences income stability, food security, and household resilience among rural households.

Socio-Economic Status Theory

Socio-Economic Status theory was proposed by Weber (1947), and further elaborated by Blau & Duncan (1967). The theory suggests that socio-economic status of the person is influenced by elements such as income, education, occupation, and resourcefulness. These elements affect the opportunities, decision making ability, and general welfare of the individual. Higher socio-economic status households have better opportunity than those having lower socio-economic status to get access to information, money and opportunities for earning livelihoods.

Socio-economic status theory is relevant in this case because participation in VSLA training exercises will improve the financial literacy, entrepreneurial skills, and knowledge about the sources of earning livelihoods. Due to training, people become able to improve their household incomes through developing their abilities. Participation in training exercises may result in improving the socio-economic status of participants and their households.

The theory has received criticism due to its focus on socio-economic factors of individuals rather than considering other factors such as structure and culture which influence livelihood opportunities (Bourdieu, 1986). Despite this drawback, the theory helps explain the role of VSLA training in improving household livelihood through building socio-economic capital of trainees.

Systems Theory

Systems Theory was put forward by Bertalanffy (1968), and suggests that society is made up of interacting systems whose elements act upon one another. The theory holds that there are influences between the elements in a system; hence, one needs to take into account such phenomena as interaction and relationship when examining social and economic processes.

The theory is applicable to this study since there exist interactions among various systems, such as household, VSLA, community organization, institution, and local development system, that determine the outcome of the household livelihood process. There are interactions and relations in the participation of VSLA training activities that cannot be isolated from household dynamics, support system, resource availability, and institutional arrangement. The capacity enhancement that is achieved through training affects household income generation, food security, and resilience. These are the result of interactions in social and economic systems.

Another disadvantage of applying Systems Theory to a certain situation is that it is often challenging to determine and quantify all the interactions within a social system. On the other hand, the theory offers an adequate model for the study by showing how gendered participation in VSLA training (independent variable) influences household livelihood (dependent variable) through various interactions within the household. For instance, in case one household member engages in VSLA training, especially women, the knowledge and skills gained will impact the processes of household budgeting, investments, saving, and distribution of production assets. All these bring about interactions within the system and help improve the income earning, food production and livelihoods of the household.

Community Participation Theory

Community Participation Theory was first formulated by Arnstein (1969) and furthered by Pretty (1995). This theory claims that community participation in development programs promotes ownership, empowerment, capacity building, and sustainability of development results. Participation allows individuals to acquire knowledge, gain skills and make an impact on the decisions that determine their life.

This theory can be applied in the present study since participation in VSLA training activities is one type of community participation that is targeted at increasing the capabilities of its members. Due to their active participation in training programs, members receive financial management skills, business development skills, and household economy decision making skills. All these skills help to improve the stability of income, food security and resilience that are major indicators of the household livelihood outcomes.

This theoretical concept has been criticized due to its assumption that any form of participation translates into empowerment; inequality in accessing resources, influence, and decision making could make certain groups unable to benefit fully (Cooke & Kothari, 2001). The relevance of this theory is not undermined by this criticism since this theory provides an explanation of how participation in VSLA training programs enhances household capacity.

Empirical Review

Effect of Gendered Participation in VSLA Training Activities on Household Livelihood Outcomes

VSLA training activities have become a vital element in financial inclusion initiatives since they empower the members with financial literacy and entrepreneurship knowledge. Training complements the availability of financial services by building the capability of the members to make productive use of their savings and credits. Nevertheless, how well the benefits can be achieved is greatly influenced by the participation of the members in the training activities and the gender relations that determine access to such training.

Theme one from the literature review is the role of VSLA training in income sustainability and enterprise development. In all cases studied, it was shown that individuals that have been trained through VSLA trainings have been able to develop their businesses and diversify their income sources. For instance, Kimani & Omondi (2023) showed that VSLA members in Western Kenya that frequently took part in the training had more profitable enterprises than those that did not take part in the trainings. Likewise, CARE International (2022) found out that entrepreneurship and finance management trainings allowed households to diversify their livelihoods from just seasonal farming activities. This clearly means that training has helped individuals to use the financial resources productively.

The second stream of literature considers the importance of VSLA training for enhancing household food security and making better financial decisions. In contrast to the first stream, which concentrates only on the income generation aspect, these studies consider the importance of training in helping households make better resource allocation decisions. Njuki et al. (2021) noted that the financial management training program positively influenced household budgeting and spending decisions, making it possible for the households to allocate their resources in a better way towards food, education, and healthcare. Likewise, according to FAO (2022), households whose members received VSLA training demonstrated better food consumption practices as well as better resilience to food shortages.

A further prevalent theme in the literature revolves around the role of VSLA training in fostering household resilience to economic shocks. Scholars maintain that gaining financial education through training allows households to be better prepared for such economic shocks and manage them more successfully. Specifically, according to Ksoll et al. (2021), those households in Uganda who were involved in VSLA training showed increased levels of savings and investments, which made them more resilient to financial shocks. Similar results were

presented by Brunie et al. (2021), who found that training increased financial confidence and fostered planning, thus increasing resilience to economic shocks.

Even with the positive outcomes associated with the VSLA training programs, another common factor noted is that there have been gender-related factors that affect both the participation and the distribution of benefits from the training programs. The existing literature shows that differences in household duties, norms, and lack of authority contribute to limited participation in the training programs, especially for women. According to UN Women (2023), household responsibilities and gender norms tend to hinder women's attendance of training programs, hence limiting the opportunity to gain financial and entrepreneurial skills. Similarly, Oduor and Onyango (2022) found out that the household duties and time constraint played a great role in women's participation in VSLA training programs in rural areas of Kenya.

It has been proven that the training programs that adopt gender responsive methods yield better results than traditional training programs do. According to World Vision Kenya (2023), training programs that adopted the use of gender responsive methods helped improve the financial self-confidence, decision making, and welfare of the households. It was also found out that the households whose members took part in VSLA training in an equal manner had stable income and food security than those in which only one gender participated in the process. This means that VSLA training is dependent on not only the quality of training but also equal participation of all family members.

The findings from the review show that there is consistent positive impact of VSLA training on the livelihood outcomes of the households in terms of financial literacy, performance of business, management of household finances, food security, and resilience. But at the same time, the findings have shown that the issues of gender inequality have been affecting participation in VSLA training as well as benefits of the households from such training. While there has been extensive literature on the role of VSLA training in contributing to welfare of the households in general, there has not been much evidence available about the role of gender participation in such trainings.

Conceptual Framework

This conceptual framework shows how the relationship between gendered participation in VSLA training activities (independent variable) and household livelihood outcomes (dependent variable) has been examined in this study. The definition of gendered participation in VSLA training activities includes access to VSLA training programs, attendance and participation in VSLA training activities, development of financial and entrepreneurship skills, and effect of gender roles on participation. These elements represent the level at which members of VSLAs can take advantage of training activities aimed at developing members' financial literacy and skills, managing enterprises, and making household decisions. It is assumed that by participating in VSLA training activities, members get the necessary knowledge and skills that will help them to manage financial resources, participate in economic activities, and make household decisions. The livelihood outcomes of the households have been defined through the indicators like income sustainability, food security status, and household resilience. This indicates whether the households are able to generate and maintain income, have food security, and survive during economic and social shocks. It is believed that by participating in VSLA training activities, households can improve livelihood outcomes. Thus, families whose members engage themselves in various training practices are likely to realize good livelihood benefits compared to families that have few participants. It is evident that the

level of participation in training programs and its impact on family livelihood benefits could be affected by the current gender relations within the household and the community. Issues such as household obligations, decision-making power, resource availability and cultural issues could promote or impede the participation in training exercises and use of skills. It can be said that VSLA training practices are very crucial in contributing to improved family livelihood, but their success will depend on how well members use the learned skills.

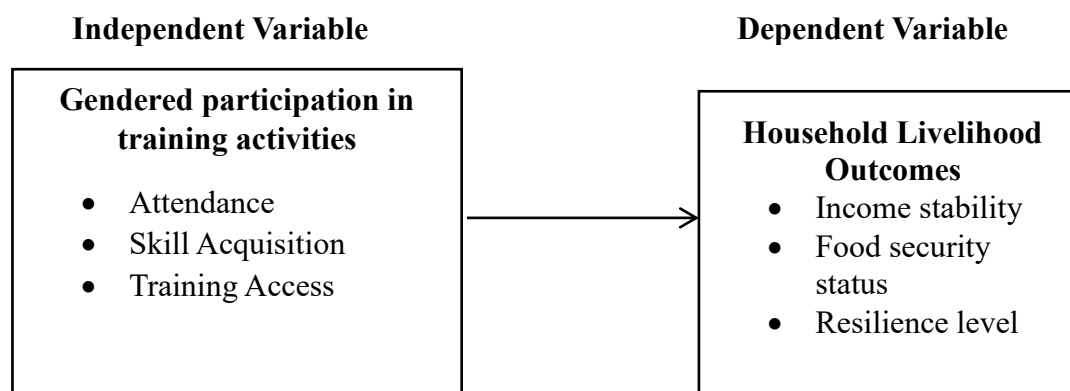


Figure 1: Conceptual Framework

METHODOLOGY

The methodology used in this study was descriptive in nature because it aimed at examining the effect of gendered participation in Village Savings and Loan Association (VSLA) training activities on household livelihood outcomes in Kasipul Constituency, Kenya. The descriptive approach was appropriate since it enabled the study to collect factual and objective information from a large and diverse group of VSLA members and to explain the relationship between the independent variable (gendered participation in VSLA training activities) and the dependent variable (household livelihood outcomes). This section therefore presents the research design, target population, sampling technique, sample size, data collection instruments, and data analysis procedures that were used to generate findings for the study.

Research Design

Kothari (2020) maintains that a research design gives the general scheme of how data is collected, measured and analyzed. This study adopted a descriptive survey research design, which enabled systematic collection of both qualitative and quantitative data from a large number of VSLA members in Kasipul Constituency. This design was appropriate for the study because it facilitated the examination of the effect of gendered participation in VSLA training activities on household livelihood outcomes without manipulating the study variables.

The design was suitable in establishing existing relationships, patterns, and trends between participation in VSLA training and household livelihood outcomes such as income stability, food security status, and resilience levels. It also allowed the researcher to capture respondents' perceptions, experiences, and attitudes regarding training participation and its influence on household welfare. Through this approach, the study generated objective, reliable, and comprehensive findings that reflected real-life conditions of VSLA members in Kasipul Constituency.

Target Population

For this study, the active members of the Village Savings and Loan Associations (VSLA) in Kasipul Constituency, Homa Bay County, Kenya participated in VSLA training activities. In this case, the target population comprised men and women above 18 years of age who were participating in savings groups in the constituency and could access the VSLA training activities intended to enhance their financial literacy and livelihood results.

The target population size for this study was 2,180 active VSLA members based on documentation from the community development offices and VSLA organizations in Kasipul Constituency (Homa Bay County Government, 2023). These respondents were chosen from various VSLA groups to capture variation in terms of level of participation and access to training and savings. To achieve representativeness, the study used stratified random sampling method in order to include respondents from different VSLA groups, genders and level of engagement in training activities.

Sampling Technique and Sample Size

The process of selecting a representative subset of a population for study is referred to as sampling (Kumar, 2018). This study adopted a stratified random sampling technique, which is appropriate for heterogeneous populations because it ensures that different subgroups are proportionately represented in the final sample (Taherdoost, 2020). Stratification was done based on VSLA groups and levels of participation in training activities to ensure inclusivity and reduce sampling bias.

The sample size was determined using Yamane's (1967) simplified formula at a 5 percent margin of error, which is widely used in social science research for finite populations. This ensured that the selected sample was both manageable and statistically representative of the target population.

$$\text{As follows } n = \frac{N}{1 + N(e)^2}$$

Where n= Sample size

N = Total population size (2.180)

e = Margin of error (assumed at 5% or 0.05)

$$n = 2,180 / (1 + 2,180(0.05)^2)$$

$$n \approx 338$$

Therefore, the total sample size for the study was 338 respondents.

Data Collection Tools

Questionnaires that had both closed and open-ended questions were used to collect data from the respondents. Questionnaires were chosen since they are effective ways of collecting standardized data from a large population in a relatively short duration of time (Kombo & Tromp, 2022). Thus, it was appropriate to collect data from VSLA members in Kasipul Constituency through this method.

The closed-ended questions provided quantitative data on the study variables, such as gendered participation in VSLA training sessions, as well as household outcomes like income stability, food security status, and resilience level. On the other hand, the open-ended questions provided

data on the perception of the respondents on their participation in training and its impact on household welfare outcomes.

Validity and reliability of the study instrument were ensured through a pilot study. Information obtained from the respondents during the pilot study was used to make necessary adjustments to the questionnaire.

Data Processing and Analysis

The gathered data was initially evaluated to check for completeness, consistency, and accuracy and then coded and keyed into Statistical Package for Social Sciences (SPSS) version 25 for data analysis. Cleaning of data was carried out to detect and fix any errors, deal with missing data, and ensure that all valid responses are incorporated in the analysis process to improve on the quality of results.

Frequency distribution, percentage, mean, and standard deviation are among the descriptive statistics used to describe the characteristics of the respondents and other variables under the study such as gender-based participation in VSLA training programs and household livelihood results (income stability, food security status, and household resilience). Furthermore, inferential statistics was employed to establish the existence of relationship between the independent and dependent variables.

More specifically, the relationship between the independent and dependent variables was established using Pearson correlation analysis technique. Also, the regression analysis technique was used to establish the effects of the independent variable on the dependent variable. The model is specified as:

$$Y = \beta_0 + \beta_1 X_1 + \epsilon$$

Where:

Where:

Y represents household livelihood outcomes

X₁ represents gendered participation in VSLA training activities

β₀ is the constant

β₁ is the regression coefficient

ε is the error term

Analysis of Variance (ANOVA) was used to test the overall significance of the regression model at a 5% significance level ($p < 0.05$). This ensured that the study drew valid and statistically reliable conclusions regarding the effect of VSLA training participation on household livelihood outcomes in Kasipul Constituency.

RESULTS

Demographic Characteristics

Demographic characteristics of the respondents have been very critical in determining the pattern of VSLA membership and its effects on the livelihood outcomes in Kasipul Constituency. The sampled respondents were from various socio-economic statuses, such as farming, business ventures, casual laborers, and salary earners. Such a variation has made the results of the study more valid and generalizable.

Most of the sampled respondents are females (70.71%) while the males constitute 29.29%. From this finding, one can conclude that there is a dominance of female members in VSLA because females take charge of financial management of households. VSLA provides an avenue through which women, who are left out of the formal financial institutions, engage in financial inclusion.

In terms of age composition, many of the respondents are at the economically active age brackets, where those who fall under 26 to 35 years form the largest number (36.09%), followed by 36 to 45 years (25.44%) and those in 46 to 55 years bracket (21.60%). Those in 18 to 25 years and above 55 years constituted 11.54% and 5.33%, respectively.

Regarding the marital status of the respondents, most of them were married (66.27%), then widowed (12.13%), divorced/separated (10.65%), and lastly singles (10.95%). It implies that most of the respondents were people with family responsibilities and this might have affected their willingness to participate in savings and credit activities for the wellbeing of the family.

Regarding education levels, it is evident that most of the respondents had secondary education (34.91%) and primary education (34.02%), followed by college/TVET (15.98%), informal education (7.69%), and university education (7.40%). This shows that VSLAs consist mostly of educated people at a lower level, something that is common in informal financial institutions where formal banking is not easily accessible.

Regarding occupations of the respondents, farming was the main livelihood practice (44.97%), followed by small businesses (32.25%), casual work (16.57%), and salaried work (6.21%). It proves that most of the respondents practiced informal and semi-formal economic practices and therefore VSLAs became a crucial financial institution.

The household size was predominantly 4-6 members (51.78%), 7-9 members (24.56%), more than 9 members (15.38%), and 1-3 members (8.28%). These results imply that most of the surveyed households have moderate to large family size, increasing their financial burdens and influencing the decision to participate in savings groups as a survival measure.

In terms of the membership period of VSLA, the majority of the surveyed individuals were members of VSLA for 1-3 years (36.09%) and 4-6 years (33.14%), 22.49% of them had membership of more than 6 years, and 8.28% had less than 1 year of being a member of the VSLA. This information implies a rather stable membership in VSLAs, helping people to acquire skills, financial discipline, as well as credits and training services.

The majority of respondents (76.04%) belonged to one VSLA, 19.23% belonged to two VSLAs, and 4.73% belonged to more than two VSLAs.

Table 1: Demographic Characteristics of Respondents

Characteristic	Category	Frequency	
		(n)	Percentage (%)
Gender	Male	99	29.29
	Female	239	70.71
Age Bracket	18–25 years	39	11.54
	26–35 years	122	36.09
	36–45 years	86	25.44
	46–55 years	73	21.6
	Above 55 years	18	5.33
Marital Status	Single	37	10.95
	Married	224	66.27
	Divorced/Separated	36	10.65
	Widowed	41	12.13
Highest Level of Education	Informal	26	7.69
	Primary	115	34.02
	Secondary	118	34.91
	College/TVET	54	15.98
	University	25	7.4
Main Occupation	Farming	152	44.97
	Casual Labour	56	16.57
	Small Business	109	32.25
	Salaried		
Household Size	Employment	21	6.21
	1–3 Members	28	8.28
	4–6 Members	175	51.78
	7–9 Members	83	24.56
	Above 9 Members	52	15.38
Duration of Membership in VSLA	Less than 1 year	28	8.28
	1–3 years	122	36.09
	4–6 years	112	33.14
	Above 6 years	76	22.49
Number of VSLAs Belonged To	One	257	76.04
	Two	65	19.23
	More than Two	16	4.73

These demographic results indicate that VSLA participation in Kasipul Constituency is largely driven by economically active, female-dominated, and moderately educated individuals engaged in informal livelihoods. This highlights the critical role of VSLAs in enhancing financial inclusion, income stability, and household resilience, particularly among rural households facing limited access to formal financial services.

Descriptive Analysis on Key Variables

Effect of Gendered Participation in VSLA Training Activities on Household Livelihood Outcomes

Table 2 below provides a summary of the findings on gendered participation in VSLA training activities and their impact on the livelihood outcomes of households in Kasipul Constituency. The findings reveal that the training provided by VSLAs plays a significant role in improving the livelihood outcomes of households, despite the fact that participation is moderately affected by gender and other aspects of household dynamics.

The majority (62.4%) of the respondents indicated that training activities form part of their VSLAs, with a mean score of 3.76 (SD = 0.87), thus suggesting that training forms an important part of almost all the VSLAs. Nevertheless, the noteworthy percentage of respondents (30.5%) was neutral, thus indicating that not all members in the group take part in the training activities. In addition, 46.5% of the respondents indicated their attendance at training sessions of VSLAs, with a mean score of 3.45 (SD = 0.83).

In terms of equality of access, only 28.5% of the respondents felt that both men and women have equal training opportunities, while the majority (51.8%) were neutral on this matter, with an average score of 3.10 (SD = 0.82). This indicates uncertainty in training access owing to gender roles and responsibilities within the family. Moreover, 30.8% of the respondents agreed that gender roles within the family impact on their ability to attend trainings, and 45.3% were neutral (average score = 3.26, SD = 0.87).

However, despite these limitations, the results show the positive impact of VSLA training on the livelihood of households. As can be seen from the data above, a large number of respondents (82.9%) have indicated that the training increased their ability to manage money effectively, showing a high average result of 4.20 (SD = 0.73). Besides, 74.6% of the participants were empowered to earn money (average score = 4.04, SD = 0.80) and 71.6% felt more confident when making economic decisions concerning their families (average score = 3.94, SD = 0.78). The average weight of all results was 3.68 (SD = 0.34).

Based on these results, one can conclude that VSLA training is essential for improving financial literacy, entrepreneurial abilities and decision-making within families. Nevertheless, this process is biased, since traditional gender roles and responsibilities affect the participation rates.

Table 2: Descriptive Statistics on Gendered Participation in VSLA Training

Training Item	Strongly Disagree (%)	Disagree (%)	Neutral (%)	Agree (%)	Strongly Agree (%)	Mean	Std. Dev.
My VSLA provides members with training opportunities	0.3	6.8	30.5	41.4	21	3.76	0.87
Men and women have equal access to training opportunities	2.7	17.2	51.8	24.6	3.9	3.1	0.82
I regularly attend VSLA training sessions	0.6	10.4	42.6	36.7	9.8	3.45	0.83
Household gender roles affect my attendance at training	2.1	14.8	45.3	30.8	7.1	3.26	0.87
Training has improved my financial management skills	0	0.9	16.3	45	37.9	4.2	0.73
Training has improved my ability to engage in income-generating activities	0	2.4	23.1	42.3	32.3	4.04	0.8
Training has enhanced my confidence in making household economic decisions	0	2.7	25.7	46.5	25.1	3.94	0.78
Weighted Average						3.68	0.34

Regression Analysis

From the regression analysis presented in Table 3, there exists a very positive correlation between the number of participants in the VSLA training program and household livelihood results. From the results of the analysis, the regression equation has a correlation coefficient of ($R = 0.737$). This means that there exists a strong correlation between training participation and household livelihood outcomes. The coefficient of determination ($R^2 = 0.543$) is also presented indicating that 54.3% of the variance in household livelihood outcome is accounted for by participation in VSLA training activities.

Table 3: Model Summary

Model	R	R ²	Adjusted R ²	Std. Error of the Estimate
1	0.737	0.543	0.513	0.053

The ANOVA results in Table 4 show that the regression model is statistically significant ($F = 8.282$, $p = 0.028$), confirming that VSLA training has a significant effect on household livelihood outcomes. This means that the relationship between training participation and

livelihood improvement is not due to chance but reflects a real and measurable effect within the study population.

Table 4: ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	1.081	1	1.081	8.282	0.028
Residual	93.878	334	0.281		
Total	94.959	335			

Based on the regression results from Table 5, VSLA training is found to have a significant and positive influence on the outcomes of household livelihoods ($B = 0.144$, $\beta = 0.093$, $t = 4.71$, $p = 0.018$). Therefore, increased participation in VSLA training is expected to result in better financial management skills of households, active involvement in income-generating activities, and economic decision-making skills.

The value of the constant ($B = 3.046$, $p < 0.001$) indicates the base value of household livelihood outcomes without any participation in the training process.

Table 5: Regression Coefficients

Variable	B	Std. Error	Beta (β)	t	Sig.
Constant	3.046	0.567	—	5.37	0.000
Training	0.144	0.084	0.093	4.71	0.018

The results have shown that training is a major determinant of household livelihood improvement. Therefore, apart from financial participation, capacity building through training is vital for improving the resilience, decision-making capability, and income generating capability of the households.

Summary

This study investigated the effect of gender participation in the Village Savings and Loan Association (VSLA) training on livelihood household outcomes for the members of the Kasipul Constituency in Kenya. Data collected from 338 participants offered a comprehensive insight into the impact of training intervention in VSLAs and how it affects financial management, income generation, and household decision making among the participants of VSLAs. According to the findings, training of members in VSLAs has a considerable impact on the improvement of livelihood outcomes for the households as it increases their financial literacy and improves their entrepreneurship skills, thus increasing their confidence in managing household economy. It was found out that training within VSLAs positively impacted members in their ability to plan finances, participate in income generation, and improve household outcomes. Nevertheless, at the same time it was observed that participation in training activities depends on gender roles and time limitations of the household members.

Effect of Gendered Participation in VSLA Training Activities on Household Livelihood Outcomes

The results from the study revealed that VSLA training activities have a positive and significant impact on the livelihoods of the members in the Kasipul Constituency. The majority of the respondents noted that training activities improved their skills in financial management, improved their skills in engaging in income generating activities, and improved their confidence in making economic decisions at the household level. For example, 82.9% of the respondents agreed that training improved their skills in financial management, 74.6% agreed

that training improved their skills in engaging in income generating activities, whereas 71.6% agreed that training improved their confidence in making economic decisions at the household level.

The outcome of the regression also reinforced the assertion that participation in training activities had a significant impact on household livelihoods ($B = 0.144$, $\beta = 0.093$, $p = 0.018$). Training became the most important factor out of all the VSLA participation factors tested, explaining 54.3% of the variation in the household livelihoods ($R^2 = 0.543$). Thus, participation in savings, credit, and training activities makes a substantial contribution to improving household livelihoods. It can be concluded from the study results that improving livelihoods is not only about finances but also gaining knowledge and skills through training programs.

CONCLUSION AND RECOMMENDATIONS

Conclusion

In summary, the study finds that gendered participation in the activities of the VSLA training has great significance in enhancing the well-being of households within the Kasipul Constituency, Kenya. The results have shown that the participation in the VSLA training improved the capacity of the members in managing their finances, increased their capacity of engaging in income-generating activities, and made them more confident in making economic decisions of the household. The high level of agreement among the participants in regard to the benefits of the training indicates that training is one of the most essential methods of gaining knowledge and skills.

The regression analysis revealed that participation in VSLA training activities was significantly and positively associated with household livelihood performance ($B = 0.144$, $\beta = 0.093$, $p = 0.018$) and therefore was the strongest predictor among all dimensions of gendered participation assessed in the study. This indicates that capacity development initiatives significantly contribute to livelihood enhancement in that they help the members make use of available financial resources and make appropriate decisions. On the other hand, the study found that participation in capacity development activities is constrained by gender-specific issues including household tasks and socially constructed gender roles, which limit participation in training activities. It means that although VSLA training is effective in enhancing livelihoods of the households, it will fully realize its effectiveness through approaches aimed at facilitating participation of all individuals without any gender limitations.

Recommendations

In order to boost the efficiency of gendered participation in the VSLA training to improve livelihoods in households, the study suggests the following interventions:

Improve Training Programs for VSLAs: VSLA promoters, together with government organizations and development partners, should arrange training sessions in a consistent manner and in such a way that they emphasize financial literacy, entrepreneurship, management, and financial planning within the households.

Improve Gender-Sensitive Training Techniques: It is essential that the VSLA group adopt training techniques that overcome challenges posed by gender issues regarding participation in training sessions. The schedule of the training should be made flexible and community sensitization should be done.

Increase Capacity Building towards Income Generation Activities: The training should be connected to viable livelihood options, such as agribusiness, small business development, adding value, and gaining access to the market, which would help the VSLA members utilize their training knowledge in generating income activities.

Increase Partnership in Skills Development: County governments, NGOs, and financial institutions should work together with VSLA members to conduct specific training and mentorship programs to empower the members economically and make them resilient in terms of livelihood.

Monitoring and Evaluation of Training Activities: VSLA members should put in place efficient monitoring and evaluation measures to evaluate the effects of training in areas like financial management, income generation, making decisions, and overall livelihood of the households.

Recommendations provided above will contribute to improving the role played by VSLA training in household livelihoods through developing knowledge, skills, and economic decision-making capacity among VSLA members, ensuring equal participation of both male and female VSLA members.

REFERENCES

- Arnstein, S. R. (1969). A ladder of citizen participation. *Journal of the American Institute of Planners*, 35(4), 216–224.
- Bertalanffy, L. von. (1968). *General system theory: Foundations, development, applications*. George Braziller.
- Bourdieu, P. (1986). The forms of capital. In J. Richardson (Ed.), *Handbook of theory and research for the sociology of education* (pp. 241–258). Greenwood Press.
- Brunie, A., Fumagalli, L., Field, S., & Rutherford, D. (2021). Village savings and loan associations and household resilience in East Africa. *Journal of Development Effectiveness*, 13(2), 150–167.
- CARE International. (2021). *Village savings and loan associations: Financial literacy and enterprise development outcomes*. CARE International.
- CARE Kenya. (2022). *Financial inclusion and nutrition-sensitive livelihood programmes in Kenya*. CARE Kenya.
- Cooke, B., & Kothari, U. (2001). *Participation: The new tyranny?* Zed Books.
- Cornwall, A. (2020). *Participatory development and empowerment: Contemporary perspectives*. Routledge.
- Cornwall, A., & Brock, K. (2021). What do buzzwords do for development policy? A critical look at participation and empowerment. *Third World Quarterly*, 42(3), 523–540.
- Duvendack, M., Palmer-Jones, R., Vaessen, J., & Leeuw, F. (2019). *What is the evidence of the impact of microfinance on the well-being of poor people?* EPPI-Centre, University of London.
- Food and Agriculture Organization (FAO). (2022). *The state of food and agriculture 2022*. FAO.
- Gash, M., & Odell, K. (2021). *The evidence-based story of savings groups: A synthesis of seven randomized control trials*. SEEP Network.
- Haile-Gabriel, A. (2023). Financial literacy training and household livelihood improvement among savings group members in Ethiopia. *Journal of Rural Development*, 42(1), 55–72.
- International Fund for Agricultural Development (IFAD). (2023). *Rural finance and women's economic empowerment report*. IFAD.
- Kato, M. P., & Kratzer, J. (2020). Empowering women through microfinance: Evidence from East Africa. *International Journal of Social Economics*, 47(8), 1023–1038.
- Kenya Demographic and Health Survey (KDHS). (2022). *Kenya demographic and health survey 2022 key indicators report*. Kenya National Bureau of Statistics.
- Kenya National Bureau of Statistics (KNBS). (2023). *Economic survey 2023*. Government Printer.
- Kilonzo, P. M. (2019). Governance and sustainability of donor-funded community projects in Kenya. *Journal of Public Policy and Governance*, 5(2), 88–104.

- Kombo, D. K., & Tromp, D. L. A. (2022). *Proposal and thesis writing: An introduction* (6th ed.). Paulines Publications Africa.
- Korzenevica, M., Kimani, E., & Otieno, L. (2024). Equity and inclusion in water governance systems in Kenya. *Water Policy*, 26(1), 45–61.
- Kothari, C. R. (2020). *Research methodology: Methods and techniques* (4th ed.). New Age International Publishers.
- Kumar, R. (2018). *Research methodology: A step-by-step guide for beginners* (5th ed.). Sage Publications.
- Mansuri, G., & Rao, V. (2021). *Localizing development: Does participation work?* World Bank.
- Marks, S. J., Komives, K., & Davis, J. (2014). Community participation and sustainability of rural water supply projects. *Journal of Planning Education and Research*, 34(3), 276–291.
- Matarrita-Cascante, D., Brennan, M. A., & Luloff, A. E. (2012). Community agency and sustainable development. *Community Development*, 43(3), 254–270.
- Moser, C. (2021). Gender planning and development: Theory, practice and training. *Development in Practice*, 31(2), 223–236.
- Mukasa, A., Simpasa, A., & Salami, A. (2021). Credit utilization and livelihood outcomes among rural households in Uganda. *African Development Review*, 33(2), 210–225.
- Mutiso, P., Ochieng, R., & Wekesa, F. (2021). Agribusiness training and livelihood diversification among rural households in Kenya. *African Journal of Agricultural Research*, 17(6), 891–902.
- Mweha, M. (2025). Does financial inclusion translate to empowerment? A heterogeneity-aware assessment of Southern Africa’s gender-targeted economic programs (2020–2025). *International Journal of Research and Innovation in Social Science*, 7410–7424. <https://doi.org/10.47772/ijriss.2025.908000615>
- Njuki, J., Roodman, D., & O’Dell, K. (2021). Savings groups, financial inclusion and women’s livelihoods in East Africa. *World Development Perspectives*, 21, 100296.
- Organisation for Economic Co-operation and Development (OECD). (2021). *Building resilience in rural livelihoods*. OECD Publishing. <https://doi.org/10.1787/0f44c0d0-en>
- Pretty, J. N. (1995). Participatory learning for sustainable agriculture. *World Development*, 23(8), 1247–1263.
- Repra, T., Karlan, D., & Thuysbaert, B. (2022). Village savings and loan associations and household resilience in Sub-Saharan Africa. *Journal of Development Economics*, 156, 102828. <https://doi.org/10.1016/j.jdeveco.2022.102828>
- Sekaran, U., & Bougie, R. (2020). *Research methods for business* (8th ed.). Wiley.
- Sen, A. (2021). *Development as freedom* (Updated ed.). Oxford University Press.
- Stern, P. C., Dietz, T., & Abel, T. (2021). Systems approaches to sustainability. *Annual Review of Environment and Resources*, 46, 1–26.

- Taherdoost, H. (2020). Sampling methods in research methodology: How to choose a sampling technique for research. *International Journal of Academic Research in Management*, 5(2), 18–27.
- Tesfaye, B., Alemu, G., & Desta, H. (2022). Financial literacy training and household food security outcomes in Tanzania. *Food Security Journal*, 14(5), 1121–1134.
- Theophilus, K. A., & Paul, S. (2019). The impact of savings groups on female agency: Insights from Village Savings and Loan Associations in Northern Ghana. *Asian Journal of Agriculture and Rural Development*, 9(2), 133–146. <https://doi.org/10.18488/journal.1005/2019.9.2/1005.2.133.146>
- UN Women. (2022). *Women’s economic empowerment and financial inclusion*. UN Women.
- UN Women. (2023). *Progress of the world’s women: Gender equality and sustainable development*. UN Women.
- United Nations Development Programme (UNDP). (2020). *Human development report 2020: The next frontier—Human development and the Anthropocene*. UNDP.
- Weber, M. (1958). *The theory of social and economic organization* (T. Parsons, Trans.). Oxford University Press. (Original work published 1922).
- World Bank. (2023). *Global financial inclusion update 2023*. World Bank Group.
- Yamane, T. (1967). *Statistics: An introductory analysis* (2nd ed.). Harper & Row.