

Table-Banking Skills and Livelihood Outcomes among Young Widows in Yatta Sub-County, Machakos County, Kenya

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Abstract

The purpose of this study was to assess the association of table-banking skills and livelihood outcomes among young widows in Yatta Sub-County. Young widows experience socioeconomic related challenges that affect their ability to sustain better livelihood outcomes. Some of the challenges include low and irregular incomes and limited financial resources especially in the semi-arid rural areas. Therefore, the study sought to assess the association of table-banking skills and livelihood outcomes among young widows in Yatta Sub-County, Machakos County, Kenya. Sustainable livelihood framework and capability approach underpinned the study and applied convergent mixed methods design. The target population consisted of 461 young widows and 12 Key informants who included Lower Eastern Women Cooperative Society officers, chiefs, assistant chiefs, and community health assistants. A sample of 217 was drawn from a target population using Yamane formula. Questionnaires and Interviews were used to collect data. Qualitative analysis used thematic approach while quantitative used descriptive analysis and inferential statistics. Descriptive findings indicated that respondents had positive experiences with table banking skills, particularly financial record keeping, savings, financial management and decision making. The correlation analysis indicated moderate positive correlation between table banking skills and livelihoods outcomes ($r = 0.355$, $P < .001$). The study concluded that better table banking skills were associated with better livelihood outcomes such as financial increment, diversification of income opportunities and ability to meet basic household needs. This was through gaining financial skills, savings practices, loan access, record keeping, and financial management practices to build sustainable livelihood outcomes. The study recommends that table banking groups among young widows should be capacity built through financial support and continuous financial literacy training. Development partners, banking industry, government and non-government organization should support widows groups with entrepreneurship training and agriculture related programs.

Key words: *Table-Banking, Skills, Livelihood Outcomes, Young Widows, Yatta Sub-County*

1.0 Background of the Study

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

Globally, widows constitute a large and vulnerable population, with approximately 258 million widows exposed to poverty, social exclusion and other forms of vulnerability associated with gender inequalities (United Nations Women [UN Women], 2021). Approximately 115 million widows are estimated to live in poverty, while many others experience limited access to productive and financial resources that are essential for sustaining household livelihoods (UN Women, 2021). These patterns demonstrate that young widows experience socioeconomic consequences that disadvantage their household wellbeing. Limited access to financial resources limit their ability to save, obtain credit and invest in livelihood activities to better livelihood outcomes. Across Asian and Latin American, community-based lending groups have supported widows by offering them access to credit without the bureaucratic demands of formal banks (Lukwa et al., 2022). These initiatives complement global and national efforts to advance women empowerment by addressing financial exclusion and promoting economic agency among widows. In Asian countries, there are many widows compared to other parts of the world, accounting for one in three widows living in China and India (Odyuo & Thangkhiew, 2025).

In sub-Saharan Africa, informal financial institutions play a key role in women's economic participation. Models such as Susu in Ghana and stokvel in South Africa, while in East Africa, table banking serves as a culturally embedded practice that reflects community (Mwangi & Kimani, 2020). Informal financial systems, such as savings groups, and other financial mechanisms at the community level, are associated to offer opportunities for financial support and credit, though their ability to serve the wide range of needs of young widows is likely to differ (Edinoh, 2025; Momanyi et al., 2021).

Kenya has roughly eight million, marking 33rd rank in the global population of widows (Orwa, 2020). There is limited data on young widow's population but generally, widows in Kenya make up to 15% of the entire population. Data indicate widows experience marginalization with poverty rate of 48.3% significantly higher than married women or widowers (Kenya National Bureau of Statistics [KNBS], 2019). The data presented here suggest that being a widowhood correlates with significant economic deprivation and vulnerability of affected households. In this context, the financial mechanisms such as table banking yield opportunities for savings, credit and financial management and ability to engage in livelihood activities.

According to Lomongin et al. (2023) participation rate of women in table banking in Kenya is 70% while for specific young widows remain limited. This indicator demonstrates model acceptability and scalability. In addition, Inter-group networks further expand market access and facilitate collaborative business ventures, promoting sustainable income generation and improved food security in both urban and rural contexts. The approach help to solve problems outlined by Rono, (2026) on religious and customary laws that privilege men over women on land ownership and property rights. Further, own assets, economic empowerment and food security. The independence of economic capacity has improved their capacity to make decisions, especially health dimension and pay health insurance schemes. Thus, helps reduce the health risks of poverty.

Widows face multiple forms of marginalization in economic, social, and legal aspects, which limit the ability to sustain livelihood outcomes. Many cultures associate widowhood with a decline in financial security due to loss of access to their husband's assets, stigma, or inadequate skills and capital to be economically sufficient (Murungi & Kinyua, 2021). Community-based financial models like table banking have emerged to empower women financially. The approach fosters financial independence and entrepreneurship among widows in rural areas. Therefore, this study sought to examine the association of table banking skills and livelihood outcomes of young widows in Yatta sub-county, Machakos County.

2.0 Literature Review

2.1 Theoretical review

The study anchored on Sustainable livelihood framework. Chambers and Conway (1992) articulated the ideas of sustainable livelihoods, contributing to coping and recovering from stress

and shocks, maintaining capabilities and assets without depleting them for future generations. Later, the UK Department for International Development (DFID) refined and promoted SLF in the late 1990s. The theory provide a comprehensive framework for understanding how young widows make their livelihood outcomes under condition of vulnerabilities such as widowhood, limited resources and institutional constraints. The Sustainable Livelihood Framework application was to understand the association of livelihood asset such as table banking skills and livelihood outcomes of young widows (Dang & Li, 2025). Table banking skills reflected through as a social capital, financial capital and Human capital to better livelihood outcomes of young widows. Livelihood outcome such as income security, food security, resilience, and general wellbeing depend on how widows mobilize and utilize their assets in the existing limitations context (Natarajan et al., 2022). Sustainable Livelihoods Framework slightly overlooks the aspect of human agency and individual's ability, which play a major role in transforming the available resources into meaningful results. Therefore, capability approach complemented sustainable livelihood framework.

The Capability Approach, developed by Amartya Sen, offers people centered theoretical perspective on the notion of wellbeing and development that goes beyond a resource-access paradigm (Robeyns & Byskov 2025). It argues that the measure of developmental progress ought to be on individual capacities that define the real freedoms or ability to follow ideal forms of livelihood and not the mere endowments. In this context of the study, the Capability Approach was relevant in examining the association of table-banking skills and livelihood outcomes of young widows in Yatta Sub-County. Capability Approach help to interrogate whether the widows had the capability of transforming assets into practical outcomes such as income security, wellbeing and diversification of income opportunities (Raja et al., 2026). This distinction is critical in rural and semi-arid areas such as Yatta where structural limitations, existing social norms, and environmental issues institutionalize the hindrance toward the proper use of the available resources. The approach preempts conversion measures, which are personal, social, and environmental, which affects how young widows can transform their assets into useful livelihoods outcomes. Therefore, the two frameworks provided a solid analytical basis to the scrutiny the relationship of table banking skills and the livelihood outcomes of young widows.

2.2 Empirical Review

Globally, women's access to financial services remains limited, with about 58 % holding bank accounts, leaving approximately 1.1 billion women unbanked. A portion of the unbanked include women living in poverty and struggling financially. The inability to exposure on financial services limits them to invest, save, and access credit services. As a form of mitigation, innovative strategies like village loans and savings associations have emerged in developing countries. These models improve financial inclusion for segregated women, providing flexible, affordable and culturally adapted mechanisms for savings and credits. It promotes financial inclusion and empowerment of marginalized women (Toroitich et al., 2021). Limited access to financial services undermines women's ability to withstand against economic shocks including investments in small business and children's education.

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

Table banking in Kenya, regarded as key women empowerment strategy. Joyful Women Organization supports 200,000 women and many widows. It circulated Kenya shilling two billion through revolving loan funds (Gichuhi & Mwangi, 2021). Research conducted in Nakuru County by Kinyanjui and Gathirwa (2022) found that young widows participating in table banking had started small businesses within a few years of joining. This reported improved incomes, better nutrition, and increased ability to pay school fees. Beyond access to finance, it increased social networks through the formation of trust, mutual support, and peer accountability. Therefore, this outcome signify a tangible influence on financial resources shared in table banking.

Global Health (2023), table banking has contributed to financial resilience among widows in the Rift Valley region. The strategy allows young widows and other women to borrow and pay back with small interest. No amount is little to save or borrow. In Busia County, table banking has enabled young widows to engage in agribusiness such as poultry farming and greenhouse cultivation. The initiative helped women resilience in food security and other necessities. Most

table banking group link with county government or non-governmental agencies to receive training on business management, budgeting, and record keeping (Rono, 2026). Integrating several skills alongside lending transforms short-term financial assistance into long-term sustainability. Further, enable some groups to venture into digital finance, such as using M-pesa to manage savings and track repayments.

Chatterjee (2022) explored the effect of table banking model on widow empowerment and noted a few challenges experienced by widows. The small contribution by the members translate to limited livelihoods activities. Few groups are attracting external credit due to the group informal structure. Formal financial institutions, banks, and microfinance require documents or credit histories that several groups cannot provide. Further, cultural practices in conservative communities, such as resistance to the patriarchal system, view the financial freedom of young widows as threatening. Thus highlighting the need for contemporary intervention to support both economic and social sustainability. Despite the vast existing literature regarding table banking and women's financial inclusion, there are several issues identified; limited attention to young widows, limited analysis on table banking skills such as financial management recording keeping and credit use and how this skill can contribute to sustainable livelihood outcomes of young widows. Therefore, the research assessed the association of table-banking skills and livelihood outcomes of young widows, specifically in the Yatta Sub-County.

2.3 Conceptual Framework

The conceptual framework for this study was informed by literature and theory (salawu et al., 2023). Figure 1 illustrate the expected influence of independent variable on dependent variable.

Independent Variable

Dependent Variable

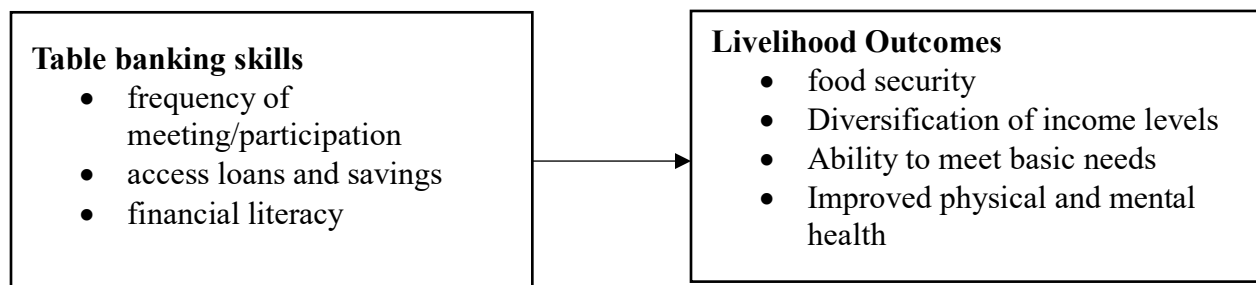


Figure 1 Conceptual Framework

3.0 Research Methodology

The study applied convergent mixed methods design, which combined both qualitative and quantitative data in order to explore the relationship between table banking skills and livelihood outcomes of young widows in Yatta Sub County. The study was in Yatta Sub-County, Machakos County. The target population for this study comprised all young widows residing in Yatta Sub County, Machakos County, who met the study's eligibility criteria. The accessible population of the study comprised of young widows who are members of registered widow groups under the Lower Eastern Women Cooperative Society in the Yatta Sub-County, specifically within Ikombe and Katangi wards.

The study used stratified random sampling was used to select young widows from the accessible population of 461 young widows while purposive sampling was used to select 12 key informant's; community health assistants, Lower Eastern Women Cooperative Society officers, chiefs, and assistant chiefs in the study area. Yamane (1967) formula was used to compute sample size of 217 from target population of 473. Questionnaires and semi-structured interview guide helped to collect data from young widows and key informants respectively. A pilot study was done in Masinga sub-county consisting of 10 % of the sample size. This helped to ensure content and construct validity (Correa et al., 2025) while internal consistency metric measured through Cronbach's Alpha model which had coefficient value of 0.700 and 0.776.

4.0 Results

The objective was to assess the association of table banking skills on livelihoods of young widows in Yatta Sub-County. The following were the results. The relationship was examined separately using the inferential analysis based on the composite scores derived from the relevant Likert scale items. The responses were as indicated in table 2 .

Table 1: Contributions Of Table Banking Skills

Table Banking Skills	SA%	A%	N%	D%	SD%
Table banking enables members to record and track their financial contributions.	36.8%	47.7%	0%	11.4%	4.1%
Skills acquired through table banking have increased my household income opportunities.	24.9%	39.4%	8.3%	19.2%	8.3%
Table banking has improved my financial management within my household	27.5%	45.6%	5.2%	16.5%	5.2%
Table banking has improved my saving skills	20.7%	45.1%	4.1%	19.7%	10.4%
Table banking skills have improved my confidence in making financial decisions.	38.9%	41.5%	2.1%	12.4%	5.2%

Source: (Field Data, 2026)

The findings indicated Strongly agree 36.8% and agree 47.7% that table-banking skills enabled members to record and track their financial contribution, while 15.5% of the respondents disagreed. On opinion to the skills acquired through table banking having increased their household income opportunities 24.9% strongly agreed, 39.4% agreed, 19.2% disagreed, 8.3% strongly disagreed 8.3% were neutral. Based on the findings, 27.5% strongly agreed and 45.6% agreed that table banking had improved their financial management within their household. 5.2 % of the respondents were neutral; however, 16.5 % disagreed and 5.2% strongly disagreed. The findings indicated 20.7% strongly agreed, 45.1% agreed, 4.1% neutral, 19.7% disagreed and 10.4% strongly disagreed that table banking has improved their saving skills. The findings showed that 38.9% strongly agreed, 41.5% agreed, 2.1% neutral, 12.4% disagreed, 5.2% strongly disagreed that table-banking skills had improved their confidence in making financial decision.

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

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

“Some of young widows actively participate in table banking, merry go rounds and “Kasanduku” to improve livelihoods. Activities include saving, access loans, some NGOs enter to train the community through table banking on issues of farming, poultry practices, bee keeping, smart agriculture for better harvest especially in this region where we face low rainfall variation. Some of the benefits are financial literacy like record keeping, loan repayment and small businesses. The groups have helped through strengthening social and help one another while not all young widows are in this program. Although there are challenges of poverty, weak group cohesions, inconsistent contribution, failure to pay loan to required time and prevailing economy may hinder the sustainability of these programs. Further stated that, if the government and other development partners would grant these groups some money as a loan just to boost them, definitely would increase cash flow in the groups thus building their financial strength.”

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

4.1 Inferential Statistics

The correlation between table banking skills and livelihood outcomes indicated table banking skills demonstrated a moderate positive and significant relationship with livelihood outcomes ($r = 0.355$, $P = < .001$).

Table 2: Correlation Analysis

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

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

This implied better table banking skills such as savings, financial management and loan utilization among the respondents were associated with better household livelihood outcomes. The findings

consistently support Kinyanjui and Gathirwa (2022) who observed table banking was associated to improve livelihood outcomes through financial access, inclusion, saving skills and economic resilience among widows and vulnerable women.

5.0 Conclusion

The study reported that table banking skills were associated with better livelihood outcomes through financial skills, savings practices, loan access, record keeping, and financial management practices. Further, table banking strengthened social networks and promoted livelihood diversifications. Livelihood practices that table banking supported had dominance of investment on poultry farming, basketry, goat keeping and farming activities that enhanced their food security. Majority of the respondents indicated they used the loans on school fees, food purchase, paying medical bills, agricultural inputs and small business activities. Table banking indicated strong support approach to livelihood outcomes among the young widows examined. The findings revealed inadequate financial contribution and inadequate savings patterns. Loan defaulting emerged a constraining factor and limited income access influencing sustainability of the groups and capacity to cope with life vulnerabilities.

6.0 Recommendation

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

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