

# Journal of Public Policy & Governance



## **Effect of Social Enterprise on Women Empowerment in Mandera County**

**Kulow Maalim Hassan & Prof. Maurice Sakwa**

**ISSN: 2616-8413**

# Effect of Social Enterprise on Women Empowerment in Mandera County

<sup>\*1</sup>Kulow Maalim Hassan & <sup>2</sup>Prof. Maurice Sakwa

<sup>1</sup>Department of Development Studies, Jomo Kenyatta University of Agriculture and Technology, Kenya

<sup>2</sup>Department of Development Studies, School of Communication and Development Studies  
Jomo Kenyatta University of Agriculture and Technology, Kenya

*How to cite this article:* Kulow M., H., & Sakwa M (2021). Effect of Social Enterprise on Women Empowerment in Mandera County. *Journal of Public Policy & Governance*. Vol 5(2) pp. 101-116. <https://doi.org/10.53819/81018102t2001>

## Abstract

The aim of the paper was to determine the effect of training as function of social enterprise on women empowerment in Mandera County. The study was informed by social learning theory. The study used a descriptive research design to help in indicating trends in attitudes and behaviors and enable generalization of the findings of the research study to be done. This study targeted 82 women groups with social enterprises in Mandera County. Simple random sampling was used to obtain 45 women groups, while purposive sampling was used to select three members from each women group giving a total sample size of 132 respondents. Structured questionnaire was used to collect primary data. The study adopted both quantitative and qualitative approaches, employing both descriptive statistics and inferential statistics. The findings revealed that training has a positive influence on women empowerment in Mandera County. Specifically, social enterprises have afforded women access to opportunities that have contributed to their empowerment. In addition, women have acquired better financial management skills and entrepreneurial skills to catalyze their empowerment. The study recommended for social enterprises should nurture entrepreneurial skills, technological skills and better financial management skills among women.

**Keywords:** *Training, Women Empowerment, Social Enterprise*

*cr19c96fd51791d8d23b9-75d.xml*

## 1.1 Introduction

Improving women empowerment is considered a vital element for the overall economic growth of a nation (Chebii, 2016). Social enterprises are enterprises that apply business concepts in their effort to attain social goals (Zahra, Gedajlovic, Nussbaum & Shulman, 2009). One of those goals is to generate a profit or at least have a sustainable business model; another is to create value for society (Santos, 2012). Social enterprises distinguish themselves from

traditional enterprises in that they aim to achieve social goal while also having a viable business model. Thus, social enterprises are able to make an impact on society, that the traditional - profit-oriented - enterprises cannot (Lam, Prakash & Tan, 2014).

Social enterprises are linked with bringing innovative and efficient service delivery to the communities they serve. Many function in industrious sectors, as well as delivering services such as education, health, water, housing and justice. Several social enterprises have women's and girls' well-being and empowerment as key objectives, along with wider goals of social change (Domingo *et al.*, 2015). However, there are also questions over if social enterprise models can efficiently reach the poorest, if they are sustainable, and whether they are a suitable approach to fill the gap where governments are failing. Haugh and Talwar (2016) question the extent to which women can reap the benefits of social enterprise programmes and their outcomes due to existing cultural and gender norms. As such this study, examined the relationship between training women on use of loans, Investment training and financial literacy. In spite of the efforts undertaken to increase access of women to credit services, it is apparent that their overall performance is still low compared to men. This is regardless of their substantial output to their families and small businesses. According to Kato and Krazterb (2013), credit without training may not prevail over the patricidal process of managing at the community and the family levels.

The developing nation's business women lacked in skills (IFC, 2007) and the process of entrepreneurship is an important source of human capital developing and also vital for opportunities in learning by groups and individuals for advancements of attitudes, abilities and skills (Brana, 2008). Research shows that tackling training for women in the developing nations is still a challenge and this has an immense effect on their performance. On the correlation between micro-credit skill offering services and community economic growth on women, there are mixed finding. For instance, in rural Bangladesh, Pitt, Khandke, Choudhury and Millimet (2009), concluded that the increase in the empowerment of women was as a result of micro-credit training activities. It encourages women to take part in family decision making, utilize financial and economic resources around them, raising their communal networks circles, having a higher bargaining ability in contrast to their men and having superior freedom of movement (Khan & Noreen, 2012). It is against this that the study establishes how training influences women empowerment in Mandera County, Kenya.

### **1.12 Statement of the Problem**

According to statistics by Kenyan national bureau of statistics (KNBS 2016), majority of women are either housewives or employed in the informal sector (68.0%). Only 2.3% of women in Mandera County are employed in the industry sector (World Bank 2014). These figures also suggest majority of these women do not work. This shows how women are perceived in Mandera County and that their role remains as caregivers and wives. The situation in regard to women empowerment status in Mandera County is weak, and very much work needs to be undertaken to bring about the social change needed to increase women's empowerment in Mandera County. As such, social enterprise was introduced among women in Mandera County in order to boost their empowerment. However, their impact on women empowerment is unknown since not much has been done in this area in terms of research. Thus, the current study attempts to analyze influence of social enterprise and women empowerment and how they develop them economically and socially in Kenya.

Studies on Social enterprise in Kenya are not only scanty or have either focused on highlighting the insufficiency of governmental programs but not their impact on empowerment of women generally (Chege, 2009; KSIX, 2011). A study by Panum and Hansen (2014) focused on narratives of six successful social enterprises, outlined the route taken by social enterprises to achieve social impact while utilizing commercially feasible methods in the Kenya. These few studies limit sources of information on how to build an aggressive third sector which together with other sectors will accelerate achievement of development goals.

There exists a knowledge gap on other role played by social enterprise on women empowerment and hence need for this study. This research contributes to the long-term success and continuity of social enterprises and influence the way they function in order to improve performance while meeting the social goals intended for women in Mandera County. To bridge the knowledge gap on practical and scalable means by which the social enterprises can benefit the society, this research assessed the relationship between training as function of social enterprises and women empowerment in Mandera County.

## 2. Theoretical Literature Review

This theory was established by Bandura and Ross (1961). The theory explores that social learning theory illustrates how social factors such as sources of information and financial advice shape a person. The financial attitudes and values people have about money come from their environment. The effects of social interactions on individuals have been modeled, tested and applied to a wide variety of situations (Bandura, 1977). Social interaction may affect financial decisions as people receive and process information through interacting with others. In a US 401(k) pension plan participation study, Greenspan (2002) found that peer effects influenced retirement savings decisions because many people had not carefully thought through the advantages and disadvantages of particular plans for themselves.

The proponents of this theory, the behavioral theorists believed that learning led to a permanent change in behavior, observational learning demonstrates that people can learn new information without demonstrating new behaviors especially when considering making financial decisions (Glaeser & Scheinkman, 2003). Thus, this theory guided the study in discussing the training on social economic empowerment of women. The study looks into how asset ownership, power to make decision in the household and providing basic needs has led to women empowerment.

### 2.1 Empirical review

Various researchers have established the strong positive relationship between financial literacy and financial wellbeing. The survey result explained that increased financial knowledge impact the financial satisfaction which ultimately turns into the financial wellbeing of the communities (Joo & Grable, 2004). Economic empowerment is significantly and positively related with financial literacy, positive financial attitude and financial wellbeing (Judy *et. al.* 2012). Financial wellbeing is the result of financial literacy and positive financial attitude while level of financial wellbeing determines the economic empowerment of individuals. Women's economic empowerment is vital to recognize women's right and to achieve the greater developmental goals like, poverty reduction, education, economic growth, health and welfare. As women constitute 53.53% of the whole population in Pakistan so, their contribution in work force is really vital for the economic success of the nation (The World Fact book). Economically empowered women are able to enjoy wellbeing and also help in raising



productivity, economic growth, reducing poverty and enhancing efficiency. Economic empowerment of women drives from their financial wellbeing and financial literacy.

In another study, Van Rooij, Lusardi, and Alessie (2007) centered on Dutch adults. They were able to ascertain that households with low levels of financial literacy were more likely to base their behavior on financial advice from friends than others. Furthermore, they were also less likely to invest in stocks. The first study reviewed was by Fazli Sabri, Cook and Gudmunson, (2012) who established that aspects such as childhood experience, financial socialization, and financial literacy can help to envisage the financial well-being of consumers. In another study, Xiao (2008) asserted that some of the common financial management practices were related to cash, credit, and savings management.

Lusardi and Tufano (2009) reported that individuals with low financial literacy were more likely to have problems with debt while Hibbert and Beutler (2001) stated that families which had poor financial management faced more unkindness, less communication, and a lower quality of life. This can result to a common source of conflict entailing personal, marital and family relationships. Hilgert *et.al.*, (2003) also noted that financial knowledge can be statistically linked to financial practices which are related to credit as well as cash-flow management, savings, and investment behaviors.

In a study by Lusardi *et al.*, (2010) financial literacy was strongly related to socio-demographic characteristics and family financial sophistication. Marcolin and Abraham, (2006) pointed out that financial problems were often the basis for divorce and mental illness such as isolation, emotional stress, depression and lower self-esteem followed by a variety of other unhappy experiences. Eikmeier (2007) indicated that financial education can cause an increase in financial knowledge and positive changes in attitudes, motivation and planned behavior. Hung *et.al* (2012) observed that women were less financially literate than men. In their study, Afrin *et al* (2008) found that financial management skills and the group identity of women borrowers have a significant relationship with the development of rural women entrepreneurship.

Joo (2008) added that financial behavior is the main determinant of financial wellbeing, and it is influenced by four major factors namely, financial attitude, financial socialization, financial socialization agents and financial knowledge. This was confirmed by Huston (2010) who pointed out that financial literacy assessment instrument also consists of four broad area surrounding personal finance like basic concepts, borrowing concepts, saving/investing concepts and protection concepts.

### **3. Methodology**

#### **3.1 Material and methods**

The study used a descriptive research design to help in indicating trends in attitudes and behaviors and enable generalization of the findings of the research study to be done. This study targets 82 women groups with social enterprises located in Mandera County (Mandera County, ministry of trade, 2010). Simple random sampling was used to obtain a sample population from a target population of 45 Social enterprises located in Mandera County where 3 members of each group were purposively sampled giving a total sample size of 135 respondents. The study used Likert scale questionnaires were used to collect data which hasd Cronbach's coefficient, having a value of more than 0.6 and was considered adequate for such explanatory work (Hair

*et al.*, 2010). Results in this study showed reliability for women empowerment at  $\alpha=0.717$  and social action at  $\alpha=0.655$ .

### 3.2 Data Analysis and model specification

The study adopted both quantitative, implying that both descriptive statistics and inferential statistics were employed with the aid of Statistical Package for Social Scientist (SPSS version 24). This regression model was used to test the relationship between training and women empowerment at 95% confidence level. The regression equation was expressed as:

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

Where,

$Y$  = represents Women Empowerment

$\beta_0$  = represents constant (coefficient of intercept)

$X_1$  = represents training

## 4. Findings and Discussions

The study distributed 132 questionnaires to women groups with social enterprises in Mandera County. Out of which 110 questionnaires from 132 were returned representing approximately 83.3% response rate. This response rate falls within the confines of a large sample ( $n \geq 30$ ). Additionally, the response rate was deemed satisfactory as suggested by Fowler (1993) who recommends 75% as a rule of the thumb for minimum responses.

### 4.1 Factor analysis and Descriptive results

This section of the analysis highlights the results on the empowerment of women in Mandera County. Basing on the findings in Table 1, most women are able to own property like land and houses in Mandera county as a result of empowerment (mean = 4.12, SD = 0.87). Also, women in the social enterprise can now gain both financial and non-financial assets for their wellbeing (mean = 4.12, SD = 0.87). Besides, women in Mandera County are now cognizant of their own lives in the County (mean = 3.80, SD = 0.87). The findings on the empowerment of women in Mandera County summed up to a mean of 3.83 and standard deviation of 0.82.

**Table 1: Empowerment of Women in Mandera County**

	Mean	Std. Dev
Women in the social enterprise are now able to make decisions at the household level in Mandera County	3.57	1.18
There has been improvement on the living standards of women	3.8	0.87
Most women are able to own property like land and houses in Mandera county as a result of empowerment	4.12	0.87
Women are able to provide basic needs for themselves due to the empowerment they get	3.57	1.18
women in Mandera County are now cognizant of their own lives	4.12	0.87
women in the social enterprise can now gain both financial and non-financial assets for their well being	4.12	0.87
Empowerment of Women in Mandera County	3.83	0.82

**Source:** Research Data (2021)

**Key:** 1-1.79 strongly disagree, 1.80-2.49 disagree, 2.50-3.29 not sure 3.30-4.19 agree and 4.20-5.00 strongly agree

Factor analysis was conducted so as to compress and summarize data group items into aspects that can be manipulated without capitulating the original knowledge (Fricker *et al.*, 2012). The study tested validation of data for empowerment of women using exploratory factor analyses. Using SPSS, the results of this factor analysis, with the assumption of extracting via principal components method and rotating via varimax were presented in table 2 below

**Table 2: Factor analysis for Empowerment oWomen: Total Variance Explained**

	Asset ownership	Power to decision	Basic needs
Women in the social enterprise are now able to make decisions at the household level in Mandera County	0.846		
There has been improvement on the living standards of women in Mandera County	0.85		
Most women are able to own property like land and houses in Mandera county as a result of empowerment		0.995	
Women are able to provide basic needs for themselves due to the empowerment they get		0.846	
women in Mandera County are now cognizant of their own lives in the County			0.85
women in the social enterprise can now gain both financial and non-financial assets for their well being			0.995
<b>Total Variance Explained</b>			
Component	Initial Eigenvalues	% of Variance	Cumulative %
1	3.827	63.779	63.779
2	1.419	23.65	87.429
3	1.127	12.111	99.54
<b>KMO and Bartlett's Test</b>			
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	0.641		
Bartlett's Test of Sphericity Approx. Chi-Square	1662.839		
Df	10		
Sig.	0.0000		

Extraction Method: Principal Component Analysis.

From Table 3 The Kaiser-Meyer-Olkin Measure value was 0.85 exceeding the recommended value of 0.6 (Kaiser .641) and Bartlett's Test of Sphericity (Bartlett 1954) was significant with p value less than 0.000 (Bartlett's test=1662.839,  $p < .05$ ) indicating the manifestation of factorization of 3 factors for empowerment of women which were renamed asset ownership, power to decision making and basic needs. The asset ownership explained 63.779% of variance of empowerment of women, power to make decision in the household explained 23.65% of variance of empowerment of women and providing basic needs explained 12.11% of the variance of empowerment of women. All items belonging to each factor components had loadings that corresponded to the components which were somewhat higher than loadings from other factor components. Factors with factor loadings of above 0.5 were retained for further data analysis. Therefore, 6 items were retained for further analysis.

**Table 3: Descriptive and Reliability Results For Empowerment of Women**

N=110	Mean	Std. Devi	Skewness	Kurtosis	No. of Items	Cronbach Alpha
Asset ownership	3.691	0.926	-0.286	-0.329	2	0.718
Power to make decision in the household	3.855	0.811	-0.962	0.916	2	0.871
Providing basic needs	3.899	0.778	-0.723	1.048	2	0.732

*Source: Research Data (2021)*

After factor analysis all items that did not meet loading criteria were dropped and data was transformed from categorical to interval scale by getting the average score for all items in each variable. Table 3 shows the results on data transformation. From the findings, power to make decision in the household and providing basic needs was highlighted observed as proxies of women empowerment compared to asset ownership. The standard deviations for all the variables were less than 1 indicating less variation in the responses. The values of skewness and kurtosis for all the statements with regard to Organization physical resources were generated as displayed in Table 3. Based on the results, values of skewness and kurtosis were within the acceptable values of  $< 3$  for skewness and value of  $< 10$  for kurtosis (Kline, 2005, 2011) respectively. This means that the responses with respect to the women empowerment in this study followed a normal distribution

#### 4.2 Effect of Training on Empowerment of Women in Mandera County

The researcher also found it necessary to examine the influence of training on women empowerment in Mandera County. Below are the findings in Table 4. From the findings in the table, women have been trained on how to invest the available resources by social enterprise (mean = 4.14, SD = 0.90). Further, the social enterprise takes women for short courses for capacity building in project management (mean = 4.02, SD = 0.88). Also, women have acquired entrepreneurial skills courtesy of the trainings they get time and again in Mandera County (mean = 3.93, SD = 0.96). Besides, women have acquired better financial management skills in Mandera County (mean = 3.82, SD = 0.82). For instance, they have been trained on how to utilize loans (mean = 3.82, SD = 0.73). Other than financial literacy, women in social enterprises are well oriented on technological skills they can use in their businesses (mean = 3.72, SD = 1.04). The findings on training summed up to a mean of 3.92 and standard deviation of 0.76. The findings indicate that women in the social enterprises are trained on financial literacy, capacity building in project management and have acquired entrepreneurial skills courtesy of the training.

**Table 4: Training**

	Mean	Std. Dev
Women have acquired better financial management skills in Mandera County	3.82	0.82
Women have been trained on how to invest the available resources	4.14	0.9
Social enterprise train women on how to utilize loans	3.82	0.73
Social enterprise take women for short courses for capacity building in project management	4.02	0.88
women in social enterprise are well oriented on technological skills they can use in their businesses	3.72	1.04
Women have acquired entrepreneurial skills courtesy of the trainings they get time and again in Mandera County	3.93	0.96



Training 3.91 0.76

Key: 1-1.79 strongly disagree, 1.80-2.49 disagree, 2.50-3.29 not sure 3.30-4.19 agree and 4.20-5.00 strongly agree

Source: Research Data (2021)

Factor analysis was performed to reduce and summarize data set items into controllable factors without losing the original information. Exploratory factor analysis was used in the study due to its ability to explore the data to identify the acceptable and relevant set of factors that can be analyzed together (Fricker et al., 2012; Velayutham et al., 2012). The review tested social action using exploratory factor analyses. All the items of recognition were subjected for loadings, Kaiser-Meyer-Olkin Measure and Bartlett's Test as shown in the Table 5.

**Table 5: Factor analysis for Training: Total Variance Explained**

	Capacity Building	Managing Business	Opportunities
Social enterprise take women for short courses for capacity building in project management	0.875		
Women have acquired entrepreneurial skills courtesy of the trainings they get time and again in Mandera County	0.659		
Women have acquired better financial management skills in Mandera County		0.903	
women in social enterprise are well oriented on technological skills they can use in their businesses		0.845	
Women have been trained on how to invest the available resources by social enterprise			0.823
Social enterprise train women on how to utilize loans			0.931
<b>Total Variance Explained</b>			
Component	Initial Eigenvalues	% of Variance	Cumulative %
1	2.572	42.871	42.871

2	1.667	27.786	70.657
3	0.7	11.664	82.321
KMO and Bartlett's Test			
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.628	
Bartlett's Test of Sphericity	Approx. Chi-Square	232.291	
	df	15	
	Sig.	0.000	

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

Source: Research Data (2021)

Table 5 demonstrated three components (capacity building, managing business and opportunities) were derived from training after varimax rotation. The first factor for 42.871% of the total variance, second factor accounted for 27.786% of the total variance and the third factor accounted for 11.664% of the variance of training of women. The Kaiser-Meyer-Olkin Measure value (0.628) was higher than 0.5 therefore acceptable. Besides, the Bartlett's Test was significant with p values less than 0.000 (Bartlett's test=232.291,  $p < .05$ ) demonstrating that manifestation of the 3 factors of training. Factor analysis for training results was presented in table below. All items belonging to each factor components had loadings that correspond to the components which were somewhat higher than loadings from other factor components. For training of women, the constructs validity for all the 6 items was tested using principal component analysis with the help of SPSS version 25 in Table above. Nonetheless, before PCA, KMO was performed to determine whether the data was suitable to be subjected for factor analysis. Factors with loadings of above 0.5 were retained for further analysis. As such the 6 items were retained for further analysis. After factor analysis, mean scores (M), standard deviations (SD), skewness, and kurtosis was summarized for all the measurement items or statements linked with capacity building, business management and opportunities were computed and analyzed for assessing the degree in which capacity building, business and opportunities in social enterprises in Mandera County are perceived by the women. The findings are presented in the sections below (Table 6).

**Table 6: Descriptive and Reliability Results For Training**

	N	Mean	Std. Deviation	Skewness	Kurtosis	Cronbach Alpha Value
Capacity building	110	3.857	0.916	-1.037	0.272	0.807
Managing business	110	3.776	0.799	-1.344	2.161	0.788
Opportunities	110	3.608	0.989	-0.072	-0.951	0.912

Source: Research Data (2021)

The results in table above demonstrated that capacity building (M=3.857) scored the highest in social enterprises, followed by managing business (M=3.776) and the least score was opportunities (M=3.608). Based on the findings, the Cronbach alpha for each variable based on the average of inter-item correlation was .70 with the highest Cronbach alpha value observed in opportunities (.912) with the lowest value observe being managing business (.788). As such, any Cronbach alpha value higher than .70 is deemed a reliable measure for the construct under consideration.

Correlation analysis was conducted to establish whether there was a relationship between variables and also check for multicollinearity among the variables.

**Table 7: Correlation Results for Training and Empowerment of Women in Mandera County**

	N=110	Asset Ownership	Power	Basic Needs	Capacity Building	Managing Business	Opportunities
Asset ownership	Pearson						
	Correlation	1					
Power	Sig. (2-tailed)	1					
	Pearson						
Basic needs	Correlation	.898**	1				
	Sig. (2-tailed)	0.000					
Capacity building	Pearson						
	Correlation	.603**	.644**	1			
Managing business	Sig. (2-tailed)	0.000	0.000				
	Pearson						
Opportunities	Correlation	.490**	.486**	.416**	1		
	Sig. (2-tailed)	0.000	0.000	0.000			
	Pearson						
	Correlation	.542**	.539**	.489**	.615**	1	
	Sig. (2-tailed)	0.000	0.000	0.000	0.000		
	Pearson						
	Correlation	.397**	.455**	.359**	.426**	.551**	1
	Sig. (2-tailed)	0.000	0.000	0.000	0.000	0.000	

\*\* Correlation is significant at the 0.01 level (2-tailed).

Source: Research Data (2021)

The Table 7 presents the Pearson correlation results. The results showed that capacity building was positively and significantly correlated with asset ownership ( $r=.490$ ,  $p<0.01$ ), power to make decisions ( $r=.486$ ,  $p<0.01$ ) and provisions of basic needs ( $r=.416$ ,  $p<0.01$ ) in Mandera County. Additionally, managing business was positively and significantly correlated with asset ownership ( $r=.542$ ,  $p<0.01$ ), power to make decisions ( $r=.539$ ,  $p<0.01$ ) and provision of basic needs ( $r=.489$ ,  $p<0.01$ ) in Mandera County. Likewise opportunities was positively correlated with asset ownership ( $r=.397$ ,  $p<0.01$ ), power to make decisions ( $r=.455$ ,  $p<0.01$ ) and provision of basic needs ( $r=.359$ ,  $p<0.01$ ) in Mandera County. The results suggest that increasing training through capacity building, managing business and opportunities increases women's empowerment in Mandera County in increase of asset ownership, power to make decisions and provision of basic needs.

The regression results for effect of training components (capacity building, training in business management and opportunities) on women empowerment (asset ownership, provision of basic needs and power to decision making) showed that 34.2%, 35.6% and 26.8% variation of asset ownership, power to decision making and provision of basic needs respectively is explained by capacity building, training in business management and opportunities. These findings imply that power to decision making is majorly affected by training compared asset ownership and provisions of basic needs. Findings agrees with Pitt, Khandke, Choudhury and Millimet (2009) in Bangladesh that concluded that the increase in the empowerment of women through power to make decisions in their households was as a result of micro-credit training activities. It encourages women to take part in family decision making, utilize financial and economic resources around them, raising their communal networks circles, having a higher bargaining

ability in contrast to their men and having superior freedom of movement (Khan & Noreen, 2012).

Further analysis revealed in Table 8 showed that capacity building had significant and positive effect on asset ownership ( $\beta=0.278$ ,  $p=.020<0.05$ ), power to decision making ( $\beta=0.238$ ,  $p=.029<0.05$ ) and insignificant effect on provisions of basic needs ( $\beta=0.177$ ,  $p=.113>0.05$ ). This implies that is key determinants on women empowerment particularly in asset ownership. Training in business management had significant and positive effect on all three aspect of women empowerment; asset ownership ( $\beta=0.450$ ,  $p=.003<0.05$ ), provision of basic needs ( $\beta=0.389$ ,  $p=.006<0.05$ ) and power to decision making ( $\beta=0.138$ ,  $p=.003<0.05$ ). This implies that training in business management highly affect asset ownership. More results indicated that training in business opportunities had positive and significant effect on power to decisions making of women in their households ( $\beta=0.199$ ,  $p=.036<0.05$ ) while it had insignificant effect on asset ownership ( $\beta=0.120$ ,  $p=.248>0.05$ ) and provision of basic needs ( $\beta=0.103$ ,  $p=.292>0.05$ ). These study findings are similar with Van Rooij, Lusardi, and Alessie (2007) the findings that training in book keeping enhances their business growth which increase their access asset and power to decision making. The results confirms Fazli Sabri, Cook and Gudmunson (2012) agrees that capacity building among women help them to manage personal finance like basic concepts, borrowing concepts, saving/investing concepts and protection concepts which eventually leads to improved business giving them access to asset.

**Table 8: Regression Results for Training and Empowerment of Women in Mandera County**

	Model 1 (Asset Ownership)					Model 2 (Power To Decision Making)					Model 3 (Provisions Of Basic Needs)				
	Unstandardized		Standardized Coefficients			Unstandardized Coefficients		Standardized Coefficients			Unstandardized		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.	B	Std. Error	Beta	t	Sig.	B	Std. Error	Beta	t	Sig.
(Constant)	0.335	0.440		0.761	0.448	0.656	0.402		1.633	0.105	1.036	0.412		2.513	0.013
Capacity building	0.278	0.118	0.237	2.354	0.020	0.238	0.108	0.221	2.213	0.029	0.177	0.110	0.170	1.599	0.113
Managing business	0.450	0.147	0.335	3.063	0.003	0.364	0.134	0.294	2.718	0.008	0.389	0.137	0.326	2.829	0.006
Opportunities	0.120	0.103	0.111	1.163	0.248	0.199	0.094	0.199	2.109	0.037	0.103	0.097	0.106	1.060	0.292
R	0.585					0.597					0.518				
R Square	0.342					0.356					0.268				
Adjusted R Square	0.323					0.338					0.248				
Std. Error of the Estimate	0.882					0.805					0.826				
ANOVA (F stat)	18.341					19.535					12.961				
ANOVA (F prob)	0.000					0.000					0.000				

a Dependent Variable: asset ownership

a Dependent Variable: power

a Dependent Variable: basic needs

*Source: Research Data (2021)*



## 5. Conclusion

As per the correlation and regression results training of women through social enterprises is positively related to women empowerment. Therefore, the study concludes that training contributes to the empowerment of women in Mandera County. Notably, women need not only opportunities to be empowered but also the skills to take advantage of the opportunities they have been offered. Social enterprises have ensured that women have the skills on how to acquire capital for their business and how to use it effectively. As a result, women have acquired better financial management skills and entrepreneurial skills to catalyze their empowerment.

## 6. Recommendations

Since training contributes to the empowerment of women in Mandera County, social enterprises must train women on how to utilize funds available to them. They should also be trained on other alternative measures of seeking financing for their business. Also, taking women for short courses for capacity building in project management will ensure that women know how to contribute to the community's development. Besides, the focus should be on nurturing entrepreneurial skills, technological skills and better financial management skills among women. The study sought to analyze the effect of social enterprise on women empowerment in Mandera County. There are gaps in the study that offer great prospects for further studies. First, the study targeted social enterprises within Mandera County, Kenya. Therefore, future scholars need to enquire from social enterprises within an informal settlement with a focus on women. Secondly, the study has only relied on questionnaires to gather information on women empowerment, a more specific instrument such as an interview schedule might be desirable. Finally, future scholars can conduct a longitudinal study to give a better overview of how social enterprises have contributed to women empowerment. Nonetheless, the research has contributed to the knowledge that is needed for this kind of research.

## References

- Afrin, S., Islam, Dr., Nazrul & Ahmed, S.U. (2008) Microcredit and rural women entrepreneurship development in Bangladesh: A multivariate model. *Journal of Business and Management*. 16. 9-36.
- Bandura, A. (1977). *Social learning theory*. Prentice-Hall. Barlow,
- Bandura, A., Ross, D., & Ross, S. A. (1961). Transmission of aggression through imitation of aggressive models. *The Journal of Abnormal and Social Psychology*, 63(3), 575–582.
- Brana, S. (2008). Microcredit in France: Does gender matter? *5th Annual Conference-Nice*. European Microfinance Network
- Chebii, S. (2016). Effects of management commitment on financial performance of private schools: A survey of selected schools in Trans-Nzoia County, Kenya. *European Journal of Business and Management*, 8(30), 1-5.
- Chege, C. (2009). *Factors influencing the development of social enterprises in Kenya*. PhD thesis, Juja: Jomo Kenyatta University of Technology
- Domingo, P., Holmes, R., Rocha Menocal, A. and Jones, N. with Bhuvanendra, D. and Wood, J. (2015) ‘Assessment of the Evidence of Links between Gender Equality, Peace building and State building: *Literature Review*’. London: ODI.
- Eikmeier, Dale. (2007). Qutbism: An Ideology of Islamic-Fascism. *Parameters*. 14.
- Glaeser, E L. & Jose A. S (2003). —Non-Market Interactions. “In M. Dewatripont, L. P. Hansen, and S. Turnovsky, editors, *Advances in Economics and Econometrics: Theory and Applications, 8<sup>th</sup> World Congress, vol. 1*. Cambridge: Cambridge University Press, 2003, pp. 339-369
- Greenspan, A. (2002). *Financial Literacy: A Tool for Economic Progress: The Futurist*, 36, (4), 37- 41
- Hair, J., Black, W. Babin, Barry & Anderson, Rolph. (2010). *Multivariate data analysis*. Prentice Hall. London.
- Haugh, Helen & Talwar, Alka. (2016). Linking Social enterprise and Social Change: The Mediating Role of Empowerment. *Journal of Business Ethics*. 133. 1-16.
- Hibbert, J. R., & Beutler, I. F. (2001). *The effects of financial behaviors on the quality of family life: Evidence from adolescent perceptions*. Paper presented at the Proceedings of the Association for Financial Counseling and Planning Education, symposium conducted at the 19th Annual Association for Financial Counseling and Planning Education Conference, Orlando, FL
- Hilgert, M., Hogarth, J. & Beverly, S. (2003). Household Financial Management: The Connection between Knowledge and Behavior. *Federal Reserve Bulletin*. 89. 309-322.
- Hung, A., J. Yoong & Brown E. (2012), “Empowering Women Through Financial Awareness and Education”, *OECD Working Papers on Finance, Insurance and Private Pensions*, No. 14, OECD Publishing.
- Huston, S., (2010). Measuring Financial Literacy. *Journal of Consumer Affairs*. 44. 10.2139/ssrn.1945216.
- International Finance Corporation (IFC). (2007). *Gender entrepreneurship markets, GEM country brief*. Afghanistan: GEM.

- Joo, S. & Grable, J. (2004). Environmental and bio-psychosocial factors associated with financial risk tolerance. *J. Finance Counseling Plan.* 15(1), 3-25
- Joo, S. (2008). Personal Financial Wellness (pp. 21-33). In Xiao (Eds.). (2008). *Handbook of consumer finance research*. New York: Springer
- Judy L. P., Sara-Beth P., Sarah M & Karen A. Z. (2012). Financial Literacy: Building Economic Empowerment with Survivors of Violence, *Journal of Family and Economic Issues volume 34*, 275–284
- Kato, M. P. & Kratzer, J. (2013). Empowering Women through Microfinance: Evidence from Tanzania, *ACRN Journal of Entrepreneurship Perspectives*, 2 (1), 31-59
- Khan, R. E. A., & Noreen, S. (2012). Microfinance and women empowerment: A case study of District Bahawalpur (Pakistan). *African Journal of Business Management*, 6(12), 4514–4521
- Lam, S. S. Prakash, R., & Tan, P. (2014). Finding a common language for social enterprises in Singapore (ACSEP: *Social enterprise in Asia working paper series*, No.3). Retrieved from AS-CEP website: <https://bschool.nus.edu.sg/acsep/research/working-papers>
- Marcolin, S & Anne A. (2006). *Financial Literacy Research: Current Literature and Future Opportunities*. <http://ro.uow.edu.au/commpapers/223/>
- Panum, K., &Wendelboe Hansen, M. (2014). *Successful Social Enterprises in Africa: Case Studies of Six Social Enterprises in Kenya*. Retrieved from Centre for Business and Development Studies:
- Pitt, M,Khandke, M. S. R., Choudhury, O. H. &Millimet, D. L. (2009).Credit Programs for the Poor and the Health Status of Children in Rural Bangladesh. *Int. Eco.Rev.*,44 (1), 87-117
- Sabri, M., Cook, C., & Gudmunson, C., (2012). Financial well-being of Malaysian college students. *Asian Education and Development Studies*. 1. 153-170. 10.1108/20463161211240124.
- Sado, L., A. Spaho, and D.R. Hotchkiss (2014). The influence of women's empowerment on maternal health care utilization: Evidence from Albania, *Social Science and Medicine*, 114, 169-177
- Santos, F. (2012). A Positive Theory of Social enterprise, *INSEAD Faculty and Research Working Paper*, 2012/23/EFE/ISIC.
- Upadhyay, U.D. & D. Karasek (2012) Women's empowerment and the ideal family size: An examination of DHS empowerment measures in sub-Saharan Africa, *International Perspectives on Sexual and Reproductive Health*, 38(2), 78-89.
- Upadhyay, U.D., J.D. Gipson, M. Withers, S. Lewis, E.J. Ciaraldi, A. Fraser, M.J. Huchko, & N. Prata (2014). Women empowerment and fertility: A review of literature, *Social Science and Medicine*, 115, 110-120.
- Van Rooij, M., Lusardi, A., & Alessie, R. (2007). Financial literacy and stock market participation. *National Bureau of Economic Research Working Paper*,13565. Cambridge, MA: NEBR.
- World Bank (2014) *Tracking SDG7: The Energy Progress Report 2014*, Washington DC: International Bank for Reconstruction and Development/World Bank,

- Xiao, J. J. (2008). Applying behavior theories to financial behavior. In J. J. Xiao (ed.), *Handbook of consumer finance research* (pp. 69-82). New York: Springer
- Zahra, S. A., Gedajlovic, E., Neubaum, D. O., & Shulman, J. M. (2009). A typology of social entrepreneurs: Motives, search processes and ethical challenges. *Journal of Business Venturing*, 24(5), 519-532.