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Islamic Religious Practices and Women's Social and Economic Empowerment in Kakamega County, Western Kenya

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Abstract- ***This study examined the relationship between Islamic religious practices and women's social and economic empowerment in Kakamega County, Western Kenya, a setting in which Muslims form a minority within a predominantly Christian population. Guided by Islamic Feminism Theory and Empowerment Theory, the study adopted a mixed-methods design. Quantitative data were drawn from structured questionnaires completed by 361 women, while qualitative data came from 24 key informant interviews and four focus group discussions involving 32 participants. Quantitative data were analysed using frequencies and percentages, and qualitative data were analysed thematically. The relationship was found to be positive but uneven. Social participation recorded the highest mean agreement (68.9%), followed by education (61.7%), health and well-being (56.4%), economic participation (54.2%), household decision-making (52.4%) and community governance (43.2%). Within the economic dimension, mosque-based savings groups attracted the highest agreement (64.8%), while women's property ownership attracted the lowest (48.5%). Agreement was consistently higher among urban, younger, more educated and single women. The qualitative data explained these patterns, showing that madrasa instruction functions as a dual literacy platform, that Islamic savings groups combine credit with training and mentorship, and that the principal constraint on women's empowerment is patriarchal culture rather than Islamic theology. The study concludes that women's religious literacy is a main route to empowerment and that the minority setting brings its own constraints as well as new institutional responses. It recommends strengthening women's self-organised groups, investing in female Islamic educators and promoting gender-responsive Islamic education.***

Keywords: ***Islamic Religious Practices, Women's Empowerment, Islamic Feminism, Kakamega County***

I. INTRODUCTION

Religion shapes social norms, economic behaviour and gender relations, and how Islamic practices affect women's empowerment has been debated for decades. The relationship is not uniform. In Indonesia, Islamic religiosity has been found to influence women's employment in context-specific ways, with some practices supporting women's work and public participation and others restricting it (Aisyah & Soeratno, 2021; Maimunah et al., 2021).

In the Middle East, Islamic feminism is treated as a route to gender justice from within religious tradition rather than against it (Shalakhti & Kharma, 2021), while in North Africa cultural and religious norms shape women's economic participation in ways that remain disputed (Karim & Abul-Magd, 2018).

In East Africa the evidence is thinner and concentrated in Muslim-majority or historically Muslim coastal settings. Ahmed and Ahmed (2021) found in Dar es Salaam that Islamic teachings could both support and constrain women's economic empowerment, while Ahmed et al. (2021) reported a similarly mixed picture in Kampala, and Alghamdi et al.

(2021) showed that Islamic microfinance offered a viable pathway to women's economic empowerment in Uganda. Within Kenya, the available studies have focused on the coast and the capital. Mohamed and Abdi (2019) examined Muslim women's empowerment in Mombasa, and Mwiti and Kimani (2021) studied Muslim women in Nairobi, where Islamic communities have a longer history and a more established institutional presence.

A distinctive feature of the Kenyan setting is the minority status of Muslims. Ndzovu (2021) argues that Kenyan Muslims exist as a demographic, religious and political minority, and that theological and ethnic divisions complicate their relationship with the state.

Building on this, Ndaro et al. (2025) describe Muslim women in Kenya as doubly marginalised, disadvantaged both as women under patriarchal interpretations and as members of a religious minority. It is this double marginalisation that makes Western Kenya worth studying, and yet the region has received little attention.

Kakamega County hosts a significant Muslim minority that maintains several mosques and Islamic institutions across rural and urban areas, and Muslim women there are increasingly visible in social and economic life. This paper reports on the first objective of a larger study and asks: what is the relationship between Islamic religious practices and women's social and economic empowerment in Kakamega County?

II. STATEMENT OF THE PROBLEM

Although a growing body of research has examined the relationship between Islamic practices and women's empowerment, the evidence remains concentrated in Muslim-majority contexts and, within Kenya, in Mombasa (Mohamed & Abdi, 2019) and Nairobi (Mwiti & Kimani, 2021). No comparable evidence existed for Western Kenya, where Muslims live as a minority within a predominantly Christian population and where Muslim women are described as doubly marginalised (Ndaro et al., 2025; Ndzovu, 2021).

The number of women participating in Islamic religious practices in Kakamega County has continued to grow, yet there was limited knowledge of how these practices affect women's participation in social and economic activities, which practices enable or constrain empowerment, and how Islamic institutions translate religious principle into practice. This was the current problem the study addressed.

Leaving this problem unaddressed has real consequences. Without context-specific evidence, Islamic institutions and leaders in Kakamega County lack a reliable basis for designing interventions that advance women's social and economic empowerment, and risk perpetuating practices that confuse patriarchal custom with religious teaching (Tajkia, 2023).

County and national policy makers, in turn, are left without an evidence base for gender-responsive programming targeted at Muslim women, who may consequently remain excluded from economic opportunities, financial services and decision-making. At the individual level, the absence of such evidence allows the gap between Islamic provisions and their cultural implementation to persist, leaving women, and widows in particular, economically vulnerable. Generating local evidence is therefore necessary both to inform practice and to ensure that the empowerment potential of Islamic practices is not lost to misinterpretation and neglect.

III. THEORETICAL FRAMEWORK

The study was guided by two complementary theories. Islamic Feminism Theory, as articulated by Ahmed (1992), Moghadam (2003) and Mir-Hosseini (2015), advocates women's rights, gender equality and social justice grounded in an egalitarian reading of the Qur'an and other Islamic texts. It holds that the Qur'an affirms the equality of men and women, and that patriarchal interpretations have historically constrained women's participation in social, economic and political life.

Properly understood, Islamic teaching is argued to support women's education, economic participation, property ownership and leadership. The theory therefore offers a culturally grounded lens for examining how Islamic practices in Kakamega County either promote or constrain women's empowerment. Critics caution that feminism may be a Western construct that does not capture the aspirations of Muslim women in non-Western contexts (Moghissi, 1999), yet the framework remains the most contextually relevant for this inquiry.

Empowerment Theory (Kabeer, 1999) complemented this lens by defining empowerment as the expansion of a person's ability to make strategic life choices in a context where this ability was previously denied. Kabeer identifies three interrelated dimensions: resources, the material, human and social pre-conditions for empowerment; agency, the ability to define one's goals and act on them; and achievements, the resulting outcomes in well-being and participation.

Applied here, the framework allowed the study to assess how Islamic practices shape women's access to resources such as education, finance and social networks, their exercise of agency in household and community decisions, and their social and economic achievements. Together, the two theories captured both the faith-based and the measurable dimensions of women's empowerment.

IV. LITERATURE REVIEW

4.1 Islamic Practices and Women's Education

Recent studies link Islamic education to wider gains for women. Afsar and Masood (2017) found in Bangladesh that Islamic teachings emphasised education for both sexes and increased community support for girls' schooling. Across Islamic settings more broadly, non-formal religious education has been shown to develop women's religious literacy and self-confidence, supporting their wider engagement in civic and public life (Ndaro et al., 2025).

Taken together, these studies suggest that Islamic education builds the human resources Kabeer (1999) treats as a pre-condition for empowerment, though they also note a recurring tension between religious and secular schooling.

4.2 Islamic Practices and Women's Economic Participation

The evidence on economic participation is mixed but increasingly attentive to the distinction between community-level support and individual rights. Afzal and Siddiqi (2017) in Pakistan and Azmat and Khan (2017) in Bangladesh found that Islamic values were invoked to encourage women's economic participation. Ahmed (2019) and Priyatno and Ahmad (2019) argued that Islamic finance and Islamic entrepreneurship can advance women's economic empowerment by aligning capital with religious values, and Alghamdi et al.

(2021) reported similar effects for Islamic microfinance in Uganda. At the same time, Tajkia (2023) showed that the economic rights Islamic law accords Muslim women in Bangladesh are frequently obstructed in practice by cultural barriers, producing a gap between religious provision and lived reality. The same split between strong community support and weak individual rights appears repeatedly in this literature.

4.3 Decision-Making, Leadership and Culture

Studies of decision-making and leadership consistently locate the principal constraint in culture rather than theology. Koburtay et al. (2023), drawing on the voices of women leaders in Jordan, found that cultural norms, more than Islamic teaching itself, limited women's leadership, and that supportive interpretations of Islam could legitimise it. Shalakhti and Kharma (2021) similarly argued that Islamic feminism offers interpretive resources for expanding women's participation, although its gains remain contested. These studies echo the central claim of Islamic Feminism Theory, that patriarchal custom is often mistaken for religious obligation.

4.4 The Minority Context and the Knowledge Gap

The Kenyan literature underscores the salience of minority status. Ndzovu (2021) characterises Kenyan Muslims as a demographic, religious and political minority, while Ndaro et al. (2025) frame Muslim women as doubly marginalised within this minority. Existing Kenyan studies, however, concentrate on Mombasa (Mohamed & Abdi, 2019) and Nairobi (Mwiti & Kimani, 2021), and regional East African evidence is drawn from Tanzania and Uganda (Ahmed & Ahmed, 2021; Ahmed et al., 2021).

No study has examined the relationship between Islamic practices and women's empowerment in Western Kenya, where Muslims are a minority within a predominantly Christian population. The present study addresses this gap.

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V. RESEARCH METHODOLOGY

The study adopted a mixed-methods design combining quantitative and qualitative data collection and analysis (Creswell & Creswell, 2018), using a cross-sectional approach. The quantitative component relied on structured questionnaires measuring perceptions of the relationship between Islamic practices and women's empowerment, while the qualitative component used semi-structured interview schedules and focus group discussion guides to gather contextual accounts.

The study was conducted in Kakamega County, Western Kenya, selected because Muslim women there operate as a religious minority within a predominantly Christian population. The target population comprised women who practise Islam in both rural and urban areas, together with Islamic leaders, community elders and officials of Islamic institutions.

A stratified random sampling technique was used to select respondents from urban and rural strata, with mosques and Islamic institutions sampled within each stratum and women attendees selected systematically. The intended quantitative sample was 384 respondents, determined using Cochran's formula, while key informants and focus group participants were selected purposively until data saturation. Of the 384 questionnaires administered, 361 were returned and usable, a response rate of 94.0%, which is well above the 70% threshold considered excellent for social science research (Mugenda & Mugenda, 2003).

Content, construct and face validity were established through expert review and grounding in the theoretical framework, and reliability was assessed through the test-retest method during a pilot study, supported by an audit trail, member checking and peer debriefing for the qualitative instruments.

Quantitative data were analysed using descriptive statistics, namely frequencies and percentages, with the Statistical Package for the Social Sciences. Qualitative data were transcribed verbatim and analysed thematically following the six-step framework of Braun and Clarke (2006), and the two data sets were triangulated to strengthen validity.

Ethical approval was obtained from the Kibabii University Institutional Ethics Review Committee and a research permit from the National Commission for Science, Technology and Innovation. Informed consent, voluntary participation, confidentiality and cultural sensitivity were observed throughout.

VI. RESULTS AND DISCUSSIONS

6.1 Overall Pattern across Empowerment Dimensions

The relationship between Islamic practices and women's empowerment was positive but uneven across the six dimensions examined. As Table 1 shows, social participation recorded the highest mean agreement, followed by education and health and well-being, while economic participation and decision-making attracted lower agreement. Community governance, treated separately from household decision-making, recorded the lowest agreement of all.

Table 1
Mean Agreement by Empowerment Dimension

Empowerment dimension	Mean agreement (%)	Rank
Social participation	68.9	1
Education	61.7	2
Health and well-being	56.4	3
Economic participation	54.2	4
Decision-making (household)	52.4	5
Decision-making (governance)	43.2	6

Note. N = 361. Percentages represent the proportion of respondents agreeing with the items in each dimension.

Islamic practices were therefore most closely tied to women's social empowerment and least to their inclusion in institutional governance. The separation of decision-making into household and governance components revealed moderate perceived support for

household-level agency (52.4%) but weak inclusion in institutional governance (43.2%).

The dominance of social participation is consistent with Mwiti and Kimani (2021), who found that Muslim women in Nairobi located their primary support networks in mosque-based activities, and with Ahmed and Ahmed (2021), who documented the social cohesion function of Islamic institutions in Tanzania. In Kakamega the social function of the mosque appears even more important, because as a minority Muslim women have fewer alternative networks to draw on (Ndaro et al., 2025).

6.2 Education and Skills

Education attracted the second-highest agreement. About 65.1% of respondents agreed that Islamic teachings encourage women to pursue formal education, and 64.0% that Qur'anic education improves women's literacy, which indicates that religious instruction is itself a form of education.

Agreement was lower for items measuring the conversion of religious learning into practical skills, with 60.4% reporting improved reading and writing but only 46.5% agreeing that madrasa training provided numeracy skills useful for trade. The interviews explained this pattern. A madrasa teacher described how religious instruction develops practical literacy:

I teach the Qur'an, but I also make sure the women learn to read and write in both Arabic and Kiswahili. Many of my students came to me unable to sign their names. Now they can read, they can write, and some have used these skills to keep records for their small businesses.

(KI-04, female, 43 years)

Madrasa education thus carries a dual literacy function, with Qur'anic instruction also building practical reading, writing and record-keeping skills. The finding is consistent with Afsar and Masood (2017), who reported that Islamic teachings strengthened community support for girls' schooling, and with evidence that non-formal Islamic education builds women's religious literacy and confidence (Ndaro et al., 2025).

Participants also reported a tension, with some families placing religious schooling above secular education for daughters, a case in which patriarchal norms work through religious practice.

6.3 Economic Participation and Islamic Financial Systems

Within the economic dimension, a clear structural pattern emerged between community-based support and individual economic rights. As Table 2 shows, mosque-based savings groups attracted the highest agreement, while women's property ownership attracted the lowest, and formal interest-free lending reached comparatively few women.

Table 2
Women's Participation in Islamic Financial Systems

Item	Frequency	Percentage
Islamic savings groups (chama) support women's enterprises	234	64.8
Zakat and Sadaqah provide financial support to women	222	61.5
Islamic teachings support women's property ownership	175	48.5
Qard al-Hassan (interest-free loans) are accessible to women	156	43.2

Note. N = 361. Percentages represent the proportion of respondents agreeing with each item.

The contrast between strong agreement on savings groups and charity and weak agreement on property ownership and interest-free lending indicates that community-level economic support is strong, while individual economic rights and access to formal Islamic finance remain limited. Participants placed the constraint in culture rather than theology. A male Islamic scholar was explicit:

Islam gives women the right to own property and manage their own finances. The problem is not with Islam, but with culture. Some of our men use religion to justify controlling their wives' money. That is not Islamic; that is cultural ignorance.

(KI-15, male, 52 years)

Mosque-based savings groups emerged as the most effective economic vehicle, combining capital with skills training and mentorship; one coordinator reported disbursing more than KSh 200,000 in interest-free table-banking loans in a single year.

These accounts agree with studies that present Islamic finance and entrepreneurship as routes to women's economic empowerment (Ahmed, 2019; Priyatno & Ahmad, 2019; Alghamdi et al., 2021). The contested nature of individual rights, illustrated by a widow dispossessed of her late husband's estate, echoes Tajkia (2023), who found that the economic rights Islamic law accords women are frequently obstructed by cultural barriers in practice.

6.4 Decision-Making and Governance

Decision-making attracted moderate agreement at the household level and weak agreement at the community level. About 57.3% of respondents agreed that attending Islamic gatherings increases decision-making confidence and that Islamic knowledge empowers women to advocate for their rights, yet only 47.6% agreed that Islamic practices support women's autonomy in personal choices.

The community governance items returned the lowest figures in the study: only 38.2% agreed that women's views are sought in institutional decisions, 41.0% that women participate in decision-making at mosque gatherings, and 44.9% that the principle of consultation (Shura) is applied to women. The qualitative data confirmed this hierarchy, with women who had acquired Islamic knowledge reporting greater confidence and agency, while a community elder defended male household authority and framed women's autonomy as a source of conflict.

These findings align with Koburtay et al. (2023), who found that cultural norms rather than Islamic teaching limited women's leadership, and reinforce the argument of Ahmed (1992) that patriarchal custom is often conflated with religious obligation.

6.5 Social Participation, Health and Well-being

Social participation was the strongest dimension. Agreement reached 69.8% for the view that Islamic celebrations create spaces for community bonding, 69.3% for gatherings strengthening women's social networks and 68.9% for women's groups enhancing social empowerment.

The health and well-being items reflected this communal strength, with 67.0% recognising the community's role in providing emotional support during crises and 59.8% its contribution to mental well-being, although only 45.4% reported that Islamic institutions provide formal health education. Participants repeatedly described the mosque community as a second family that welcomes new brides and mobilises support during illness and bereavement, a function felt most acutely precisely because the community is a minority (Ndaro et al., 2025).

In Kabeer's (1999) terms, the community supplies social resources and achievements readily, while agency in governance and in individual economic rights is the weakest area.

6.6 Variations across Demographic Groups

Perceptions varied systematically by location, age, education and marital status. Urban respondents reported higher agreement than rural respondents across all dimensions, with the widest gap in economic participation and the narrowest in social participation (Table 3).

Table 3
Variation in Agreement by Location

Empowerment dimension	Urban (%)	Rural (%)
Education	68.7	58.3
Economic participation	60.1	49.7
Decision-making	55.6	46.0
Social participation	71.2	66.9
Health and well-being	59.1	50.8

Note. N = 361.

Education level showed an even sharper gradient. Women with tertiary education recorded the highest agreement across all dimensions, while women with no formal education recorded the lowest (Table 4).

Age and marital status produced parallel patterns: respondents aged 18 to 34 years reported markedly higher agreement than those aged 55 and above, and single women reported higher agreement than widowed women, whose agreement on economic participation (43.8%) and decision-making (40.6%) was the lowest of any group.

This is consistent with the qualitative finding that widows face economic vulnerability when cultural practices override Islamic inheritance provisions, and with younger women reported autonomous access to Islamic scholarship through literacy and digital platforms.

Table 4
Variation in Agreement by Education Level

Empowerment dimension	None (%)	Primary (%)	Secondary (%)	Tertiary (%)
Education	42.6	56.3	67.2	78.3
Economic participation	38.3	49.5	58.6	68.7
Decision-making	34.0	44.7	54.7	66.3
Social participation	58.5	64.1	69.5	74.7

Note. N = 361.

The education gradient suggests that formal schooling helps women recognise and use the empowering aspects of Islamic practice, which fits the argument that religious and formal literacy is a main route to empowerment (Afsar & Masood, 2017; Ndaro et al., 2025).

Respondents also perceived positive change over the preceding decade, with 67.6% reporting expanded social support networks and 65.9% increased support for women's education, while only 44.9% reported improvement in women's voice in community decisions. The gains were therefore concentrated in the social and educational dimensions, with governance inclusion advancing the least.

VII. CONCLUSION

This study found that the relationship between Islamic religious practices and women's social and economic empowerment in Kakamega County is positive but uneven. Islamic practices were most strongly associated with women's social participation and education and least strongly with their economic rights and inclusion in community governance.

Within the economic dimension, community-based structures such as mosque savings groups were strong, while individual rights such as property ownership remained contested. The evidence indicates that the principal constraint on women's empowerment is patriarchal culture rather than Islamic theology, that women's religious and formal literacy is a main route to empowerment, and that the minority setting brings its own constraints alongside new institutional responses such as digital study circles and interest-free savings groups.

The findings support the main premise of Islamic Feminism Theory, while showing that its gains are still contested within the community rather than settled.

VIII. RECOMMENDATIONS

First, women's self-organised groups, which emerged as the most effective empowerment vehicles, should be strengthened through training, linkage to formal financial services and recognition by Islamic institutions. Second, deliberate investment in female Islamic educators would expand women's autonomous access to scholarship and reduce dependence on male intermediaries.

Third, gender-responsive Islamic education should be promoted to address the conflation of culture with religion that underlies the contested areas of property ownership, personal autonomy and governance.

Fourth, digital platforms should be used to widen rural women's access to progressive Islamic scholarship, while the connectivity gaps that currently limit their reach are addressed. Future research should employ longitudinal and comparative

designs across other minority-Muslim counties to establish how these relationships evolve over time.

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