Effects of Women's Economic Empowerment on Family Stability: A Case of Kixi-Crédito Beneficiaries in Cazenga Municipality

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Abstract

In most studies conducted on women´s economic empowerment, the attention of the researchers has been very much focused on the impact it brings on the family welfare, poverty alleviation and/or sustainable development. Little attention has been given to the effects it has on the family stability. In Angola, the previous studies conducted on Kixi-crédito (KxC), a micro-credit program, were mainly focused on poverty alleviation leaving out the issue of family stability except for some superficial references to domestic violence. It is clear that women's economic empowerment changes the power dynamics of the family. This is the reason that the present study sought to investigate the effects of women's economic empowerment on family stability among 48 women beneficiaries of KxC. The study was conducted in Cazenga, a municipality of Luanda city (capital of Angola) from November 2013 to late May 2014. This is a hybrid and descriptive case study, based on secondary data, retrieved from reports, internet sites and journals and primary data collected through questionnaires, interviews and focus group discussions (FDGs). The authors used Epi Info to process and analyze quantitative data and descriptive narratives to analyze qualitative data. Narratives were used to report the results. The study found out that women's economic empowerment influenced positively the family stability of most of the 48 families in Cazenga Municipality.

Key Words: ***Women, economic empowerment, family stability and micro credit program.***

Introduction

Women's Economic Empowerment and Family Stability

Women's economic empowerment is widely acknowledged as a key factor conducive to sustainable development and to the achievement of the MDGs. Investing highly in women yields multiplying development outcomes in poverty reduction as women allocate higher proportion of their financial resources to their families and communities more than men (OECD, 2012:4).

The impact that stems from women's economic empowerment as they become able to promote their children's education (especially girls), improve the children's nutritional and health status, and provide for other basic needs like food, water, electricity, sanitation facilities, cloths and housing is widely acknowledged. Contrary to Parsons[1](noted in Giddens, 2007:176-177), in a scenario of economic empowerment, women's roles also change, from expressive to a co-provider. This situation also influences the stability of the family since the frequency of violence from husbands to wives gets affected positively or negatively as the information available shows (Buvinic M., Nicholas R. F. and Pryor E. C., 2013:12. See also Sangeetha, 2013:591-592). Aware of the importance of this issue and determined to reverse the subordinate position women have been relegated to over the years[2], Governments, NGOs, Development Agencies, CBOs, Private Sector Corporations, just to cite a few of the many examples, have been intensively engaged in financing and/or implementing various programs and projects across the world aiming to empower women, politically, socially and economically (Golla, et. all; 2011:4).

[1]As a structural functionalist theorist, Parsons assigned the instrumental role to men as food and shelter providers and the expressive role to women as emotional providers (Giddens, 2007:176-177).

[2]The prejudice regarding men's superiority over women has been transmitted over the course of history from society to society through the process of socialization. This situation has led women to a powerless position either socially, economically or politically(Giddens, 2007:110-114).

Foundations for Women's Economic Empowerment and Family Stability

Education both formal and non-formal plays a crucial role in empowering women economically as it enhances their abilities and skills which ultimately grant them opportunities of access to the labour market.

Economy is another area which is crucial to women's empowerment. Although evidence shows that women's participation in the labour market is increasing, they are found most employed in the informal sector whose jobs lack secure employment contracts, worker benefits or social protections and are poorly paid OECD (2012:21-22).

Land is another pillar when it comes to women's economic empowerment as it may play an important role for women's food security, their families and entire communities. Evidence shows that 60 to 80% of the food grown worldwide is produced by rural women, yet they own less than 10% of the land and account for 60% of the chronically hungry population (UNIDO, 2010:11). Women should be educated on land rights, ensured access to land, acquire skills on how to generate income from the land and viable markets be set up. Experience shows that because women enjoy less rights to own assets, including lands, they are very much excluded from decision making processes even within the households just as they are denied a say in their sexuality and in their reproductive rights (UNIDO, 2010:11-12).

Dias (2000:93-98) puts much emphasis on the role of economy in enabling the family to meet its basic needs, such as food, education and shelter otherwise one can't expect a family to achieve stability. It should be noted that Dias does not address specifically this issue but as she focuses deeply on the problems and mutual influence between the family and a society in change, it is possible to pick two elements: economy and religion and to extrapolate her findings to illuminate the issue addressed in the present work.

A major question is the extent to which poverty dooms poor families never to be stable. This is a question that Dias leaves unanswered but Berlin (2004) attempts to address it by arguing that the stresses any family is likely to face due to its low-income status may leave the couple with less time together, less time to commit to relationship building, and worse still lacking the capacity to manage problems like substance abuse, job loss, eviction, chronic infidelity, child´s chronic health condition or with developmental delays. These are all reasons why these problems are potential threats to family stability.

With regard to religion, Dias (2000:93-98) argues that it played a crucial role in the past in shaping people's values, attitudes and behaviours and that this benefited immensely the stability of families. Now the role of religion has become secondary in many of the current societies due to the emergence of other players like the media, schools, and political changes like the laicization of the state, etc. (Dias, 2000:93-98) leading to a waning of its beneficial role.

Women's Economic Empowerment and Family Stability in the Angolan Context

Angola is a signatory of the MDGs and some national and international tools which protect women rights and support equality between men and women[3]. However, in practice women are still disadvantaged politically, socially and economically. Although some progress can be noticed in education as gender parity has almost been achieved in primary education, with regard to formal employment, women´s participation accounts only for 61.4%, as opposed to that of the men which is in the order of 74.7% (INE, 2013:69).

[3]Some of these tools are CEDAW, ratified in 1986; OP CEDAW, ratified in 2007; ACHPR, ratified in 1990; PACHPRRWA, signed in 2007 and ratified in 2007; SADCDGD, signed in 1997, Addendum to SADCDGD, signed 1998(United Nations Economic Commission for African Centre for Gender and Social Development , n.d.).

The Angolan Government has a specific Ministry, funded in September 1997, in charge of programs and projects aiming to empower women and build the capacity of families (Direcção Nacional para Política Familiar, 2013).

However women's economic empowerment and family stability continue to be challenging. In the understanding of the Angolan and São Tome and Príncipe Bishops (CEAST), domestic violence, polygamy, heritage and witchcraft mindset are some among other factors affecting negatively the stability of families (CEAST, n.d.).

Empowering women economically is a complex task which the Government is unable to bear alone. Therefore, a range of other organizations including microcredit institutions such as KxC program, have also been involved in this issue. As for KxC program, its work has been a good tool for women's economic empowerment in Angola provided that it has been giving opportunities to women to get access to financial resources which in turn have multiplying effects on their lives, on the lives of their families and communities. However, given that the previous studies have mainly focused on its impact on poverty alleviation, little is known about the effects this program has been generating on the family stability of its women beneficiaries. The present study thus aims to investigate the effects of women´s economic empowerment on family stability among 48 women beneficiaries of KxC in Cazenga Municipality.

Although this study is focused on a local context, its findings will shed light on this issue as these findings can translate into inputs to be used by policymakers and also by social actors when advocating for women's economic empowerment-friendly policies, projects or programs.

Methodology

The study was conducted in Cazenga which is a municipality located at the south east point of Luanda, the capital of Angola. Cazenga has two KxC agencies (Mabor and Hoji-Ya-Henda) which until late May 2014, when this study was conducted, oversaw 189 groups, formed by 2,694 clients. 48 women residing in Cazenga were non-randomly selected on the condition of being KxC beneficiaries since 2012 backwards. The selection was done through the clients' lists of 30 groups filed in the agencies.

This is a mixed and descriptive case study although predominantly qualitative, based on primary and secondary data, being the first collected through questionnaires, FGDs and semi-structured interviews and the latter through reports, internet sites and journals. Questionnaires were used to collect information from the 48 women. To triangulate their information, we conducted 8 interviews to 8 Cazenga KxC agencies field staff members and conducted 2 FDGs which were attended by 6 men in each session, being 10 male KxC clients and 2 men whose wives were part of the sample (Silva, 2012).

We used Epi-Info software[4]to process and analyze the quantitative data and narratives to analyze the qualitative data. To describe the socio-economic picture of the respondents, we used 5 sub-variables: marital status, age, educational level, employment situation and microcredit product. To operationalize the independent variable (women's economic empowerment) we used one sub-variable (access to micro-credit). To assess the contribution of micro-credit in empowering the 48 women, we used 4 sub-variables: freedom from economic dependency, bargaining power upgraded, capacity to decide on her own and capacity to act on her own. To operationalize the dependent variable (family stability) we

[4]Epi Info is software which was created in 1985 by two Medical Doctors linked to Centre of Disease Control (CDC) of USA, Andrew Dean and Geoffrey Dean. This software is widely used in the health field across the world for management of services, training and research although some scholars of social sciences also use it. It's available online at www.cdc.gov (Silva, 2012:38-39). It is easy to create a data base in this program and make descriptive analysis. This advantage has led the Researchers to choose and use Epi Info in the present study.

used 4 sub-variables: domestic violence, family cohesion, stable relationships and divorce rate. Finally we used descriptions to report the results of the study.

The Researchers wanted to target 160 women as their research population which was intended to be the representative sample, considering that the entire population of the female KxC clients numbered 1,551 up to January 31, 2014, but two main limitations made that impossible. KxC members meet only twice per month (every 15 days) and it was only possible to get them for the questionnaires while they gathered for group meetings.

This constraint made it impossible to cover more than 48 respondents in one month, the only time the Researchers had available to do field data collection although they acknowledge that 160 women were unachievable for the second constraint that the researchers mention ahead.

The field officials told us that most of the groups they were overseeing had new clients, meaning that it was unlikely to get 160 clients who have been KxC beneficiaries for two years or more as the research condition demanded. So, the study became predominantly qualitative, contrary to the researchers' initial desire in doing a predominantly quantitative research.

Literature Review

Concepts of Women's Economic Empowerment and Family Stability

The concept of empowerment is related to gender equality but distinct from it. The core of empowerment lies in the ability women should have in having control over their own destinies. This implies a tri-dimensional equality: capabilities (as for education and health); access to resources and opportunities (such as land and employment) and also agency which allows them to use their rights, capabilities, resources and opportunities to make vital choices and decisions without fearing coercion and violence (UN Millennium Project, 2005:28-29).

Majoor & Manders (2009:22) argue that women's economic empowerment is a process of change which leads women to gain power as actors of the process which finally will enable them to make economic decisions and enforce them (Golla quoted by Kabeer, 2012:8).

To Eyben (2008 quoted by OECD, 2012:3) economic empowerment has to do with women and men's capacity to be part of the process of growth to which they are contributors and beneficiaries in the sense that their contribution is acknowledged, their dignity respected and they are able to negotiate a fairer distribution of the benefits of growth.

As for the women in particular, economic empowerment will translate in the increase of their access to economic resources and opportunities which include jobs, financial services, property, assets, development of skills and market information.

Golla (et al., 2011) quoted by Kabeer (2012:8) also emphasizes the economic dimension by arguing that an economically empowered woman holds the ability to succeed and advance economically and the power to make economic decisions and enforce them. This can be achieved by eliminating the structural gender inequalities in the labour market, including reconsideration of the care economy and also by granting to women an equal access to and control over critical economic resources and opportunities (Kabeer, 2012:8).

The concept of family stability is relative. Empirical literature defines family stability in various ways. However, some characteristics can be pointed out as being markers of family stability: stable relationship among caregivers, emotional availability, stimulation and family cohesion (Harden, 2013), stable marriage, low divorce rates, marital harmony, time spend together, parent-child relationships, low rate of domestic violence (Fagan, 2006), mutuality of decision-making and quality of communication (Mackey and O'Brien cited by Parker,2002).

Similar to Harden, Fagan (2006) on his analysis of the impact of religious practice on social stability, provides us a picture of what could be considered as family stability: stable marriage of which the outcomes are associated with men, women and children's improved

physical, intellectual, mental and emotional health; low divorce rates; marital harmony and satisfaction based on the couple's affection and understanding and the amount of time they spend together; parent-child relationships as they enjoy better relationships with one another which can be measured by the support they give to their children; interaction in some activities, like taking meals together and finally the lower likelihood of men engaging in domestic violence.

Mackey and O'Brien cited by Parker (2002), are very focused on marital longevity but the five factors they come up with, can also be applicable to family stability: containment of conflict; mutuality of decision-making; quality of communication; relational values of trust, respect, understanding and equity, sexual and psychological intimacy.

Correlation between Women's Economic Empowerment and Family Welfare

A joint study conducted by the World Bank and International Finance Corporation (2011:13-14) in eight countries, including Bangladesh, China, Costa Rica, Egypt, El Salvador, Jordan, Kenya and Philippines, found out that women's economic empowerment through increased and improved formal employment opportunities, higher income levels and economic independence could deliver important economic returns either at national and family levels as women become able to contribute to national economic development and poverty reduction, to gender equity and enhanced household decision-making power for them which will ultimately translate into the increase of allocation of income to family health, nutrition and children's education.

Ronix (*et. al.*,2011:61) conducted a research among the groups of women who were empowered economically through a microcredit program in Sierra Leone and found that their empowerment generated positive impacts at individual and family levels as they became able to buy more food for their households and, although the situation exposed them to additional

family responsibilities as their husbands reduced their contributions to the household, they gained a feeling of pride from being indispensable to their families.

Majoor and Manders (2009:47) conducting a similar research among a different group, found out that women became happier and self-confident, they were able to overcome the worst poverty which benefited largely their families. Four reported to have offered education to their children while two offered employment.

At the community level they gained respect for their business role as they also offered employment to community members and services needed locally (See also Kayiranga, 2013). Even in a post-conflict context, research shows evidence that women still play an important economic role which benefits either their families or the entire community - or both - although on average they work in low status jobs and earn less than men.Yet, despite the value of their additional income, their contribution to household economic security is overlooked (Justino, 2012:15).

Golla (*et. al.*, 2011:3) basing on her research findings, supports the link between women's economic empowerment and the family welfare as women once economically empowered, they invest extra income in their children providing a route to sustainable development in the long run. In line with Golla's finding is the study conducted in Brazil which showed evidence of the increase of children's survival likelihood by 20% as mothers gained control over household income (OECD, 2012:4). For the same reason, research forecasts that spending patterns are going to change in the Middle East, known as having the widest gender gap in economic opportunities in the world, as the result of two combined factors: growing gender equality and the emergence of a middle class. Therefore expenditures will very much focus on sectors like food, healthcare, education, childcare, apparel, consumer durables and financial services whose main spenders will be women (WEF 2013:31).

After consulting vast amounts of literature on the same issue, Galag (2007:7) ends up affirming that women's economic empowerment not only improves women's standing within the household but also turns them more likely to spend on better quality food for their children, clothes, school fees, and equipment, contrary to their counterparts (male) who tend to spend on their individual purchases (including alcohol, tobacco and sex). However, Galab (2007:7) raises an issue which wasn't mentioned by the other previous researchers.

Regardless the source of women's income (indoors-based or outdoors one) it may come to the cost of reduced quantity or quality of caring, time for children or represent a greater work burden especially for the older female child, if within the community there are no accessible and affordable childcare services (See also Thampi, 2007:10). Moreover, Ronix et. al. (2011:63) raises a concern related to the extent to which this empowerment influences the balance of intra-household power relations as he observed that in some cases women were not allowed to make decisions on their own.

Correlation between Women's Economic Empowerment and Family Stability

Once women are empowered economically they influence the stability of their families both ways. Grameen Bank proves that women who benefited from microcredit from that bank became less shy, dominated and more assertive, contrary to other women in rural Bangladesh who appeared shy and submissive (Dowla, n.d., p. 163). Interestingly it has been found that there was an increase in terms of incidences of women's violence against their husbands as they became bold enough and started speaking up and questioning male's authority after being empowered by credit from the Bank (Dowla, n.d., pp. 165-166). Sugg's study (2010) conducted in Bangladesh with Grameen bank's clients, quoted by Sangeetha (2013:591-592), came up with findings that confirm the trend but reversed the victim. Instead of women being the violence perpeptrators, it was found that male's verbal aggression and both verbal and

physical violence rose at 57% and at 13%, respectivily, against their female partners since they joined the credit program from the Grameen bank (Bangladesh).

Buvinic, Nicholas and Pryor (2013:12) see multiple positive effects that result from women´s economic empowerment through employment and access to finance (earning) at both individual and family levels. As for the individual level, women's self-esteem and intra-household bargaining power upgrade and young women are likely to delay marriages and pregnancies.

With regard to family level, contrary to Sugg's study, mentioned above,the incidence of violence and mistreatment against women reduces and that turns the family more stable. That is the case of Runa who perfomed very well in her microfinance program (credit), so she set up a profitable handicrafts business in her home and also used part of her income to buy a rickshaw which she gave to her husband who was an unemployed man in the past but then through it he became able to make a living as a rickshaw taxi driver. A final good result for the family is that Runa's husband stopped beating her (Buvinic, Nicholas and Pryor, 2013:12).

In line with Buvinic, Nicholas and Pryor, other studies confirm that economic empowerment is significantly crucial in turning women less vulnerable to gender-based violence of which domestic violence is the most prevalent (*Sunday News*, 2012). Due to combined factors like illiteracy, harmful religious and cultural practices but mostly economic dependency, women are often trapped in violent marriages and relationships where they enjoy no freedom of choice (*Sunday News*, 2012).

Reducing financial stress promotes marital stability. This is the conclusion that Minnesota Family Investment Program (MFIP)[5]made after evaluating a follow up survey sample of 290 two-parent recipient families. The findings pointed out to fewer cases of separation among

[5] "The Minnesota Family Investment Program, (MFIP), is the state's welfare reform program for low-income families with children. MFIP helps families move to work. It includes both cash and food assistance*"* (Minnesota Department of Human Services Online, 2013).

the beneficiaries. Although the findings needed further studies in other settings with bigger samples to generate valid results that could even be turned into policies, they indicated that in that particular case the program influenced positively the stability of families (Berlin, 2004).

Theoretical framework

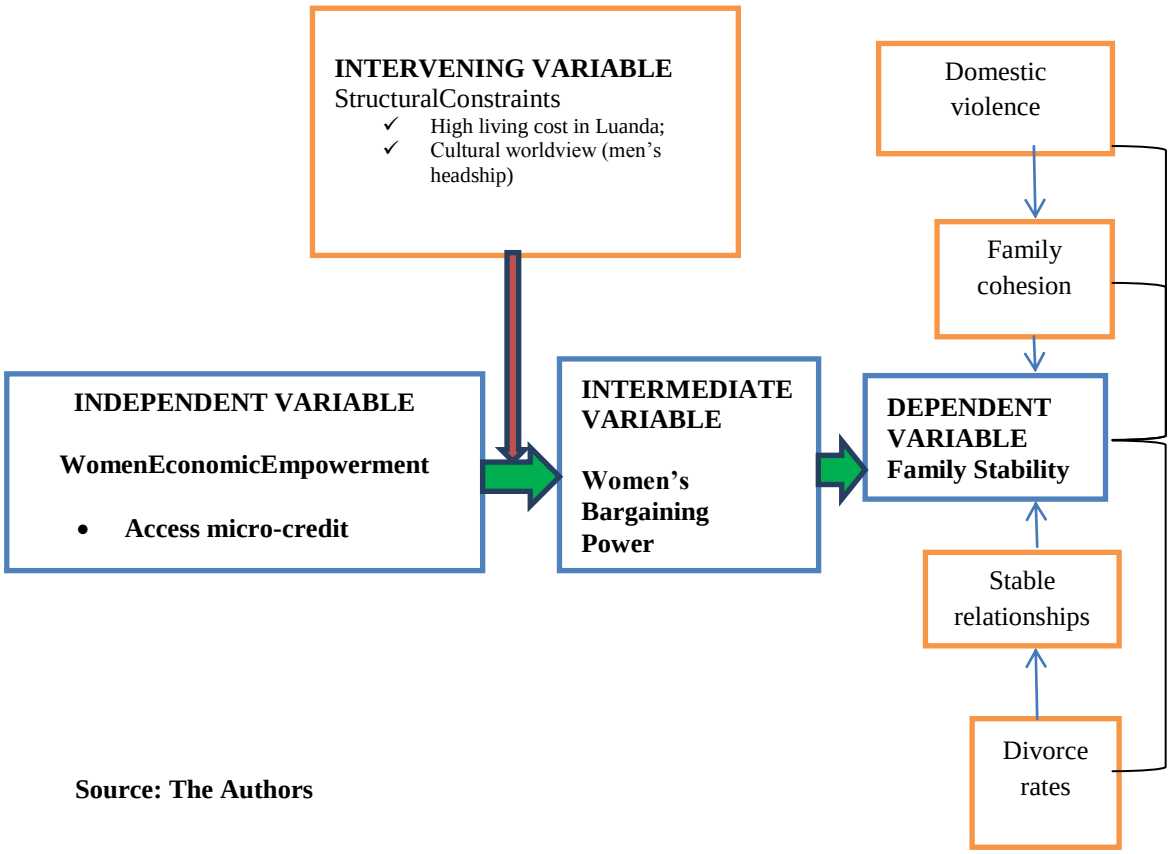
Conflict theory has been the theory used by the researchers to inform the present research. The theory originated in Karl Marx's response to capitalism. Marx views society as being made up by classes which are in conflict over the existing economic resources. The privileged class (the bourgeoisie) which is the minority has control over the means of production (land, factories and natural resources), hence its social, political and economic power over the unprivileged majority (the proletariat) which relies on these means for its survival. It is in the interest of the dominant class to extract as much profit as possible from the exploited class and to keep its members under their dominion.This will not alter until the exploited class triggers a social change by gaining consciousness over the class dimensions of its ailing situation (Giddens, 2005:72-97; Crossman, Ashley, n.d.).

Marx's collaborator, Engels, applied the theory to thefamily domain and,by extension, to gender roles. He argued that the conflicting relationships existing at the societal macro level between the bourgeoisie and the proletariat classes were reflected in the household sphere whereby husbands enjoyed advantage over their female partners due to their control over the economic resources. The turning of the situation will only be possible when women gain economic weight by being wage earners. This way they'll see their household power strengthened and more egalitarian arrangements can be made (Boundless, n.d.).

Conflict theory is criticized for its overemphasis on the economic ground of inequality, its assumption of the inevitable competition involving the family members and for ignoring the consensus between couples regarding task allocation. Intra-household labor division is not

necessarily equivalent to the quantity or the quality of women's wage as research shows that in the former Soviet Union, women held the highest worldly paid employments, yet remained more overloaded with home responsibilities, if compared to women from other countries (Lindsey, 2010:8-9).In the current post-communist Russia, the situation at home didn´t improve although women earn less than they used to previously. Research shows that even in countries where gender equity in the workplace is increasing, women carry the burden of the domestic work when they are back home (Ibid.).

Conflict theory supports the authors' assumption that KxC led the 48 women beneficiaries of Cazenga to experience economic empowerment. As they accessed microcredit, they upgraded their intra-household bargaining power allowing them to become co-participants in the decision-making processes of which influence the stability of their family. Therefore, based on this theory as the figure below shows, we have built a conceptual framework of which economic empowerment is the independent variable that we manipulated through one sub-variable (access to micro-credit), family stability, the dependent variable which was manipulated through four sub-variables (domestic violence, family cohesion, stable relationships and divorce rate), bargaining power, the intermediate variable and the high cost of living in Luanda, associated with cultural worldview grounded mainly on the men's headship value as the intervening variable although this was later not analyzed but was taken into consideration.



Source: The Authors

Findings and Discussion

Socio-economic picture of the respondents

Table 1: Marital status of the target group members

Marital status	# of women
Married	34
Single	8
Widow	6
Total	48

Source: Questionnaire conducted by the Authors

Out of the 48 respondents, 34 are married, 8 are single and 6 are widows. The majority of them are adult women aged between 33 to 55 except 8 who are aged between 22 to 33 and 2 aged 55 or over.

Table 2: Educational level of the target group members

Educational level	# of women
Other	2
Primary level	19
Secondary level	26
Tertiary level	1
Total	48

Source: Questionnaire conducted by the Authors

With regard to education and basing on the table above, out of the 48 women, 2 are illiterate, 19 have studied until primary level, 26 have studied until secondary level and only 1 has university level education. Almost all are employed in the informal market except only 1. They benefit from three different microcredit products: 3 are kixi-business beneficiaries, 5 belong to reinforced groups while 40 are members of solidarity groups.[6]

[6]Kixi-business is meant to benefit individuals who get the highest loanthat ranges from $ 3,000.00 to $ 10,000.00. Reinforced groups are formed by 3 to 10 people. Their loan is also relatively high varying from $ 300.00 to $ 3,000,00. Finally, solidarity groups are constituted by 6 to 30 people. They get the lowest loan which never goes beyond $ 500.00. It should be noted that loans are provided in the national currency (Kwanzas).

KxC Contribution to Women's Economic Empowerment

Table 3: Amount received by the target group members from KxC

Amount received from KxC	# of women
U$ 0,00 to U$ 1.000,00	10
U$ 1.000,00 to U$ 2.000,00	27
U$ 2.000,00 to 3.000,00	5
U$ 3.000,00 to 4.000,00 and above	6
Total	48

Source: Questionnaire conducted by the Authors

According to the table above, out of the 48 women, 10 received loans equal and/or inferior to U$ 1.000,00; 5 received loans equal and/or over U$ 2.000,00 but not superior to U$ 3.000,00; 6 were allocated loans equal or superior to U$ 3.000,00 but the majority who are 27 got loans not less than U$ 1.000,00 and not superior to U$ 2.000,00.

Table 4: Bargaining power of the target group members

Bargaining power upgraded	# of women
Yes	25
No	14
Total	39

Source: Questionnaire conducted by the Authors

As a result of the access to finance, considering the above table, 24 women have upgraded their bargaining power against 14 who have not made progress in this aspect (Buvinic, Nicholas and Pryor, 2013:12). Futhermore, women's ability to make decisions on their own has also increased as half of them have been able to make decisions (24) although the other 24 members haven't yet taken this step.

Most of the women still continue depending on their husbands as 26 out of 48 have stated to that they will continue depending on their husbands. Out of the 48, 28 have indicated that their capacity to act on the decisions they take is still weak.

However, positive signs can be found within certain families as a result of women´s economic empowerment as one FDG participant stated that when his wife receives a loan from KxC, they sit and plan together on what to do, how to do it and which responsibilities are expected from each of them with regard to the domestic economy (Ronix, et. al., 2011). In this household, the woman has become a co-decision maker with her husband and her opinions have gained weight in the decisions that they both take.

Similar to the previous scenario, another FDG participant indicated that he had shifted the paradigm as he has passed all the responsibility of managing the KxC money to his wife although he continues to be the formal beneficiary. So, 90% of their household revenues are a result of his wife's economic activities. She makes important decisions concerning food, clothes, fuel for her husband's car (sometimes), trips to China for business and although she agrees with her husband ahead of time, sometimes she decides and acts.

Her husband was left with the responsibility of covering the children's school fees and the house rent. With the money received through KxC, the wife has become more economically powerful than her husband and with considerable weight on the household decision-making process (Majoor & Manders, 2009).

The experience of one female KxC beneficiary, brought up by an FDG participant,is quite different. She has lived 22 years with her husband but, after accessing financial resources through KxC, she simply excluded her husband from all her economic activities alleging that he had become jealous of her material prosperity. So, although the process made her a decision maker, it generated an imbalance in the power relations of the family as she became the only decision maker in various issues where they should decide together.

Another FDG participant also shared a similar experience of a relative exclusion he is facing at home as his wife doesn't disclose her financial information to him. She has the power to manage the husband's money, even that deposited in the shared bank accounts but she has never revealed to him where she keeps the money she earns by her economic activities nor how much it is. Although they share economic responsibilities at home and she assists him when caught in hard financial times, like one time she offered US$1.000,00 to allow him travel with more financial comfort on his last trip abroad but the husband is not fully knowledgeable about the details of her economic life.

In some cases women's economic empowerment causes women not to submit to their husbands as they become bold enough and question their husbands' authority (Dowla, n.d.). The experiences mentioned above, related to 2 female KxC beneficiaries, go in line with Dowla's thoughts. Two KxC staff members supported this assumption arguing that as women get money they lose respect to their husbands and question their authority but they were unable to show any factual evidence among the KxC female clients they have been following up to validate their assumption.

Contrary to them, another KxC staff member was very categorical in her statement, "I don't know any case in which women became non-submissive to their husbands as a result of their economic empowerment through KxC". Access to financial resources hasn't allowed all women to get freedom from the husband's economic control nor to gain capacity to take decisions. In some houses the principle of the man's headship of the family is still very strong.

The implication of this principle is that when the woman receives KxC money, she takes it to her husband and this latter has enormous influence on the following steps of the process as argued by 3 FDG participants. The study Ronix (et. al., 2011) conducted in Sierra Leone among groups of women linked to a microcredit program also found a similar reality, i.e., in some cases the economic empowerment didn't allow women to take decisions on their own.

Effects of economic empowerment of the 48 KxC beneficiaries on family stability

Family stability was marked by relative improvement with regard to domestic violence considering that there was a global decreasing trend in terms of physical violence from husband to wife; father to children and mother to children as much as the economic violence from father to the children and from husband to wife. On the other hand, most of the men didn't reduce the economic support to their families although some women achieved economic empowerment.

With regard to family cohesion, it improved slightly and has brought a relative value added to the stability of most of the 48 families. Couples are mutually supportive as factual evidence also indicates. For example, husbands sometimes help pay the loan reimbursement when the wife's business is not performing very well; the partner attends group members' meeting when the formally registered person is unavailable; husbands whose wives are KxC clients sometimes attend the group meetings where they give good opinions about the group's life; wives help their husbands when they are financially stressed and husbands help their wives get access to assets like plots, houses, etc. Although most of couples do not have enough time to be together with their children, this situation does not generate intra-family conflicts

due to the general existing acknowledgement about the socio-economic benefits the households get out of that.

Most of the 48 families saw their relationships become more stable with the relative improvement in terms of communication between couples; father and his children; mother and the children; the couples, fathers, mothers and children enjoy consistent bonds, respectively. Similarly, most of the women kept the marital ties with their husbands even though they experienced economic empowerment. Therefore, economic empowerment hasn't proved to be a threat to family stability to most of the 48 women KxC beneficiaries in Cazenga Municipality.

Conclusion

KxC has somehow empowered some of the 48 women but in different degrees. Almost ½ of the respondents have been fortunate to achieve absolute economic empowerment while the majority which is relatively superior to ½ of the population has experienced a relative economic empowerment. In some households, the principle of man's headship of the family is still very strong where the husband has enormous influence during the entire process of the loan and this has influenced some women not to achieve any economic empowerment, however further studies with larger sample sizes are recommended to arrive at safer conclusions.

Ground factual evidence showed that once some women became economically empowered through KxC program, they gained considerable weight in the family decision making processes but this didn't affect the stability of their families since they continue living in

harmony with their families although 2 women were found to have exceeded their decision making capacity to the extent of excluding their partners completely or partially.

Family stability among the 48 KxC beneficiaries in Cazenga Municipality experienced a relative improvement as there was a global decreasing trend in terms of physical and economic violence, a slight improvement of cohesion and relationships and low divorce rate after women were empowered economically through KxC. Therefore, the general conclusion we arrived at is that women's economic empowerment has positively influenced the family stability of most of the 48 families who are KxC beneficiaries in Cazenga Municipalities.

Recommendations

1. Further studies should be recommended on the same issue with a representative sample to infer the external validity of the findings of this study;

2. A further specific study should be conducted to find out the reasons for which KxC is failing to empower some female clients and its findings should be referred to KxC deciding bodies.

3. Considering that KxC Institution will continue receiving people willing to do research in its field, it should equip its agencies with updated data base records containing the most relevant information of all its clients who have joined KxC to allow future researchers to more easily select the respondents for their research.

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