Assessment of the determinants of women economic empowerment: a case study of Faulu Kenya Machakos County

BY

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ABSTRACT

Microfinance firms act as tools in the fight for the women's rights and independence. Mayoux (1997) argued that the impact of microfinance programs on women is not always positive. Some women who have set up enterprises gained small increases in income as well as heavier workloads and repayment pressures. Sometimes the loans are diverted to other uses by men leading to decrease in male contribution to the family needs. The impact has been seen on increased domestic violence and worse in women with low resource base, limited skills and market contacts. Machakos County has several microfinance firms which are lending loans to women and the key leading ones are Kenya Women Finance Trust (KWFT) and Faulu Kenya. Although these microfinance firms are trying to empower women economically with loans; there seem to be slow improvement in their businesses and also in the family set up. This is evidenced by many loan defaulters leading to increased family and group pressures to bear with the problem. Inability to pay back loans has also resulted to auctioning of family property and use of group savings to settle the borrowed loans. As a result many groups have broken up as well as increased domestic violence within family set up. It is therefore evident that women empowerment is not just about supporting women financially; there seem to be other determinants of women economic empowerment and this is the reason why the researcher decided to assess the determinants of women economic empowerment in Machakos County. The general objective was to assess determinants of women economic empowerment and the specific objectives are; to investigate the effect of culture on financial management practices of women; to examine the effect of education on women economic empowerment; to establish how religious values and beliefs affect women economic empowerment and finally to determine how legal framework has affected women economic empowerment. This study was based on the Shock Theory of marriage by Richmond (1992) and Empowerment Theory by World Survey (2009). The Shock theory describes some of the legal, social and personal changes that occur in women's lives leading to dependence syndrome while Empowerment theory encourages people to have skills and knowledge that allow them to overcome obstacles in life or work environment. The study was contacted in Machakos County, a case study of Faulu Kenya microfinance institution. Faulu Kenya Machakos branch operates in three areas within Machakos County; Machakos municipality, Emali and Kitengela. The researcher was interested in contacting the study within Machakos municipality. A case study design was used and stratified sampling and purposive method used to get five self-help groups out of fifty self-help groups with a total of fifty members as a sample size. Data collection was done using three methods; Focused Group Discussion, personal interviews and Questionnaires. Data was analyzed using Microsoft excel package program. The main significance of the study was to help us understand how culture, education, religious values and beliefs, legal practices and awareness affect women economic empowerment. According to key findings of the study, (46%) of women strongly agreed and (39%) agreed that culture affects women economic empowerment. On education, (87%) said education was key to issues of women economic empowerment; 80% said religion was key to issues of women economic empowerment, while (90%) of women said legal framework was important in women economic empowerment. This knowledge will help enhance the achievement of Millennium Development Goals through vision 2030 on issues of gender equity by creating awareness on the real determinants of women economic empowerment.

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