

GENDER EMPOWERMENT AND ACCESS TO FINANCIAL SERVICES IN MACHAKOS COUNTY, EASTERN KENYA

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Abstract

In Kenya today, millions of people use mobile telephones not only to communicate with others but also to transfer and receive money. The most widespread money transfer service is that provided by Safaricom through M-PESA. In this study we tried to find out the extent to which people in some rural parts of Machakos County in lower Eastern Kenya use mobile money transfer services (MMT) in their daily lives and what impact this had on gender empowerment and roles. The findings indicate that most of the people in the study area use the M-PESA service in spite of the fact that other similar services are available to them. Women in the study area have benefitted more than men from MMT services. This is because mobile money transfer services have bestowed upon the women the financial independence that they did not have before the adoption of MMT. We conclude that access to financial services through MMT has had a positive impact on the empowerment of women in rural areas with no salaried jobs. However, access to MMT has had both negative and positive implications for gender roles and the former may prove a social cost to innovation.

Key words: Gender empowerment, gender roles, access to financial services, Mobile Money Transfer, Eastern Kenya

Introduction

There has been increased interest in access to formal financial services for low income people in developing countries in recent years. However, in Kenya, very few studies have been conducted to address the inter-linkages between gender empowerment, gender roles, and financial inclusion innovations. Mobile money transfer systems are new financial service technologies, yet they embody gender differences and play a part in social constructs like gender empowerment. Mobile money transfer and payments services have the potential to step-up financial inclusion for the poor. Competing mobile money transfer systems in Kenya constitute mobile financial platforms and currently there are four of these financial platforms. The best known even in rural areas is Safaricom with its mobile money transfer service locally known as M-PESA ('M' stands for mobile while *pesa* is a

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Kiswahili word for money). M-PESA is an application that resides on the SIM card of a mobile phone whose users may register for free with a network agent. The agents transfer cash into electronic value and vice versa for M-PESA users (Donovan 2012:2648).

Background

M-PESA, a pioneering mobile money transfer service in Kenya was launched in 2007. By November 2009 it had 8,597,738 mobile subscribers while person-to-person (P2P) transfers amounted to KES 23.96 billion. According to the Communications Commission of Kenya (CCK 2012), Safaricom had 19,006,981 users by October 2012. This represented 64% of the mobile money transfer market. Safaricom has also collaborated with one local financial institution, Equity Bank, and introduced a savings account known as M-kesho (*kesho* is a Kiswahili word for tomorrow). This account is designed for low income people and has no ledger fees, no minimum balance and no notice or penalties on withdrawal. It also has micro-credit facilities (emergency credit available through M-PESA), micro-insurance facilities, and a personal accident insurance coverage that translates into full coverage after one year. However, for one to open this account one must be an M-PESA subscriber. There are three other mobile money transfer platforms in Kenya, including **Airtel Kenya Ltd.** with its Airtel Money service. This is the second largest mobile money transfer system in Kenya. According to CCK (2012) Airtel had 4,914,060 (16.5%) users in October 2012. Orange Kenya Ltd. and its Orange Money service had 3,122,751 (10.5%) users while Essar Telecom **Kenya Ltd. with its** yuCash service had 2,659,647 (9.0%) users in October 2012 (CCK 2012).

Another mobile money transfer service called PesaPoint was launched as a third party ATM (Automated Teller Machine) network in 2005. The network has now transformed itself into a mobile money transfer payment and banking service through partnerships with banks, mobile money providers, and businesses. There is also Post Bank, a subsidiary of the Kenya Postal Corporation, which has its own upgraded mobile banking service known as Patacash (*pata* refers to the verb ‘to get’ in Kiswahili). Patacash also offers the same services as mobile phone operators. In addition, Tangaza Pesa (literally, ‘broadcast money’), an initiative by a private entrepreneur, has contributed to the increasing number of mobile money transfer services available to low income people. Lastly, there are some banks which have agents in shopping malls, restaurants, kiosks, and other places in rural and urban neighbourhoods, which serve people through mobile money transfer systems. For instance, the Cooperative Bank of Kenya has what is called Coop kwa jirani (*Kwa jirani* are Kiswahili words for “at the neighbours”), while the Kenya Commercial Bank (KCB) has KCB Mitaani (*mitaani* is a Kiswahili word for “residential estates”) that serves a similar function as mobile money transfer systems. This means that many Kenyans today are exposed to remote and contemporary banking in their daily lives.

The present study focused on how mobile money transfer platforms and solutions can assist women and other poor marginalized individuals to access formal banking and financial services in the study region. More specifically, it set out to collect data and analyze how mobile money transfer, banking, and other financial services contribute to gender empowerment and the livelihoods of local poor people.

Research problem and theoretical framework

Financial inclusion initiatives through mobile telephone payments, banking, and mutual assistance contribute to both community and individual empowerment. As with many poverty eradication initiatives in Africa, financial inclusion through mobile money transfer in Kenya tends to overemphasize community empowerment—the process of enabling communities to mobilize towards change (cf. Hennik et al. 2012:206). However, a number of issues still haunt financial inclusion initiatives including inadequate community agency (the ability of a community to set its own priorities, make decisions, and take action); capacity building; resource provision; opportunity structure; and sustainability. A focus on community empowerment presents aggregated evidence of the impact of an innovation at the expense of a closer reading and understanding of the status of individual empowerment—a process of transformation that enables individuals to make independent decisions and take action on the decisions that contribute to changes in their lives (ibid:207). Individual agency is an important means in the assessment of empowerment, self-identity and decision-making capacity. Social and cultural factors, such as gender roles and expectations constrain men and women’s realization of financial inclusion and empowerment. In this sense, an enabling environment of institutional structures and social norms, particularly related to gender roles and relations has the capacity to facilitate or hinder individual empowerment (cf. Narayan 2002:14).

Many development initiatives and current financial inclusion innovations, such as mobile money transfer contribute to the problematic of women’s empowerment, rather than gender empowerment. “Women’s empowerment” is a “bottom-up” process of transforming gender power relations through individuals or groups; it develops awareness of women’s subordination and builds their capacity to challenge it (Reeves & Baden 2000). The central proposition of this study is that while mobile money transfer and increased financial inclusion contributes to gender empowerment and improved livelihood, its inadvertent focus on women’s empowerment negates its positive contribution to socio-economic development.

Programs focusing on women’s empowerment and access of men and women to financial services in Machakos County, as in other parts of Kenya, operate in contexts of traditional gender roles. Women engage in reproductive roles and associated expectations owing to the traditional division of labour. Women’s responsibilities revolve around typical reproductive roles, that is, child care and domestic labour. This is different from men’s

productive roles, which entail income-earning capacity. Prior to the introduction of Mobile Money Transfer (MMT) and Mobile Financial Services (MFS) in Machakos County, gender roles influenced decisions regarding the use of money; men were expected to provide for their families, especially with regard to services that required monetary payments. Women were traditionally involved in reproductive roles and domestic labour, such as tilling the land for food, whilst financial decision-making in this regard was men's prerogative. This was the common cultural pattern, which tended to promote the subordination of women and inequality in financial practices. Financial practices showed male dominance among the Akamba people as most of the activities involving financial access tended to be dominated by men's direct or indirect decision-making role.

Methodology

Study site

The study was carried out between November and December 2012, and April and May 2013, in Machakos County, eastern Kenya. The county covers 6, 281 square kilometres, most of which is semi-arid hilly terrain. According to the National Bureau of Statistics, in 2009 Machakos County had 1,098,584 people, and 264, 500 households, with a population density of 177 persons per square kilometre (2011). The local livelihood derives from subsistence agriculture; the main food crops are maize and drought-resistant crops such as sorghum and millet. There are several open-air markets where farm produce, including fruits, vegetables, maize, and beans are traded particularly on designated market days. Machakos County is the Eastern neighbor of the capital Nairobi (see appendix 1) where important manufacturing and residential centers can be found. Proximity to Nairobi City County and the availability of large tracts of land with arable potential, provides Machakos County with a strategic social and economic advantage. There are many non-governmental organizations supporting women in development as well as gender and development initiatives. Owing to long experience with the vagaries of weather in semi-arid lands, the local people have developed unique livelihood resilience and some benefit from government initiatives towards empowerment of youth and women. This was an important consideration in our deliberate selection of the study site. The site provided an important opportunity for the study and exploration of the relevance of mobile money transfer, a financial inclusion innovation without an intended gender empowerment dimension in a context where such programmes, specifically focusing on women-in-development, have been initiated. The study area is predominantly inhabited by the Akamba, a Bantu-speaking community. However, individuals from other ethnic groups in other parts of Kenya and neighbouring countries worked and lived in the region at the time of the fieldwork.

Data collection

Data were collected in the three administrative divisions of Kinanie/Mathatani, Kangundo and Tala (see appendix 2) spread over several villages in the County. The study population consisted of males and females of the general public aged 18 years and above as well as representatives of mobile money transfer systems. An interview guide was administered to 439 mobile phone users (203 men and 230 women). Thus the sample population consisted of 47.6% males and 52.4% females. In addition, interviews were held with 12 (6 male and 6 female) key informants and focus group discussions with 12 groups (6 for males and 6 for females).

Study findings

Respondents' demographic characteristics

Gender: As already stated, the study interviewed 209 men and 230 women, representing 47.6% and 52.4% of the respondents, respectively.

Age and marital status: Table 1 shows the distribution of the respondents by age. A majority of the respondents were between 25 and 34 years of age.

Table 1: Respondents' Age

Age	Frequency	Percentage
15-19	38	4.3
20-24	70	15.9
25-29	143	24.9
30-34	90	20.5
35-39	41	7.7
40-44	22	5.8
45-49	17	3.8
50-54	20	4.5
55-59	9	2.1
60-64	1	0.2
75-79	4	0.9
Total	439	100.0

Most of the respondents (52.8%) were married whilst 39.9% were not. Of the remainder, 6.2% were widowed and 1.1% separated. Gender, age and marital status were the key demographic factors in this study as they influence social interaction and relations. These in turn shape monetary practices, access to financial services, and innovations for community economic empowerment. All the respondents were

ethnically homogenous (Kamba); owing to the environmental and economic limitations, there was negligible presence of people from other ethnic groups in Kenya.

Socio-economic status:

The respondents were generally poor, but the sample included people involved in petty business, and those who were in low ranking formal employment or with kin in some form of income generating activity. The sample also included a mix of respondents from rural and peri-urban neighborhoods. Low income, middle income, and unbanked people are the largest beneficiaries of MMT and M-Banking services in the area. A majority of the people interviewed had no bank accounts and few mobile users with bank accounts indicated that MMT services are cheaper and more convenient than banks because they save them the stress of waiting on long queues in the few banks available.

Access to coverage and use of mobile money transfer services

The MMT services are concentrated in relatively high population density areas, that is, townships and shopping centers. Almost all the respondents (98.2%) owned mobile phones. Of those who owned mobile phones about 47.5% were men and about 52.5% were women. However, some of the respondents did not have personal mobile phones; they accessed MMT and MFS from handsets belonging to their kin and other members of their social networks. Contrary to the expected outcome of this study, there was no significant variation between men and women with regard to mobile telephone ownership. Some respondents indicated that they had only SIM cards which they inserted in borrowed handsets while others accessed the MMT services through the mobile platform agents' phones.

All the respondents were using MMT services at the time of the study. Asked as to which MMT service they used, an overwhelming majority (98.8%) stated that they used M-PESA, leaving a mere 1.2% who used Airtel money. Thus, the country-wide dominance of Safaricom's M-PESA service was seen in the study area. This points to possibilities of Safaricom's attractive business model vis-à-vis those of competitors, faithfulness of conservative Safaricom subscribers, or the monopoly that the political economy of mobile telephone business confers upon the leading networks. Those who use the services accrue relative advantages in micro-entrepreneurship such as small business loan transactions and domestic maintenance, as well as the payment of school fees and various bills. Table 2 shows that Airtel (ZAP) MMT services were not used as much as M-PESA among the men and women who participated in the study.

Table 2: Frequently used MMT services by gender

Gender	Which MMT services do you frequently use?		Total
	M-Pesa	Airtel Money	
Man	199	3	202
Woman	221	2	223
Total	420	5	425

The respondents used M-PESA services more than ZAP or any other MMT platform for a number of reasons. First, M-PESA still enjoyed the monopoly in the study area as aforementioned. Second, Airtel was establishing its services, which were yet to become familiar to many residents of Machakos County. Third, Safaricom appealed to people because they had developed trust and confidence in this service provider after a long time of presence in the study area and the rest of Kenya.

Relative to Airtel and its ZAP/Airtel money services, most respondents argued that Safaricom and its M-PESA overcame network issues and transfer errors faster. Participants in a focus group discussion in Tala, for instance, concurred with one of the respondents' views that network problems cause delays in carrying out MMT transactions, thereby negatively affecting the use of any other provider apart from Safaricom. While Safaricom faced similar issues, such as cancellation of journeys due to MMT network problems, the mobile service provider and M-PESA's MFS remained important for customer choice due to its ubiquity, faster resolution of customer issues, and the assurance of security of the money transferred.

Further focus group discussions indicated that Safaricom and its M-PESA services were popular because they offered opportunities for customers to send and receive money directly, as well as to make deposits and withdraw money through many bank branches. On their part, the key informants observed that MMT had increased people's access to money and financial services everywhere in the study area, especially through Safaricom's M-PESA.

Gender patterns in MMT service utilization

The study population uses the mobile phone mostly for sending and receiving money through M-PESA. Asked as to how often they use M-PESA to transfer money, over one-third (c.35.5%) did so often. In terms of gender, women said that they used this service more often than men. Asked as to how often they received money

through M-PESA, again more women than men did so. These two scenarios suggest that in the study area, women are much more involved in MMT activities than men. However, more men than women used the specialized mobile financial services, especially m-banking facilities. The key informants asserted that network delays, shortage of “floats,” fear of fraud, and transactions in fake money discouraged more women than men from using MMT services in general and M-banking in particular.

Arguably women tended to be more skeptical of Mobile Money Transfer (MMT) and Mobile Financial Services (MFS) than men. Many women who participated in the study in Tala and Kangundo divisions, for example, indicated that their husbands and sons in towns neglected their roles as men because they rarely visited their rural homes as long as they could “M-PESA” (send) money to their families. They argued that some family matters, such as, family planning, decision making, attending to children’s personal education needs, and child rearing concerns, required the attention of both spouses. Yet the introduction and use of MMT and MF services meant that men were rapidly forgetting their family gender roles such as family leadership, important decision making, and child rearing roles. In addition, women were more suspicious about the possibility of their male partners or spouses using mobile money services to conceal their “*mpango wa Kando*” (extra-marital relations or extra love affairs). More women than men who participated in Focus Group Discussions in Machakos town expressed uncertainties associated with the use of MMT and M-payment services. This contributed to their unspoken skepticism about the mobile money services as one participant explained in one of the focus group discussions:

“There are cases of fraud by the payment point operators and threats from criminals...People receive threatening messages requesting money to be sent to their phones. Many women, especially the elderly, do not understand the mobile charges for sending and receiving and they fear that agents steal their money. Some users agents say they do not have enough money to give; especially in remote areas. This makes us travel to far places to get the cash.”

Similarly, more women than men reported having been affected by the risk, anxiety, and inconvenience of sending money to wrong numbers. Although they were able to retrieve their money, this was only after waiting for a full day for the transactions to be reversed. Other respondents said that they lost their cash because they did not know how to report the issue to agents or to the customer care centre.

Other than transacting through MMT for business purposes, MMT transactions are carried out mostly between husbands and wives, and boyfriends and girlfriends. It emerged that men sent money more than women did. Women respondents argued that this gender difference reflected the expectation that men have the responsibility to provide for and take care of women and families. Observation in the field revealed that, indeed,

men visited M-PESA outlets to send money more than to receive it. On the other hand, women visited the MMT agents to receive more than to send money.

MMT, MFS and gender empowerment

Ready access to Safaricom and its MMT and payment services has the potential for gender empowerment, especially for women. This is because women in the study area indicated that they were able to access and control their financial resources through the MMT services. They are able to own their personal accounts without the limitations of detailed account opening requirements and having to obtain permission from men, particularly spouses. In addition, the ease in money transfer and payments has boosted women's businesses and their participation in household livelihood pursuits. The women also stated that these services had enabled them to share the role of breadwinners with the men and to take care of their families when the men waived their responsibilities. In all three focus group discussions for women in the three sites of this study, the participants concurred with the observation that:

“...women who work in small businesses are able to take roles, such as providing for families, receiving and managing money, and even accounts.....but men get dissatisfied because MMT services make women take over men's decision-making roles requiring direct use of money.... For them, the norm is for men to always take the lead...”

Similar findings were observed by Sankale in the neighbouring Kajiado County, which is predominantly occupied by the Maasai community, who observed that:

“Traditionally, Maasai women were passive participants in running the family; they were only engaged in collecting water, cooking, looking after livestock and general care of children. However, with the changes in technology and their participation in public sphere, the Maasai women can now engage in income generating activities” (2010:35).

For their part, the men who participated in the study stated that they were able to settle many issues just by pressing a key on their mobile phones, and this also reduces the cost of having to take money physically to creditors. They also felt empowered since they can meet their social and financial obligations easily and on time. Depositing and withdrawing money from the neighbourhoods was seen by the men as a measure of easy access.

Low income, middle income, and unbanked people are the largest beneficiaries of M-banking services in Kangundo Division. This was the case in the rest of the study area. A majority of the people interviewed had no bank accounts and the few mobile users with bank accounts indicated that MMT services are cheaper and more convenient than banks because they save them the stress of waiting in long queues in the few banks that are available.

MMT services and consequences for gender relations

The study findings suggest that MMT services have the potential for strengthening kin and non-kin social bonds through ready support for social and cultural events such as funerals, parties, and fundraising. MMT service users in the study area indicated that this facility enhanced reciprocity and sharing. In the first place, some of the respondents indicated that in times of social emergencies, they could borrow phones even from “strangers” to communicate with members of their social networks. In case there was need for immediate money transfer, some kind people would receive the cash on behalf of others regardless of whether they were relatives or not. Second, people would support each other by sending money in times of need, such as funerals and hospital bill fundraising on behalf of friends. Sankale similarly observed that some of the women in his study area used mobile phones to organize social meetings and share airtime through the *sambaza* (*sambaza* is Kiswahili for “to spread”) service provided by Safaricom (2010).

Participants in the present study expressed fear that gender role conflicts, strain, and abdication, especially among men, are likely to increase as a result of unregulated MMT since this creates the “*sambaza* syndrome.” This was related to what some informant dubbed “money flying around; that is a somewhat senseless money sharing based on cultural norms or sharing, reciprocity, and generosity, or economy of affection” (cf. Hyden 1983, Waters 1992). According to key informants interviewed in the present study, some local people in the study area had qualms about embracing and using the MMT technology because it was already breeding suspicion and mistrust about spousal/partner fidelity, real family incomes, misuse of family resources, and remittances. In addition, one key informant blamed the deteriorating communication between men and women in households on the effects of MMT. She said:

“people from the same house, for instance a husband and a wife, would not be talking, but they keep sending each other mobile phone short messages... they would even send money together with withdrawal fee as soon as they left the house...this shows how mobile money is contributing to increasing holes in the vessel...” (i.e. increasing the number of dysfunctional families).

Focus group discussions revealed that MMT has increased the rate of women's absenteeism from home as it has made it easier for them to engage in small-scale businesses where they spend most of their time. A male key informant observed that MMT and other MFS increased money flow which enabled more women to pay and to get credit for their small scale business. According to him, growth in opportunities of small scale business was responsible for women's reduced participation in their reproductive and domestic roles, which they increasingly relegated to house helpers or men who were unemployed. Some respondents argued that MMT encouraged women to be away from home without consideration of negative marital consequences as they are no longer financially dependent on men and could more easily borrow money for their own needs than before.

Both men and women observed that m-banking and payments contributed to conflicts in households since the technology encourages concealment of family financial transactions and misuse of incomes. Furthermore, the mobile money technology encourages men to abandon their families and simply send them money from wherever they work instead of visiting their families regularly as was the case before mobile money transfers. Some respondents therefore, associated the increase in marital problems and lack of parental guidance with the increase in the adoption of mobile financial services.

The study findings suggest that in the study area, both men and women own mobile phones. However, slightly more women than men own phones. The study's subjects use their phones mostly to send and receive messages, and to send and receive money. In terms of MMT, almost all the people involved in the study use the M-PESA money service provided by Safaricom. The study findings indicate that more women than men send and receive money through their mobile phones.

Both men and women also use MMT to build social relationships and to spend money on this form of investment. However, in terms of empowerment, women seem to have benefitted more. This is because mobile money transfers have given them the financial independence that was lacking before this technology was adopted in the area. They are now able to use the remittances to run small businesses which, in turn, generate incomes that supplement family incomes. A key informant in Kangundo Division, for instance, observed that:

“Mobile phones and MMT services are supporting small-scale enterprises and local farmers in marketing and sale of their produce thus enhancing their income level. Mobile phones are supporting families to maintain contact with their members and spouses in the different areas they work, and support women—the primary small business operators— and men to carry on business operations effectively”.

In cases where the men have neglected their family roles, the women have taken over as the bread winners. As was observed in one focus group discussion,

“...most women have their husbands, sons and other family members and relatives in towns. These primary kin send money for family maintenance and business expansion. Most women confess that MMT services increase income of their businesses and facilitate easier business transactions...they only need to purchase commodities through M-PESA, and have them delivered cheaply.... Men frequently send money to their families in different places and children in schools and colleges. Aged and unemployed men receive money from their children and friends in towns and other places for business and personal upkeep.”

Financial inclusion and the gender empowerment dilemma

MMT has facilitated access to financial services and contributed to empowering women in the study area economically and, by extension, through raising their social standing in society. Thus, access to financial services has had a positive effect on the economic empowerment of women in rural and peri-urban settings. The women have more access to money and more chance to participate in the important financial decisions that affect their primary kin and themselves. However, access to the MMT has both negative and positive implications for gender roles and the former imply a social cost on innovation. The consequences of mobile phones for livelihood among the poor continue to be felt in Kenya as the uptake of phones and utilization of MFS increase as in other parts of the Global South. This study points to the need to consider ethnographic work that can show that the implications of mobile telephone innovations go beyond the economic and require concurrent efforts towards socio-cultural empowerment (cf. Ling and host 2011; Tachi et al. 2012).

Conclusion

Social roles contribute to the differences in economic activities that women and men undertake. This may in turn shape gender related demands for different financial products and services. Current MMT services meet immediate practical gender needs, but may fail to meet strategic needs of people, especially women. MMT enable women to meet household needs which generally fall under their gender ambit, however traditional gender roles may impede women's effective investment in income generating activities. The need to expand economic assets among men and women at both household and enterprise levels for improved household wellbeing justifies the need for promoting financial inclusion initiatives. This study has shown that women in rural and peri-urban areas in Eastern Kenya have the potential to be the primary financial managers in most families. However, the use of mobile money transactions for them entails mainly receiving family and petty business funds through mobile

phones. MMT technology and its social marketing are yet to provide mechanisms that would encourage meaningful savings and borrowing among men and women. Poor rural women and men do not hold accounts at formal financial institutions. MMT and appropriate mobile banking services would provide such an opportunity, especially to women. Utilization of MMT services in Eastern Kenya indicates that women lack access to financial services relative to men. Financial policy makers need to pay attention to making developments in the financial sector that are more inclusive of women. This may encourage both men and women to surmount many barriers to saving and borrowing. So far, MMT services facilitate insignificant borrowing and social exchange among family and friends. These services are yet to promote sustainable formal borrowing and saving. Women struggle to grow their small scale businesses using little or no formal credit facilities. As a result, most businesses remain informal and in low-value areas – with not enough emphasis on financial products and services to help the expansion and growth of micro business (African Development Bank 2012). MMT services in Kenya can suitably provide such formal services at a cost that low income people can consider reasonable.

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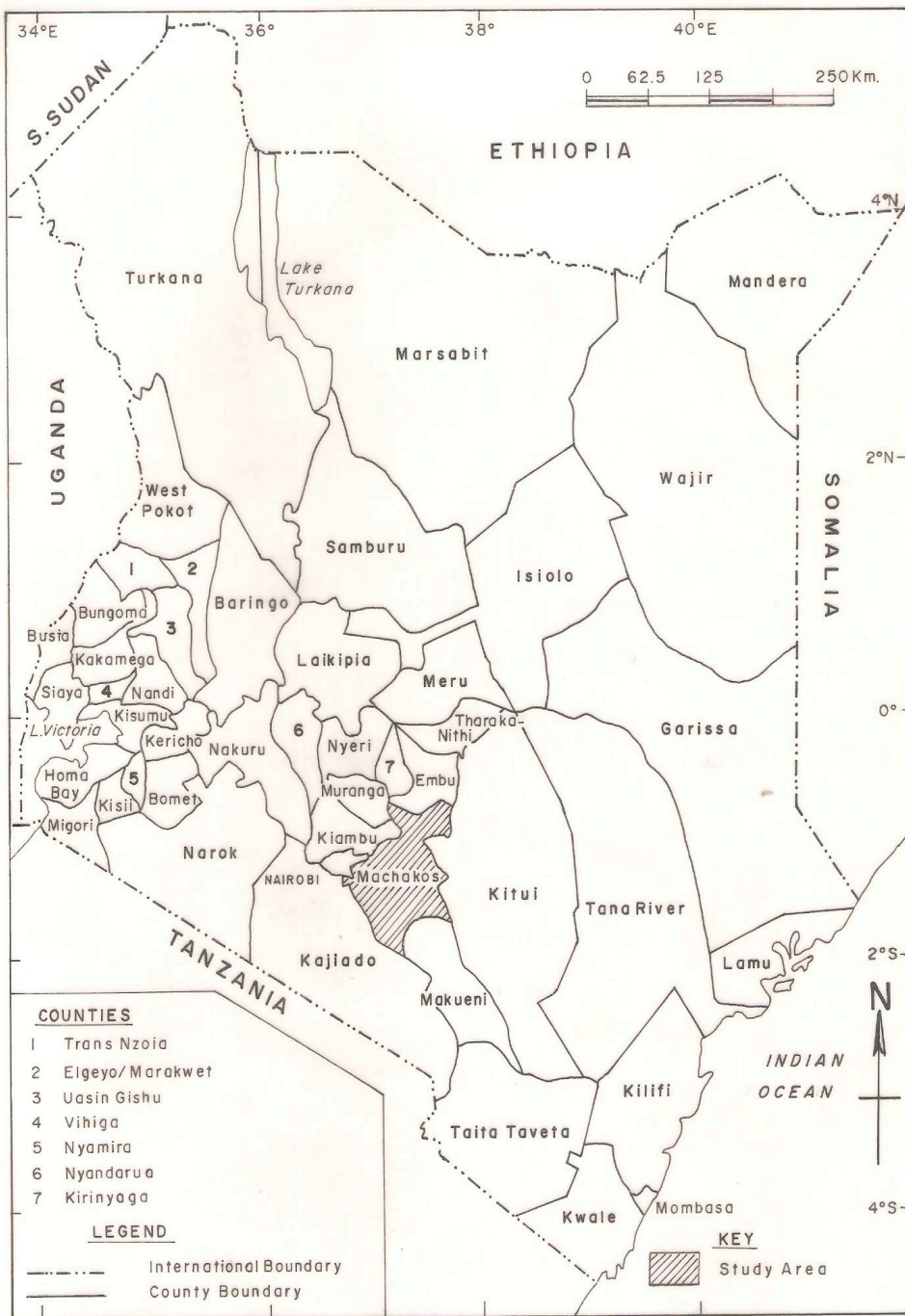
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Appendix 1: Study Site; Machakos Conty in Kenya



Appendix 2: Fieldwork Sites

