

**INFLUENCE OF MOBILE MONEY ON CONTROL OF PRODUCTIVE RESOURCES  
AMONG WOMEN MICRO ENTREPRENEURS PARTICIPATING IN TABLE BANKING  
IN NAKURU, KENYA**

**Milcah Mulu-Mutuku  
Egerton University, Kenya**

**Castro Ngumbu Gichuki  
Nanjing Agricultural University, China**

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## ABSTRACT

With mobile money technology being adopted, financial inclusion especially with regard to women and less educated is becoming a reality. In Kenya the high rate of adoption of this technology has resulted in more mobile money accounts than bank accounts. In this study we sought to determine whether mobile money usage influences control of productive resources among women micro entrepreneurs participating in table banking. The Government of the Republic of Kenya has been encouraging female entrepreneurship as one strategy of propelling the nation to the status of a newly industrialized country able to offer comfortable life to her citizens. Success in entrepreneurship is linked to control of productive resources yet this is a gendered aspect that favors men in much of the developing world. It is therefore imperative to document how women control these resources in the business context. A mixed data collection approach was adopted comprising a questionnaire administered to 392 respondents, two object-centered focus group discussions, and in-depth interviews with ten respondents. Questionnaire data were analyzed using frequencies, percentages and correlation coefficient while the rest were analyzed qualitatively.

Mobile money technology has enabled women micro-entrepreneurs to control productive resources and especially business money. Results indicate that use of mobile money services influenced control of resources, especially those services that are easily integrated into existing social and business arrangements. Further investigations revealed that mobile money services have provided discreet methods of keeping business financial transactions shielded from husbands' interferences. Interestingly, there was low usage of micro-savings and micro-credit services for table banking activities. Consequently, mobile micro-credit services had no significant relationship with control of productive resources. Qualitative data indicated that men are joining 'women-only' groups and are contributing new ideas and perspectives leading to investments in areas that are not traditionally for women.

## 1.0. INTRODUCTION

Although Kenya's financial system is by far the largest and most developed in East Africa, and the proportion of the population using formal financial services has continued to increase, the formal banking system outreach still remains limited (Beck *et al.*, 2010). Financial exclusions are evident especially with regard to gender and education levels. Men and highly educated persons are more likely to use formal banking services, while women and the less educated are more likely to be restricted to informal financial services (Beck *et al.*, 2010). Nonetheless, mobile money technology is contributing to financial inclusion as its adoption cuts across the banked and the unbanked populations (Dupas, Green, Keats & Robinson, 2012).

Kenya is one of the countries that have experienced phenomenal growth of mobile money services. These services can be categorized into four major types: (i). mobile money transfer - services allowing users to send or receive money through mobile phones, (ii). mobile banking - services allowing customers of financial institutions to access their bank accounts and to transact via mobile phones, (iii). mobile payments - services allowing cashless payments for goods and services (Subia and Martinez, 2014). (iv). Micro-savings and credit services – services allowing savings of little amounts of money in virtual accounts and accessing of micro-credit on the basis of patronage. The high adoption rate of mobile money technology being witnessed in the country has translated to significant financial inclusion. As such Kenya is among the 19 countries in the world having more mobile money accounts than bank accounts (GSMA, 2016).

Mobile money services have permeated every sector of the Kenyan economy and changed how people transact business and interact with one another. It has provided quick and secure person-to-person money transfers, cashless payment of goods and services, and links to bank accounts (Donovan, 2012; UNCTAD, 2012). What were once long and tedious processes and out of reach for most people in the country are now achieved at the 'touch of a button'. Due to the convenience,

efficiency, and transaction simplicity provided by this service, many people have adopted the mobile money technology (Lawack, 2013; Peake, 2013; Kariuki & Ngugi, 2014) with over 80% of the Kenyan adult population using it for various purposes (Peake, 2013). However, penetration of this technology among women is reportedly lower than among men due to relatively low levels of literacy and mobile phone ownership among other reasons (Scharwatt & Minischetti, 2014). Deepening of outreach efforts among women is therefore necessary.

The Government of the Republic of Kenya has placed a high value on enhanced women's participation in entrepreneurship as the country endeavors to attain the goal of "a transformed, newly industrializing, middle-income country that is able to provide a high quality life to all her citizens by the year 2030" (Government of the Republic of Kenya, 2007). As such, enhanced women's control of productive resources, in terms of decision-making power, is important to the nation of Kenya due to its positive correlation with flexibility in the pursuance of profitable opportunities.

Inasmuch as this is important, it is no secret that access to and control of productive resources is a gendered aspect in much of the developing world with women's relationship to resources being more of a compromise between cooperation and conflict within the household (Flora, 2001; Kameri-Mbote, 2006; Parveen, 2008; FAO, 2011; Galiè *et al*, 2015). Women are sometimes viewed as too weak and emotional to have control of resources, a situation compounded by the hinging of continuity of household and lineage on patrilineal descent (Flora, 2001). In addition, the Invested Development (Spring 2012) Research briefs report that "... women experience limited control of their money, too often due to a frivolous or alcoholic husband". Consequently, men are the controllers of much of the productive resources in the developing world, yet poverty alleviation has been linked to women's access to and control of productive resources, which has been found to enhance, among other things, income generation (Parveen, 2008; FAO, 2011; Galiè *et al*, 2015).

This lack of control of productive resources coupled with women's exclusion from formal banking systems has adversely affected the productivity of women micro entrepreneurs. Mobile money may provide the solutions to this double-pronged problem. Kariuki and Ngugi (2014) found out that more than half of micro entrepreneurs are using mobile money. Additionally, mobile money enhances privacy and autonomy due to its invisibility compared to cash, meaning women are able to save money without seeking permission from their husbands (Donovan, 2012). How this has influenced control of productive resources was the focus of this study. As efforts are put in place to reach the unbanked and those living on less than USD \$2 per day with mobile money services (Noz, Azzi & Coppens, 2010), it is imperative that the social dimension of the effects of these services is not lost.

The informal banking systems remain the main source of capital for women entrepreneurs in the micro enterprise sector. In particular, table banking plays a key role in providing credit to these women due to the flexibility of the lending terms and use of mutual morally binding group guarantees in place of collateral. Table banking is a variant of the much-touted village-banking model. In table banking, rather than save money in a bank account, members save and borrow money immediately leaving a small percentage for administration and insurance purposes (Kariuki & Ngugi, 2014). Extra money is raised through payment of membership fees and penalty fines (Kariuki & Ngugi, 2014) charged to those who contravene the agreed upon rules. Clients are typically low-income farmers and self-employed persons in both urban and rural areas, the majority of whom are women (Ledgerwood, 1999). This informal banking system provides the poor with the needed financial products and services to build assets, stabilize consumption and shield themselves against risks (Rotich, Lagat & Kogei, 2015).

In this study, we sought to explore how mobile money services interact with table banking to influence control of productive resources among women micro-entrepreneurs. In particular, we sought to determine whether women micro entrepreneurs participating in table banking and at the

same time using mobile money have the power to make decisions with regard to utilization of productive resources on their own to the benefit of their enterprises. This was inspired by the fact that success in entrepreneurship requires control of productive resources to enable quick and flexible decision making in order to take advantage of emerging profitable opportunities. Women in much of the developing world have been disadvantaged in this arena due to patriarchal family systems where control of what is considered as a major productive resource such as money, land, education, information and labor is vested on men.

## **2.0. RESEARCH QUESTIONS**

The study sought to answer the following questions:

1. How knowledgeable are women micro entrepreneurs participating in table banking about mobile money services available to them?
2. What mobile money services do women micro entrepreneurs participating in table banking utilize?
3. How much money do women micro-entrepreneurs save and borrow from their table banking groups?
4. What are the relationships between levels of knowledge of available mobile money services, mobile money services utilized, level of participation in table banking and level of control of productive resources?
5. What are the perceptions of women micro entrepreneurs participating in table banking on the influence of mobile money on their power to make decisions with regard to utilization of productive resources (control of productive resources)?
6. Are there cultural norms that influence women entrepreneurs' control of productive resources and use of mobile money services?

### 3.0. METHODOLOGY

The study was conducted in Nakuru County in Kenya and targeted women micro entrepreneurs participating in table banking. The vast majority of participants in microenterprises, either as enterprise owners or as employees, are the poor in society (Mulu-Mutuku, Odero-Wanga & Ali-Olubandwa, 2015). This section of entrepreneurs is considered by commercial banks to be high-risk borrowers and they are therefore excluded from services offered by these banks. Consequently, many of them have joined table banking groups to access financial support for their enterprises.

Since the Nakuru County Gender and Social Services Office did not have a complete and reliable record of these micro-entrepreneurs, assistance was sought from organizations promoting table banking groups in Nakuru. Three organizations were of great help in mobilizing participants for this study. These organizations were: Youth and Women Self-help Programme, Nakuru Uplift Community Based Organization, and Hand in Hand Eastern Africa. Through them, 392 respondents were identified.

A mixed data collection technique was adopted for this study as follows:

**i). Questionnaire:**

The researchers developed a researcher-administered questionnaire with assistance from the IMTFI Team. This questionnaire facilitated collection of data on: level of knowledge of available mobile money services among women micro entrepreneurs participating in table banking, mobile money services utilized by women micro-entrepreneurs, level of participation in table banking, and level of control of productive resources. Control of productive resources was measured through self-reporting on the extent to which the micro-entrepreneurs make decisions regarding the utilization of productive resources. Further, their perceptions on the influence of mobile money on control of productive resources were sought.

ii). **Object-Centered Focus Group Discussions:**

Two focus group discussions were conducted using two types of charts: a mobile money services chart and a productive resources control chart (see appendices 7.2 and 7.3) to stimulate conversations on financial practices and cultural influences on control of productive resources. Perceptions of micro-entrepreneurs on influence of mobile money on control of productive resources were also explored.

iii). **In-depth interviews:**

Ten (10) women micro entrepreneurs were interviewed aimed at creating a clear understanding of how mobile money interacts with table banking to influence control of productive resources and how cultural norms play out in the new dispensation of mobile money technology. The in-depth interviews sought to answer the following questions:

a). In which specific ways has mobile money changed the way table banking is transacted and experienced by women micro entrepreneurs?

b). What changes have women micro entrepreneurs experienced in the following areas of their lives since they started using mobile money services:

i). personal life

ii). family life

iii). business

c). How has the use of mobile money influenced women's decision making with regard to: access to and use of business information; business finances, business investments and purchase of business assets; labour for business; and use of income both at business level and household level?

d). What has mobile money enabled women micro entrepreneurs to do that they could not otherwise do?

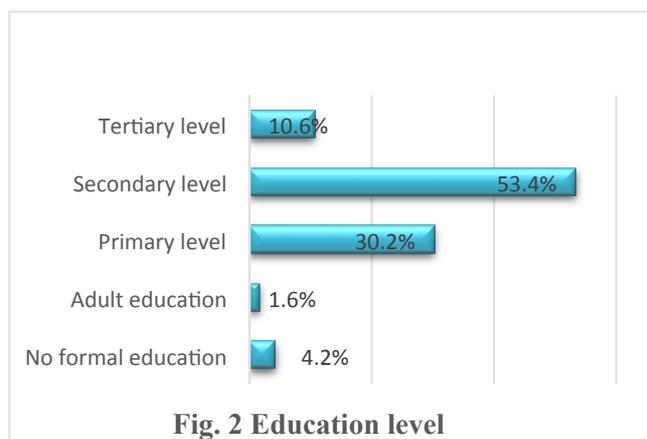
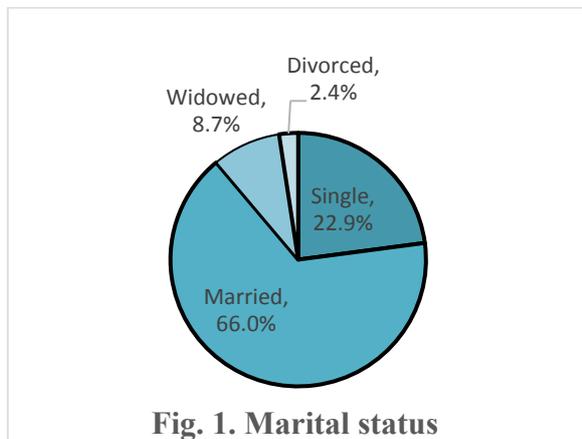
e). Different communities have various expectations of what is right and what is not right for women entrepreneurs to do. How has mobile money influenced these expectations at a household level and a community level?

A results dissemination workshop was held in Nakuru town involving women micro entrepreneurs, leading mobile money service providers (Safaricom and Equity Bank) and table banking promoting organizations. Women micro-entrepreneurs had the opportunity to interact with Safaricom Ltd and Equity Bank Ltd personnel as well as leading table banking group promoters.



## 4.0. STUDY RESULTS

First, the characteristics of the respondents were determined. Their ages ranged between 19 years and 75 years old, with a mean age of 37.5 years. As illustrated in figure 1, about two thirds (66.0%) of the women were married with 9.3% of the married reporting being in female-headed households, due to absenteeism of husbands. The major cause for absenteeism of husbands was migration to other places in search of job opportunities. A few of the husbands had alcohol addiction challenges rendering them incapable of heading families.

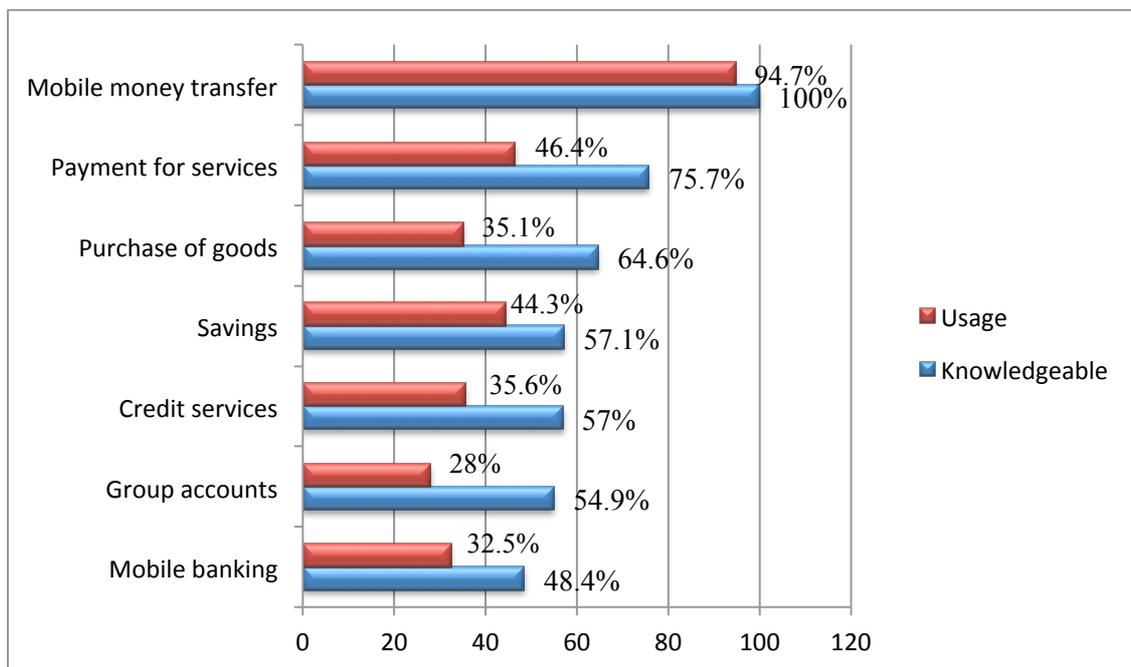


Further, information in figure 2 suggests that the respondents had attained higher education levels than the general population with over half of the respondents (64.0%) reporting either secondary or tertiary level of education compared to national rates of 43% (Kenya National Bureau of Statistics, 2014). Only 4.2% had no formal education compared to 7% nationally. Though all respondents were running businesses, 29% did not rely on them as their major sources of income but were used to supplement income from farming activities and salaried employment.

### 4.1. Knowledge and usage of available mobile money services

More than half of the respondents were aware of almost all the mobile money services available to them. All the four categories of mobile money services namely, mobile money transfer, mobile

banking, mobile payments, and micro-savings and credit services, were utilized but in varying degrees as shown in figure 3.



**Fig. 3: Knowledge and usage of selected services**

**4.1.1. Mobile money transfer services**

Information displayed in figure 3 indicates that everyone was knowledgeable about mobile money transfer service though 5.3% did not use it. A respondent remarked, “...one gets to know how to send money before knowing how M-Pesa works”. This service has played an integral role in the lives of women micro-entrepreneurs at personal and household levels. It has facilitated the fulfillment of personal obligations and meeting emergencies for example sending money to relatives in rural areas, purchasing of drugs for elderly parents, paying school fees and so on.

At a business level, the service has drastically cut down costs associated with purchasing of merchandise; instead of travelling to far off places to buy merchandise for businesses, many respondents transfer money to ‘trusted’ suppliers of the needed goods, who then pack and dispatch

them, mainly through the public transport system. One respondent said, "... nowadays I rarely go to the agro-vet in town; I send money, and they send what I want". Some use this service to purchase business merchandise from as far as Kampala in Uganda where household and clothing items are relatively cheap. The few respondents who did not use the service cited fear of sending money to the wrong person, fraud, and the expense associated with the service use.

#### ***4.1.2. Mobile banking services***

Information depicted in figure 3 surprisingly indicates that just above half of the respondents (51.6%) did not have knowledge about mobile banking yet 77% owned bank accounts registered in their names. Consequently, only about a third of the respondents utilized this service. Banks have marketed this service to their customers aggressively through short messaging service and through other means. Further probing revealed that quite a number of respondents had not registered their mobile phone numbers with the banks.

Mobile banking has enabled women micro-entrepreneurs to save money in their bank accounts, conveniently service business loans, and pay bills. One respondent remarked, "in the past it was difficult to access my bank account due to distance. It also did not make sense going all the way to town to deposit just a few shillings; but with my account linked to my phone, I bank any amount of money whenever I want. My account is active". Another added, "we can now repay loans in small manageable amounts".

Those who did not use this service cited reasons that can be grouped into two: technology aversion and lack of trust. One respondent retorted, "we have to observe it for some time before using it; what if the systems collapse with our money like it happened with pyramid schemes?" (Seemingly referring to money "growing" schemes in which several Kenyans were defrauded of their money in the past).

#### ***4.1.3. Mobile payments***

This service comprises the purchase of goods and payment for services. The latter was known and utilized by more respondents than the former especially for paying electricity and water bills as well as school fees for their children. A major benefit of using this service is saving on time. Those who do not use the service cited lack of information and fear of losing money if one mistakenly uses the wrong account or business number. The few respondents who purchase goods through a till number mentioned security for their money as a major benefit they derive from it. One chairlady of a group narrated how a group member was robbed of a lot of money when going to purchase merchandise for their group-owned enterprise. Since then the group purchases business goods through a till number or other cashless means. Those not using the service cited as reasons the lack of adequate information, fear of hidden charges and that most businesses in their locality did not have till numbers.

#### ***4.1.4: Micro-savings and credit services***

Three types of services were evident under this category: (i) a paperless micro-savings product for individuals; (ii) a paperless micro-credit product for individuals (e.g. M-Shwari); and (iii) a paperless micro-savings product for groups (e.g. M-Chama). Just over half of the respondents had knowledge of these services but their usage was quite low with the group micro-saving product being utilized by just above a quarter of the respondents.

Though the micro-savings and micro-credit products for individuals are offered through one account, respondents reported the use of the micro-savings product more than the micro-credit product. One would have expected a high usage of the flexible loaning services with favorable facility fee but only 35.6% of the respondents utilized this service. Many of those who use the micro-credit service do so for personal purposes but not for financing business activities. The major reasons for not using this

service were; lack of adequate information on the service and inability to earn adequate points through patronage to guarantee a sizeable amount of credit to cover business financial needs.

The micro-savings product for groups has not been adopted much by table banking groups. Though 54.9% of the respondents reported knowledge of it, only 28% used the service. Many reported that the service was not necessary since their groups held frequent meetings where members pay their dues as others borrow. These meetings are also necessary for bonding purposes, planning on group investments, and as a source of support in case a member is in any kind of difficulty, both at personal and business levels. Not surprisingly then, those that used this service did so on micro-finance institutions' accounts but not for table banking purposes.

#### **4.2. Participation in table banking**

Participation in table banking was measured through the amount of savings one had and the amount of the loan borrowed from table banking groups. The amount of savings among the respondents ranged from KES 200 (1 USD  $\approx$  KES 100) to KES 150,000 with 50% of the respondents saving below KES 10,000 and only 5% saving over KES 50,000. Loans ranged from KES 2,000 to as high as KES 350,000. Some had borrowed through several loans. Cumulatively the highest amount borrowed was KES 460,000 with 87.4% borrowing a cumulative amount of KES 100,000 and below. Half of the respondents (50%) had borrowed a cumulative amount of KES 24,500 and below.

Table banking groups have assisted women micro-entrepreneurs to build up their business finances. One respondent remarked quite happily, "Can you imagine I am servicing a KES 70,000 loan?" This particular respondent had joined a table banking group with KES 200 three years before this interview. She had built-up her business finances to a point where she could afford to service a KES 70,000 loan comfortably and that was a great achievement.

We found some women groups have male group members. On asking the men why they joined women groups, their responses were similar, that it is not easy to bring men together to benefit from the pooling together of resources yet they have financial needs just like their female counterparts. One of them responded, "...women's eyes were opened long ago but men's eyes are still closed" referring to the realization of women of the need for supporting one another through pooling resources. According to the Social and Gender development Office, Nakuru, the government has allowed men to join women groups provided men are not elected as officials of the women groups.

We sought to determine the perception of women on the usefulness of male group members. Their responses pointed to the positive roles men play in these groups. One female group member responded, "we consider men as 'pillars' in our groups because there are things that a woman cannot do, like lifting heavy loads, yet men would perform them comfortably. They undertake for us duties that we are not able to undertake". Another pointed out, "men see things from a different perspective. They bring in new ideas like trying out big investments. Our group is saving money to purchase land by the end of the year, something we had not thought about on our own". An elderly lady had an interesting response, "you know sometimes women can be petty; arguing over small things that derail the activities of the group! Men are quick to get us back on track when our conversations divert to petty issues".

### **4.3. Control of productive resources**

Productive resources of interest to this study were money, labor, business information, education, and land. Control was measured by the decision making power with regard to these resources. A majority of the respondents had freedom to make decisions on many of these resources as depicted in Table 1. However, many women micro-entrepreneurs did not have control over land especially the married ones.

**Table 1: Control of productive resources**

<b>Control of productive resources</b>	<b>Percent</b>
<b>Money</b>	
Own bank accounts (registered in their names)	77
Manage business financial records on their own	71.8
Freedom to use money	81
<b>Labor</b>	
Freedom to makes changes in business	74.1
Decides who to employ	67.8
<b>Business information</b>	
Friends are the major source of business information	58.8
Husband/brother is the major source of business information	29
Attend business conferences	74.1
Husband/Brother attends conferences on their behalf	7.4
<b>Education</b>	
Planning to go back to school	27.4
Would like to go back to school but male relative cannot allow	12.4
<b>Land</b>	
Own land registered under their names	22.7
Own land jointly with husbands	27.7

In Kenya, land ownership is an important investment; almost everyone looks forward to owning some piece of land. Less than a quarter of the respondents owned land, corresponding to the proportion of single women in the study (22.9%). Further probing revealed that control of productive resources depended on the context of its use. For instance, women agro-entrepreneurs were more concerned with gaining and maintaining control over land and money for the success of their enterprises while the other entrepreneurs were more concerned with controlling money and business information.

Land and money have traditionally been a preserve for men; therefore, respondents devised ways of going around the control problem. For example, some married agro-entrepreneurs negotiated with husbands for portions of land, which they could access freely and make decisions about without interference. Additionally, some women displaced during the infamous 2007/08 post-election violence negotiated with authorities for registration as legal owners of land given to families by the government after their husbands sold parcels of land given to them earlier. Such were the strategies

used to gain control over land while with regard to money, there was a lot of secrecy surrounding its use and management with women not disclosing financial transactions to husbands. Interestingly, fathers and brothers no longer interfered with women’s control of productive resources, whether single or married.

#### 4.4. Perceptions on influence of mobile money on control of resources

The majority of the respondents had positive perceptions about the influence of mobile money on control of productive resources as seen in Table 2.

**Table 2: Perceptions on influence of mobile money on control of resources**

<b>Statement</b>	<b>Yes (%)</b>
Mobile money enables women to plan and monitor money paid out to avoid wastage	89.2
Mobile money services have reduced the cost of doing business	74.9
Mobile money services have given business women the freedom to make decisions concerning money without always asking for permission	84.7
Use of mobile money has made it easy for women to acquire business information	81.0
Using mobile money services, women can participate in business and group activities without restrictions	84.7
Because of mobile money, many women can now own property	83.9

Mobile money has provided women micro-entrepreneurs with discreet methods of controlling business finances. For instance, all M-Pesa messages regarding money transfer or mobile payments were deleted immediately after they were received to ensure no information on financial transactions leaked out. This was done to safeguard business money against misuse. One respondent explained, ... “I decided to keep my business savings secret because every time my family members knew I had money in my M-Pesa account or my bank account, they would request for soft loans which they never repaid”. Another reported how she “hides” money in her M-Shwari Deposit Account, arguing it is not as easy for her husband to track her savings there as it is in M-Pesa Account.

There was a general feeling among respondents that husbands did not understand that business money needed to be used for the purposes of developing the business and not for meeting household expenses. One respondent retorted, “Husbands do not distinguish between household money and business money”. Another one explained how her husband transferred all her savings from her M-Pesa Account to his account when he got to know her personal identification number (PIN). A number of respondents reported strained family relations as husbands demanded disclosure of the wives’ M-Pesa PIN.

## **5.0. CONCLUSION**

This study focused on the influence of mobile money services on the control of productive resources among women micro entrepreneurs participating in table banking. Specifically, our interest was on exploring how mobile money services interact with table banking to influence women’s control of productive resources. Bearing in mind that control of productive resources in much of the developing world is a gendered aspect in favor of men, and that table banking is the major source of business finance for women micro entrepreneurs, it was imperative to explore how mobile money has influenced this relationship.

Mobile money services have permeated every part of the economy and contributed towards financial inclusion. Women can now access financial services that were previously out of reach for them. This technology has afforded women an avenue for controlling productive resources, mainly through keeping their transactions secret, thus empowering a once disenfranchised group of citizenry. However, not all mobile money services have been highly adopted by women micro entrepreneurs. While mobile money transfer and mobile payments services have realized high adoption rates, mobile micro credit and mobile banking services have not enjoyed similar adoption rates for various reasons.

Mobile money services that highly empower women micro entrepreneurs are those that can easily be integrated into existing set of social and business arrangements and that can be adapted to suit both business and family relations. For instance, in order to safeguard business finances, most women micro entrepreneurs must keep their financial transactions and savings either obscure or totally hidden from husbands. Any mobile money service that facilitates this then becomes valuable in empowering these women. Conversely, mobile money services that are not easily adaptable to existing arrangements may not contribute much in empowering women micro entrepreneurs. For instance, other than being a major source of business finance for women micro entrepreneurs, table banking is also a source of social and moral support for these women as well as an “investment ideas bank”, therefore necessitating frequent meetings. Any mobile money service that interferes with this arrangement may not be easily adopted. This may explain the low adoption of group micro-savings and micro-credit services for table banking activities which if fully adopted would reduce the frequency of table banking group meetings.

Though participation in table banking in terms of amount of savings and credit borrowed may seem little to an outsider, members are appreciative of the role this has played in growing their investments at both group and business levels. With men joining these groups, female micro-entrepreneurs are diversifying their investments with many of the groups purchasing and controlling land. It may be concluded that male group members are influencing group activities positively. It may be necessary to investigate further gender dynamics in table banking groups in order to uncover details surrounding interactions and decision-making processes in relation to investments, bookkeeping and accounting practices.

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## 7.0. APPENDICES

### 7.1. QUESTIONNAIRE FOR WOMEN MICRO ENTREPRENEURS

**Instructions:** Please tick (✓) or fill in the blanks with your honest response.

Phone number .....

#### PART A: MOBILE MONEY SERVICES

A.1. Which mobile money service providers do you know that operate in Nakuru?

- |   |                                  |                                    |
|---|----------------------------------|------------------------------------|
| <input type="checkbox"/> Orange                       | <input type="checkbox"/> Airtel  | <input type="checkbox"/> Safaricom |
| <input type="checkbox"/> Yu                           | <input type="checkbox"/> Equitel | <input type="checkbox"/> Mobicash  |
| <input type="checkbox"/> Other (please specify) ..... |                                  |                                    |

A.2. Which of the following mobile money services are provided in Nakuru?

- |  |  |
|--|--|
| <input type="checkbox"/> Pay bill service (Person-to-business) | <input type="checkbox"/> Send and receive money (person-to-person)                               |
| <input type="checkbox"/> Money transfer to <i>chamas</i>       | <input type="checkbox"/> <i>Lipa</i> school fees   |
| <input type="checkbox"/> Buy goods and services                | <input type="checkbox"/> Savings account   |
| <input type="checkbox"/> Loan services                         | <input type="checkbox"/> Bulk payment services by businesses to individuals (business-to-person) |
| <input type="checkbox"/> Money withdrawal from agents          | <input type="checkbox"/> Money withdrawal from ATM   |
| <input type="checkbox"/> Buy airtime                           | <input type="checkbox"/> Bank transfer (cash deposit and withdrawal)                             |
| <input type="checkbox"/> Other (please specify) .....          |  |

A.3. In the table below, please indicate by ticking (✓) how often you use the listed mobile money services.

	Mobile Money Service	I don't use	Once in a while	Frequent
B2P.1	Bulk payment services			
P2B.1	Pay bill service			
P2B.2	Money transfer to <i>chamas</i>			
P2B.3	<i>Lipa</i> school fees			
P2B.4	Buy goods and services			
P2B.5	Loan repayments			
P2P.1	Send money to individuals			
P2P.2	Receive money from individuals			
SA.1	Savings accounts			
SA.2	Money withdrawal from agents			
SA.3	Money withdrawal from ATM			
SA.4	Deposit money in bank account			
SA.5	Money withdrawal from bank account			
SA.6	Buy airtime			
	Other (please specify).....			

**PART B: PARTICIPATION IN TABLE BANKING**

B.1. List the table banking group(s) you belong to 1). .....  
 2). ..... 3). .....

B.2. In which year did you join the table banking groups listed in B.1.? 1)..... 2). ..... 3). .....

B.3. How many times have you received a loan from the table banking group(s)? .....

B.4. Please indicate the amount of money (in KSh) you have received from the table banking group.

	1 <sup>st</sup> time	2 <sup>nd</sup> time	3 <sup>rd</sup> time	4 <sup>th</sup> time	5 <sup>th</sup> time	6 <sup>th</sup> time
Amount of money						

B.5. When did you take your latest loan? (indicate year and month please) .....

B.6. How much savings do you have with the table banking group(s) at the moment? Ksh .....

B.7. Have you ever received business loan from any other organisation or institution?

Yes  No

B.8. If yes, please tick against the organisation/institution that gave you the loan and write the amount of money borrowed in Kenya Shillings (Ksh).

Tick (√)	Institution	Amount of loan (Ksh)
	Merry-go-round	
	Micro finance institution	
	Commercial Bank	
	Money lenders	
	Family/friends	
	Other (please specify) .....	

**PART C: BUSINESS INFORMATION** (For more than one business, tick all that apply)

C.1. What kind of business are you involved in?

- Green groceries
- Retail shop/kiosk
- Wholesale shop
- Hotel
- Tailoring/knitting
- Beauty/hair care products
- Hair salon
- Poultry keeping
- Animal feeds
- Dairy production
- Clothing and related items shop
- Detergents (liquid soap)
- Money services (e.g. Mpesa Agent, Bank Agent)
- Other (please specify) .....

C.2. Please indicate who owns the business you are involved in

- Mine alone
- Mine with a friend
- My husband
- Family business (mine with brothers/sisters/parents)
- Family business (mine with husband)
- My father/brother(s)
- Limited company (I am a shareholder)
- Other (please specify) .....

C.3. On average how many people work in the business (including you)? .....

C.4. In which year was the business(es) started? .1). ..... 2). ..... 3). .....

C.5. How would you rate the performance of the business?

- Very good
- Good
- Fair
- Poor
- Very poor

C.6. Does the business own a bank account registered under its name?  Yes  No

C.7. If no, where do you bank the business money?

- I do not bank business money
- My personal account
- My husband's account
- Mpesa/Airtel money/Orange money/Yucash
- Other (please specify) .....

## PART D: CONTROL OF PRODUCTIVE RESOURCES

The following are statements about ownership and control of resources at home and at the business. Please read the statements carefully and indicate with a tick (✓) the option that best describes you (Yes or No). There is no correct or wrong answer.

	Statement	Yes	No
D.A1	I run a personal bank account		
D.A2	I have a joint account with my husband		
D.A3	I manage records of money received (sales) and money paid out by the business		
D.A4	My husband/father/brother manage records of money received (sales) and money paid out by the business		
D.B1	I have the freedom to make changes in my business without consulting my husband/father/brother		
D.B2	When I need to employ someone in my business, I make the final decision		
D.B3	When I need to employ someone in my business, my husband/father/brother makes the final decision		
D.B4	I get much for the information I use in my business from friends/business associates		
D.B5	My husband/father/brother provides me with the information I use in my business		
D.E1	I am planning to go back to school		
D.E2	I need more education but my husband/father/brother cannot allow me to go back to school		
D.L1	I have a piece of land registered under my name		
D.L2	I have a piece of land registered jointly under my name and my husband's name		
D.L3	I do not own land		
D.M1	I have the freedom to decide what to do with my money		
D.M2	I must consult my husband/father/brother before using my money		
D.M3	I must consult my husband/father/brother before withdrawing money from my bank account		
D.M4	Sometimes I can withdraw and use money from my account without consulting		
D.M5	I save money without consulting anyone		
D.N2	I belong to a business association		
D.N2	I attend business seminars/conferences when I am able		
D.N3	It is my husband/father/brother who attends business seminars/conferences on my behalf		

**PART E: PERCEPTIONS ON INFLUENCE OF MOBILE MONEY**

Please indicate whether you **disagree**, **not sure** or **agree** with the statement by ticking (✓) in the appropriate column. Remember, there are no right or wrong answers; it is your opinion we are interested in.

		Disagree	Not sure	Agree
E.1	Mobile money services make work in the business easy			
E.2	Mobile money services enable women to plan and monitor money paid out to avoid money wastage			
E.3	Mobile money services have reduced the cost of doing business			
E.4	Use of mobile money services makes women businesses more profitable			
E.5	Mobile money services have given business women the freedom to make decisions concerning money without always asking for permission			
E.6	Business women have the freedom to pay for goods and services using mobile money services whenever they want to			
E.7	Use of mobile money services has made it easy for business women to acquire information about business			
E.8	Using mobile money services, women can participate in business and group activities without restrictions			
E.9	Women in Nakuru have equal access to mobile money services as men			
E.10	Because of mobile money, many women can now own property			

**PART F: BIO DATA**

F.1. What is the highest level of formal education that you have attained?

- Adult education
- Primary school
- Tertiary education (please specify) .....
- No formal education
- Secondary education

F.2. Please indicate your age in years. .... years

F.3. What is your marital status?

- Single
- Divorced/separated
- Married
- Other (please specify) .....
- Widowed

F.4. Do you have children?  Yes  No

F.5. If yes, how many children do you have? .....

F.6. What is the average number of people living in your house? .....

F.7. Is your family headed by a woman (FHH) or a man (MHH)? (Tick one please)

- FHH
- MHH

F.8. Please indicate your main source of income

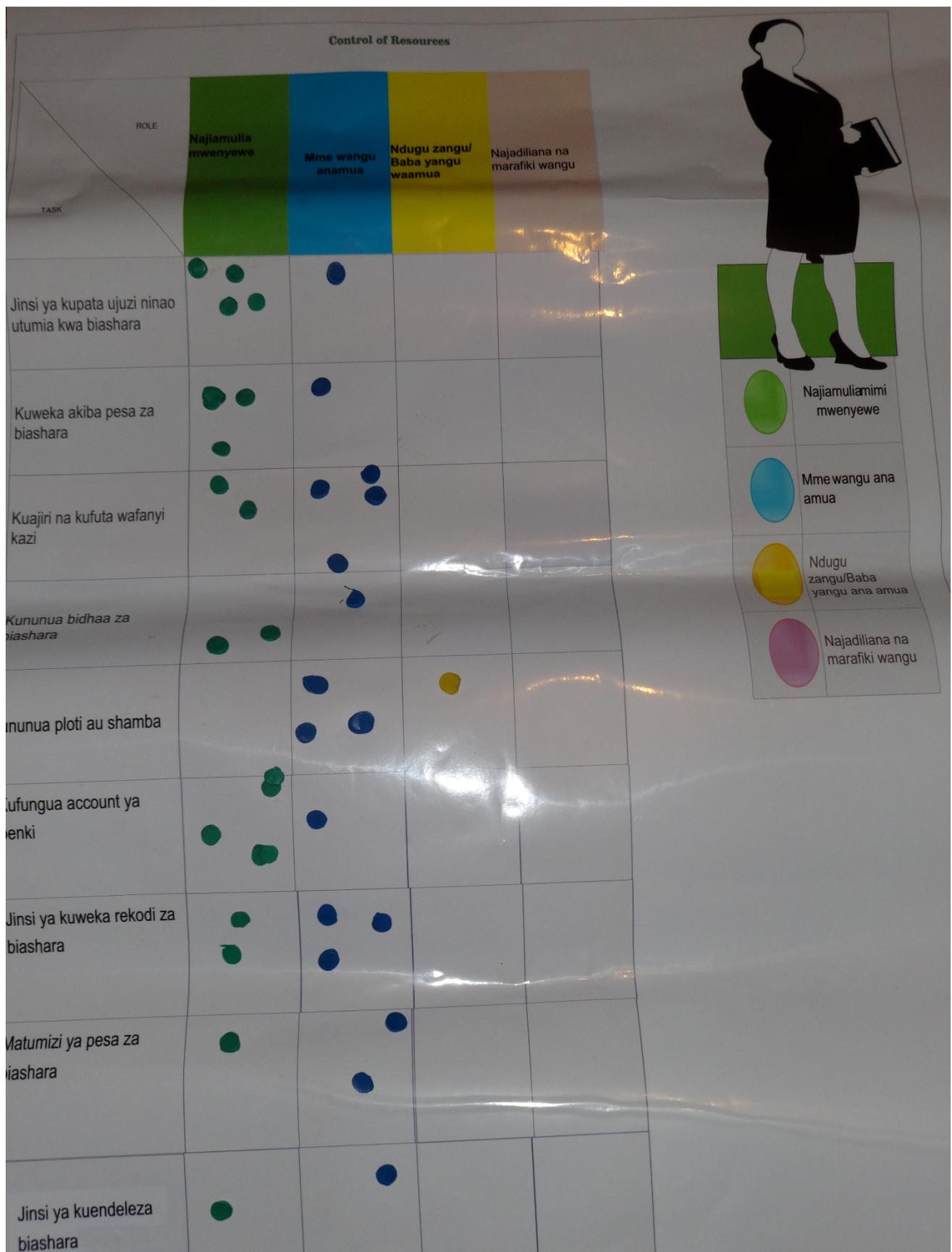
- Business
- Employment (please specify the occupation) .....
- Other (please specify) .....
- Farming

**Thank you for sacrificing your precious time to fill out this questionnaire.**

## 7.2. Mobile money services chart



### 7.3. Productive resources control chart



**7.4. INTERVIEW GUIDE**

Name of interviewee: ..... Phone number: .....  
Type of business: ..... Location: .....

**PART A: MOBILE MONEY SERVICES**

A.1. What kinds of expenses/transactions do you pay for using mobile money services?

a). *Personal/household expenses:*

-----  
-----  
-----

b). *Business expenses:*

-----  
-----  
-----

c). *Table banking transactions:*

-----  
-----  
-----

A.2. What kinds of expenses do you NOT use mobile money? Why?

a). *Personal/household expenses:*

-----  
-----  
-----

b). *Business expenses:*

-----  
-----  
-----

c). *Table banking transactions:*

-----  
-----  
-----

A.3. Which is your most favourite mobile money service provider? .....

A.4. Why do you prefer this mobile money service provider? .....

-----  
-----  
-----

A.5. When did you begin using these mobile money services? -----

**PART B: CONTROL OVER PRODUCTIVE RESOURCES**

B.1. Do you have a voice in the decision making of the business (when it is jointly owned) in hiring and firing workers, in reinvestment in and expansion of the business etc?

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-----  
-----

B.2. what kinds of decisions do you need approved by your husband/father/brother?

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-----  
-----

B.3. do you ever make these decisions without their approval? What are the consequences if you go ahead without their approval?

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-----  
-----

B.4. Who maintains the account books? If you don't currently maintain the books, is that something you think will give you more control over the day-to-day business operations?

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-----  
-----

B.5. If not from friends/relatives/male family members, where else do you get your business information?

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-----  
-----

B.6. Do you own land? .....

B. 7. If you own land, do you make decisions about what to do with that land? .....

B.8. If not, then why is the land in your name? -----

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-----  
-----

B.9. For what kinds of expenses do you need your husband/father's approval? What kinds of expenses can you make without their approval? Why do you think that is so? -----

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-----  
-----

B.10. What are the consequences if you spend money without their approval?

-----  
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-----

B.10. Do you have to consult your husband when withdrawing any amount of cash? Or is it for larger amounts? Why do you think they want to know when you are withdrawing money? What do they think you will do with it? What are the consequences if you go against their approval?

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-----  
-----

B.11. Do you have money/store money in places that your husband/father doesn't know about? If yes, why do you hide the money from them and what do you plan to do with it? What happens if they find it?

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-----

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-----  
-----

**PART C: INFLUENCE OF MOBILE MONEY**

C.1. Do your customers pay you in mobile money? If not, why not? -----  
-----  
-----

C.2. Where do you store/save money? Mobile wallet or cash or other forms of currency? Explain why you choose that method over others.  
-----  
-----  
-----

C.3. Does mobile money help in saving and reinvestment in your business? How so?  
-----  
-----  
-----

C.4. Who are the people you employ in your business? What is your relationship to them? Are they part of your table-banking group?  
-----  
-----  
-----

C.5. Do you pay your employees through mobile money? Why or why not?  
-----  
-----  
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