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## ECONOMIC ABUSE PREVALANCE IN KABISAGA SUB-LOCATION, NANDI COUNTY, KENYA

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### ABSTRACT

This research sought to examine prevalence and tactics of economic as regards education, employment and access and control of family resources through the lived experiences of women. Due to the infancy of research on economic abuse in the Kenyan context, data collection was done in three phases. The first phase involved initial gathering of qualitative data through four FGDs. This was crucial in constructing a context specific data collection instrument to reflect the frequency of forms of economic violence that was used in the second phase. The third phase involved collection of qualitative data to give meaning to the data collected in phase two. A majority of the women had experienced one or more forms of these types of economic abuse. The focus group discussions gave an insight to these numbers. The tactics employed by the abusers ranged from physical and verbal threats to destruction of victims documents to prevent them from searching for jobs or continuing their education.

**Key words:** gender based violence, economic abuse, economic stability, education, employment

### 1. CONTEXT AND BACKGROUND

Economic abuse is one of the forms of gender based violence (GBV) characterized by behaviours that undermine a victim's effort to become economically independent (Weaver et al. 2009; Williamson 2010). These include control of a victim's ability to acquire, use, and/or maintain economic resources as well as actions that hinder them from advancing their skills thus reducing their chances of employability. Economic abuse research is still at its infancy especially in developing countries where it is, alongside other forms of GBV, often rationalized as a way of life. This has been attributed to the existence of unequal power relations between women and men in society perpetuated by the existence of patriarchal value system and existence of traditions that continue to view women as inferior to men.

Like other forms of gender based violence (GBV), the magnitude of economic abuse of women in Kenya is still largely hidden (Kenya National Bureau of Statistics (KNBS) and Macro, 2010; Federation of Women Lawyers (FIDA) Kenya, 2000; Kameri-Mbote, 2002).). The existence of a patriarchal system that subordinates women and the acceptance, encouragement and rationalization of all forms of gender based violence are some of the reasons that contribute to the silence and consequent dearth of information on economic abuse and other forms of GBV (Khasakhala-Mwenesi et al 2004). This negatively affects legislative and policy reforms on elimination of all forms of gender based violence. Moreover, this also hampers provision of targeted services aimed at combating GBV (United Nations Division for the Advancement of Women (UNDWA), 2007).

A great deal of research to date has examined the prevalence and consequences of physical, psychological, and sexual abuse in Kenya. Despite evidence of the link between economic abuse and other forms of GBV in the literature, economic abuse has received far less attention. This study contributes towards the filling of this research gap.

#### 1.1 RESEARCH OBJECTIVES

- a. To identify instances and methods used by perpetrators to interfere with where victims education
- b. To identify instances and methods used by perpetrators to interfere with victims employment
- c. To identify instances where access to family resources has been interfered with

## 2. LITERATURE REVIEW

Sharp (2008) and Adams, et al. (2008) identify four groups under which manifestations of economic violence fall. These are; interfering with education and employment, controlling women's access to economic resources, refusing to contribute towards economic costs in the household and generating costs. The following is a review of literature on the four groups.

### 2.1 INTERFERING WITH EDUCATION AND EMPLOYMENT

Having a stable source of income is one of the key ways through which women can acquire economic self-sufficiency and resources for their financial stability (Sanders, 2011; Braaf and Barrett, 2011). Victims of economic abuse facing interference with employment often face financial instability. This exposes them to the risk of being poor. Adams et al (2008) and Wettersten et al., (2004) note that perpetrators of economic violence may forbid their victims from actively searching for a job. They further note that where the victim already has a job, the batterer may engage in activities that intentionally disrupt their jobs often resulting in lost hours. These findings corroborate views by Brewster (2003) and Von DeLinde (2002) who note that such interference reflects poorly on the victims' employment records and compromise their employability.

Furthermore, abusers may resort to physically harm aimed at preventing victims them from going to work (Tolman and Wang 2005). This may also lead to not searching for work. When it comes to owning property, Moe and Bell (2004) note that abusers ensure that the victim cannot get the opportunity to acquire property. This could be done by taking full control of the victims' income as well as failure to include their names in property deeds. These views are also echoed by Brewster, (2003). Buggs (2009) further observes that abusers may make their victims hand them their paycheck as a way of controlling her finances and preventing economic well being.

In the event that the victim would wish to advance their education, abusers have been reported to interfere through refusal to support them financially as well as by use of other tactics like physical threats (Anderson et al 2003). This effectively reduces the victims' chances of getting employed.

### 2.2 INTERFERING WITH RESOURCE ACQUISITION AND USE

Controlling a victims' resource acquisition is another form of economic abuse. Research indicates that to this end, abusers specifically control how resources are distributed in the household and closely monitor how they are put to use (Anderson et al., 2003; Brewster, 2003). This form of abuse goes as far as limiting amount of money used for necessities like food and clothes (Davies & Lyon, 1998). When the abuser gives money to the victim, they follow it up to ensure there is no amount left over (Anderson et al., 2003). Furthermore, studies show that abusive men may hide jointly earned money and withhold information about their finances (Coker et al., 2000; VonDeLinde, 2002).

### 2.3 GENERATING COST AND EXPLOITING VICTIMS RESOURCES

A victim's ability to attain economic stability is sometimes sabotaged through debt generated in their name with or without their knowledge. Research by Davies and Lyon (1998) found that some abusers refuse to pay family bills and use victims' credit cards without permission. The victims end up bearing the costs of such acts. This finding is corroborated by (Brewster, 2003) further noting that this threatens the victims' economic stability. Abusers often deplete their partners' resources as a way of making them dependant on them. A study by Anderson et al (2003) found that in one sample 38% of respondents reported that their partners stole from them. This can be through emptying a joint account or gambling away their money (Lloyd & Taluc, 1999).

### 2.4 ECONOMIC ABUSE IN KENYA

The review found that economic violence has not been given the weight it deserves considering its significant role in GBV. A report by FIDA (K) in 2008 on gender based violence in Kenya points out that gender based domestic violence occurs due to the low socio economic status of women in the society. The report also points out some of the forms of economic violence reported by victims of GBV. However, the report puts more focus on physical forms of domestic abuse.

A report by the Institute of Economic Affairs Kenya (2008) on socio economic status of women in Kenya provides a general picture of women in Kenya. It notes that despite representing 51% of the Kenya population, women's representation in post primary education, wage employment, enterprise ownership and decision making processes is limited. The report further observes that women are adversely affected by such factors as traditional and social

practices, poverty and domestic violence in Kenya. Through profiling women in the major social, economic and political systems, the study ultimately brings out social and economic marginalization of women at the institutional level.

### 3. METHODOLOGY

#### 3.1 RESEARCH DESIGN

The study used both exploratory and descriptive research designs. Due to the infancy of research on economic abuse in the Kenyan context, data collection was done in three phases. The first phase involved initial gathering of qualitative data through four FGDs. This was crucial in constructing a context specific data collection instrument to reflect the frequency of forms of economic violence that was used in the second phase. The third phase involved collection of qualitative data to give meaning to the data collected in phase two.

The initial FGDs were carried out at a shopping center in the sub location. The respondents were members of a *chama* (a welfare group for pooling resources to be used in times of crisis and to help the women start small businesses) that met every Sunday. The respondents were a mixture of women from various age groups and marital status and economic backgrounds. These FGDs were to be used as a starting point in constructing a comprehensive survey questionnaire to be used in the second phase of the data collection. The total number of women in the *chama* was 25. They were split into four groups to facilitate productive FGD sessions.

The second phase of the data collection involved administration of interview schedules by the researchers. The cases for this phase were selected purposively. Household statistics were gathered from the local chief in the area. Of the 173 women in the population, a total of 83 women were purposively selected to be interviewed. These included married women and women who had come back to their natal homes for various reasons including divorce, separation and widowhood.

#### 3.2 METHOD OF STUDY

Both qualitative and quantitative research methods were used to collect data. Creswell points out that many researchers begin the qualitative part first if the problem has not been explored much in the literature. In this case, the researcher develops quantitative measures from a qualitative data because measures are not currently available, existing measures do not represent populations being studied, or the topic has not been explored much by others (Creswell, 1999: 460). The initial FGD provided the research with contextual data that was used in construction of an interview schedule to be administered to selected cases in the second phase of the study. The third phase involved qualitative methods to give meaning to the data obtained from the second phase.

#### 3.3 INSTRUMENTS

An FGD interview guide directed the focus group discussions. The initial and final FGD guides were semi structured aimed at exploring the various forms of economic violence in the community. The questions used in the initial FGD were distilled from measures used in three economic abuse scales. The first is the scale of economic abuse (Adams, et al., 2008). This instrument contains questions that assess two dimensions of economic abuse: control and exploitation. Questions pertaining to economic control assess abusers' efforts to dictate women's access to and use of money. The exploitation questions assess how an abuser takes advantage of his partner financially. The second scale is the economic abuse subscale of the domestic violence-related financial issues scale (Weaver et al., 2009). This scale has five questions that assess women's financial situation as regards economic violence. The third scale is the work/school abuse scale (Riger and Blinkenstaff, 2001). This scale measures abusers interference with victims' education and employment. The FGD guide was made with an allowance for further probing to determine other context specific forms of economic abuse. In the second phase of data collection, a semi structured interview schedule was used to collect data.

#### 3.4 DATA SOURCES AND ANALYSIS

Data for this study was obtained from primary sources through field work. Detailed interview schedules and FGD guides were designed and used to capture and tease out nuances on the prevalence and forms of economic violence in the study area respectively. Additionally, a literature review was conducted to provide an analytical framework on economic violence. Survey data collected were subjected to appropriate electronic analyses. Data obtained from FGDs were analyzed along themes derived from the specific objectives of the study to corroborate survey data.

#### 4. RESEARCH FINDINGS

##### 4.1 INTERFERENCE WITH EMPLOYMENT

The study revealed that almost half (55.4%) of the respondents are unemployed. A majority of these (80.4%) are stay at home mothers who depend on their husbands for money. The rest are either widowed (4.4%) or staying in their natal homes (15.2%). When asked why they were unemployed, 65.2% of the respondents cited restrictions imposed by their partners as a major cause. These restrictions came in various forms which included assigning of too much tasks on top of their daily household chores (46.7%) (Specifically traditionally male tasks like cattle herding and farm work), verbal restriction (warned not to look for work) (23.3%), physical harm when attempts to seek work were discovered by their partners (6.7%) and a combination of two or more of the listed tactics (23.3%). The study also revealed that of these unemployed, some (8.7%) felt that they were traditionally required to stay at home while their husband worked.

Tactic Used	Frequency	Percentage
too much tasks	14	46.7
verbal restriction	7	23.3
physical harm	2	6.7
combination of two or more	7	23.3
Total	30	100

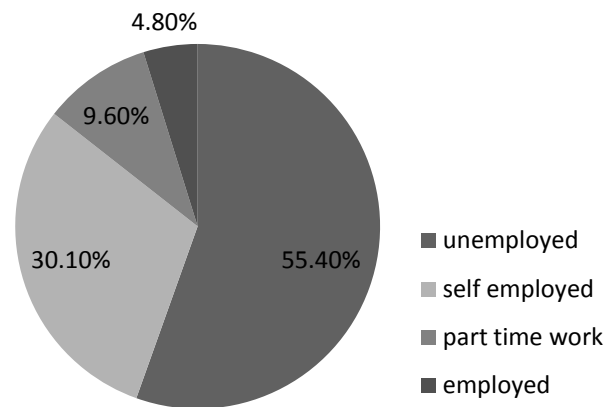
**Table 1: Reason for unemployment**

A further 10.9% of the unemployed were actively looking to start their businesses or search for jobs. However, they faced challenges in their search. One respondent reported that her husband had hidden her secondary school certificate and this prevented her job search. Three respondents said their husbands would not support them financially during the job hunt or setting up of their businesses. Some respondents reported that their partners' hid their identification documents. This had prevented them from opening bank accounts, searching for jobs and applying for loans to start their businesses. This also limited their movements since an identity card is often required to access certain facilities in town. It later emerged from the final FGD discussions that most women had to surrender their documents (especially the national identification card) to their spouses upon marriage. Some rationalized this as a form of 'safekeeping' while other respondents felt it was a way of restricting their actions.

30.1% of the respondents were self employed. The types of work listed were small scale farming (52%), vegetable and fruit vending (28%), second hand cloth trading (16%), owned a kiosk (4%). (9.6%) of the respondents did part time work (*kibarua*). The types of part time jobs they were involved in included doing laundry, house cleaning, baby sitting, fetching water, tending to crops in farms (weeding, planting, harvesting). 4.8% of the respondents were employed full time. This was in teaching and secretarial jobs outside the study area.

When self employed, part time and employed women were asked about control of their income, over half (59.5%) stated that they had to surrender the money they made to their spouses. Of this, 27.3% cited that if they tried to hold onto their money, they would be beaten or continuously abused verbally. 9.1% were threatened to be chased to their natal homes. 21.6% had to lie about how much they made in order to hide their money from their spouses. Others (18.9%) stated that while they could keep the money they made, their husbands made sure to monitor how their money was spent. It emerged from the FGDs that this would be done through generation of costs like taking things on credit and forcing the woman to pay, borrowing money without paying it back and planning how to spend her money for her.





**Fig 1: Respondents' employment status**

When asked about their debt status, 68.7% of the respondents cited being in debt they could trace to certain forms of economic abuse. For instance some respondents reported that their partners took items from kiosks on credit under their names (47.4%). A further 22.8% reported that their partners would accumulate debt in drinking dens that eventually had to be paid by them. It also emerged from FGDs that some partners intentionally engaged in actions that generated cost. This could be through secret sale of household items (cooking pots, furniture, food items like maize flour, cooking fat and sugar) and farm implements like *jembes* and *pangas* (hoes and machetes). Some respondents (21.7%) reported that their partners would sell family assets like livestock to get money to spend on drink and other personal items. From focus group discussions, it emerged that once a family member was in debt, word quickly went round and soon no family member could take anything from any of the village kiosks on credit. It further emerged from discussions that taking things on credit to pay later was one of the key ways in which economically abused women coped with food insecurity in the study area. Women who had been blacklisted as 'defaulters', therefore, ran the risk of starvation. Therefore they had to clear all debts even those belonging to the husbands.

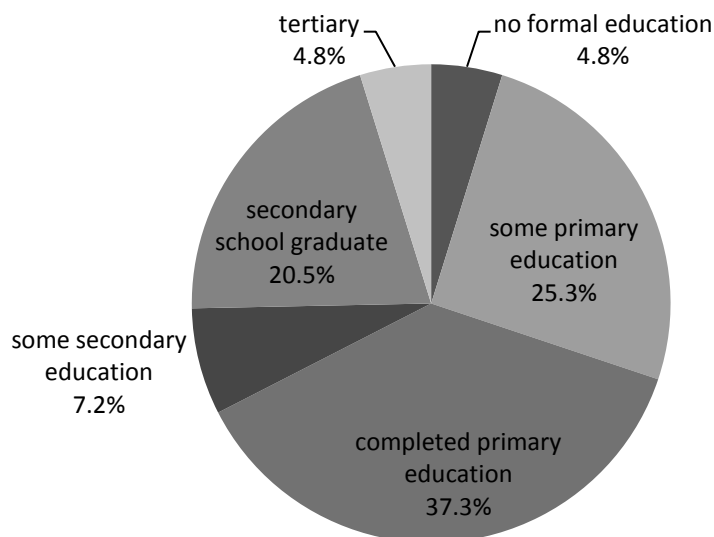
#### 4.2 ACCESS TO FAMILY RESOURCES

The research also revealed that the women had limited and supervised access to family resources. These resources include family land, family businesses and family savings. The research area is predominantly a mixed farming area with the major cash crop being maize. Land is therefore a vital resource in the area. The study found that a majority of the respondents (92.8%) did not own any land and their names were not included in family property deeds. Some respondents (6%) said they were not aware of the properties owned by their spouses as they kept it secret. Furthermore, the FGDs revealed that when compared to women, sons had more unrestricted access and control of family land. One respondent reflects

*'...when my husband was alive, I had to seek his permission if I needed to use 'his' land for food production...he would allow me one or two points(of an acre)...this was too little to produce enough food for us and for sale...when he passed away, my sons threatened to evict me from the land as I had no rights over it...they wanted to sell it... they were supported by my brothers in law...I now live like a squatter in my own home...my brothers could not give me land too...I have no power to fight back'*

#### 4.3 EDUCATION

The respondents had received minimal skill training with only 4.8% having received vocational training. 37.3% had only completed primary school and did not proceed to secondary school while 20.5% were secondary school graduates.



**Fig 2: Level of Education**

Most of the respondents were married and living with their spouses. Over half (57.8%) of the respondents stated that they would like to continue their education. They, however, cited discouragement from their partners. Some of the tactics used to discourage respondents from going to school were: children had to come first and therefore there was no money available for the women (6.3%), bride price had been paid hence no money for educating the woman (68.8%), some were told to choose between going to school and being a wife (10.4%), some were warned verbally (8.3%), some had their documents hidden from them (4.2%) while others had theirs destroyed (2.1%).

Tactic Used	Frequency	Percentage
no money	3	6.3
bride price payment	33	68.8
choice between wife or school	5	10.4
verbal warning	4	8.3
documents hidden	2	4.1
documents destroyed	1	2.1
Total	48	100

**Table 2: Tactics used to discourage going to school**

**4.4 CONTRIBUTION TO FAMILY WELL BEING**

The research revealed that a majority of the respondents provided for their families. In instances where the spouses contributed, it would come as a 'favour', with endless complaints. Most (67.5%) of the respondents were left to cater entirely for their children's needs. School fees, clothes, food and medical care were some of the responsibilities left to the women. In situations where the women would not find enough money, some of the family needs had to be sacrificed.

Some of the respondents (29%) reported that in instances where the husband gave them money, they had to account for it to the last shilling. They had to explain every expense and avoid using the money for their personal needs. Some respondents reported that this made their lives very difficult because they had to source for other funds from elsewhere to buy their own things like clothes. Some (16.9%) cited that they were never given money. Instead the spouses did all the shopping without consulting them. They (the spouses) dictated what to buy and how much to buy. This was especially in terms of buying food.



#### 4.5 DECISION MAKING

Over half of the respondents (73.5%) cited not being consulted by their partners in making any financial decisions. The FGDs provided an insight into decision making in households. The discussions revealed that most of the decision making was left to the husband. It emerged that among the *Kalenjin* (the dominant tribe in the study area) women were placed in the same social status as children. They, therefore, had their roles laid down for them just like children. Plans on how money should be used or how family businesses should be managed were left to the husband. In families where payments for milk were made monthly by the dairies, it was found that it was the men who took money. The women, it was found, did most of the tasks but seldom benefited from them. In some instances, they did not get to know how much was made from milk production. This was also reported by small scale maize farmers and vegetable farmers. Financial investment was left to the man. In some cases, the husband would empty a joint account without the knowledge of the wife and spend the money without giving an explanation. In such a case, asking for explanation would attract harshness and in some instances physical harm.

#### 4.6 DEGRADATION OF WOMEN'S' WORK

It was found that women's contribution to the well being of the family was often not recognized and appreciated. Most of the respondents (83.1%) felt that their household (and sometimes farm) chores did not receive the 'prestige' that other income generating activities did. It emerged from the focus group discussions that women's household work seemed little and unimportant to their spouses. 'Important' work in society, it was found, involved large income and mostly performed outside the home. Some of the work done by women within the homestead included cooking, cleaning, gardening (their small kitchen gardens), repair of houses and maintenance (smearing mud on traditional houses, hiring people to thatch leaking roofs), tending to the children, feeding and milking cows. Most of the respondents did these activities on top of other activities carried out of the home. Since these activities did not bring any income, they were not regarded as contributions to family well being.

### 5. DISCUSSION OF FINDINGS AND CONCLUSIONS

Over half of the respondents had only completed primary school education or had attended primary school up to some level. Continuing with schooling after marriage was met with resistance from their partners who used an array of tactics including using bride price payment as a reason not to continue with education. Furthermore, over half of the respondents also faced resistance from their partners in searching for jobs with the major tactic cited as assigning too many tasks to the victim. Almost sixty percent of the respondents who were employed (self employed, part time work and formal employment) faced control of income by their spouses. Moreover, 68.7% of the respondents who were in debt could trace it to some form of economic abuse. Almost all respondents did not own land, an important resource in the farming community. 67.5% of the respondents were left with the responsibility of caring for their children.

As with the findings of Zimmerman (1994), economic abuse was often rationalized by the victims. This came out clearly from the discussions when some respondents felt that a certain tactic used (like taking victims documents for 'safekeeping') could not be classified under economic abuse. Some women felt strongly that this was the norm and would not view it as a form of abuse despite the finding that women had to sometimes beg their partners to release their documents. This pointed to the insufficient awareness of forms of economic abuse in the society. Moreover, in several instances, the respondents did not easily view economic abuse a serious form of abuse. Furthermore, they could not easily link it to other forms of gender based violence. This observation came out strongly in the focus group discussions the research team had at the third phase of research collection.

While the research focused on economic abuse at the household level, it emerged from the discussions that other levels were of significant importance and required further research. Economic abuse at the cultural, structural and societal levels emerged as strong themes for future research. Similar to views of Kameri-Mbote (2002), economic abuse in the study area was reinforced by the strong subordination of women in culture. This was evident in the equating of women to children through assigning of duties and monitoring how they spent money. Moreover, a woman would be economically abused by her husband, children, her in-laws and even her own family (brothers) without objection from the society. The acceptance and silence surrounding this forms of abuse was a challenge to gathering information from the respondents.

The socio economic status of women in the study area reflects those of a country wide survey by Institute of Economic Affairs Kenya (2008). The women's low education and their absence in property deeds, business ownership and decision making serve to cause and fuel economic abuse meted against them. Payment of bride price gave the abuser a 'license' to own a victim. This view was evident when women wished to continue with their education but were denied on the basis of payment of bride price. Another form of economic abuse linked directly to cultural practices was land ownership. A report by FIDA (K) in 2008 details cultural beliefs and exclusion of women in land ownership. This was evident in the study area. Cultural beliefs provided a deeply covert atmosphere for the

thriving of economic abuse. Women would neither inherit their fathers nor have control of their husbands land. This efficiently locked them out of the most important resource in a farming community. While they had access (albeit controlled) to the land, they had no control over it. Coupled with other tactics to deny the victims economic stability, this further perpetuated women's submission through poverty.

## 6. RECOMMENDATIONS

The women's low economic status makes them vulnerable to economic abuse not only at the family level but also at structural and institutional levels. Building of women's financial capability therefore in one step towards combating economic abuse as well as other attendant forms of gender based abuse. This could be done through availing not only financial education but also financial institutions that would provide products and services accessible to women.

There is need for advocacy and awareness raising campaigns on economic abuse in society. These campaigns should target specific drivers and maintainers of economic abuse like those deeply embedded in culture. These campaigns would be useful in initiating and guiding conversation concerning economic abuse at grassroots levels and possibly lead to attitude change by both men and women as regards economic abuse. Since economic abuse does not occur separately from other forms of gender based abuse, these campaigns could also serve to start conversations concerning the wider subject of GBV.

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**Statement:**

We hereby confirm that this research paper is our own original work and we have cited all sources that were used.

**APPENDIX 1****QUESTIONNAIRE**

I will read out a list of forms of economic abuse. Please let me know whether you have ever experienced them. If yes, please explain further (tactic used by abuser). Your views are confidential and used for research purposes only.

1.  Y      2.  N

**SECTION 1**

1. Do things to keep you from searching for work  
(Name tactics used)
2. Do things to keep you from going to your work  
(Name tactics used)
3. Threaten you to make you leave work.  
(Name tactics used)
4. Demand that you quit your job.
5. Make you ask him for money.
6. Take money from your purse without your permission
7. Force you to give him money
8. Sell household goods and farm implements without your consent
9. Demand that you give him your money (paycheck)
10. Decide how you could spend money
11. Demand to know how money was spent.
12. Keep financial information from you.
13. Make important financial decisions without talking with you about it first.
15. Build up debt under your name
17. Refuse to support your family  
(Adapted from Adams et al. 2008. *Development of the Scale of Economic Abuse Violence against Women*)

**SECTION 2**

1. What is your debt status currently?
2. How was this debt accumulated?
3. Do you feel that your household chores are appreciated as contribution to family well being?

**SECTION 3**

1. What is your highest level of education?
2. Would you like to continue (or start) your education  
Probe for reasons for not continuing with education

**SECTION 4**

1. What assets do you own personally (savings, business, land)
2. Is your name included in the family property deed (land?)
3. If no in (2) above, please explain why?

**APPENDIX 2****FGD GUIDE ONE**

I am conducting research on economic abuse in this area and would like to discuss the forms and tactics used with you. Please feel free to contribute as your views are confidential and used for research purposes only.

1. Please explain some of the economic challenges facing women in their homes
2. What are the prospects of married women continuing with their education? Please explain
3. In terms of employment (searching for jobs, keeping a job), what are some of the challenges faced by married women
4. What are your views as regards property ownership by married women(in terms of family property)

**APPENDIX 3****FGD GUIDE TWO**

I am conducting research on economic abuse in this area and would like to discuss the forms and tactics used with you. Please feel free to contribute as your views are confidential and used for research purposes only.

1. A majority of married women in this region are not employed. What do you think are the reasons for this?
2. In your opinion what are some of the reasons for the low education level of women in this area?
3. In your opinion what role do you think bride price plays in preventing women's advancing their education once they are married?
4. What are your views on women and land ownership in your society?
5. In your opinion, what is the significance of debt in terms of access to credit from kiosks in the area?
6. in your opinion, what importance is placed on household chores in the family when compared to activities that generate income.