

ECONOMIC EFFECTS OF FINANCIAL ABUSE AND THE COPING MECHANISMS OF
WOMEN IN INTIMATE RELATIONSHIPS IN KAHAWA SUKARI LOCATION, RUIRU
CONSTITUENCY, CENTRAL KENYA

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DECLARATION

This research project is my original work and has not been presented for examination in any other University.

Signature: _____ Date: _____

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This research project has been submitted for examination with my approval as the University supervisor.

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DEDICATION

I dedicate this work to my children, siblings, parents and my beloved husband.

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First of all I acknowledge the Lord God almighty for his financial providence and the grace to pursue this master's degree program. I also acknowledge my lecturers, most importantly, my supervisor Dr. Salome Bukachi for her dedicated guidance. Thank you for your critique and suggestions to improve my work. Your door was always open whenever I ran into a trouble spot or had a question about my research and you kept steering me in the right direction.

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ABSTRACT

This study sought to evaluate the risk factors to financial abuse, its effects and the coping mechanisms among women in intimate relationships in Kahawa Sukari location, Ruiru constituency, Central Kenya. The study was guided by the following study objectives: to determine the risk factors to financial abuse among women in intimate relationships in Kahawa Sukari, to evaluate the economic effects of financial abuse among women in intimate relationships in Kahawa Sukari and to determine the coping mechanisms of the affected women in intimate relationships in Kahawa Sukari. The study followed exploratory research design utilizing both quantitative and qualitative data collection methods. The data was obtained using survey questionnaires, case narratives and key informant interviews. In total, 60 survey questionnaires were administered through simple random sampling to select households based on the random numbers generated for the list. The final list constituted women in intimate relationships. Case narratives were conducted on select six women chosen based on their experience with financial abuse. Key informant interview was administered to five selected professionals who were selected using non-probability purposive sampling. They included a family counsellor from the Catholic Church based in Kahawa Sukari, a police officer based at the Kahawa Sukari police station, the local Chief of Kahawa Sukari and other professionals who include a Psychosocial Advisor from an international non-governmental organization known as Medecins Sans Frontieres (MSF) which deals with victims of gender based violence, as well as a Programme Officer from FIDA-KENYA. The study results indicate that major factors causing financial abuse on women include cultures and traditions, socio-economic factors, isolation, lack of awareness of legal rights and dependency on male partner. The study established that common forms of financial abuse include; forbidding one from work, sabotaging ones work, controlling the family budgets, neglecting financial duties, denial of access to one's own resources, stealing from spouse, sabotage of joint bank accounts and fraudulent use of the power of attorney. Those abuses often lead to health problems, financial problems, social and psychological problems. The study further noted that typical coping mechanisms amongst the women include; normalizing and acceptance, denial of the reality, trying to keep peace, blaming self, indulgence into drugs and alcohol, and looking for help secretly. Regression analysis indicated that while there is a weak relationship between risk factors and forms of financial abuses, there is a moderately strong, positive statistically significant influence of forms of financial abuse and the identified effects of financial abuses. Also, there is a positive influence of the effects of financial abuse on the coping mechanisms adopted by the affected women. Multiple regression of the coping mechanisms against risk factors to financial, forms of financial abuse, and effects of financial abuse indicated a very strong, positive relationship and the three predictors were statically significant. The study concludes that there are risk factors that influence financial abuse. It also concludes that the financial abuses inflicted on the women causes them to devise coping mechanisms to alleviate the impacts of the financial abuses. The study recommends that the issue of financial abuse on women needs a multifaceted approach involving various stakeholders in the society. Those problems can be handled through workshops/seminars, discussions in the media, discussions in the media, community discussions and inclusion in the school syllabus. The discussions and target agenda should revolve around sensitizing both genders to act responsibly but also to give rights and obligations for each as well as inform the women on the possible places they could seek for help.

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LIST OF ABBREVIATIONS AND ACRONYMS

ATM:	Automatic Teller Machine
CEDAW:	Convention on the Elimination of all Discrimination against Women
FA:	Financial Abuse
FIDA:	Federation of Women Lawyers
SPSS:	Statistical Package for Social Sciences
UNICEF:	United Nations Children's Fund
WHO:	World Health Organization
HIV/AIDS:	Human Immunodeficiency Virus / Acquired Immune Deficiency Syndrome
KNBS:	Kenya National Bureau of Statistics
MSF:	Medecins Sans Frontieres
NACOSTI:	National Commission for Science, Technology and Innovation
UNWOMEN:	United Nations Women
GSMA:	Groupe Spéciale Mobile Association

1.0 BACKGROUND TO THE STUDY

1.1 Introduction

Globally, very little is known and understood about financial abuse (WHO, 2018). Usually, financial abuse is taken as an effect of the other forms of abuse. However, according to the World Health Organization (WHO, 2016) global report on domestic abuse prevalence, financial abuse has a prevalence of 1.0-2%, compared to sexual abuse at 0.04-0.82% and psychological abuse at 0.7-6.3% prevalence globally. This is a clear indication that financial abuse is prevalent in intimate relationships and that it deserves in-depth research. Intimate Relationships are defined as close personal relationships which entail psychological, emotional and physical closeness and sharing, as in the relationship between a husband and a wife (Dasgupta, 2011).

WHO, (2016), defines financial abuse as the unlawful or inappropriate misuse or use of assets, money and any other resources of another person without their permission. Where women are the victims of financial abuse, the perpetrators are usually their husbands, fiancé or former husbands in case of dissolved marriage. Financial abuse involves a perpetrator taking control and having the final say in another person's financial resources (WHO, 2016). In turn, this minimizes the capacity of the owner of the resources to have financial independence, making the victim a dependent of the perpetrator financially (Adams et al., 2008). Financial abuse can also be defined as the illegal use of another individual's property, cash, altering someone's will, using someone's pension book and other valuable items in a fraudulent manner (Brewster, 2003). It also involves acquiring the power of attorney in order to deny the owner access to money and other components of the victim's property or to evict the victim from his or her home (Brewster, 2003).

Financial abuse is mainly used as a tool to control the victim in intimate relationships where there is domestic abuse. It is used as a tool to control the victim's resources, making him or her unable to escape from the abusive relationship (Pence and Paymar, 1993). In severe cases, it involves the deprivation of money and resources and creating a strict allowance and making the victim to for the money till the perpetrator offers a little. As the abuse escalates, the victim continues to receive less and less money (Economic Abuse, 2009). Financial abuse also involves forcing all financial responsibility onto a person in order to curb their ability to have financial independence. In some cases, women who seem to lead affluent lives may have no voice when it comes to family financial matters. In these families, the men deny the women even money to buy food for the family, forcing them to beg for it.

In general, domestic abuse, which is where we find financial abuse, can occur in any class, race, gender or age. Every 1 in 4 women and 1 in 6 men experience domestic violence in their lifetime. In the United Kingdom, domestic violence accounts for 16% of all violent crimes (Nicholas, et al., 2005). In the United States of America, 25% of victims of abuse have lost their jobs as a result of domestic violence, and 35% - 56% of domestic violence victims face harassment at work from their life partners. One in five Americans admits that they know someone who is a victim of financial abuse in a relationship. Out of those who know a victim of financial abuse, 8% were victims themselves. 37% of those who have been victims were divorced or separated and 40% were single mothers (Allstate Foundation, 2014). Financial abuse is the least likely form of abuse to be recognized by people outside the relationship. Also, it is the least understood type of domestic abuse as compared to emotional, physical and sexual abuse (Allstate Foundation, 2014).

In Sub-Saharan Africa, many cultures place the man as the main custodian of the family finances. This automatically disadvantages the women who have to make money requests through the man (Fawole et al., 2005). Some cultures do not allow women to do paid work while in others; partners only allow a few days or short periods of work (Fawole et al., 2005). In Nigeria, 8% to 20% of respondents said that when they work, their husbands make the decision on how their wages and salaries are to be utilized (Calverton, 2004). Sometimes, the men abandon all their financial responsibilities and upkeep and leave it for the women as an act of financial control (UNICEF, 2002). In Kenya, male domination of the family finances is rampant, making the men the final authority in financial matters. Discriminatory laws on property inheritance, property rights and widow inheritance make women vulnerable to financial abuse (FIDA-KENYA, 2009).

1.2 Statement of the Problem

Very few studies have been conducted in Africa to assess financial abuse among women in intimate relationships, and not directly related to financial abuse but other forms of abuse, mostly physical, sexual and emotional (Fawole et al., 2005). In fact, some of the women in intimate relationships, being financially abused, are not even aware of it. Globally, studies conducted on financial abuse to explore the magnitude of this problem have been done in the developed countries such as the United States of America, and have mainly focused on the elderly population (Roubicek, 2008). This further makes it difficult to analyze financial abuse within intimate relationships as there is limited information on the subject.

In the WHO study of 2014, elderly women are reported to be the most at risk of financial abuse in Africa, being the ones suffering the highest levels of discrimination and obstacles towards financial independence. These obstacles include socio-cultural practices, in-law interference, illiteracy, neglect and structural challenges in accessing funds. A survey in

South Africa reports that half of the women interviewed had fallen victims of financial abuse, compared to only a quarter who had been victims of other forms of abuse (Lipshitz & Ekström, 2006).

In Kenya, research on financial abuse within the domestic realm is extremely low and it is almost impossible to find data on its prevalence as compared to other forms of domestic abuse like physical, sexual and psychological abuse. Information regarding the prevalence of financial abuse in Kenya is missing from key research studies (Mzungu, 1999). Part of the reason is that this is culturally acceptable in many communities in Kenya and it is not considered wrong (Mzungu, 1999). For instance, if a woman is not physically wounded by her husband, the general conclusion is that there is no abuse. Financial abuse therefore goes unnoticed because no physical harm is evidenced. This type of abuse is rarely discussed in social, medical or legislative platforms because it takes a back seat to physical, verbal or sexual abuse (Fawole et al., 2005).

The laws of Kenya, up until the year 2015, did not recognize as prosecutable, offenses like financial abuse. Currently, there is no clear information on the prevalence of financial abuse in the general Kenyan population. This indicates the widespread lack of understanding about the socio-economic demographics of those going through financial abuse. Women continue to be ignorant of their financial rights, making them vulnerable to being defrauded of their hard earned assets, being denied their right to earn a living, and for those who have an income, they end up having no say in it (Ross et al., 2009) . Therefore, unless all forms of abuse, including financial abuse are addressed, fulfilling the goals of the international conventions that protect women against abuse, such as the Universal Declaration of Human Rights which states that all people are born free and are born equal with equal rights and the Convention on the Elimination of all Discrimination against Women (CEDAW) that seeks to

protect women from all forms of exclusion, restriction and discrimination continue to be an uphill task. Therefore, this study seeks to answers the following research questions:

1. What are the risk factors to financial abuse among women in intimate relationships in Kahawa Sukari?
2. What are the economic effects of financial abuse among women in intimate relationships in Kahawa Sukari?
3. What are the coping mechanisms of the affected women in intimate relationships in Kahawa Sukari?

1.3 Objectives of the Study

1.3.1 General Objective

To investigate the economic effects of financial abuse and the coping mechanisms of women in intimate relationships in Kahawa Sukari, Ruiru Constituency.

1.3.2 Specific Objectives

1. To determine the risk factors to financial abuse among women in intimate relationships in Kahawa Sukari
2. To evaluate the economic effects of financial abuse among women in intimate relationships in Kahawa Sukari
3. To determine the coping mechanisms of the affected women in intimate relationships in Kahawa Sukari

1.4 Assumptions of the Study

1. That there are varied risks factors to financial abuse among women in intimate relationships in Kahawa Sukari.
2. That there are different economic effects of financial abuse among women in intimate relationships in Kahawa Sukari.

3. Women in intimate relationships who face financial abuse in Kahawa Sukari have diverse coping mechanisms.

1.5 Justification of the Study

Financial abuse is a key component of domestic violence (WHO, 2016). Research on financial abuse continues to be scarce and more cases go undocumented. This study is therefore intentioned to contribute to global academic debates on domestic violence and to generate new knowledge on financial abuse among women in intimate relationships.

The study aimed to establish the forms of financial abuse and examine the socio-demographics of the women who fall victims to this vice. The study findings are expected to aid policy makers and programme managers to strengthen strategies aimed at ending financial abuse, by understanding and utilizing data on financial abuse among women in intimate relationships in Kahawa Sukari. This knowledge is crucial for the Kenya government, financial institutions and other stakeholders to implement measures to curb this menace. Further, this research is timely in Kenya especially after the Protection against Domestic Violence Act, 2015 identified financial abuse as being punishable by law. Consequently, the study findings are expected to contribute to the smooth implementation of this Act.

1.6 Scope and Limitations of the Study

This study was conducted in Kahawa Sukari in Ruiru Constituency, Kiambu County. It assessed financial abuse among women in intimate relationships by looking at its causes and effects. A sample size of 60 women who were in intimate relationships was used in the study. The research studied religion, ethnic groups, level of education, and age of the women in intimate relationships going through financial abuse. It also assessed the social, psychological and financial effects that financial abuse has on women in intimate relationships.

1.6 Definition of Key Terms

Financial Abuse: Illegal acquisition and utilization of another person's financial resources, money and other assets, while restricting the owner's access to these resources, with the aim of exerting power and control.

Intimate Relationships: A close personal relationship which entails psychological, emotional and physical closeness and sharing, as in the relationship between a husband and a wife.

Domestic Violence: A pattern of behaviour that involves wilful intimidation, threats to instil violence and fear, usually perpetrated within the family setting.

Intimate Partner: A person with whom one has a close personal relationship involving an emotional connection.

Femininity: Socially constructed behaviours and characteristics attributed to being a girl or a woman.

Masculinity: Socially constructed behaviours and characteristics attributed to being a boy or a man.

Gender Roles: A set of behaviours, norms and responsibilities that are socially acceptable and are seen as appropriate for either men or women.

2.0 LITERATURE REVIEW

2.1 Introduction

In this section literature related to financial abuse among women in intimate relationships is reviewed. This literature is reviewed using the following areas: Other forms of domestic abuse, financial abuse and its various forms, risk factors and effects of financial abuse. This section also discusses the theoretical framework that guided the study.

2.2 Magnitude of Domestic Abuse

Global studies have shown that one in every three women has gone through domestic violence in their lifetime. Most of the time, this abuse is perpetrated by an intimate partner (WHO, 2016). Moreover, thirty-eight per cent of the homicides against women have been perpetrated by their male intimate partners (WHO, 2016). In the United Kingdom, domestic abuse affects one in four women and one in six men during their lifetime. It also accounts for the homicides of thirty men per year and two women per week. Research done in Tajikistan, Finland, France, Albania and Sweden indicates that approximately ten to sixty per cent of women have been abused at some point in their lifetime (WHO, 2016). In Japan, domestic abuse against women by their intimate partners is currently at 15 per cent prevalence (WHO, 2016).

In Africa, domestic abuse is rampant partly because it is socially accepted and also because of the socio-economic status of many women which makes them vulnerable to their male counterparts (Yimer et al., 2014). In South Africa, at least one in three women have been victims of domestic abuse by their current intimate partners, with emotional abuse and financial abuse being cited as one of the common forms of abuse in the country (Gass et al., 2010). Domestic abuse in South Africa has been seen as a major cause of concern to the women's health and their social wellbeing as it has brought on mental health illnesses,

sexually transmitted diseases like HIV/AIDS, drugs and alcohol abuse, as well as death. South Africa has the highest rate of female murders in the world and half of all the females who have been killed in that country were as a result of abuse from their intimate relationships (Jewkes and Morrell, 2010).

In Ethiopia, domestic violence research shows that pregnant women are at an increased risk of domestic abuse due to their physical vulnerability and also because of their reduced capacity to do paid labour, which makes them a financial liability within their intimate relationships (Yimer et al., 2014). In Tanzania, forty per cent of women between the ages of fifteen to forty nine have been victims of domestic abuse, either once or twice (UNWOMEN, 2016). When it comes to women in intimate relationships, forty-four per cent of the married women have been victims of domestic abuse, with the most common form of abuse being physical abuse (UNWOMEN, 2016).

Statistics done in Kenya, by the Kenya Demographic and Health Survey (Mwangi et al., 2014) indicates that at least 38 per cent of the women between the ages of 15 to 49 have suffered physical abuse. Out of ten women between the ages of 18 to 24, seven have suffered physical abuse before the ages of eighteen (UNICEF, 2017). Spousal abuse is largely accepted by the society considering that more than fifty per cent of men and women believe that a woman should be beaten by her husband, following issues like not cooking well or leaving children unattended (UNICEF, 2017). Divorced and widowed women have a 60 per cent risk of becoming victims of domestic violence as compared to the never-married who have a 25 per cent risk and currently married women who have a 42 per cent risk of domestic violence (Mwangi et al, 2014). Domestic abuse varies across the diverse Kenyan cultures and regions, with Nyanza leading at 54.1 per cent, Western at 50.1 per cent. Nairobi and Eastern

regions have the lowest reported cases at 24.6 and 31.5 per cent respectively (Mwangi et al, 2014).

2.3 Forms of Domestic Abuse

2.3.1 Domestic Abuse

Domestic abuse is a continuous aggressive or violent behaviour, largely encompassing sexual, physical, financial and psychological mistreatment of a person with whom one is in an intimate relationship, with the aim of controlling unfairly and overpowering the person. Domestic abuse is a reflection of the gender power imbalance the society (Chinken, 1995). In Kenya, research shows that 49% of women have experienced violence in their lifetime (Mwangi et al., 2014). Usually, the perpetrators of domestic abuse are in close relationships with their victims, for instance, members of one family, marriage spouses, dating or courting, partners, etc.

2.3.2 Verbal Abuse

Verbal abuse can be divided into overt, which is obvious, like hurling insults and angry outbursts and covert, which is the less obvious and subtle comments towards the victim (Evan, 1996). In verbally abusive relationships, control is exerted through the use of angry outbursts, demeaning or sarcastic comments, among others. These also include accusing the victim of over-reacting to the comments and being ‘overly dramatic’ (Evan, 1996). Usually, the perpetrator of verbal abuse deny their role in it (Evan, 1996). Verbal abuse focuses on the capabilities and the characteristics of the victim. With continuous abuse, the victim starts believing that they are flawed and that something is wrong with their normal abilities and characteristics. It creates the feeling that they are the problem in the relationship (Bach & Deutsch, 1980). Overt verbal abuse involves blaming the victim, making accusations and sarcastic comments in order to confuse the partner, while covert verbal abuse is passive

aggressive which enables the perpetrator to control the victim without their knowledge (Bach & Deutsch, 1980).

2.3.3 Sexual abuse

Sexual abuse or violence is defined as a visual, verbal, physical or sexual act that is imposed on a victim as an assault, invasion or a threat that inflicts bodily harm or shame, making the victim to lose their ability to control sexual contact (Kelly, 1988). Sexual violence involves doing or imposing on victims, acts that use sex to inflict bodily harm and to negatively alter their sexual stability and soundness (Postmus, 2012).

2.3.4 Physical abuse

Physical abuse is defined as intentional use of force or power, whether threatened or actual, to instil bodily harm or injury to a victim through physical assault, cutting, pushing, choking, shaking, etc., that may lead to death, deprivation or mal-development, whether in public or private (WHO, 2017). According to research, women are slightly more inclined to use physical aggression in intimate relationships; but on the flipside, men are more often than not, more likely to cause an injury (Archer, 2000). The same research continues to analyze the specific acts of physical abuse, for example, kicking and slapping, and found that women, more often than men, use physical aggression in relationships, but it is the men, whose aggression has the consequence of injury that could lead to hospitalization and death.

2.3.5 Emotional abuse

Emotional abuse may be defined as non-physical behaviour and attitude aimed at isolating, controlling, subduing and punishing the victim by instilling fear and shame to them (Engel, 2002). According to research, emotional abuse prevalence is almost equal in men and in women, with 17% prevalence in men and 18% in women (Monto & Carey, 2014). Symptoms of emotional abuse are not of a physical nature. However, one may notice signs of emotional

abuse like withdrawal from social interactions, aggression, eating disorders or abuse of drugs and alcohol, among others (Barlow and McMillan, 2010). There are two types of emotional abuse, namely, passive and active.

Passive emotional abuse is where a partner or a caregiver denies a victim the affection and loving care they need for them to be happy. This is very similar to being neglected emotionally (Barlow and McMillan, 2010). Studies categorize passive emotional abuse into unavailability, where one is not providing care and love and negativity, where one constantly expresses low opinions to the victim, inappropriate interaction with the victim, preventing the victim from having social interactions and relying on the victim to satisfy their emotional needs without recognizing their individuality. On the other hand, active emotional abuse is where someone acts intentionally to humiliate another with the intention of causing emotional distress (Cawson, et al., 2000). This is when one verbally abuses the victim and scares them by terrorising them. It also involves rejecting them and exploiting them for corruptive activities.

2.3.6 Psychological Abuse

Psychological abuse has been defined by research as the deliberate and total destruction of someone's sense of safety and self-esteem in order to control the person and exert power on the victim (Follingst and Dehart, 2000). It is very similar to emotional abuse because it is a deliberate effort to humiliate the victim in order to control them. However, it has traumatizing side effects to the victim and may lead to a diminished mental health (Centres for Disease Control and Prevention, 2014). Previously, psychological abuse was said to be a side effect of other forms of domestic abuse, but now studies have proven it to be different from the rest, with possible long term side effects (Tomison and Tucci, 1997). It involves threats of

physical harm to the victims, stalking them, convincing them that they are imagining things or that they are crazy.

2.4 Forms of Financial Abuse

Financial abuse is an intentional strategy that many abusers adopt in relationships in order to attain control in a relationship. In many cases, it may be used by a man to control a woman who has threatened to leave a relationship. However, it is not uncommon for financial abuse to occur even after a relationship has ended (Blum, 2012). Financial abuse may be subtle and covert, where the person uses manipulation to get the victim in a position of trust, in order to take control of their finances. It may also be direct and overt where the person issues threats and coerces the victim to relinquish rights to their own finances or family property. Some forms of financial violence include:

2.4.1 Forbidding One to Work

This could be done in very subtle ways where the woman is made to believe that they will be treated very well if they stop working. Sometimes a woman about to be married is told that everything will be provided for them if they resign from their jobs, only to find themselves having to request for money or even for groceries (Wiehe, 1998).

2.4.2 Sabotaging Work

This is another form of financial violence where a partner tries to get the woman fired from their office or to lose their perceived status in the workplace. They will either keep following the woman around, hovering at their workplace, or ensuring they are late for important meetings or job interviews. Sometimes this goes as far as destroying office equipment under the woman's care, including laptops, mobile phones, etc. The abuser sometimes beats up the victim to the extent of leaving visible bruises that will raise questions in the workplace.

Employers, who would not want to be involved in domestic issues, prefer to terminate the employee (Wiehe, 1998).

2.4.3 Controlling the Family Budget

In this case, the husband takes over control of how the money is spent in the house, including the woman's money. It may involve changing the names of the bank account signatories of his wife, or opening a joint account where the husband is the only signatory. This is in the pretence that he will manage all the family finances in order to 'make things easier'. It later develops into a situation where the abuser has to give permission before any money is spent in the house (Fawole et al., 2005). In some cases, the victim is forced to hand over their cheque books and debit cards, and in turn, they are given a small allowance as pocket money. Wives may be forced to account for every coin spent, and may have to retain receipts to justify all their expenditure (Wiehe, 1998). The victims are forced to comply because the consequences of failing to give report or speculation of untruthful information may result in physical or verbal abuse. The perpetrator takes control of expenditures by approving the expenditures as he pleases and aggressively refuting others (Fawole et al., 2005).

2.4.4 Neglecting Financial Duties

In this case, the abuser may refuse to participate in the payment of family bills, paying school fees, groceries, etc., despite the fact that he could be in a position to foot some of the bills. This means that all the financial responsibilities are left to the wife or girlfriend, thereby decreasing their financial freedom and leading to being controlled by the abuser (Peate, 2014).

2.4.5 Denial of Access to One's Own Resources

This occurs when the man exercises complete control over a woman's property while restricting her from managing any aspect of it. This may involve taking away credit cards,

bank account management and financial information vital to the woman. It is occasionally accompanied by change in the power of attorney of their property (Kurst-Swanger, 2003). This is mainly the case in abusive relationships and to the exploited elderly in society.

2.4.6 Stealing

Theft is one of the commonly used forms of financial abuse by those in close proximity to the victim because it is easy to plan and execute (Peate, 2014). Currently, this is the most prevailing form of financial abuse and it involves the abuser issuing false documents to enable him take over the woman's property, burglarizing her residence, embezzlement of funds, forgery of signatures and handwritings, issuance of false checks and destroying wills written by or mentioning the victim, among others (Kurst-Swanger, 2003).

2.4.7 Sabotage of Joint Bank Accounts

Some of the professional abusers may extend their exploitation by manipulating joint bank accounts where they tend to change information in the accounts and transfer ownerships of resources rightfully owned by their wives and girlfriends. This is more frequently done to the elderly who because of their minimized cognitive capacity, members of their families and caregivers take advantage of them (Wiehe, 1998). Husbands, whose wives either earn more than they do or are better advantaged, may greedily title ownership of the joint properties to themselves. This renders the victim short of all access to joint property of the perpetrators. In some instances they may run the joint accounts into bad debt and leave responsibility of repayment to their wives.

2.4.8 Fraudulent Use of the Power of Attorney

A person may acquire, through coercion, the Power of Attorney, and take control of a woman's property. This will help them to fraudulently change ownership of property and identity from their female partners. In cases where a wife or partner is elderly, they may use

this power to send them into homes for the elderly in order to reduce their capacity to obtain their financial freedom (Quinn & Benson, 2012). This way, the oppressed find difficulties accessing legal assistance while their abusers live lavish lifestyles.

2.5 Risk Factors for Financial Abuse

Financial abuse could happen to women from all walks of life, whether vulnerable or not. This section seeks to identify the risk factors that make women candidates of financial abuse.

2.5.1 Cultures and Traditions

The Kenyan culture generally does not see financial abuse as a crime and that explains why many cases go unreported (Kameri-Mbote, 2000). In many communities, the patriarchal order prevails. Therefore, there is an assumption that the man should control the finances in the household and that women should handover their financial independence to their partners and wait for further instructions. Men who have grown up watching their fathers being household financial managers would lack alternative skills and knowledge on how to deal with family income aside from controlling it without negotiation.

In many households, men are raised to be the keepers of family income and assets. This legitimizes men's control over women's property and finances. A boy who was raised by a mother, who did work out of the homestead, may not be prepared to have an independent wife with her own income, and who also contributes to paying off family expenditure (Narayan, 2013). In many Kenyan communities, wives are owned by their husbands. This image of entitlement is further cemented on the husband when bride wealth is paid. Therefore, everything that the wife earns belongs to the husband, whether she has a higher income or not. As the owner of the wife and the entire household, a man is made to feel he has the right to control resources as he deems fit (FIDA-KENYA, 2009).

Women, on the other hand, have been socialized to accept financial abuse as part of life. They are expected to be submissive and yield to the demands of their husbands as the heads of their households. In some communities, women have to accept financial abuse, as well as physical abuse as proof of acceptance as a married woman (FIDA-KENYA, 2009).

2.5.2 Demographic Factors

When it comes to the demographics, gender is the main determinant of who is most at risk of falling victim to this vice. Research shows that the risk of financial abuse is higher in women than in men, with two times the likelihood of falling victims, as compared to the men. Single women, divorced women and widows are at a greater risk of financial abuse (Darzins et al., 2009).

Even though women in all age groups experience financial abuse, the advanced age of a woman also predisposes her to being financially abused. As a woman grows older and dementia kicks in, she becomes easy prey to criminals; this means that younger women have a lower risk of falling victims of financial abuse. On the flipside, the age factor does not predispose men to financial abuse (Biggs et al., 2009; Darzins et al., 2009). People from a minority ethnicity and who speak a different language have a higher chance of falling victim to financial abuse. This includes people from a different country, race and culture (Conrad et al., 2010). Those with a disability and who require assistance with chores like shopping, banking and managing money; may also find themselves being exploited financially.

2.5.3 Socio-economic Factors

Many of the socio-economic factors relate to poverty and gender power imbalances, and this influence to a great extent, financial abuse among women in intimate relationships (Mbote, 2000). Women who do not have economic power and financial independence fall into a vulnerable category. Women who do not have financial empowerment and thereby unable to

take care of their personal basic needs, will more often than not, fall victims of discrimination and financial abuse (Mbote, 2000). This is also due to the fact that their status in society is greatly lowered, leaving them to depend upon their intimate partners. Within the family, this is where women are exposed to gender power imbalance. While it is expected that the family is where one should get positive protection from the rest of society, many families play the role of disempowering women and enabling men to exercise control and power over them. Women's labour is exploited within the homestead and even outside the homestead in cases where they have to hand in all the wages they earn (Mbote, 2000). A woman who has financial independence has a better chance of leaving her intimate partner as compared to a dependent woman who has to contend with this family setting.

Women are not custodians of family property and this predisposes them to being cheated out of their property if the relationship ends. When it comes to land, women make up for 70 per cent of the labour force (FIDA-KENYA, 2009). However, this labour is largely unpaid and the women rarely own the land. In many cases family property is put in the man's name, whether or not the woman bought the property herself (FIDA-KENYA, 2009). Because of lack of knowledge on the right to own the property, women will not be assertive when it comes to asset ownership in the family (Scholar et. al., 1996).

On the other hand, because of women's increasing awareness, economic activities and financial independence becomes a threat to their intimate partners who exert control in order to maintain their dominant position. This is the case especially when a man is unemployed and develops feelings of inadequacy. According to the Kenya Association of Professional Counsellors (KAPC, 2010), by controlling the woman's finances, he feels he is still the leader of his household.

2.5.4 Isolation

A woman, who has been isolated from her social networks for any reason, is an easy target for financial abuse and lacks people to warn her or support her (Street & Arias, 2001). Women who are denied the freedom of interaction may be limited to either recognizing, overcoming or reporting financial abuse as they are not adequately informed or may be limited to act in such situations (Kabeer, 2012). On the other hand, a woman with strong social networks is more shielded from abuse as she is informed of any suspicious activities against her resources and is thus significantly safe from financial abuse.

2.5.5 Alcoholism

Alcoholism in the family contributes to financial abuse as well as other forms of abuse. An alcoholic person is more inclined to perform acts of violence and aggression towards women (KAPC, 2010). Also, a man who has an addiction will be inclined to demand more money from the wife or sell some of her assets without her knowledge and consent, in order to sustain the lifestyle.

2.5.6 Lack of Awareness of Legal Rights

Many women are unaware of their legal rights and protection even though the law in Kenya now recognizes financial abuse as part of economic abuse in the Protection against Domestic Violence Act of 2015, and it also provides protection under the Matrimonial Causes Act (Chapter 152 of the laws of Kenya) which allows for a separation or divorce where there is cruelty in the marriage. This may be interpreted as financial abuse, sexual and physical abuse. Because of women's ignorance of these rights, perpetrators get empowered to escalate the abuse to a larger scale. Illiteracy and lack of knowledge about women's rights is another risk factor for financial abuse among women in intimate relationships. Many women are largely illiterate and unaware of their rights to property ownership (FIDA-KENYA, 2009). This

allows the cycle of financial abuse to continue as perpetrators expect no legal action against them.

2.5.7 Physical and Cognitive Dependency

People living with physical disability or frail health may be abused financially especially if they need transactions and other financial activities to be implemented on their behalf (Factora & Tousi, 2014). When a woman is pregnant or has undergone a weakening childbirth, trustees to whom financial responsibilities are temporarily placed may compromise the accounts of such women who are rendered temporarily or permanently immobile.

A progressive decline in cognitive function because of aging or sickness significantly causes a woman to become a potential victim of financial abuse. Essentially, dementia affects one's decision making capacity, judgement and memory, attention and reasoning ability and several other brain functionalities (Factora, 2014). The perpetrator may take advantage of the helplessness of the mentally unstable wife and potentially sell off their property or make changes in their financial resources. Attention demanding activities such as book keeping, and tracking flow of finances, among others, may be difficult to someone experiencing mental challenges and this is ripe ground for exploitation by intimate partners with criminal intent.

2.5.8 Lack of Modern Technological Awareness

Research has shown that Kenya has attained gender parity when it comes to mobile phone usage and mobile money transfers (GSMA, 2015). However, women are not yet fully conversant with the latest global trends in technology. With constant changes in technological advances, women who are not tech-savvy may find it challenging to deal with online banking, mobile banking and other computerized alternatives to physical financial

transactions. In such cases, intimate partners with ill intent will have found numerous avenues for siphoning money from their accounts. Other online marketing platforms may be used to illegally sell off assets belonging to the woman, and because of the nature of online markets and social media platforms, transactions may be done without demands for thorough documentation (GSMA, 2015).

2.6 Coping Mechanisms

2.6.1 Normalizing and Acceptance

In order for women to cope with the financial abuse in their homes, they start to normalize their situation by believing that what they are going through in their relationships is normal part of life (Healthtalk, 2014). Some women have grown up in families where they experienced financial abuse either directly or indirectly. When they find themselves in a similar relationship, they start to accept it as normal in order to cope with their situation. They then convince themselves to accept this kind of lifestyle as it is and try to move on and make the best out of the situation, with the hope that the relationships will make a turnaround in the future (Healthtalk, 2014). The longer they stay in abusive relationships, the more distorted their reality of normal relationships becomes.

2.6.2 Denial

Due to the shame that is felt by victims of abuse as well as the unwillingness to face their current predicaments, women will try to hide to hide the abuse from their children and society (Healthtalk, 2014). To avoid facing reality, they will convince themselves that their partner's behaviour was a 'one-off' incident that would not happen again. For instance, women start believing that their husbands are not stealing from them and they keep it a secret from the rest of the world. When asked about why they left their careers, they will lie instead of admitting that they were coerced by their husbands or fiancées to quit their jobs (Healthtalk, 2014).

Some women continue believing that their husbands are working in their best interests, in order to cope with the situation.

2.6.3 Keeping the Peace

In order to avoid angering their partners women may come up with tactics that will keep the household 'peaceful' without confrontations which may lead to other types of violence like physical violence. To do this, women change their behaviour and subscribe to whatever rules their abusers demand of them (Healthtalk, 2014). For instance, a woman will start accounting for money left for groceries, she will hand over her ATM cards and pin numbers and allow her abuser to have access to her chequebooks and other financial documents in order to play down the abuse and to appease their partners.

2.6.4 Blaming themselves

Women going through financial abuse will tend to blame themselves for their partner's behaviour, believing that if they work harder at their relationships, or if they quit their jobs, the abuse would stop and their partners would treat them better. Rather than going to the police when they realize that their financial resources have been fraudulently taken away from them, women in financially abusive relationships will blame themselves for 'pushing' their partners into committing these offences (Healthtalk, 2014).

2.6.5 Drugs and Alcohol

Victims of abuse tend to turn to alcohol and drugs in order to get temporary relief from the stress in their lives. What starts as a simple drink could easily turn into dependency as women turn into hard drugs and prescription medicines like painkillers and sedatives to numb their emotions and to escape the reality of their relationships (Healthtalk, 2014). The result is that drugs and alcohol abuse prevents the woman from being able to assess the abuse in her relationship and to be able to process the level of damage that has been done to her financial

resources (Healthtalk, 2014).

2.6.6 Secretly Getting Help

Victims of financial abuse have to be very discreet when seeking for help in order to avoid their partners finding out, which would worsen matters, often leading to other forms of abuse. Women going through financial abuse may seek counselling services, legal services or the intervention of the extended family or friends (Healthtalk, 2014). Seeking help helps them to recognize that they are being abused and to take the next steps, like leaving the relationships.

2.7 Effects of Financial Abuse

Financial abuse can have either temporary or permanent side effects towards the women who fall victims. Some of the side effects are as follows:

2.7.1 Effect on Health

Women going through financial abuse will show signs of fear and anxiety and this can have a negative impact on their bodies and minds. Long-term stressful living conditions can easily manifest into physiological illnesses (Brown, 2003). Some illnesses include high blood pressure and stomach ulcers. When the woman is an older person, the impact is higher due to her minimised ability to withstand the stress. Abusers in many instances use threats and coercion in order to get access to their victim's property and finances. For instance, husbands may threaten to leave their families if their wives deny them access to their own salary accounts. This constant pressure and fear leaves wives and children under anxiety-related diseases (Glaser, Hancock & Stuchbury, 1998).

Financial abuse may be accompanied by physical abuse, where you find perpetrators resorting to assault and beatings in order to subdue women. This may lead to injuries and fractures of limbs and also death (Brown, 2003). To cope with the stresses of abuse and

neglect, women may resort to drug and alcohol abuse. Living a life of constant abuse leads to early deaths in both the young and old women, partly due to primary or secondary health issues.

2.7.2 Financial Impact

Because of a woman's forcefully reduced capacity to manage finances, it is expected that she will go through economic strain. When the abuser forges or steals the victim's cheques, in the case of a low income earner, one may be left without money to buy food and medicine. Women may end up in heavy debts and lose their homes either through auctioning by financial institutions or through fraudulent deals by their intimate partners (Robin, 1998).

Women end up losing their jobs by being fired from their places of work or being forced to resign due to embarrassment, coercion and threats (Burns & Bowman 2003). This may be the case where women experience physical violence right before reporting for work, or are victims of stalking, making them too traumatized to work, and even end up absconding from their work or resigning (Robin, 1998).

With a history of early resignations from job contracts, a woman's employability levels go down. Financial violence may lead to the loss of employment, as well as lowered chances of bouncing back into the job market if one has several job gaps (Burns & Bowman 2003). Employers may start questioning a victim's ability to retain a job if she is offered one.

2.7.3 Social Impact

Women are the family's caretakers and, therefore, the impact of abuse and mistreatment may be passed on to the children and the coming generations. Children who are witnesses to abuse in the family may later see it as an acceptable way of life. It is therefore safe to say that financial abuse has a negative impact on the family (Burns & Bowman, 2003).

Abused mothers are unable to take care of their children because they may end up being depressed and withdrawn. This leaves the children unattended to and vulnerable to disease, poor nutrition, crimes and bad influences (Burns & Bowman, 2003). As a result of the abuse, women end up with feelings of worthlessness and neglect. This makes her less likely to share her pain with others as she continues to hide her abuse. Sometimes, women may end up sharing with people who ridicule them instead of offering help. As a result, the abuse is trivialized, ignored and condoned in the society, leading to a general permissiveness towards the abuse of women (Burns & Bowman 2003).

2.7.4 Psychological Impact

Victims of abuse often suffer psychologically, and if unattended, the impact may end up being permanent. Women who have suffered financial abuse are likely to suffer from depression as well. This is the most common symptom by survivors of all forms of domestic violence (Barnett, 2000). This comes about from prolonged periods of hopelessness and worthlessness. Depression may escalate to suicide thoughts, attempts and actual acts of suicide. Dissociation is another psychological manifestation of abuse. In this case, a woman may ‘check out’ of her present reality. This involves daydreaming and living in a fantasy world. In extreme conditions, one may be unable to live in the ‘real world’, and thus unable to focus on their responsibilities (Black et al., 2011).

A woman going through abuse may suffer post-traumatic stress disorder (PTSD). This is a condition that affects mental health, and is characterized by deep anxiety, reliving the events as if they were happening again, vivid nightmares and other symptoms. This is especially in cases where the woman was going through other forms of abuse also. Women going through PTSD require social support to cope again and adjust back into their normal lives (Black et al., 2011).

2.8 Theoretical Framework

This study will be guided by the following theories; Gender Schema theory, the Stimulation theory and Catharsis Theory.

2.8.1 Gender Schema theory

The gender schema theory was developed by Sandra Bem in 1981. This is a theory whose principles come from the cognitive development and the social learning theories, in order to explain how gender role socialization takes place. The cognitive part of the theory stipulates that children have built in cognitive structures that receive information, store it and organize it. That stored memory, determines how to play their gender roles as children and later as adults. The social learning component of gender schema, according to Bem (1981), states that, children are socialized to behave in a certain way, according to the gender norms they see in their cultural set up. For instance, it says that girls learn traits of femininity and boys learn the masculinity traits. From a young age, children are able to align themselves with their genders of being boy or girl and thereafter man or woman. Children's view of men and women result from the interaction between their gender schemas and their experiences. The girls learn from observing and imitating their mothers while the boys learn from observing and imitating their fathers (Bem, 1983). Children are rewarded for behaving in a gender appropriate behaviour and punished for gender inappropriate behaviour. Women going through financial abuse in intimate relationships, as well as their partners learnt their gender roles from the society that surrounded them as children. The men were taught that they are the custodians of the family income and the women were taught to submit their incomes to the men for management.

Gender schema therefore becomes the lens through which children grow up organizing and categorizing information and theirs (Bem, 1981). Children adopt their own gender schema

which is influenced by their parents, peers, the media and teachers. They learn that boys and girls are very different and that girls are expected to be weak and boys strong. Boys are rough and girls are timid. Boys grow up with the on to be husbands and fathers who will provide financial security to their families, while girls grow up with the expectation to get married, and especially to a man who is a 'good provider' and manager of household finances.

2.8.2 The Stimulation Theory

The Stimulation and the ensuing Catharsis theory are two rival theories that have been used mostly to explain the impact of media violence on the viewers (Leuba, 1955). The stimulation theory stipulates that exposure to violence encourages a person to exercise violence afterwards. According to the theory what people see and make sense of sticks to their mental realms and such individuals can easily be carried into action as per the mental pictures in their mind. By activating the mental process because of the pictures created by what they saw makes such people to easily express what they saw (Pence & Paymar, 1993).

The theory is relevant to this study because it aims to determine the risk factors to financial abuse to women in intimate relationships. For instance, there is likelihood that people practice what they learnt in their childhood. Those who saw their parents abuse one another may as well abuse their partners (Brooks, 1995). That includes expression of emotions and intentional behaviours. By witnessing the abuse, people can grow with the mind-set that it is ok to abuse or be abused by ones partner.

2.8.3 The Catharsis Theory

The term Catharsis refers to the process of venting aggression to get rid of or to release emotions (Freud, 1963). For example a person can release bitter emotions by yelling and throwing things without aiming at another person. The act seems to substitute the actual violence and it helps the individual to release the tension. The catharsis theory stipulates that

viewing violence makes the individual to eliminate internal feelings of violence and is less likely to commit aggressive acts afterwards. The catharsis theory was introduced to psychology by Josef Breuer as part of psychiatric treatment for the reduction of aggressive emotions (Baron and Richardson, 2004).

According to Freud (1963) people who vent their aggression through Catharsis can help them to avoid actual violence and it indeed does help to release tension that is built in when angered. However, Bushman (2002) argued that those who grow constantly seeing expression of catharsis are likely to practice it. Moreover, some may go overboard and rather than just use catharsis, actual violence could be employed. Furthermore, there is a thin line between catharsis and actual violence and there is no demarcation as to what acceptable catharsis is and what is not (Baron & Richardson, 2004).

2.9 Relevance of the Theories to the Study

The relevance of the gender schema theory to this study is that in most societies, children are socialized that the males are in charge of household finances, making it acceptable for the girls, once they are in intimate relationships, to relinquish their financial freedom over to their male partners. From an early age, children are gender typed financially. For instance, when children are sent to the shop, the parents will give the boy the money to carry and the girl carries the shopping back home. Children then learn that the men are to be the managers of finances while the women are to be the beneficiaries.

The stimulation and catharsis theories explain how children internalize what they see in their homes and the environment. Children, who witness financial abuse in their homes, may end up later in life as financial abusers or on the other hand, they may consciously ensure that financial abuse will not feature in their relationships (Scheff, 2001). The theories of gender schema, stimulation and catharsis explain the influence of gender roles, social interactions

and cognitive learning leads to the occurrence of financial abuse among women in intimate relationships.

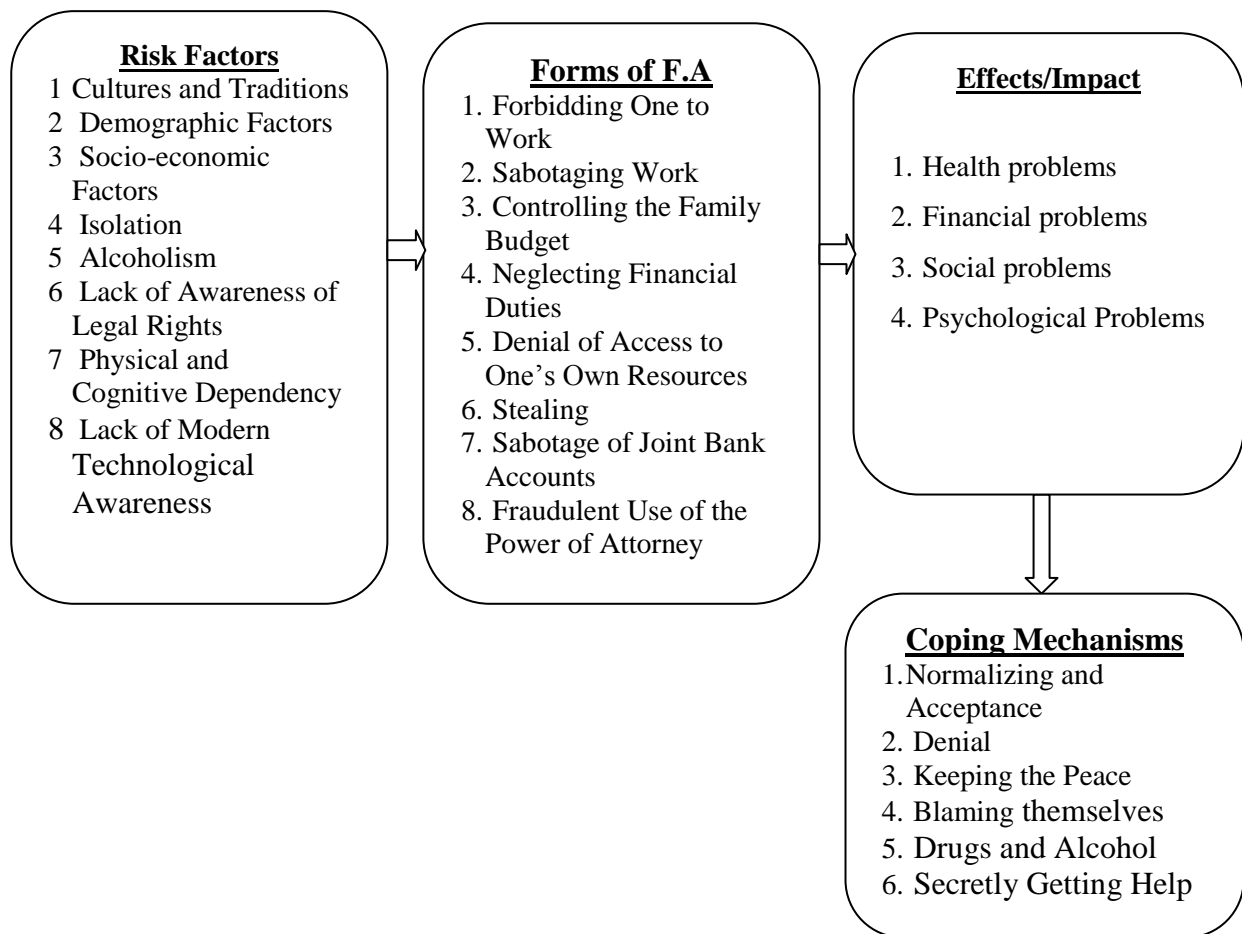


Figure 2.1 Conceptual Framework

3.0 METHODOLOGY

3.1 Introduction

This section describes the context in which this study was carried out. It describes the research site, both physical and social setting, the study design, study population and unit of analysis, data collection methods, as well as data processing and analysis and presentation. The section finally describes the ethical considerations that guided the study.

3.2 Research Site

This study was conducted at Kahawa Sukari, in Ruiru constituency. Kahawa Sukari is a civic ward in Ruiru Constituency and a metropolitan urban housing estate located about 20km from the city of Nairobi, in Kenya. It is off Thika Super Highway and Opposite Kahawa Garrison Army Barracks and Kenyatta University. The land, on which Kahawa Sukari Estate sits, approximately 4.4 square kilometres, was formerly owned by the Kenyatta family. The population is approximately 11,000 and very diverse as far as age is concerned. Quite a good number of families have young adults still living with their parents as they go through college. Younger families with primary and kindergarten age children are also well represented. About forty-six per cent of the households comprise of 4-6 members (KNBS and SID, 2013). There is a mixture of rental apartments and own homes. Several businesses have been set up in the area.

3.3 Study Design

This study followed an exploratory research design, utilizing both quantitative and qualitative data collection methods. Exploratory designs are employed where the area under inquiry is new or is underserved with studies. The aim of exploratory study was to learn about the issues in the area under inquiry to inform further detailed researches. The area under inquiry which is financial abuse on women in intimate relationships in Kahawa Sukari needed to be

studied to identify the risks to such financial abuse, prevalence of financial abuse, effects of the abuse and the coping mechanisms employed by the affected women.

3.4 Study Population and Unit of Analysis

The study population comprised of women in intimate relationships residing in Kahawa Sukari. Women in intimate relationships, for the purpose of this study, were those in monogamous or polygamous marriages or those cohabiting with a fiancée or boyfriend. The unit of analysis was the individual women in such relationships.

3.5 Sample Size and Sampling Procedure

A total of 60 women in intimate relationships were sampled using simple random sampling. A complete list of households was compiled and these households were selected based on the random numbers generated for the list. Sixty respondents were deemed adequate as social science research literature recommends an average of 30 respondents for generalizable findings (Marshall et al., 2013). Furthermore, the study also obtained information from case narratives through key informant interviews; a survey of 60 respondents is adequate because the survey responses are backed by the interview views from the five (5) key informant professionals as detailed in subsection 3.6.3 who were interviewed together with case narratives as detailed in subsection 3.6.2.

3.6 Data Collection Method

3.6.1 Survey

This was the main data collection tool for the study. Structured survey questionnaires (Appendix 1) were administered to 60 respondents. Simple random sampling was done to select households based on the random numbers generated for the list. The final sample constitute of women in intimate relationships in Kahawa Sukari. Data from the questionnaire gave information on financial abuse among women in intimate relationships in Kahawa

Sukari, Ruiru Constituency. The questionnaire gave quantitative data that show the risks to financial abuse, prevalence of certain forms of financial abuse, effects of the abuse and the coping mechanisms employed by the affected amongst the women in intimate relationships in Kahawa Sukari.

3.6.2 Case Narrative

The case narratives was conducted with five women chosen based on their experience with financial abuse. This method was used to collect qualitative data on the experiences of women with financial abuse in intimate relationships and the effects of financial abuse with key aim to suggest how the problem can be solved. A case narrative interview guide (Appendix 2) was administered.

3.6.3 Key Informant Interviews

Key informant interview was administered to five selected professionals who were selected using non-probability purposive sampling (judgemental). These included a family counsellor from the Catholic Church based in Kahawa Sukari, a police officer based at the Kahawa Sukari police station and the local Chief of Kahawa Sukari and other professionals who include a Psychosocial Advisor from an international non-governmental organization known as Medecins Sans Frontieres (MSF) which deals with victims of gender based violence, as well as a Programme Officer from the International Federation of Women Lawyers (FIDA-KENYA, 2009), which is an organization that advocates for the right of the women. These are people who have a wealth of knowledge and provided the information needed for this study, in order to generate information regarding financial abuse among women in intimate relationships in Kahawa Sukari.

3.7 Data Processing and Analysis

Quantitative data was summarized in excel and analysed using Statistical Package for the

Social Sciences (SPSS) version 20. Categorical variables were tabulated; frequencies and proportions were reported in tables and graphs (bar, pie) plotted to show distribution and check for possible associations. Association among categorical variables and financial abuse were evaluated and values reported. Data from the case narratives and key informant interviews were analysed thematically to enrich quantitative results and presented as verbatim quotes.

3.8 Ethical Considerations

The research proposal was submitted to the National Commission for Science, Technology and Innovation (NACOSTI) for clearance and approval. Informed consent was obtained from all respondents and only consenting women participated in the study. All the information obtained from the respondents was treated with utmost confidentiality. All data collected was used for this study alone. No respondent was coerced or forced to participate in the study.

4.0 DATA ANALYSIS AND DISCUSSION

4.1 Introduction

This chapter provides the results for analysis as per the study aim and objectives. The findings are organized as follows: first the survey data from 60 respondents is analysed, second case narrative from (5) women who have experienced financial abuse, followed by interview from (5) key informant professionals. The findings are discussed accordingly.

4.2 Survey Results

The survey targeted over 60 women in intimate relationships and 60 fully completed questionnaires were obtained and used to complete the report. Table 4.1 below shows the response rate and type of relationship investigated.

Table 4.1: In an Intimate Relationship

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid YES	60	100.0	100.0	100.0

When asked whether they were in an intimate relationship, all the respondents indicated that they were in an intimate relationship. When asked the nature of their relationship, the respondents said they were in a marriage relationship. Therefore, the respondents were homogenous because they were in an intimate marriage relationship. When asked about their highest level of education, the findings were as shown in table 4.2 below.

Table 4.2: Respondents Highest Level of Education

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Post-secondary	60	100.0	100.0	100.0

According to the findings, all the respondents had post-secondary education. When asked about their spouse's level of education, the respondents indicated that they had post-secondary education, also indicating the homogeneity of the marriages in terms of levels of education. Furthermore, all the respondents had at least one child. Also, the respondents

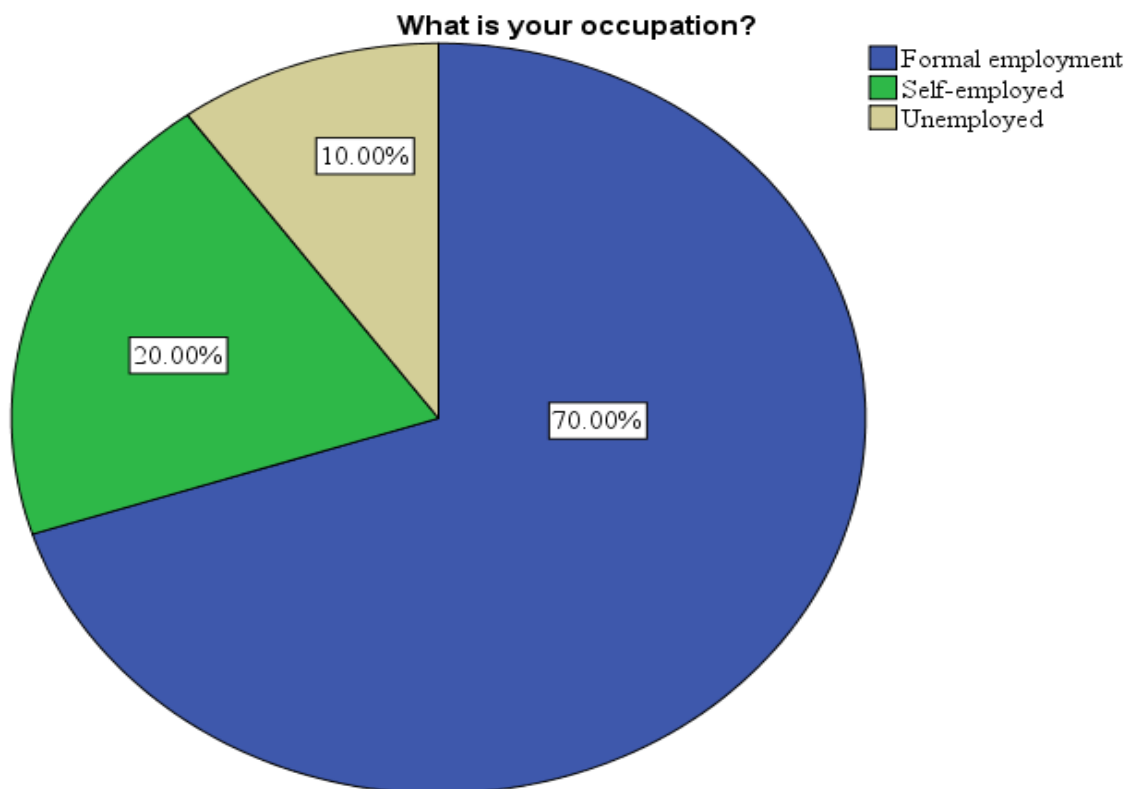
indicated their age in years. Descriptive statistics for the respondent's age were as shown in table 4.3 below.

Table 4.3: Age of the Respondents

Descriptive Statistics		What is your age?
N	Valid	60
	Missing	0
Mean		30.90
Median		30.50
Mode		30 ^a
Skewness		1.254
Std. Error of Skewness		.309

The mean, median and mode statistics indicate that the age of the respondents was 30 years. The skewness statistic is positive indicating that most respondents were 30 years and below. The respondents were also asked to indicate their employment status and responses were as shown in figure 1 below.

Figure 4.1: Employment Status



From figure 1, 70% of respondents were in formal employment, 20% were self-employed while 10% were unemployed. Therefore, majority of the respondents were employed indicating homogeneity of the respondents. The respondents were also asked to indicate the occupation of their partners and the results were as shown in table 4.4.

Table 4.4: Partner’s Occupation

	Frequency	Percent	Valid Percent	Cumulative Percent
Formal employment	54	90.0	90.0	90.0
Valid Student	6	10.0	10.0	100.0
Total	60	100.0	100.0	

From table 4.4, 90% of respondents’ partners were in formal employment whereas only 10% were students. Again, most of the respondent’s spouses were in formal employment suggesting that the sampled families were similar in terms of occupation. The respondents were also asked to indicate who influenced their choice of occupation and the findings were as shown in table 4.5 below.

Table 4.5: Spouse Influence to Women’s Occupation

	Frequency	Percent	Valid Percent	Cumulative Percent
Myself	54	90.0	90.0	90.0
Valid Spouse	6	10.0	10.0	100.0
Total	60	100.0	100.0	

From table 4.5, 90% of respondents indicated that they personally chose their occupation whereas only 10% indicated that others influenced their choice of occupation. This indicates that women have full control to their careers and there were low chances of being influenced to take careers they did not prefer. Respondents were also asked to indicate whether they knew their partner’s income and the results were as shown in table 4.6 below.

Table 4.6: Knowledge about Partner’s Income

	Frequency	Percent	Valid Percent	Cumulative Percent
No	6	10.0	10.0	10.0
Valid Yes	54	90.0	90.0	100.0
Total	60	100.0	100.0	

From table 4.6, 90% of respondents knew about their partner’s average monthly income whereas 6% did not know. The findings indicate that most of the surveyed women knew about their husbands’ income which may suggest that they are cohesive families. Also, the respondents were asked to indicate if they controlled their personal bank accounts and the findings were as shown in table 4.7 below.

Table 4.7: Control over Bank Accounts

	Frequency	Percent	Valid Percent	Cumulative Percent
Both	12	20.0	20.0	20.0
Valid Myself	48	80.0	80.0	100.0
Total	60	100.0	100.0	

From table 4.7, 80% of respondents indicated that they personally controlled their accounts whereas 20% indicated that they jointly controlled the account with their partners. That suggest that majority of the respondents have full control over their account while 20 percent co-shares the account, again suggesting cohesion among the families. Respondents were also asked to indicate if they had a family joint account and the findings were as shown in table 4.8 below.

Table 4.8: Use of a Family Joint Account

	Frequency	Percent	Valid Percent	Cumulative Percent
No	36	60.0	60.0	60.0
Valid Yes	24	40.0	40.0	100.0
Total	60	100.0	100.0	

From table 4.8, 60% of respondents indicated that they did not have a family joint account whereas 40% indicated that they had a family joint account. Thus, only 40% of the

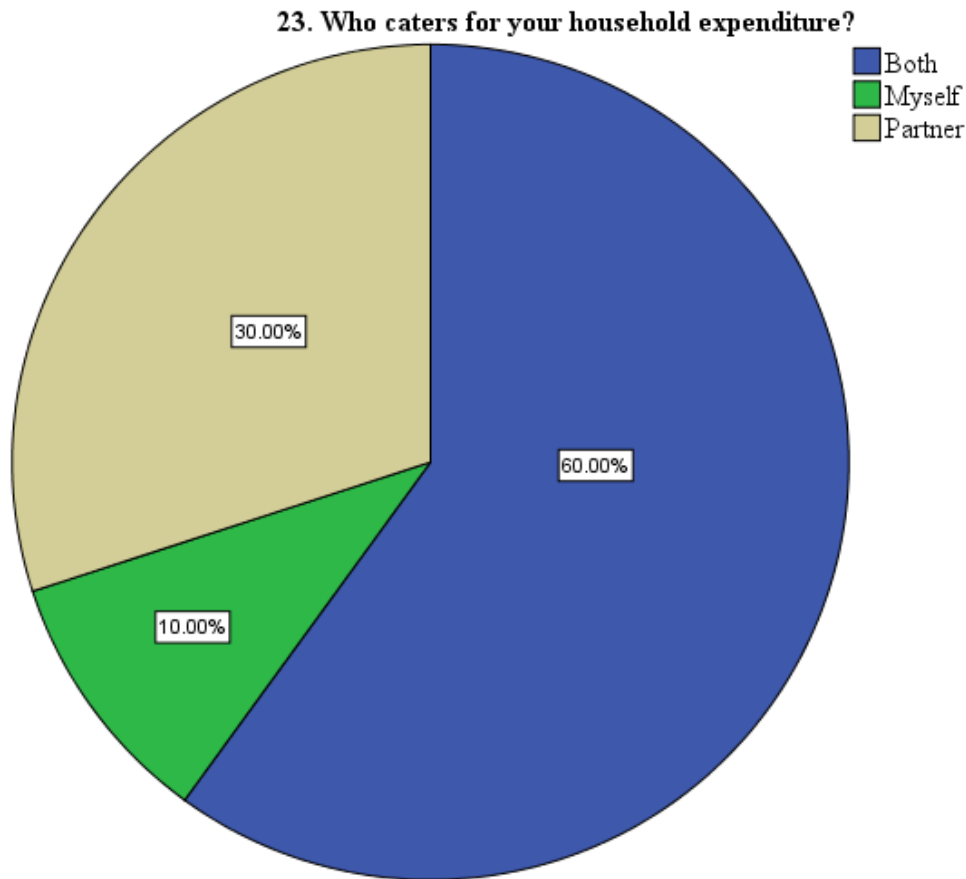
respondents operate a joint account with their spouse. A majority 60 percent do not operate joint account. While no operating a joint account may indicate unity on the part of the family, failure it is the information on how the account is managed that really matters. Therefore, the respondents were asked to indicate who controlled the family joint account and the results were as shown in table 4.9 below.

Table 4.9: Control of the Family Joint Account

	Frequency	Percent	Valid Percent	Cumulative Percent
Me	36	60.0	60.0	60.0
Valid Both	24	40.0	40.0	100.0
Total	60	100.0	100.0	

From table 4.9, 60% of the respondents indicated that they had control over the family joint account whereas 40% indicated that they control the account together with the spouse. For those who had joint account, the control was for both owners while people personally controlled their individual accounts. A critical factor about households and financial abuse can be traced in how family expenditures are settled. Therefore, the respondents were asked to indicate who catered for household expenditure and the findings were as shown in figure 2.

Figure 4.2: Dealing with Family Expenses



From figure 2, 60% of the respondents indicated that they cater for household expenditure alongside their partners. Only 10% indicated that they solely take care of household expenditure whereas 30% indicated that their partners cater for household expenditures. The survey indicates that the responsibility for household expenditure is co-shared between the partners in the relationship.

4.2.1 Risk Factors to Financial Abuse

The study evaluated the factors to financial abuse obtained from literature review. Various risks to financial abuse were rated in a Likert scale of 1-5 where 1 meant strongly disagree and 5 strongly agree. Respondents were asked to indicate the risk factors to financial abuse amongst women and the results were as shown in table 4.10 below.

Table 4.10: Risk Factors to Financial Abuse

Risk Factors to Financial Abuse	N		Mean	Median	Mode	Skewness
	Valid	Missing				
Cultures and traditions	60	0	4.30	4.50	5	-1.486
Demographic Factors	60	0	3.60	3.50	3	.096
Socio-economic Factors	60	0	4.40	5.00	5	-.866
Isolation	60	0	4.00	4.50	5	-.468
Alcoholism	60	0	4.00	5.00	5	-1.088
Lack of awareness of legal rights	60	0	4.30	5.00	5	-1.345
Physical and Cognitive Dependency	60	0	4.10	4.00	5	-.193
Lack of Modern Technological Awareness	60	0	3.40	3.50	2 ^a	.036
a. Multiple modes exist. The smallest value is shown						

According to the findings in table 4.10, apart from the factor on lack of modern technology awareness, all the other factors got mean and mode of at least 3 with some getting a score of 5. That indicates that the women concurred that the factors listed on table 4.10 were indeed likely to influence financial abuse. Because of the African culture, there is possibility that some women are abused financially and do not feel like they are being abused. Some may think that just making money will determine the happiness and future of the family yet some may be manipulated by their partners. That helps the dominant partner to take control over the finances and may at times misuse the finances for the partner. Some may actually not have the free will to make independent financial decisions and taking charge over their own finances. Some may actually be restricted from freedom of using their own cash. Also, wrong application of partner's income is prevalent but it is not easy to let out such negative information about their partners. Some may in turn lose their financial strength.

From the key informant interviews conducted, over 55% of the clients encountered in financial abuse situations are women. The key informants also indicated that they frequently encountered cases of domestic abuse and among those cases financial abuse features as

among the most common cases. The level of knowledge of financial abuse among women is quite high. The professionals who participated in the interview indicated that women are generally aware of the financial abuse most of them are actively looking for a solution to end the situation.

The respondents were asked to indicate whether their partners had ever abused them financially. Respondents were to indicate if they have ever been abused by their partners. The results were as shown in table 4.11 below.

Table 4.11: Incidence of Abuse

	Frequency	Percent	Valid Percent	Cumulative Percent
No	42	70.0	70.0	70.0
Valid Yes	18	30.0	30.0	100.0
Total	60	100.0	100.0	

From table 4.11, 30% of respondents indicated that they have ever been abused whereas 70% indicate that they never been abused by their partners. Notably, thirty percent is a big percentage for women to have been abused. It suggests that out of 10 households least 3 women will have been abused by their spouse financially.

4.2.2 Forms of the Financial Abuse

The study investigated various forms of financial abuse amongst the surveyed households. The respondents were asked to rate the prevalence of various forms of financial abuse in a Likert scale of 1-5 where 1 meant strongly disagree and 5 strongly agree. Findings were as shown in table 4.12 below.

Table 4.12: Forms of Financial Abuse

	N		Mean	Median	Mode	Skewness
	Valid					
Forbidding One to Work	60	0	3.70	4.00	5	-.693
Sabotaging Work	60	0	3.80	4.00	5	-.556
Controlling the Family Budget	60	0	4.60	5.00	5	-1.434

Neglecting Financial Duties	60	0	4.70	5.00	5	-1.969
Denial of Access to One's Own Resources	60	0	3.90	4.50	5	-.481
Stealing	60	0	4.00	5.00	5	-.608
Sabotage of Joint Bank Accounts	60	0	4.50	5.00	5	-1.175
Fraudulent Use of the Power of Attorney	60	0	3.30	3.50	5	-.213

From table 4.12, the most common forms financial abuse include controlling family budget, neglecting financial duties, sabotaging joint bank accounts stealing and denial of access to one's own resources. In general, all the financial abuses found in the literature reviews had been committed on at least all the women because the mean, mode, median statistics were above 3.5 apart from the fraudulent use of the power of Attorney whose mean rating was 3.3. The results indicate that those forms of financial abuse are common in our society. Respondents were also requested to indicate when the financial abuse began. The results were as shown in table 4.13

Table 4.13: When Financial Abuse Began

	Frequency	Percent	Valid Percent	Cumulative Percent
When we got married	54	90.0	90.0	90.0
Valid Before we got married	6	10.0	10.0	100.0
Total	60	100.0	100.0	

From table 4.13, 90% indicated that the financial abuse began when they got married whereas only 10% indicated that the financial abuse began before they got married. That indicates that the typical couple would not exhibit abuses until they commit to each other. That births a question as to whether the spouses becomes used to each other and whether women can tell possibility of their partner becoming violent when they get married.

4.2.3 Effects to Financial Abuse

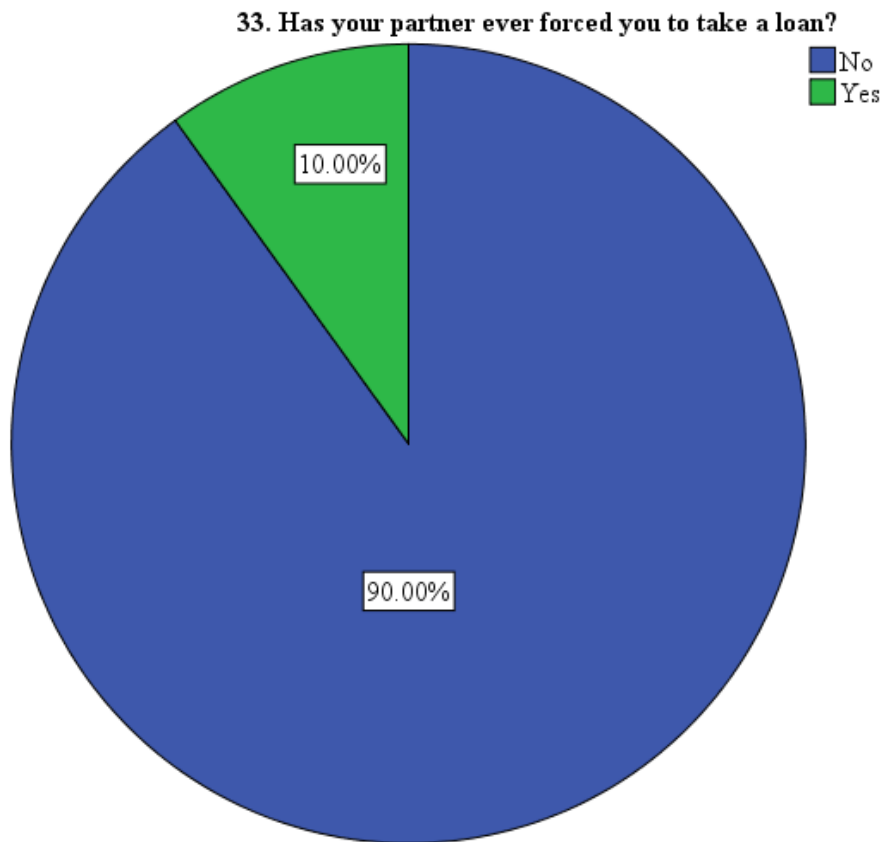
The researcher evaluated possible effects of financial abuses on women. The surveyed women were asked to rate various effects of financial abuse in a Likert scale of 1-5 and the results were as shown in table 4.14 below.

Table 4.14: Effects of Financial Abuse on Women

	N		Mean	Median	Mode	Skewness
	Valid	Missing				
They caused Health problems to me/person I know	60	0	3.90	4.00	5	-1.157
They have caused Financial problems to me/person I know	60	0	4.60	5.00	5	-1.434
They have caused Social problems to me/person I know	60	0	4.70	5.00	5	-.895
They have caused Psychological Impacts to me/person I know	60	0	4.40	5.00	5	-.866

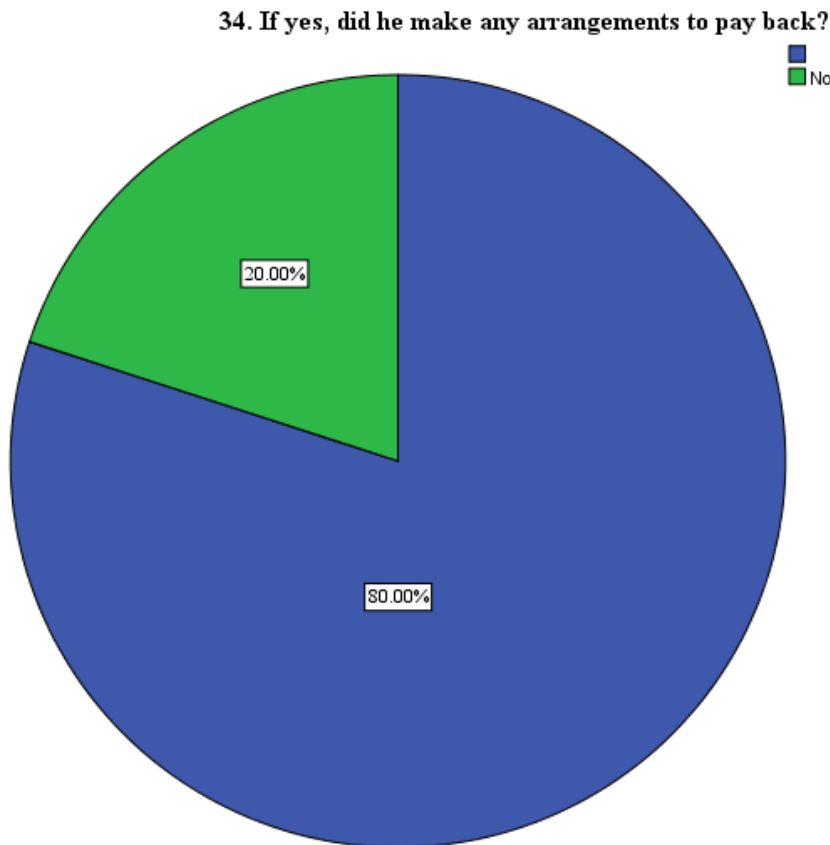
From table 4.14 above, the most common effects of financial abuse social problems, psychological problems, financial problems and health problems as the mean, median, and mode were 4 and above. That indicate that all the women agreed that financial abuse causes health problems, financial problems, social problems and psychological impacts to them or other women they knew. Possible financial abuse would include forcing the spouse to take a loan. The respondents were asked to indicate if they had ever been forced to take a loan by their partner and the findings were as shown in figure 3 below.

Figure 4.3: Ever forced to take a Loan by Partner



From figure 3, the study established that 90% of the respondents had never been forced to take a loan by their partners whereas only 10% have been forced to take a loan facility. Although it appears a small percentage, 10% of households being forced to take loan by their partners is not good signs. While being forced to take a loan is a problem, bigger problem is the partner being unwilling to participate to pay the loan. The respondents were asked to indicate whether their partner participated to repay the loan after borrowing and the findings were as shown in figure 4 below.

Figure 4.4: Did Partner Take Responsibility to Repay



As shown in figure 4, 80% of the respondents indicated that their partners took the responsibility of repaying the loan whereas 20% did not take the responsibility of repaying the loan. That indicates that 2 out of 10 husbands would refuse to take responsibility to repay loan facilities even if they are the ones who forced their partner to take the facility.

4.2.4 Coping Mechanisms to Financial Abuse

Facing a financial abuse and facing the reality of the effects of financial abuses is one thing while reaction to such effects is another thing. It is possible for the individual to devise a strategy to manage or overcome the challenges of financial abuse. The study analyzed the possible coping mechanisms amongst women facing financial abuses. The results were as shown in table 4.15 below.

Table 4.15: Coping Mechanisms to Financial Abuse

Coping Mechanisms to	N	Mean	Median	Mode	Skewness
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Financial Abuse	Valid	Missing				
Normalizing and Acceptance	60	0	4.20	4.00	4	-1.338
Denial	60	0	3.50	4.00	4 ^a	-.734
Trying to Keep Peace	60	0	4.20	5.00	5	-1.489
Blaming Myself	60	0	3.40	3.50	4	-.096
Drugs and Alcohol	60	0	2.60	2.00	2	.769
Secretly Getting Help	60	0	3.50	3.50	3 ^a	-.436

From the table 4.15 it can be seen that the most common coping mechanisms to financial abuse include normalizing and acceptance, trying to keep peace, secretly getting help denial, self-blame. The least coping mechanism with the lowest mean, mode and median is drugs and alcohol. That indicate that women may not necessarily get into drug and alcoholism but they may try to accept their situation, experience denial, try to maintain peace, look for help secretly while some might blame others.

Those results were supported by the case narrative finding where six women chosen based on their experience with financial abuse. From the case narrative, the six women who participated in the case narrative indicated that financial abuse is a situation in which their partners illegally uses their personal property, money and valuables without authority. Apart from their property being used without authority, they also indicated that they faced financial abuse through being prevented to work and at times, their work would be sabotaged by their partners. Additionally, they intimated that they were denied ownership of property such as houses and even vehicles by their partners. They would actually be denied access to some of their partner's property. Also, some partners' decision to fraudulently use the power to attorney and neglecting of their financial duties and responsibilities cause some to lack necessities.

The respondents were also asked financial abuses on women may be many in the country and the findings were as shown in table 4.16 below.

Table 4.16: Major Reasons Women face Financial Abuses

	Frequency	Percent	Valid Percent	Cumulative Percent
Neglect from Spouse	36	60.0	60.0	60.0
Lack of money	6	10.0	10.0	70.0
Misuse of funds	6	10.0	10.0	80.0
Valid No money	6	10.0	10.0	90.0
Too much responsibilities	6	10.0	10.0	100.0
Yet no enough money				
Total	60	100.0	100.0	

From table 4.16, 60% of respondents consider neglect from spouse as the main reason women face financial abuse. Other reasons with include lack of money, misuse of funds too much responsibilities and inadequate money supported by 10% of respondents in each case. Therefore, neglect from spouse is the major cause of abuse. That suggests that 6 out of 10 women in intimate relationships feel neglected with their spouses. In evaluating the question of neglect, it indicates that many men fail to do what is needed as per their ability. Respondents were also required to indicate whether they had sought for help concerning the financial abuse and the findings were as shown in table 4.17 below.

Table 4.17: Sought Help Concerning Financial Abuse

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	48	80.0	80.0	80.0
No	12	20.0	20.0	100.0
Total	60	100.0	100.0	

According to the findings in table 4.17 most respondents (80 percent) have tried to seek for help. Most respondents seek help from their clergy, parents and close friends but in a few instances the matter escalates to law enforcement officers with often break-up of the marriages.

4.3 Statistical Tests for the Conceptual model

The conceptual abstraction indicated in figure 2.1 hypothesize that there are factors that encourage (cause) financial abuse. Those risk factors cause various forms of financial abuse. Those abuses have some impact or effects on the individual and that causes certain forms of coping mechanisms amongst the affected. That abstraction is tested step by step in the ensuing subsections.

4.3.1 Risk Factors to Financial abuse and Forms of Financial Abuse

The relationship between risk factors to financial abuse and forms of financial abuse is illustrated as shown in table 4.18 below:

Table 4.18: Risk Factors to Financial abuse and Forms of Financial Abuse

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.058 ^a	.003	-.014	.82892		
a. Predictors: (Constant), Risk_Factors_to_Financial_Abuse						
Coefficients^a						
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	3.642	.963		3.783	.000
	Risk_Factors_to_Financial_Abuse	.105	.238	.058	.439	.662

a. Dependent Variable: Forms_of_Financial_Abuse

From the above table 4.18, the R value for the correlation between risk factors to financial abuse and forms of financial abuse is 0.58 which indicates that there is no relationship between the two factors. Likewise the R square value is 0.003 which also confirms that there is no relationship between risk factors to financial abuse and the forms of financial abuse. The relationship between risk factors to financial abuse and forms of financial abuse is also not statistically significant because the p-value is 0.662, which is higher than 0.05. The above results are in line with the views of FIDA-KENYA (2009) which assert that there is no relationship between the risk factors to financial abuse and the forms of financial abuse. Specifically, FIDA-KENYA (2009) asserts that land ownership priority to men as one of the cultural risk factors to financial abuse does not have any correlation with any specific financial abuse meted on women in Kenya. Therefore, risk factors to financial abuse do not have any statistical relationship with the forms of financial abuse towards women.

4.3.2 Risk Factors to Financial Abuse and Impacts of Financial Abuse

The research also investigated the relationship between risk factors to financial abuse and the impacts of financial abuse. The results were as illustrated in table 4.19 below:

Table 4.19: Risk Factors to Financial Abuse and Impacts of Financial Abuse

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.423 ^a	.179	.165	.50693		
a. Predictors: (Constant), Risk_Factors_to_Financial_Abuse						
Coefficients^a						
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	2.321	.589		3.941	.000
	Risk_Factors_to_Financial_Abuse	.518	.146	.423	3.554	.001

a. Dependent Variable: Impacts_of_Financial_Abuse

From table 4.19 above, the R value for risk factors to financial abuse and the impact of financial abuse is 0.423 showing that there is a positive correlation between risk factors to financial abuse and the impact of financial abuse. Likewise, R square value is 0.179 which also indicates that there is a weak relationship between risk factors to financial abuse and the impact of financial abuse. The relationship between risk factors to financial abuse and the impact of financial abuse is statistical significant at a p-value of 0.001 which is lower than 0.05. In summary, risk factors to financial abuse have a positive impact on the impact of financial abuse.

From the case narrative, the respondents stated that attaining college and university degrees reduces chances of being abused because they would have employable skills and would contribute to family kitty. Also, they would earn respect because their financial contribution to the welfare of the family would be recognized. Participants in the study recounted that their experience with financial abuse was not desirable at all. They asserted that financial abuse situations cause emotional trauma, financial problems and in some cases social isolation. None of the participants in the study wished to face such situations.

4.3.3 Forms of Financial Abuse and Impacts of Financial Abuse

The research also investigated the relationship between forms of financial abuse and impacts of financial abuse. The results were illustrated as shown in table 4.20 below:

Table 4.20: Forms of Financial Abuse and Impacts of Financial Abuse

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.285 ^a	.081	.066	.53614		
a. Predictors: (Constant), Forms_of_Financial_Abuse						
Coefficients^a						
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	5.181	.351		14.747	.000
	Forms_of_Financial_Abuse	-.192	.085	-.285	-2.268	.027

a. Dependent Variable: Impacts_of_Financial_Abuse

From table 4.20 above, the value of R is 0.285 indicating that there is a positive relationship between forms of financial abuse and impacts of financial abuse. Likewise, the R square value is 0.81 indicating that there is weak relationship between forms of financial abuse and impacts of financial abuse. The relationship between forms of financial abuse and impacts of financial abuse is statistically significant because the p-value is 0.027 which is below the 0.05. The results show that the forms of financial abuse have a positive correlation with the impacts of financial abuse.

4.3.4 Impacts of Financial Abuse and Possible Coping Mechanisms

The research also investigated the correlation between the impacts of financial abuse and possible coping mechanisms. The results were as shown in table 4.21 below:

Table 4.21: Impacts of Financial Abuse and Possible Coping Mechanisms

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	
1	.687 ^a	.472	.462	.57590	
a. Predictors: (Constant), Impacts_of_Financial_Abuse					
Coefficients^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-.712	.599		-1.188	.240
1 Impacts_of_Financial_Abuse	.972	.135	.687	7.194	.000

a. Dependent Variable: Possible_Copping_Mechanisms

From table 4.2.5.5 above, R square is 0.687 showing that there is a positive correlation between impacts of financial abuse and possible coping mechanisms. The R square is 0.472 showing that there is moderate positive correlation between the impacts of financial abuse and possible coping mechanisms. The relationship between financial abuse and possible coping mechanisms is statistically significant because the p-value is 0.000.

Professionals who participated in key informant interviews further stated that they serve an average of 15 people per month who seek help as a result of financial abuse. They make follow-up care to women to ensure that there is a solution. To achieve this, the professionals ensure that women who faced financial abuse leave their contacts. The caregivers then communicate with women on a timely basis to find out if the situation is improving or not so that appropriate action can be taken. There are church-based organisations and community self-help groups which have made significant efforts towards helping women with financial abuse problems. The professionals interviewed link up with such organisations by providing information on the situation of their clients as well as contacts in order to improve their clients' situation. In respect to legislation, the professionals interviewed proposed more

stringent legal penalties for people who are found guilty of financial abuse against women. Such a move would deter such behaviours among intimate partners.

4.3.5 Risk Factors to Financial Abuse and Possible Coping Mechanisms

The research sought to test the direct relationship between risk factors to financial abuse and possible the coping mechanisms. The results were as illustrated in table 4.22 below:

Table 4.22: Risk Factors to Financial Abuse and Possible Coping Mechanisms

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	
1	.778 ^a	.606	.599	.49734	
a. Predictors: (Constant), Risk_Factors_to_Financial_Abuse					
Coefficients^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-1.854	.578		-3.209	.002
1 Risk_Factors_to_Financial_Abuse	1.351	.143	.778	9.442	.000

a. Dependent Variable: Possible_Coping_Mechanisms

From the above table 4.22, the value of R is 0.778 which indicates that there is positive relationship between risk to financial abuse and possible coping mechanisms. Likewise, R square is 0.606 which indicate a moderate positive correlation between risk factors to financial abuse and possible coping mechanisms. The relationship between risk factors to financial abuse and possible coping mechanisms is statistically significant at a p-value of 0.00 which is below 0.05.

4.3.6 Multiple Regression Model with all Predictors and Coping Mechanisms

The research also sought to examine the relationship between risk factors to financial abuse, forms of financial abuse, impacts of financial abuse and possible coping mechanisms. The results of the survey were as shown in the table 4.23 below:

Table 4.23: Multiple Regression Model with all Predictors and Coping Mechanisms

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	
1	.910 ^a	.827	.818	.33494	
a. Predictors: (Constant), Impacts_of_Financial_Abuse, Forms_of_Financial_Abuse, Risk_Factors_to_Financial_Abuse					
Coefficients^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-4.575	.519		-8.809	.000
1 Risk_Factors_to_Financial_Abuse	.928	.109	.535	8.545	.000
Forms_of_Financial_Abuse	.261	.056	.274	4.623	.000
Impacts_of_Financial_Abuse	.763	.092	.539	8.260	.000

a. Dependent Variable: Possible_Coping_Mechanisms

From table 4.23 when; risk factors to financial abuse, forms of financial abuse and impacts of financial abuse are regressed against possible coping mechanisms the value of R, is 0.910 indicating that there is a positive correlation between risk factors of financial abuse, forms of financial abuse, impacts of financial abuse and possible coping mechanisms. The R square is 0.827 indicating a very strong positive relationship between risk factors of financial abuse, forms of financial abuse, impacts of financial abuse and possible coping mechanisms. The relationship is statistically significant with a p-value of 0.000.

From the case narrative, participants in the study also indicated that financial abuse situations had negative effects on their social wellbeing from various dimensions. One of the effects of financial abuse as indicated by participants was the financial problem. Owing to the fact that their partners had denied them access to their property, women who were in financial abuse situations experienced financial problems because they could not access their financial resources to cater for their personal needs. Women in financial abuse situations also suffered from social problems owing to the difficult to access basic needs. Likewise, financial abuse

situations led to health problems to women especially as a result of the stress arising from their difficult to access the basic needs. Financial abuse also caused psychological problems to women. The participants in the case narrative indicated that they copped with the financial abuse situations by adopting different strategies such as secretly seeking help, normalising and accepting the situation and keeping the peace by avoiding arguments and unnecessary fights.

From the key informant interviews, the most common forms of financial abuse among women in intimate relationships include money taken by their partners who do not work but insist on using money for drinking. Likewise, women are forced to take loans by their partners who do not show any responsibility towards the repayment of such loans. Another common form of financial abuse among women in intimate relationships is where the partners fail to provide for the family leaving women to shoulder the family financial burden. There are various risk factors of financial abuse among women which include peer pressure and alcoholism as well as a culture in which women are believed to occupy a lower status in the society. The effects of financial abuse among women in intimate relationships according to the key informant interview include family breakdown, physical fights which result into maiming, health problems and psychological problems. Likewise, financial abuse also leads to financial problems in the families of the affected women.

5.0 DISCUSSIONS AND CONCLUSIONS

5.1 Introduction

This chapter presents discussions, summary, and conclusions of the study undertaken to determine the financial abuse among women in intimate relationships, its risk factors, effects and coping mechanisms. The chapter also presents recommendations on how financial abuse among women in intimate relationships can be overcome. This chapter is composed of five sections. The first section introduces the chapter followed by the discussion then the discussion of study results and conclusions are presented in the third and fourth sections respectively, followed by recommendations arising from the study conclusions.

5.2 Discussions of Findings

5.2.1 Risk factors to Financial Abuse

According to the results of the study survey, the study concurred with studies reviewed in the literature on common risks that fuel financial abuse amongst women in intimate relationships. Those include cultures and traditions (Narayan, 2013), socio-economic factors (Mbote, 2000), isolation (Kabeer, 2012), alcoholism (KAPC, 2010), lack of awareness of legal rights (FIDA-KENYA, 2009), physical and cognitive dependency (Factora & Tousi, 2014). The case narrative and key informant results concurred with the findings of Yimer et al. (2014) who believe that culture and traditions which make men feel most suited controller of the resources of the family are the contributors of the risks factor for financial abused meted on women. As the supposed owner of the wife and the entire household, FIDA-KENYA (2009) indicate that a man is made to feel he has the right to control resources for his family.

The regression analysis tests determined a positive correlation between the risk factors to financial abuse and occurrence of financial abuses. The literature of Monto and Carey (2014) suggest that in the African culture and traditions, domestic abuse against women is socially

accepted which therefore brings out a strong positive correlation between risk factors to financial abuse and impacts of financial abuse. Culture and tradition is thus a significant indicator of the financial abuse to women in intimate relationships.

Therefore, the study concurs that cultures and traditions (Narayan, 2013) are amongst the main factors that influence most abuses including financial abuse amongst women in intimate relationships. However, the social economic status of a person may exacerbate the likelihood of being abused financially. According to Mbote (2000) women who have no source of personal incomes are highly likely to be abused by their spouses than those who have their income. For example, women who are employed, whether in the formal or informal sector have their income and are less likely to fall victim to financial abuse because they can foot their bills even if they are not given finances by their spouses. Furthermore, they have a voice on how the family resources should be utilized because they are contributors as well.

Also, the study concurs with the conclusions of Kabeer (2012) who indicate that isolation is likely to encourage financial abuse. As a matter of fact, the case narrative and key informant interviews indicated that the typical strategy for abusing women in intimate relationships is to isolate the lady from other women. Narayan (2013) opine that some men forbid their women from joining women's self-help groups. By so doing, it denies them access to vital information from their peers. Also, there are those women who, because of frustration or by influence from their partners, resign from their jobs and lose touch with their peers, meaning that they lack the advantage of possibly sharing their problems from their colleagues (Mbote, 2000).

The above problem is related to the problem of lack of awareness of rights, including legal rights (FIDA-KENYA, 2009) and the issue of physical and cognitive dependency (Factor & Tousi, 2014). For women who do not know the course of action to take against financial

abuse, they may continue being abused for longer periods, more so when they are isolated from their peers. Also, women who wholly depend on their spouse for physical needs, as well as cognitive needs which include reliance on spouse for almost all decisions, are likely to exacerbate the possibility of being abused.

5.3.2 Forms of Financial Abuse

The study results indicated that all the financial abuses found in the literature reviews had been committed to at least one of the surveyed women. The prevalent forms of financial abuse included controlling the family budget, neglecting financial duties, sabotaging joint bank accounts, stealing from wife and denial of access to one's resources (Blum, 2012; Quinn & Benson, 2012; Peate, 2014). The case narrative and key informant interview concur that controlling the family budget and neglecting family duty is very common and those two forms of financial abuse trigger other forms of abuses when the female partner retaliates or requests the male partner to change their behavior.

The above results are in line with the views of Monto and Carey (2014) who assert that different forms of financial abuse such as sabotaging one's work and forbidding one to work are directly correlated with the impacts of financial abuse and financial problems on the part of women. In light of this, when a person's partner denies him or her an opportunity to work it constitutes to emotional abuse which in turn results into impacts of financial abuse such as lack of financial resources to cater for personal and family needs. Therefore, there is a correlation between forms of financial abuse and the impacts of financial abuse.

The abuse of controlling the family budget is prevalent as also indicated by Blum (2012) who observed that men in most societies are more endowed and tend to assume the ownership of family property. Being the perceived owner of the resources in the households, the male

partner influences all decisions including the family budget. This may be caused by the patriarchal culture of African families.

Other forms of financial abuse are when a male spouse neglects their financial duties. This act leaves the woman to handle all the financial needs of the home by herself. Kabeer (2012) opine that negligence of family financial duties by men is even more common among the men who indulge drugs and alcohol. It seems that the urge for the addictive substances overrides the desire to ensure that their wives and children are fine and their needs are well catered for. Such circumstances make the female spouse and children suffer lack, and they may resort to looking for help from other sources (Factora & Tousi, 2014). The children may not get good education and may learn bad traits from their errant parent and practice such in their future making the problem a vicious cycle in the family lineage. Also, the female spouse may put more efforts to salvage the situation, and she may lower her lifestyle.

Another consequence of financial abuse is when male spouses steal from their wives (Blum, 2012), sabotage joint bank accounts (Quinn & Benson, 2012) or/and deny the wife access to her financial resources (Peate, 2014). Those abuses are related in some way. According to Blum (2012) stealing from the wife is majorly caused by the urge to fulfill needs that a male partner is addicted to and does not have the adequate financing to pay for them. This can be described as a worst level of laziness and neglect because the husband either misuses all his financing or stays idle and fails to work to earn their own money and then starts to rely on wife's kitty through fraudulent means.

Sabotaging joint account for the family is also related to the problem of stealing from the wife. It could be caused by the fact that the husband has exhausted his resources and needs more for own use and therefore starts to fraudulently use the joint family kitty (KAPC, 2010). However, sabotaging joint family accounts is also a warning sign that the husband may be up

to worse actions. When it reaches the level of denying wife access to her resources Peate (2014) argues that it may cause devastating effects on the wife and family. When the male partner is irresponsible and does not participate in financial matters of his family, steals from the wife, sabotages joint accounts and denies the wife access to their financial resources, it is the wife and children that suffer most.

5.3.3 Effects of Financial Abuse

The findings of the study concur with the past literature regarding the effects and impact of financial abuse. Those effects have been categorized regarding health, financial, social and psychological effects of financial abuse. For example, Byrd and Brown (2003) indicate that some women have suffered health-wise due to lack of support from a partner or the financial abuses have caused some to suffer from stress and related illnesses such high blood pressure and stomach ulcers. Case narrative and key informant interviews established that some female partners could trace their illnesses to either financial lack or financial abuses from a partner. Burns et al. (2003) indicate that some women may even suffer financially when they lose their jobs through sacking from their places of work or being forced to resign due to embarrassment, coercion, and threats from spouses.

The key informant surveys and case narratives concurred with Burns et al. (2003) who opine that financial abuse is trivialized, ignored and condoned in the society, leading to a general permissiveness towards the abuse of women and that result to massive social and psychological consequences on women. Also, the statistical results show that risk factors of financial abuse lead into several financial, psychological, and health-related sufferings and have a specific negative impact on women and some culprits may not choose the coping mechanisms. The above results are in line with the view of Healthtalk (2014) which asserts that risk factors such as the African tradition that gives women a low status in the society

result into forms of financial abuse and such as women being stopped from going to work by their partners.

The study concurs with the statements of Blum (2012) who posit that many women suffer from health conditions because of the abuses they face from their spouses. Since they cannot go around disclosing all their problems and challenges to all people out there, Healthtalk (2014) argue that self-pity which births depression and other mental ailments creeps in. Furthermore, due to the financial challenges, the female partner may lack appropriate medication, and the situation may even worsen. When the quality of life becomes very low lack of basic provision can cause other opportunistic diseases (Healthtalk, 2014). Also, the children are likely to suffer in the event they get sick or need the basic provision because the mother alone cannot single headedly meet all their financial needs.

Further, the study agrees with the conclusions of Burns et al. (2003) who posit that low-income family financial mismanagement by a spouse has negative repercussions to the members of the family. All members of the family are directly affected. Financial problems are directly tied to social problems, and in the highest extremes, they cause psychological and health-related challenges. A woman will suffer socially, psychologically and physically as a result of financial abuse, thereby making her unable to work for pay. This will lead to a lower economic status.

5.3.4 Coping Mechanisms of Women Facing Financial Abuse

The study concurs with the literature review on the concepts being studied. Monto and Carey (2014) opine that financial abuse results into effects such as financial problems, specifically inadequate financial resources and social problems. In response, women look for coping mechanisms such as seeking help secretly. The survey results concur with the findings of Healthtalk (2014), who indicate that various forms of coping mechanisms to financial abuses

on women in intimate relationships range from normalizing and acceptance denial, trying to keep the peace, blaming self, drugs and alcohol abuse, and seeking help secretly.

From the statistical test results through regression methods, it can be seen that whenever women experience the effects of financial abuse, they tend to look for possible coping mechanisms. Key informant interviews and case narrative results are in concurrent with the views of Healthtalk (2014) who asserts that whenever women experience effects of financial abuse, they look for possible coping mechanisms such as secretly getting help. The problem, however, is that some women resort to drug and alcohol abuse putting their life into more risks. Another problem, often caused by culture, is that majority of the women, exposed to risk factors of financial abuse tend to adopt different coping mechanisms such as normalizing the situation and accepting such actions as a normal part of life (Peate, 2014). Such coping mechanisms reduce the perceived pain of financial abuse but in reality cause women to suffer silently.

Also, the study established that some women resort to normalizing and acceptance which according to Quinn and Benson (2012) is one of the common decisions for most women especially in their early stages of abuse because of the culture and traditions. Some women are conditioned to not question the decisions of their husbands. Also, family differences are treated as confidential which makes some of the female spouses facing financial abuse to suffer silently. Trying to question the actions of the male spouse may cause other forms of abuse including being physically abused. In fear of inviting more trouble from the male partners, Monto and Carey (2014) posit that many the women in intimate relationships resort to acceptance and normalizing.

The study finding concurs with the conclusions of Mbote (2000) who note that some women deny the reality that they are being abused. That occurs as they try to keep the peace. The

problem of denial is that it does not cure the problem. As a matter of fact, some women suffer even more as they deny the reality. The reality is they are being abused, but they decide in their mind that they are not being abused. However, denial can help to keep the peace. The family may recover later as the female partner keeps the peace. That is subject to the possibility that the male partner will change his mind. The problem with denial is that the female partner may suffer for long trying to salvage the marriage and the partner may not change at all. Although children may benefit from the fact that they have grown with both parents even though the family was dysfunctional, Factora and Tousi (2014) indicate that the female partner bears all the cost. Sometimes it is worthwhile, but it can be detrimental to her emotions and health if the financial abuse degenerates into other forms of abuses.

Another possible coping mechanism for the women facing financial abuse is that they may introspectively start blaming themselves for the messes in their family. The study concurs with the findings of Kabeer (2012) who note that some women blame themselves while some become alcoholics and drug addicts while a few resorts to seeking for help silently. This may occur in extreme cases after the lady has suffered silently trying to keep peace and normalizing the abuse in the hope that the partner will change. When the situation does not change, or it even becomes worse, Kabeer (2012) argue that some women start to indulge in alcohol to overcome their emotions. According to KAPC (2010) self-pity, alcoholism and drug abuse are extreme repercussions of a traumatized female partner as she tries to recollect her life and that happens in late stages. Therefore, the best approach is to seek help as early as possible when a lady finds that her husband is starting to abuse them financially so that he and the family can be saved on time.

5.3 Summary of the Study

This study sought to evaluate the risk factors to financial abuse, its effects, and the coping mechanisms among women in intimate relationships in Kahawa Sukari location, Ruiru constituency, Central Kenya. The following specific objectives guided the study: to determine the risk factors to financial abuse among women in intimate relationships in Kahawa Sukari, to evaluate the economic effects of financial abuse among women in intimate relationships in Kahawa Sukari and to determine the coping mechanisms of the affected women in intimate relationships in Kahawa Sukari.

The study followed exploratory research design utilizing both quantitative and qualitative data collection methods. The data was obtained using survey questionnaires, case narratives, and key informant interviews. In total, 60 survey questionnaires were administered through simple random sampling to select households based on the random numbers generated for the list. The final list constituted women in intimate relationships. Case narratives were conducted on select six women chosen based on their experience with financial abuse. Key informant interview was administered to five selected professionals who were selected using non-probability purposive sampling. They included a family counsellor from the Catholic Church based in Kahawa Sukari, a police officer based at the Kahawa Sukari police station, the local Chief of Kahawa Sukari and other professionals who include a Psychosocial Advisor from an international non-governmental organization known as Medecins Sans Frontieres (MSF) which deals with victims of gender-based violence, as well as a Programme Officer from FIDA-KENYA.

The study results indicate that major factors causing financial abuse on women include cultures and traditions, socio-economic factors, isolation, lack of awareness of legal rights and dependency on a male partner. The study established that common forms of financial

abuse include; forbidding one from work, sabotaging ones work, controlling the family budgets, neglecting financial duties, denial of access to one's resources, stealing from a spouse, sabotage of joint bank accounts and fraudulent use of a power of attorney. Those abuses often lead to health problems, financial problems, social and psychological problems. The study further noted that typical coping mechanisms amongst the women include; normalizing and acceptance, denial of the reality, trying to keep the peace, blaming self, indulgence into drugs and alcohol, and looking for help secretly.

Regression analysis indicated that while there is a weak relationship between risk factors and forms of financial abuses, there is a moderately strong, positive statistically significant influence of forms of financial abuse and the identified effects of financial abuses. Also, there is a positive influence of the effects of financial abuse on the coping mechanisms adopted by the affected women. Multiple regression of the coping mechanisms against risk factors to financial, forms of financial abuse, and the effects of financial abuse indicated a solid, positive relationship and the three predictors were statically significant. The study results indicate that there are risk factors that influence financial abuse. It also concludes that the financial abuses inflicted on the women cause them to devise coping mechanisms to alleviate the impacts of the financial abuses.

5.4 Conclusions

The first objective of the research was to determine the risk factors of financial abuse among women in intimate relationships in Kahawa Sukari. The findings of the research revealed that risk factors for financial abuse among women in intimate relationships include culture and traditions, demographic factors, socio-economic factors, alcoholism, isolation, and lack of awareness of legal rights. For instance, culture and tradition are a crucial risk factor particularly in the African society in which women are considered to hold lower positions in

society. Therefore, domestic abuse tends to be tolerated in some societies owing to the low position that women in hold in the society. In such a situation, financial abuse among women in intimate relationships can easily be tolerated. Socio-economic factors are also risk factors for financial abuse among women in intimate relationships especially in a situation where women have low academic qualifications. Women with low academic qualifications are exploited in intimate relationships which culminate into financial abuse. Alcoholism, especially among partners, is also a risk factor for financial abuse among women.

The second objective of this study was to evaluate the effects of financial abuse among women in intimate relationships in Kahawa Sukari. The results of the study showed that financial abuse among women in intimate relationships has a negative impact on the affected people. One of the effects is the lack of financial resources to cater for personal and family needs. One of the forms of financial abuse among women in intimate relationships is being denied to work. Such a move negatively impacts on the women's ability to gain access to financial resources that can cater to their personal and family needs. Sometimes financial abuse is practiced through unauthorized access and use of women's property and financial resources. This move also denies women an opportunity to use their financial resources to take of their personal and family needs. Some partners also use family financial resources and spend it on drinking denying women an opportunity to use their financial resources for personal needs and family needs. Financial abuse also causes social problems, psychological problems, and health problems.

The third objective of the research was to determine the coping mechanisms of the affected women in intimate relationships in Kahawa Sukari. Women have some coping mechanisms in response to cases of financial abuse. One of the coping mechanisms adopted by women is through secretly seeking help. Women have secretly sought help from church organisations,

local administrative offices such as assistant chief and also from institutions that fight for women's rights such as FIDA-KENYA. Such organisations have offered advice on the appropriate response mechanisms such as seeking legal redress in order to recover women's personal property that had been taken by their partners. Another coping mechanism according to the study results is to maintain peace in the relationship. This is achieved by striking a compromise with the partner and avoiding unnecessary fights which could result in more problems. The study results also indicated that women cop with financial abuse in an intimate relationship through accepting and normalizing the situation at hand.

5.5 Recommendations

One of the recommendations is for the policy makers to come up with stringent regulations for fighting against financial abuse among women in intimate relationships. This can be achieved by making the penalties for financial abuse more severe which will act as a deterrent to potential culprits.

The second recommendation is to church organizations and community support groups to engage more women in order to identify women going through financial abuse quietly. Such a move will enable the support groups to provide the necessary advice to women in order to enable them to overcome the financial abuse situations.

Thirdly, educational programs should be provided to women in order to raise awareness of financial abuse and how women can handle it. This can be implemented through including the subject in school syllabus and also such discussion in media to ensure that there is increased of this subject.

5.6 Recommendations for Further Research

This research study was conducted within an urban setting, Kahawa Sukari. However, little is known about financial abuse among women in intimate relationships in rural settings and how such women cope with the situation. Therefore, to ensure that the research is more representative of the population, a future study needs to be undertaken in a rural setting to find out the situation of financial abuse in the rural settings so that appropriate policy can be enacted to improve the situation at hand.

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APPENDICES

Appendix 1: Survey Questionnaire

Good Morning/Good Afternoon, my name is Dorcas Wambui Njoroge, a Masters student of Gender and Development at the University of Nairobi. I am conducting a study on financial abuse among women in intimate relationships in Kahawa Sukari. You have been chosen to partake in this study by being a resident of this estate, which has been sampled and because you are a woman in an intimate relationship as defined in this study.

Please feel free to respond to any questions you find comfortable. Your name will not be written in this form in order to preserve your anonymity and will never be used in connection with any of the information you tell me. You are at liberty to terminate your participation at any time, but I would urge you to spare some time because of the value of your input. The survey will take about 20 minutes. Would you be willing to take part? (Please choose a response). Yes No

Signature of the interviewer certifying that the informed consent has been given verbally by respondents

IDENTIFICATION

1. Household Number/code.....
2. Respondent No.....

Section A: Demographic Information

3. What is your age?.....
4. Disability? Yes No
5. Are you currently in an intimate relationship? Yes No

6. If yes in question 5 above, what is the nature of your relationship?

Married Civil Union Cohabiting Other

(specify).....

7. What is your highest level of education?

Never attended school

Primary level

Secondary level

Post-secondary

8. If yes question 6, what is the highest level of education of your partner?

Never attended school

Primary level

Secondary level

Post-secondary

9. Do you have children? Yes No

10. If yes in question 9, how many?.....

11. What is your religion? Christian Hindu Muslim Traditional African

Other (specify).....

Section B: Social Economic Data

12. What is your occupation? Self-employed Formal employment

Unemployed Student Other (specify).....

13. Who influenced your choice of occupation?

Myself Partner Don't know Other

(Specify).....

14. How much is your average monthly earnings in Ksh? (State).....

15. What is your partner's occupation?

Self-employed Formal employment Unemployed Student

Other (specify).....

16. Do you know your partner's average monthly income? Yes No

17. If yes to question 16, what is his average monthly income?

.....

18. Do you have a personal bank account? Yes No

19. If yes, who has control over your account?

Myself Partner Both

20. Do you have a joint account with your partner? Yes No

21. If yes, who controls the account?

Myself Partner Both

22. Who pays the bills in the house?

Myself Partner Both contribute

23. Who caters for your household expenditure?

Myself Partner Both contribute

24. Do you receive financial support from your partner? Yes No

Section C: Risk Factors to Financial Abuse

25. In a Likert scale of 1 to 5 (where 1 means strongly disagree and 5 strongly agree) to what extent do you agree that the following factors have fuelled you or women you know to be financially abused? Mark with a tick appropriately.

	<u>Risk factor to financial abuse</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>
A	Cultures and Traditions					
B	Demographic Factors					
C	Socio-economic Factors					
D	Isolation					
E	Alcoholism					
F	Lack of Awareness of Legal Rights					
G	Physical and Cognitive Dependency					
H	Lack of Modern Technological Awareness					

Section D: Forms of the Financial Abuse

26. In a Likert scale of 1 to 5 (where 1 means not at all and 5 Very prevalent) to what extent do you agree that the following are the prevalent types of financial? Mark with a tick appropriately.

	<u>Type of financial abuse</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>
A	Forbidding One to Work					
B	Sabotaging Work					
C	Controlling the Family Budget					
D	Neglecting Financial Duties					
E	Denial of Access to One's Own Resources					
F	Stealing					
G	Sabotage of Joint Bank Accounts					
H	Fraudulent Use of the Power of Attorney					

Section E: Effects to Financial Abuse

27. In a Likert scale of 1 to 5 (where 1 means strongly disagree and 5 Strongly agree) to what extent do you agree that financial abuse has caused the following problems to you or a person you know?

	<u>Effect of Financial Abuse</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>
A	They caused Health problems to me/person I know					
B	They have caused Financial problems to me/person I know					
C	They have caused Social problems to me/person I know					
D	They have caused Psychological Impacts to me/person I know					

28. Have you ever turned down a job opportunity because of your partner?

Yes No

29. If yes (to question above), what were the reasons?

.....

30. Has your partner ever stolen your money or taken your money without asking?

Yes No

31. Has your partner ever borrowed money from you? Yes No
32. If yes to question 29, did he pay back? Yes No
33. Has your partner ever forced you to take a loan? Yes No
34. If yes, did he make any arrangements to pay back? Yes No
35. Have you ever been abused by your partner? Yes No
36. If yes, what was the nature of abuse? Physical Emotional Sexual
 Financial Other (specify).....
37. Is financial abuse something you (please tick one)
- Know about Have heard of but don't know much about
 Are unfamiliar with
38. What do you think is meant by the term financial abuse?

39. Have you ever been financially abused within your relationship? Yes No
40. When did the financial abuse begin?
- When I moved in with my partner
 From the beginning of the relationship
 When we got married
 After we had children
 Other (specify).....
41. Did you seek help concerning the abuse? Yes No
42. If yes, from whom did you seek help?

43. Do you have a family history of financial abuse? Yes No

44. If yes, who was the abuser?

.....
.....

45. Have you ever lacked basic needs in the house? Yes No

46. What were the reasons

.....
.....

Section F: Coping Mechanisms to Financial Abuse

47. In a Likert scale of 1 to 5 (where 1 means strongly disagree and 5 strongly agree) to what extent do you agree that you/women you know tend to adopt the following coping mechanisms when financially abused.

	<u>Coping Mechanisms to Financial Abuse</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>
A	Normalizing and Acceptance					
B	Denial					
C	Trying to Keep Peace					
D	Blaming Myself					
E	Drugs and Alcohol					
F	Secretly Getting Help					

48. Does your partner abuse any drugs or substances? Yes No

49. If yes, specify the drug or substance.....

50. What do you think would help to increase awareness of financial abuse among women in intimate relationships in Kahawa Sukari? Tick in order of preference. (1= most important, 2=second most important).

Financial abuse workshops/seminars _____

Printed materials with information on signs of financial abuse _____

Community discussions _____

Discussions in the media _____

Inclusion in the school syllabus _____

Appendix 2: Case Narrative interview guide

Good Morning/Good Afternoon, my name is Dorcas Wambui Njoroge, a Masters student of Gender and Development at the University of Nairobi. I am conducting a study on financial abuse among women in intimate relationships in Kahawa Sukari. You have been chosen to partake in this study by being a resident of this estate, which has been sampled and because you are a woman in an intimate relationship as defined in this study.

Please feel free to respond to any questions you find comfortable. Your name will not be written in this form in order to preserve your anonymity and will never be used in connection with any of the information you tell me. You are at liberty to terminate your participation at any time, but I would urge you to spare some time because of the value of your input. The survey will take about 20 minutes. Would you be willing to take part? (Please choose a response). Yes No

Signature of the interviewer certifying that the informed consent has been given verbally by respondents

Thank you for your time.

- 1) What is your understanding of financial abuse?
- 2) What are some of the common ways in which women in intimate relationships face financial abuse?

- 3) In your assessment what socio-demographics of women in Kahawa Sukari are predisposed to become victims of financial abuse?
- 4) What has been your experience with financial abuse?
- 5) What were the effects of financial abuse in your case?
- 6) How did you cope /are you coping with financial abuse?

Appendix 3 a.: Key Informant Interview Guide

Good Morning/Good Afternoon, my name is Dorcas Wambui Njoroge, a Masters student of Gender and Development at the University of Nairobi. I am conducting a study on financial abuse among women in intimate relationships in Kahawa Sukari. You have been chosen to partake in this study by being a resident of this estate, which has been sampled and because you are a woman in an intimate relationship as defined in this study.

Please feel free to respond to any questions you find comfortable. Your name will not be written in this form in order to preserve your anonymity and will never be used in connection with any of the information you tell me. You are at liberty to terminate your participation at any time, but I would urge you to spare some time because of the value of your input. The survey will take about 20 minutes. Would you be willing to take part? (Please choose a response). Yes No

Signature of the interviewer certifying that the informed consent has been given verbally by respondents

Thank you for your time.

- 1) What does your work as _____ consist of?
- 2) What percentage of the clients you encounter are women in intimate relationships (married, cohabiting with a fiancée or boyfriend)?

- 3) Do you encounter cases of domestic disputes and violence? How common is financial abuse among these cases?
- 4) What is the general level of knowledge about financial abuse among women in intimate relationships in Kahawa Sukari?
- 5) What are the most common forms of financial abuse among women in intimate relationships in Kahawa Sukari?
- 6) What are the risk factors of financial abuse among women in this area?
- 7) What are some of the effects financial abuse evidenced in Kahawa Sukari among Married women?

Appendix 3 b.: Key Informant Interview Guide

Good Morning/Good Afternoon, my name is Dorcas Wambui Njoroge, a Masters student of Gender and Development at the University of Nairobi. I am conducting a study on financial abuse among women in intimate relationships in Kahawa Sukari. You have been chosen to partake in this study by being a resident of this estate, which has been sampled and because you are a woman in an intimate relationship as defined in this study.

Please feel free to respond to any questions you find comfortable. Your name will not be written in this form in order to preserve your anonymity and will never be used in connection with any of the information you tell me. You are at liberty to terminate your participation at any time, but I would urge you to spare some time because of the value of your input. The survey will take about 20 minutes. Would you be willing to take part? (Please check Yes a response). Yes No

Signature of the interviewer certifying that the informed consent has been given verbally by respondents

Thank you for your time.

- 1) What does your work as _____ consist of?
- 2) What percentage of the clients you encounter are women in intimate relationships (married, cohabiting with a fiancée or boyfriend)?
- 3) Do you encounter cases of domestic disputes and violence? How common is financial abuse among these cases?
- 4) What is the general level of knowledge about financial abuse among women in intimate relationships who visit your office?
- 5) How many people with this type of problem does your institution serve per month?
- 6) Do you or your colleagues provide follow-up care to women who have faced financial abuse? If so, what is the procedure for referring them?
- 7) Do you know of other organizations that support women who have gone through financial abuse? Who are they? What coordination do you engage in with other organizations in order to address the needs of the women going through financial abuse?
- 8) What changes in legislation, policy or staffing would facilitate your work?
- 9) What are the most common forms of financial abuse among women in intimate relationships in Kahawa Sukari?
- 10) What are the risk factors of financial abuse among women in this area?
- 11) What are some of the effects financial abuse evidenced in Kahawa Sukari among Married women?

Appendix 4: Work Plan

No.	Activity	Timeframe
1.	Inception report writing and defending the proposal.	2 Months
2.	Development of the concept and methodology.	1 month
3.	Development of research questions and data collection instruments and testing.	1 month
4.	Data collection.	2 months
5.	Data analysis.	1 Month
6.	Drafting of research study report.	1 Month
7.	Drafting of final report.	1 Month
8.	Dissemination of research results.	1 Month

Appendix 5: Budget

No.	Budget Line Items	Total Cost (Kshs)
1.	Printing, stationery and supplies.	5,000
2.	Transport and communication	1,000
3.	Field trip allowances for the researcher	3,000
	Total Cost	9,000