

Challenges Facing the Catholic Women Association in Running Women Socio-Economic Empowerment Programs in Catholic Diocese of Nyahururu, Kenya

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Abstract- Although governments around the world have made greater efforts to promote gender equality by removing legal barriers to women's formal employment, promoting women's leadership, and protecting women from workplace violence, there are still a slew of issues that could stymie women's empowerment, particularly in developing countries. The purpose of this study was to look into the socio-economic challenges that Catholic women associations face when it comes to women empowerment programs in the Catholic Diocese of Nyahururu, Kenya. A descriptive research design was used in this study. The study used a sample size of 224 participants. To recruit study participants from the various groups of Catholic Women Association members in the Catholic Diocese of Nyahururu, stratified random sampling and simple random sampling approaches were utilized. The researcher coded, entered, and analyzed quantitative data using the Statistical Package for Social Sciences (SPSS) version 23. Statistics were produced for both descriptive and inferential purposes. The study found a statistically significant link between the Catholic Women Association's issues in administering women socio-economic programs and women empowerment in the Catholic Diocese of Nyahururu. According to the report, the Catholic Women's Association should assist in the battle for gender parity and inclusivity in resource ownership, as well as women's autonomy in socioeconomic activities.

Index Terms- Socio-economic Empowerment, Credit Challenges, Women Investments, Microfinance Programmes.

I. INTRODUCTION

Women's empowerment assures that women and girls have control over their lives and may actively engage in the social, political, and economic spheres. It's all about achieving true gender equality. Women's economic empowerment, according to Taylor and Perezniето (Taylor & Perezniето, 2014), is the process of ensuring women have equal access to and control over economic resources, as well as the ability to use those resources to exert greater control over other aspects of their lives. Because of its potential contribution to the Sustainable Development Goals, achieving it has become a global policy priority (SDGs). Although

governments around the world have made greater efforts to promote gender equality by removing legal barriers to women's formal employment, promoting women's leadership, and protecting women from workplace violence, there are still a slew of issues that could stymie women's empowerment, particularly in developing countries. In this situation, if women and girls' untapped human resources are harnessed in a timely manner, they can propel the global economy to new heights. This approach can help achieve the goals of Agenda 2030, such as growth and decent work, poverty reduction, well-being, and human development.

God's overwhelming power in church is narrated in the biblical tale of the early church. Jesus Christ delivers instructions to the New Testament Church leaders in Acts (1:6-11). He tells them that they would be enabled by God's supernatural might while they wait to become Christ's witnesses. As a result, church leaders, particularly Catholic Women Group leaders, should be agents of helping people understand God's will while also serving as a source of empowerment in their communities. God established the gleaning of leftovers on already harvested farms, according to Deuteronomy 24:19. The destitute, orphans, widows, and outsiders in society gleaned because they were the less fortunate. They ate what was left over from harvesting because it was God's commandment that the farmers only passed through the farms once. This act empowered the people in the society by claiming that it was God's welfare system to provide for his people, and that people must have the opportunity to satisfy their needs by being willing to work for it, and that God's dignity is guaranteed. God's concern for the impoverished is a tangible example of empowerment that recent community developers in the development of the Christian community can emulate. Women in the Catholic Church, both ordinary and consecrated, have long played a range of roles in society's transformation.

II. EMPIRICAL REVIEW

Women's economic success has led to higher investments in children's education and health, as well as a reduction in household poverty, according to World Bank reports from 2013 and 2012 (World Bank, 2011; World Bank, 2012). Recent estimates by Woetzel, Madgavkar, Ellingrud, Labaye, Devillard,

Kutcher, Manyika, Dobbs, and Krishnansuggest (Warshauer, 2016) that gender parity could boost global GDP by \$12 trillion to \$28 trillion between 2015 and 2025, and it has been shown that national economies suffer when a significant portion of the population cannot compete equitably or realize its full potential. If this is to be realized, action must be taken by the governmental, private, and social sectors to close gender gaps in the workplace and society.

According to a report by Ighobor (2019), the gender gap in the labor market has cost sub-Saharan African countries \$95 billion per year since 2010. While women's labor force participation (mostly in the informal sector) is high in many Sub-Saharan African countries, including Rwanda (86 percent), Ethiopia (77 percent), and Tanzania (70 percent), more than half of women own bank accounts in only eight countries: Gabon, Ghana, Kenya, Libya, Namibia, South Africa, Uganda, and Zimbabwe. Ighogor(2019) also stated that women's economic empowerment is critical to accomplishing the African Union's Agenda 2063, a continental framework for socioeconomic development, as well as various targets in the United Nations' 2030 Agenda for Sustainable Development. For example, Agenda 2063's goal six envisions an Africa whose development is driven by people, capitalizing on the potential afforded by people, particularly women and youth, and caring for children. As a result, rather than putting women in exploitative, stigmatized, or risky jobs with poor pay and employment insecurity, Africa's economy needs to link women to high-paying, secure, and safe job possibilities.

According to a UN Women report (Khuvung & House, 2020), women working in the informal sector face gender exploitation, which has worsened during the economic downturn, resulting in greater poverty. Investing in women's economic empowerment also leads to gender equality, poverty eradication, and inclusive economic growth, according to the research. UN Women backed a review of Kenyan public procurement in 2013, and Kenya now reserves a minimum of 30% of annual government spending for women, according to Obiri (2016). UN Women announced in 2017 that it has successfully trained 1,500 women vendors in Nairobi to participate in and benefit from the government supply chain through its Women's Economic Empowerment initiative. As a result, this is a good time to learn how religious organizations in Kenya have tackled the issue of women's exploitation as a way to promote gender parity and increase economic growth (Combaz, 2018).

This research was conducted in the Catholic Diocese of Nyahururu in Kenya, where tribal conflicts and fights are common as a result of bad ethnicity, contradictory cultural beliefs and practices, and competition for few natural resources. This has resulted in insecurity, property devastation, fatalities, an increase in theft cases, and an increase in illiteracy. As a result, the area's poverty index has skyrocketed, putting women and children at danger of ill health, hunger, displacement, sexual abuse, and exploitation, among other problems. For these and other reasons, the Catholic Diocese of Nyahururu's Women Catholic Association has developed several women empowerment programs to assist women in afflicted households in the local community; women are assisted in forming groups that serve as tools for their economic progress. However, no actual research has been done on the socioeconomic impact of the Women Catholic Association on

women's empowerment in Nyahururu. As a result, the purpose of this study was to look at the socio-economic obstacles that Catholic women's associations face when it comes to women empowerment programs in the Catholic Diocese of Nyahururu, Kenya.

III. METHODOLOGY

This study used a descriptive research design, which was helpful in summarizing the study population's characteristics. The design enables the researcher to employ a structured questionnaire as the primary data collection instrument. Members of the Catholic Women Association in the Catholic Diocese of Nyahururu were studied. The study used a sample size of 224 participants. To recruit study participants from the various groups of Catholic Women Association members in the Catholic Diocese of Nyahururu, stratified random sampling and simple random sampling approaches were utilized. Where there are multiple subgroups in the population, Frank (1998) believes that stratified random sampling is a better strategy.

Spearman's Correlation Coefficient, a measure of internal coefficient, was used to determine the instrument's dependability. A value of 0.80 or greater, according to Mugenda & Mugenda, indicates a high degree of data reliability. A coefficient of 0.84 was obtained for this study. Content validity was used to ensure that the instruments were accurate. The researcher coded, entered, and analyzed quantitative data using the Statistical Package for Social Sciences (SPSS) version 23. Statistics were produced for both descriptive and inferential purposes. The study participants' demographic data, as well as all of the conclusions, were presented using frequencies and percentages and summarized using tables. Throughout the research procedure, the researchers observed legal and ethical difficulties. These included obtaining all necessary research permits, providing all participants with a consent form, adhering to the principle of voluntary participation, ensuring the confidentiality of participants' information, ensuring the participants' anonymity during data collection, and acknowledging other people's ideas to avoid plagiarism and fraud. All of the participants were also informed of the true goal of the study by the researcher.

IV. RESULTS AND DISCUSSIONS

4.1 Demographic Data

The study looked on the demographic characteristics of the individuals. These factors included the participants' age, the number of years they had served in the Catholic Women Association (CWA), and their educational level. More over half of the participants (55.7%) were between the ages of 41 and 50. Another slightly more than a third (34.3%) of them was between the ages of 31 and 40. Only ten percent of them were over the age of 51. More than two-thirds of the participants (68.6%) had been members of Catholic Women Association for more than 12 years, according to the survey. Another 16.6% had served in the CWA for 8-11 years. The remaining 14.8% said they'd been a member of CWA for up to seven years. In terms of education, slightly more than half of the participants (54.5%) had formal education

credentials, while the remaining 45.5 percent had received informal education.

4.2 Socio-Economic Role Challenges

Participants in the survey were asked to rank a variety of issues in order to assess the problems that CWA faces in carrying

out its socio-economic function in the Catholic Diocese of Nyahururu. The researchers employed a Likert scale in which: 5-Strongly Agree, 4-Agree, 3-Undecided, 2-Disagree, and 1-Strongly Disagree. Table 1 shows an analysis of the responses obtained from the study participants.

Table 1
Challenges facing the catholic women in carrying out their socio-economic role

Item		5	4	3	2	1	men
The credits that women get from businesses they give it to their husbands to manage from them;	Freq.	40	82	18	56	2	
	(%)	20.2	41.4	9.1	28.3	1.0	
Even though women have business capital at hand, they lack opportunities to invest the capital;	Freq.	20	116	9	47	6	
	(%)	10.1	58.6	4.5	23.7	3.0	
Women are not better investors than men;	Freq.	14	19	18	110	37	
	(%)	7.1	9.6	9.1	55.6	18.7	
Credits obtained from small group holdings by women cause family disputes leading to loss of time and resources;	Freq.	28	28	51	88	3	
	(%)	14.1	14.1	25.9	44.4	1.5	
Microfinance programs divert the attention of women from other more effective strategies;	Freq.	49	30	12	82	25	
	(%)	24.7	15.2	6.1	41.4	12.6	
Women have limited control over their earnings as it is meant to substitute for the husbands;	Freq.	28	97	23	49	1	
	(%)	14.1	49.0	11.6	24.7	0.5	

Key: Freq. – Frequency; (%) – Percentage; n = 198

Another 20.2 percent of study participants strongly agreed with this statement. More than half of the study participants (58.6%) agreed that while women have the financial means to invest, they lack the opportunities to do so. Another 10.1 percent agreed wholeheartedly with the statement. However, 26.7 percent of those polled disagreed that women don't have enough opportunities to invest the money they have. More over half of the study participants (55.6%) disagreed, and another 18.7% strongly disagreed, on whether women are better investors than males. Women's credit earned from small group holdings causes family strife, resulting in a loss of time and money. While 28.2 percent of the survey participants agreed with the statement, 45.9 percent disagreed. While 39.9% of the participants believed that microfinance programs distract women's focus away from other, more productive tactics, another 54 percent disagreed. Almost two-thirds of the study participants (63.1%) believed that women had limited control over their wages since they are designed to replace their husbands'. 25.2 percent of the survey participants, on the other hand, disagreed with the assertion.

Other potential hurdles to the Catholic Women Association's socio-economic role in women empowerment initiatives were raised in the open-ended questions by the survey participants. "The affection of traditional backward beliefs and attitudes on women's economic activity, such as cultural norms,

dominance, early marriage, and the inferiority assumption of women in society are among the challenges that affect women's economic participation," said one of the study participants. Women, too, feel inadequate; they have low self-esteem and a lack of self-confidence. Another study participant stated that:

"There are many constraints that hinder the effective role of women in economic development...among these obstacles include: traditional backward attitudes, beliefs and customs of the society towards women which are continued as a historical legacy across the country...this traditional backward attitudes towards women (assuming women as a weaker sex, second citizens, dependent, passive, and ignorant) do not only hinder and make the effective role of women invisible and unrecognized, but also it make and force women to internalize and accept their weakness and for long period even still remain unconfident. In general, culture and other beliefs are considered as common barriers and often make the role of women unrecognized and insignificant.

In the same item, one of the study participants noted that:

"Majority of Nyahururu town women are not educated...From this, I feel that the high level of illiteracy among women in the region hinder their expected role... further, lack of initial capital to start up and to run their businesses hinder their economic activity... Women also lack business know-how i.e. how to run business and cost-benefit analysis."

In another incident, one of the study participants stated that:

“Women are fearful of cooperation and they are not aware of the benefits of working together. Working in cooperation especially for women can make their role visible and it also increase their confidence...Additionally, culturally in some families, some members are dependent on the earning of women. In some cases, men remain dependent on their wives’ income. Such dependency of family members on women’s income makes their role invisible and unrecognized.

When asked to give the views on the key challenges facing CWA in the women empowerment programs, one of the study participants uttered that:

“Women are not highly committed and they lack interest to take full responsibilities and accountabilities and they fear life challenges especially in office positions. Violence against women caused by economic inequality between the genders, the acceptance of physical violence to resolve conflicts, low female

autonomy and control of decision making in household affairs and legal restrictions against divorce for women has been on the rise. Whenever women are in abusive relationships, they find it difficult to move out due to attitudes associated with divorce. However, that is not always the case. But this affects their participation in socio-economic activities.”

4.3 Chi-Square Test

The goal of the study was to see if there was a statistically significant link between the CWA's issues in administering women socio-economic programs and women empowerment in the Catholic Diocese of Nyahururu. The Chi-square for independence was computed and results presented as shown in Table 2.

Table 2
Chi-square Test for the Association between Challenges Facing the CWA in Running Women Socio-economic Programs and Women Empowerment

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	35.237 ^a	8	.000
Likelihood Ratio	35.413	8	.020
Linear-by-Linear Association	1.013	1	.152
N of Valid Cases	198		

a. Zero (0) cells (.0%) have expected count less than 5. The minimum expected count is 5.72.

The p-value is below than the threshold level of significance (.05), as indicated in Table 2: $2(9, N=198) = 35.237, P = .000$. As a result, there is a statistically significant link between the CWA's issues in conducting women's socioeconomic initiatives and women empowerment in the Catholic Diocese of Nyahururu. This shows that the socio-economic issues have a substantial impact on women's empowerment in the Catholic Diocese of Nyahururu.

4.4 DISCUSSION

The study established that 61.6 percent of study participants agreed that women give their husbands the credit they receive from businesses to handle. This means that the Catholic Diocese of Nyahururu's communities may be patriarchal, and women's ability to make decisions in socio-economic settings may be limited. This study's findings were in line with those of Gemechu (2008), who claimed that women's unequal access to and control over resources prevents them from taking proportionate advantage of money-related open doors. In a similar vein, Ayferam (2015) discovered that in Ambo, Ethiopia, male strength and disguise influence women's monetary behavior. Only a minority of women receiving credit from poverty-oriented microfinance programs control their loans, according to Goetz and Gupta (2013) and Mayoux (2013). Many women pass on the full amount of their loans directly to their husbands, sons, or sons-in-law, with little or no access to the income generated and receiving only enough money to make weekly loan repayments. As a result, the Catholic Women's Association should assist in the battle for gender parity

and inclusivity in resource ownership, as well as women's entrepreneurial autonomy.

More than two-thirds of the study participants (68.7%) agreed that even if women have the financial resources, they lack opportunities to invest them. This demonstrates that capitulation is not a significant impediment to women's socioeconomic advancement in the Catholic Diocese of Nyahururu. Women's reluctance to pursue new business prospects could be related to a lack of understanding of market dynamics and a fear of taking risks in new ventures.

The majority of research participants (74.3 percent) argued that women are not better investors than males. According to Bayyurt, Karsik, and Coskun (2013), although males favor common stocks and real estate to invest in, women are more risk conservative and prefer to invest in funds, term deposits, and gold. According to the findings, there is no substantial difference in foreign currency investment between men and women. Furthermore, numerous researchers concluded in their research that gender disparities in investment behaviors are due to gender differences in risk-taking behaviors (Atkinson, Baird & Frye, 2003; Charness & Gneezy, 2007) Other research suggests that variations in risk bearing between men and women may be attributable to disparities in economic status (Bajtelsmit & Bernasek, 2001). Women, for example, frequently have less wealth than men due to lower salaries obtained over their interrupted work lives and lower employment levels.

More than half (54 percent) of the survey participants disagreed with the statement that microfinance programs distract

women's focus away from more successful tactics. This suggests that microfinance may be a viable option for women in the Catholic Diocese of Nyahururu who are facing financial difficulties. However, according to Rahman (2017), the attracting impact of microfinance is not always related with changes in women's lives, and credit as a family commitment is a risky method. According to Rahman, devotion to the Bank may lead to an increase in domestic violence and coercive behavior, causing concern among women. In the women's socioeconomic space, this could be a problem.

V. CONCLUSIONS AND ACKNOWLEDGEMENT

5.1 Conclusions

According to the findings, there is a statistically significant link between the Catholic Women Association's issues in administering women socio-economic programs and women empowerment in the Catholic Diocese of Nyahururu. It was obvious that women require additional assistance in socioeconomic activities in order to find business prospects, engage in family business decision-making, and comprehend the terms and conditions of microfinances in order to assess risks prior to committing. This would improve not just their socioeconomic situation, but also gender fairness and inclusivity in resource ownership and division in the Catholic Diocese of Nyahururu's communities. According to the report, the Catholic Women's Association should assist in the battle for gender parity and inclusivity in resource ownership, as well as women's autonomy in socioeconomic activities. There is also a need to provide financial training to all women in the Catholic Diocese of Nyahururu's villages.

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