

Intra-Household Decision-Making and Digital Finance: A Survey of Women Micro-Entrepreneurs Using Mobile Money Loans in Nakuru, Kenya

S, t, a, c, e, y, S, h, a, w, -, J, o, n, e, s, ,, K, a, m, a, u, G, i, t, h, i, n, j, i, ,, W,
a, n, j, i, k, u, M, w, a, n, g, i, ,, G, a, i, l, D, a, v, i, e, s

DOI: <https://doi.org/10.5281/zenodo.18571298>

| Abstract

Digital financial services, particularly mobile money loans, are increasingly accessible to women micro-entrepreneurs in sub-Saharan Africa. While their economic impacts are studied, their influence on intra-household power dynamics and decision-making, a critical aspect of gender equity, remains underexplored from a socio-legal perspective. This study investigated perceived changes in intra-household decision-making authority among women micro-entrepreneurs in Nakuru, Kenya, following their use of mobile money loans provided by the Tala application. A cross-sectional survey was administered to a purposive sample of 150 women micro-entrepreneurs who were active Tala loan users. Quantitative data on decision-making domains, such as household expenditures, children's education, and business investments, were collected via structured questionnaires and analysed using descriptive and inferential statistics. A significant majority of respondents reported an increase in their influence over major household economic decisions. Enhanced autonomy in business reinvestment was the most frequently cited improvement. However, decisions concerning large asset purchases and social expenditures remained areas of persistent joint consultation or male dominance. Access to digital credit is associated with a positive shift in women's perceived agency within the household, particularly in domains directly linked to their entrepreneurial activities. Nevertheless, traditional

decision-making norms in certain spheres appear resilient. Policymakers and financial service providers should design products and complementary programmes that consciously support the consolidation of women's economic agency. Further legal and social interventions are needed to address entrenched norms governing asset ownership and control. Digital finance, intra-household decision-making, gender, mobile money, micro-entrepreneurs, Kenya This article contributes to socio-legal scholarship by providing empirical evidence on how digital financial tools intersect with gendered power relations within the household.
