



## Enhancing Opportunities for Women's Enterprises (EOWE) Programme

# Baseline Report

Kenya



## Acknowledgements

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Founded in The Netherlands in 1965, SNV has built a long-term, local presence in many of the poorest countries in Asia, Africa and Latin America. Our global team of local and international advisors work with local partners to equip communities, businesses and organisations with the tools, knowledge and connections they need to increase their incomes and gain access to basic services – empowering them to break the cycle of poverty and guide their own development.

This report is based on research for the 'Enhancing Opportunities for Women's Enterprises' programme funded by the Ministry of Foreign Affairs of The Netherlands (DGIS) under the 'Funding Leadership and Opportunities for Women' (FLOW) framework. Any part of this publication may be reproduced or transmitted in any form and by any means with proper referencing © 2017, SNV, Enhancing Opportunities for Women's Enterprises programme.

# Contents

		<i>SUMMARY</i>	05
<i>CHAPTER 1</i> Background to EOWE and WEAI	09	<i>CHAPTER 2</i> Who participated in the study?	11
<i>CHAPTER 3</i> WEAI scores and differences between men and women	15	<i>CHAPTER 4</i> Domain Time-use	18
<i>CHAPTER 5</i> Domain Access to and decision-making power over productive resources	20	<i>CHAPTER 6</i> Domain Decision- making power over agricultural production	24
<i>CHAPTER 7</i> Domain Control over income	27	<i>CHAPTER 8</i> Differences between females from male- headed and female- headed households	30
<i>CHAPTER 9</i> 5 Domains of empowerment: Differences per county	32	<i>CONCLUSION</i>	35
<i>ANNEX 1</i> References	39	<i>ANNEX 2</i> WEAI methodology	40
<i>ANNEX 3</i> Sampling	42	<i>ANNEX 4</i> Qualitative interviews with women in the WEAI study	46

# Abbreviations

<b>SDE</b>	Five Domains of Empowerment
<b>a-WEAI</b>	abbreviated WEAI
<b>DGIS</b>	Directoraat-Generaal Internationale Samenwerking (Directorate-General for International Cooperation under the Dutch Ministry of Foreign Affairs)
<b>EOWE</b>	Enhancing Opportunities for Women's Enterprises
<b>FGD</b>	Focus Group Discussion
<b>FHH</b>	Female-headed households
<b>FLOW</b>	Funding Leadership and Opportunities for Women
<b>GPI</b>	Gender Parity Index
<b>IFPRI</b>	International Food and Policy Research Institute
<b>KAP</b>	Knowledge, Attitudes and Practices
<b>MHH</b>	Male-headed households
<b>NPGD</b>	National Policy on Gender and Development
<b>SME</b>	Small or Medium Enterprise
<b>SNV</b>	SNV Netherlands Development Organisation
<b>WEAI</b>	Women's Empowerment in Agriculture Index
<b>WEE</b>	Women's Economic Empowerment

## Summary

This report presents the results of a baseline study conducted in July 2016 in eleven counties in Kenya. The study focused on the level of women's economic empowerment in rural Kenyan households. It applied the abbreviated version of the Women's Empowerment in Agriculture Index (WEAI) that was developed by the International Food and Policy Research Institute (IFPRI). The baseline study informs the Enhancing Opportunities for Women's Enterprises (EOWE) programme that SNV is currently implementing.

### The programme

*Enhancing Opportunities for Women's Enterprises (EOWE)* is a 5-year women's economic empowerment programme, funded by the Ministry of Foreign Affairs of The Netherlands under the 'Funding Leadership and Opportunities for Women' framework (FLOW).<sup>1</sup> The programme aims to increase women's economic participation and self-reliance in Kenya and Vietnam by catalysing a conducive national and local environment for female entrepreneurship.

Women's capacity for entrepreneurship is limited by a series of structural barriers, including those that are related to gender, i.e. women's role within the larger society, their community, their business environment and their households. For instance, women's access to productive resources is limited by the gender norms that govern ownership of assets. But also lower access to agriculture production techniques, low levels of financial literacy and limited skills and confidence are amongst explanations given for women's limited entrepreneurial capacity.<sup>2</sup> Consequently, women's businesses often remain informal, tend to underperform and have a high risk of failure.<sup>3</sup> This has a profound impact on gender disparity in employment and economic opportunities. The EOWE programme aims to address these issues, amongst others by challenging social norms that inhibit women's access to economic opportunities.

### The Kenyan context

Kenya is a predominant patriarchal country, meaning that culturally men are considered superior to women and have authority over property and decision-making at the household level. The government of Kenya has taken active steps since the early 2000s to improve gender equality in the country. In 2000, it adopted the National Policy on Gender and Development (NPGD) that focuses on dismantling practices, institutions and structures that sustain gender inequality. Moreover, in 2010 the government changed the Constitution to make gender equality a key principle of Kenyan society. The Constitution rendered customary and traditional laws and practices invalid if they disadvantaged women. For instance customary laws that prevent women from inheriting land are now illegitimate.

This report explores to what extent Kenyan women in business in rural, predominantly agricultural communities and households can be considered empowered. A business could be primary producers selling part of their produce (which was the large majority of respondents) or women owning a small or medium enterprise (SME). Results are based on a quantitative study conducted in July 2016 among 776 households with 1106 respondents (776 women and 330 men) in 11 programme counties in Kenya: Baringo, Laikipia, Isiolo, Kajiado, Kitui, Machakos, Makueni, Marsabit, Narok, Samburu and Taita Taveta. The women interviewed were all members of an enterprise and ran small family businesses, for instance by selling poultry, dairy products or camel milk, vegetables, honey or livestock marketing. The study also draws from qualitative data collected during that same time period to triangulate and contextualise the quantitative findings. This data covers in-depth interviews with key informants as well as female, male and mixed focus group discussions.

### IFPRI's Women's Empowerment in Agriculture Index

According to IFPRI, empowerment is not only about individual choice, but also about someone's ability to act on those choices, which necessitates access to and control over material, human and social resources.<sup>4</sup> In 2011, IFPRI and USAID created an index to measure women's empowerment, encompassing choice and control, aimed specifically at women working in the agricultural sector: the Women's Empowerment in Agriculture Index (WEAI).<sup>5</sup>

<sup>1</sup> FLOW: Funding Leadership and Opportunities for Women, <http://www.flowprogramme.nl/Public/HomePage.aspx> (accessed February 22, 2017).

<sup>2</sup> Stangl, Farley, et al (2015). Enhancing women's entrepreneurship in Kenya: Initial qualitative assessment of the ILO's GET Ahead business training programme. International Labour Organization.

<sup>3</sup> X. Cirera and Q. Qasim (2014). Supporting Growth-Oriented Women Entrepreneurs: A Review of the Evidence and Key Challenges. World Bank.

<sup>4</sup> Alkire et al., The Women's Empowerment in Agriculture Index, *IFPRI Discussion Paper*, 01240, 2012.

<sup>5</sup> USAID, *INTERVENTION GUIDE: FOR THE WOMEN'S EMPOWERMENT IN AGRICULTURE INDEX (WEAI) - Practitioners' Guide to Selecting and Designing WEAI Interventions*, 2016, <https://agrilinks.org/library/intervention-guide-womens-empowerment-agriculture-index-weai-practitioners-guide-selecting> (accessed February 20, 2017).



 Female farmer excited about her vegetable harvest.

This index focuses on 5 Domains of Empowerment:

1. **Decision-making power over agricultural production:** This dimension concerns decisions about agricultural production and refers to sole or joint decision-making about food and cash crop farming, and livestock and fisheries;
2. **Access to and decision-making power over productive resources:** This dimension concerns ownership of and access to productive resources such as land, livestock, agricultural equipment, consumer durables, and credit;
3. **Control over use of income:** This dimension concerns sole or joint control over the use of income and expenditures;
4. **Leadership in the community:** This dimension concerns leadership in the community, measured by membership in formal or informal economic or social groups;
5. **Time-use:** This dimension concerns the allocation of time to productive and reproductive (domestic) tasks.

It then also sets the scores of women against those of the primary male adults (usually husbands), to see to what extent women within households are at a par with men, to what level there is gender parity.

### Results based on the 5 Domains

In this current study 72% of Kenyan women could be considered empowered, compared to 73% of men. The difference between the proportions of empowered men and women does not seem to be very large. In comparison, in the twin Vietnam baseline study, 57% of women passed the empowerment threshold and 70% of the men. And other studies conducted with the WEAI, found that women were more often less empowered. For instance, approximately 40 per cent of women in Southwestern Bangladesh and Uganda, and less than a third of women in the Western Highlands of Guatemala could be considered empowered.<sup>6</sup>

### Decision-making power over agricultural production

Over 90 per cent of the women in this study make decisions over agricultural production or felt that could input into at least some decisions if they wanted to. This, according to the applied methodology, makes them empowered. Women from female-headed households, those where either there is no husband or he is away for long periods of time, seem to be the overall decision-makers on agricultural resources. Women in male-headed households indicate that decisions are predominantly made jointly. As one woman said: "*A home is not made by a man or a woman alone. It calls for joint efforts.*" According to the qualitative data, there do seem to be inherently female areas of agricultural production though, such as keeping poultry or growing vegetables. Male intervention here is limited. However, men are said to always decide over issues related to production for the market. This could explain the discrepancy on the how much input men and women feel they have, which for women is predominantly limited to some decisions, whereas a majority of men feel they have input into most or all decisions.

### Access to and decision-making power over productive resources

Access to productive resources does not seem to be an issue for any of the respondents in this study: with the exception of 3 female participants they all owned or jointly owned assets such as their house, livestock, farm

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<sup>6</sup> Alkire et al. (2012). *The Women's Empowerment in Agriculture Index*. IFPRI Discussion Paper 01240.

equipment or consumer durables. In that sense, all men and virtually all women are considered empowered. Access to credit however, is a larger issue for both groups. Only 59% of women and 54% of men borrowed from a credit source and had joint or sole decision-making power on how to use that credit. Women borrow money more often than men do, which is in line with trends to predominantly lend to women as they are considered to be more reliable sources for repayment. Respondents predominantly borrow from informal credit sources, such as group-based loans, friend and relatives, and informal groups such as merry-go-rounds. The qualitative data indicates that there is hesitance to borrow from formal lenders, such as bank, because of a fear of repossession in case of a default. Although women are more often the ones who borrow, it appears that men often play a large role in how money is being spent. Women are often included in those decisions, but at the same time the qualitative data indicates that in some counties, such as Marsabit, Kajiado and Baringo, large groups of women have to surrender part of the credit to their husbands for their own personal use. This affects women's ability to repay loans.

### **Control over use of income**

Almost all Kenyan women in our sample (96%) indicate that they can (jointly) decide over how income from livelihood activities is being spent, or they feel that they could input if they wanted to. According to the WEAI methodology, these women are empowered. The qualitative data however, indicated that this methodology foregoes on some important nuances. For instance, married women often indicated that they could make no major household expenses decision without their husbands consent. Moreover, even when they were included in decisions-making, many often conceded to their husband's wishes to prevent violence. The quantitative data also found that within male-headed households, men are more often the sole decision-makers over major household expenses. For women with a business, being able to at the very least co-decide over major expenses, such as those that could benefit their business, could have a large positive effect on women's economic empowerment and empowerment within the household in general.

### **Leadership in the community**

Kenyan women are integral parts of their communities, and actively participate in a variety of groups, such as credit savings groups, agricultural groups and trade or business groups. According to the WEAI methodology a person is empowered if they are an active member of at least one community group. Almost all women taking part in the baseline were members of an enterprise, used to be able to sell produce. And although a large group of women (a third) rated their personal influence as high, in focus group discussions women often indicated that they cannot lead communities without the support of men. As one woman said: *"Esther in the Bible did not know what she had until Mordechai showed her."* Many Kenyan men however thought that women already possess many leadership qualities, but they needed to capitalise on these in practice.

### **Time-use**

Time can be divided in several categories, such as sleeping, resting and recreation, and productive and reproductive activities. The last two compose Workload. Productive tasks focus on activities that are needed to generate an income or household sustenance, reproductive tasks involve domestic tasks to run the households, such as cooking, cleaning, and child-rearing. According to the WEAI methodology, a person is considered empowered if (s)he spends less than 10.5 hours a day on a combination of productive and reproductive tasks. Only 41.5% of the Kenyan women in our sample are empowered in this domain, compared to 51% of men. Women are spending significantly more time on productive and reproductive activities than men: 11.2 hours a day for women compared to an average of 10.5 hours for men. Women especially carry the duty for performing domestic tasks. Men help occasionally, but would be considered controlled by their wives if this would become a recurrent affair. Gradually, women are becoming the providers and caretakers of their families, which is shifting away from more traditional gendered divisions of labour. The qualitative data shows this shift has varied reactions. As one man puts it: *"Men have become useless. Women are the ones doing everything in this county. It is better to empower women as they have heavy responsibility of taking care of the needs of the family and children. They ensure that children go to school."* However, some communities report that men abdicate all household responsibility and turn to alcohol. This new role of provider of the family is a source of influence for women in their community and household. The role is reinforced by the reality that more women are in groups, have access to financing from varied sources including government and hence increasing their participation in enterprise activities.

### **Programme focus following baseline results**

This baseline report indicates that women with a business in the programme areas in Kenya are relatively empowered on the domains of Leadership in the community and Decision-making over agricultural resources, even though steps could still be taken to deepen their empowerment in these domains.

Substantial progress still needs to be made on the domains Time-use, Access to and decision-making power over productive resources, and Control over use of income - specifically control over major household expenses. These are areas that are particularly important for women who run a business. Moreover, the domains of Control over income and Decision-making power over productive resources (with Access to credit as an important indicator), largely determine who has power over resources within a household. According to the qualitative data the slow shift in gender roles and norms already taking place in Kenya, is a source of contention between husbands and wives, which sometimes lead to domestic violence. This new role for women is a source of influence in their communities and households, but the possible negative side-effects, such as domestic violence, indicate that a guided shift of more equal decision-making power over and benefitting of money within households is important.



 Member of a producer group in her shamba.

The EOWE programme therefore focuses on the domains of Time-use, Access to and Decision-making power over productive resources (specifically Access to credit), and Control over income. Though it uses a multitude of reinforcing and interlocking activities, Household Dialogue is a central strategy. Through Household Dialogue, husbands and wives, and communities are actively involved in changing existing gender norms on the division of labour within the household. If lived social norms are altered with the active participation of all parties – husbands, wives and communities, this is expected to give rise to women’s economic empowerment. For instance, if women with a business gain more control over income to include large investments, they can take decisions to benefit their enterprise, making it viable and perhaps even growing it.

And if social norms held by both men and women around the division of labour change, women could have more time available to focus on making their businesses a success. They could attend trainings, expand their skills, their network and their client base. Simultaneously, the EOWE programme in Kenya is monitoring stories of significant change to be able to track instances of domestic violence and help resolve issues where possible negative effects are encountered.

SNV’s “Balancing Benefits in Agriculture” is a transformative gender approach tailored to the agriculture context and applied across integrated value chains. Underscored by the essential principle of ensuring equal opportunities for all actors in agriculture it explicitly aims to change gender norms and relations in order to promote more equitable relationships between men and women, and a more economically and socially enabling environment. The approach works to enhance women’s capacity for leadership, in cooperatives, associations, business and institutions, and raise their bargaining power to enhance women’s agribusiness positions in markets. Women are being empowered to take an active role and (co-)ownership of decisions around productive resources and assets. It supports increasing women’s share of family incomes; enhancing women’s entry and success in value added businesses; and influencing business environments to support women in agri-business and enhance equity of opportunity. In the next four years, the EOWE programme hopes to help households in Kenya achieve a balanced division of labour that gives space to successful female entrepreneurship.

## I Background to EOWE and WEAI

Enhancing Opportunities for Women's Enterprises (EOWE) is a 5-year women's economic empowerment programme, funded by the Ministry of Foreign Affairs of The Netherlands under the 'Funding Leadership and Opportunities for Women' (FLOW) framework.<sup>7</sup> The programme aims to increase women's economic participation and self-reliance in Kenya and Vietnam by catalysing a conducive national and local environment for female entrepreneurship.

EOWE was crafted on the precincts that substantial progress has been made in creating the institutional and legislative environment that promotes gender equality in both Kenya and Vietnam. However, women's ability to claim this space is limited by restrictive gender norms, attitudes and stereotypes, including those perpetuated by women themselves. At local level, awareness on improved policy and legislative environment is limited, while the ability to utilise opportunities provided through these new institutions is curtailed by lack of information flow between national and local level. Women therefore fail to adequately utilise opportunities available to them.

Female entrepreneurship is high on the gender equality agenda of both Kenya and Vietnam. However, women's entrepreneurship capacity is limited by series of structural barriers, including gender related barriers. Women's access to productive resources are limited by the gender norms that govern ownership of assets. Access to agriculture production techniques, credits and business assets, control over income and other resources, low levels of financial literacy and limited skills and confidence are amongst explanations given for women's limited capacity. Consequently, women's businesses remain informal, tend to underperform and have a high risk of failure.<sup>8</sup> This has a profound impact on gender disparity in employment and economic opportunities.

The EOWE programme is built on the opportunities that lie in strengthening women's entrepreneurship and improving their access to inputs, business assets and production techniques/technology in the sectors where the majority of women's businesses operate: agriculture and renewable energy. The programme focuses on challenging gender norms at household and community level, supporting women to develop or start their own business and advocating for the development and implementation of gender-sensitive business policies and laws. Increasing women's leadership in all spheres of decision-making is essential for advancing women's influence over issues that affect them, their businesses, and society at large.



Female trader preparing her maize for the market.

One of the key aims of the programme is to challenge gender norms inhibiting women's access to economic opportunities through behavioural change advocacy and communication. Such gender norms are lived at the community and household level. Change, therefore, starts here.

### Women's Empowerment in Agriculture Index (WEAI)

To be able to measure changes in gender norms and how gender norms are practiced at the household level, EOWE applied the abbreviated Women's Empowerment in Agriculture Index (WEAI). This index was created by the International Food Policy Research Institute (IFPRI) together with USAID in 2012 to be able to measure, evaluate and learn about women's empowerment and inclusion in the agriculture sector. It is an aggregate index that shows the degree of empowerment women hold within their communities and within their households. It does this by interviewing both the primary male and the primary female of the household.<sup>9</sup>

<sup>7</sup> FLOW: Funding Leadership and Opportunities for Women, <http://www.flowprogramme.nl/Public/HomePage.aspx> (accessed February 22, 2017).

<sup>8</sup> X. Cirera and Q. Qasim (September 2014). Supporting Growth-Oriented Women Entrepreneurs: A Review of the Evidence and Key Challenges. World Bank

<sup>9</sup> USAID (2016). INTERVENTION GUIDE: FOR THE WOMEN'S EMPOWERMENT IN AGRICULTURE INDEX (WEAI) - Practitioners' Guide to Selecting and Designing WEAI Interventions.

The index consists of two sub-indices: the Five Domains of Empowerment (5DE) and the Gender Parity Index (GPI).

The 5DE focuses on 5 domains which track women's empowerment in agriculture:

1. **Decision-making power over agricultural production:** This dimension concerns decisions about agricultural production and refers to sole or joint decision-making about food and cash crop farming, and livestock and fisheries.
2. **Access to and decision-making power over productive resources:** This dimension concerns ownership of and access to productive resources such as land, livestock, agricultural equipment, consumer durables, and credit.
3. **Control over use of income:** This dimension concerns sole or joint control over the use of income and expenditures.
4. **Leadership in the community:** This dimension concerns leadership in the community, here measured by membership in formal or informal economic or social groups.
5. **Time-use:** This dimension concerns the allocation of time to productive and domestic tasks

As per abbreviated WEAI (a-WEAI) which was used in this survey, each dimension had only one indicator, except the dimension on Access to and decision-making power over productive resources, which is split into two indicators:

- ❖ Ownership of assets
- ❖ Access to and decisions on credit

The original WEAI questionnaire contained 10 indicators, but as this survey was deemed too extensive, the abbreviated version made use of less questions and therefore less indicators. The empowerment of respondents on the above domains are calculated for all female and male respondents of the survey using these six indicators.

The Gender Parity Index then, unlike any other available tool, measures women's empowerment relative to men within their households. This is calculated for females in male headed households only, and uses the 5DE profiles of women and compares them to their husbands.

Together, the 2 indices form the overall WEAI score, which provides a more robust understanding of the gender empowerment gap within households and communities. The score is measured on a scale from 0-1, where higher scores reflect higher levels of empowerment.

There were several reasons for choosing to work with the abbreviated WEAI (a-WEAI):

- ❖ It is an internationally applied and verified tool to measure empowerment. Since its creation in 2012, the WEAI has been applied by IFPRI in several African and Asian countries;
- ❖ It allows for the comparison of results to other studies conducted with the a-WEAI;
- ❖ Though time-consuming, it is a relatively straightforward tool to measure something as complicated as empowerment;
- ❖ It fits very well with the aims and objectives of the EOWE programme.

### Outline of the report

Following this introduction into the EOWE programme and the a-WEAI tool, the next section goes into the psychometrics of our sample: who participated in our study? *Chapter 3* then briefly outlines the empowerment scores for the 5DE, the GPI and the WEAI for Vietnam, before *chapters 4 to 7* highlight differences between men and women on selected domains. *Chapter 8* explores if women from female-headed households are unlike women from male-headed households in their empowerment levels. *Chapter 9* then looks into differences in empowerment status in the 11 different counties. The study methodologies and qualitative interviews with women from our sample are provided in the annexes.

If following this report you have any questions, comments, feedback or would like to see more detailed data, please send an email to Leonie Hoijsink: [lhoijtsink@snv.org](mailto:lhoijtsink@snv.org).

## 2 Who participated in the study?

This chapter looks into who participated in this study by providing information on for instance the number and percentages of people from the different counties, what livelihood activities they are engaged in, what type of assets they own, how food secure they are and to what extent they are engaged in their communities.

### Counties

This baseline study was conducted in July 2016 in 11 counties in Kenya: Baringo, Isiolo, Kajiado, Kitui, Laikipia, Machakos, Makueni, Marsabit, Narok, Samburu and Taita Taveta; see Map 2.1. The study sample was obtained by contacting cooperatives and randomly sampling cooperative members with their spouses. This means that the sample is not representative of the general Kenyan population, but is a reflection of women (and their spouses) who are working in agriculture or energy as primary producers.

Map 2.1 Study areas in Kenya

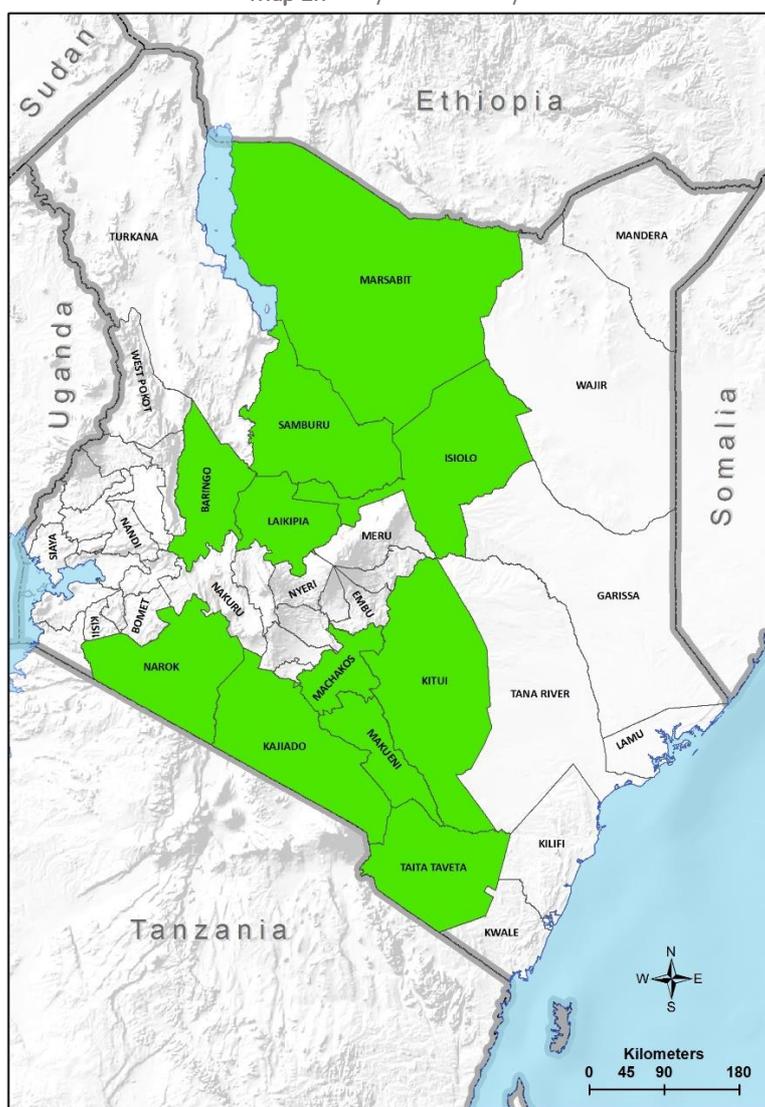


Table 2.1 shows that the largest group of respondents come from Narok (18.4%), Kitui (12.8%) and Machakos (12.7%).

Table 2.1 Overview of distribution of respondents across the sample (n=592)

Counties	Number of respondents	Percentage of respondents
Baringo	53	9.0
Isiolo	13	2.2
Kajiado	63	10.6
Kitui	76	12.8
Laikipia	67	11.3
Machakos	75	12.7
Makueni	46	7.8
Marsabit	11	1.9
Narok	109	18.4
Samburu	26	4.4
Taita Taveta	53	9.0
<i>Total</i>	592	100.0
Type of Household		
Female-headed (no male)	218	36.8
Male-headed	374	63.2
<i>Total</i>	592	100.0
Livelihood activities engaged in		
Food crop farming	480	81.1
Cash crop farming	157	26.5
Livestock raising	515	87.0
Non-farm business activities	170	28.7
Wage and salary employment	76	12.8
Fishing or fishpond culture	4	0.7
Owens		
Agricultural land	524	88.5
Large livestock	373	63.0
Small livestock	436	73.6
Chickens, ducks, etc.	475	80.2
Fish pond or fishing equipment	8	1.4
Non-mechanised farm equipment	273	46.1
Mechanised farm equipment	19	3.2
Non-farm business equipment	63	10.6
House or other structures	441	74.5
Large consumer durables	249	42.1
Small consumer durables	315	53.2
Cell phone	530	89.5
Land not for agricultural purposes	34	5.7
Means of transportation	121	20.4
Food Consumption Score (females only)		
Poor (<21)	42	10.7
Borderline (21.5-35)	43	10.9
Acceptable (>35)	308	78.4
<i>Total</i>	393	100.0

#### Female-headed or male-headed household

Over a third of our sample are female-headed households (36.8%). According to the a-WEAI definition a household is "is a group of people who live together and take food from the same pot [...]. A household member is someone who has lived in the household at least 6 months and at least half of the week in each of those months." This means that men who are not present in the household for more than 3 months out of the last 6, they are not considered to be household members. Female-headed households are therefore households where the woman

lives alone with or without children, e.g. because she is a widow or divorced, or where her husband is away for prolonged periods of time, e.g. because he is a migrant worker.

### The Food Consumption Score

The Food Consumption Score (FCS) is a weighted diet diversity score created by the World Food Programme. It is calculated by using the frequency of consumption of different food groups *by a household* during the seven days before the survey. It appears that over three quarters of the women interviewed indicated that their households were at acceptable levels of the FCS.<sup>10</sup> A relatively small group of 11% could be considered to score poorly. There are differences by county though. Samburu (50%), Marsabit (43%) and Taita-Taveta (32%) have large proportions of respondents that fall in the “poor” category. Especially compared to other regions such as Kitui and Baringo, where none of the respondents were poor and the large majority was in the acceptable category, respectively (86% and 90%).

### Livelihood activities engaged in

The largest group of respondents takes part in livestock raising (87%). Many of the people living in Northern Kenya counties such as Marsabit, Samburu and Isiolo are nomadic pastoralists.<sup>11</sup> The non-pastoralist communities like those in Baringo, Kitui, Makueni and parts of Laikipia are agro-pastoralists. What is also common about these respondents is that they live in arid and semi-arid regions. A majority is also engaged in food crop farming (81%). Non-farm economic activities, such as running a business, is also important for 29% of the respondents. What becomes apparent from Table 2.1 is that most respondents engage in more than one livelihood activity, and that they are predominantly agricultural.

### Ownership of assets

Respondents were asked what type of assets they own. Many own agricultural land (88.5%), and either large or small livestock (respectively 63% and 74%). Most also own their house (74.5%). Farm equipment is available for almost half of the respondents (46%), though in only a very few cases this is mechanised farm equipment, such as a tractor, power till or treadle pump (3.2%). Cell phones<sup>12</sup> are widely owned (89.5%), but other small consumer durables, such as a radio, are less frequently available (53%).

### Earning income relative to partner

Respondents from male-headed households were asked how much they earn in comparison to their spouse. A majority of men indicated that they earn more than their spouse (56%) and about 24% believes they earn about the same amount of money. Among women, almost half indicated they earned less than their partner (46%), and 9% indicated not to earn any money at all. Simultaneously, 16% of women from male-headed households indicated that they make as much money as their husband does.

Women participating in focus group discussions, confessed that even when they earn may have control of their income some of them had to share portion of this with spouses for harmony in the household.

### Active group membership

Almost all our respondents are an active member of a group (97%), and most have joined two or more (86%). Examples of such groups are agricultural groups, water groups that discuss water and sanitation in the community, forest groups that discuss use and conservation of forests near the community, savings and credit groups, civic groups that are organised to improve communities on a wide array of issues, weddings and funerals, trade or business groups and religious groups.

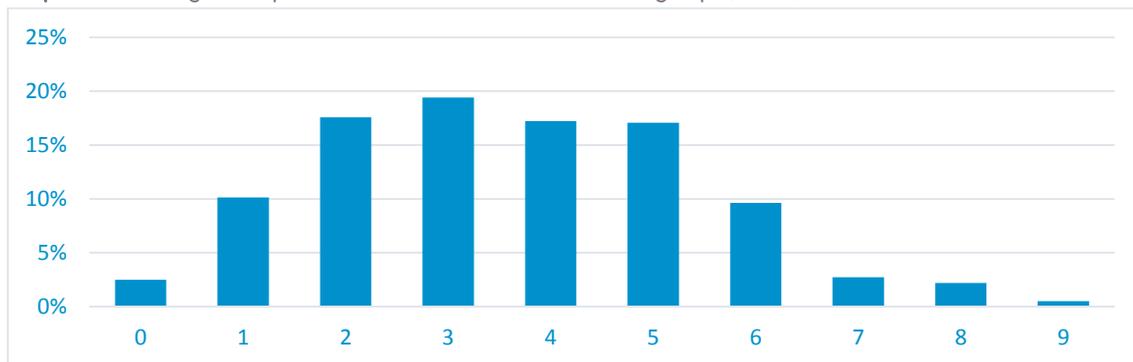
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<sup>10</sup> World Food Programme (2006). *Food consumption analysis: Calculation and use of the food consumption score in food security analysis*. Available on the World Wide Web at <[http://documents.wfp.org/stellent/groups/public/documents/manual\\_guide\\_proced/wfp197216.pdf](http://documents.wfp.org/stellent/groups/public/documents/manual_guide_proced/wfp197216.pdf)>

<sup>11</sup> Internal Displacement Monitoring Centre (2014). *On the margin: Kenya's pastoralists From displacement to solutions, a conceptual study on the internal displacement of pastoralists*. Available on the World Wide Web at <<http://www.internal-displacement.org/assets/publications/2014/201403-af-kenya-on-the-margin-en.pdf>>

<sup>12</sup> Mostly not smartphones

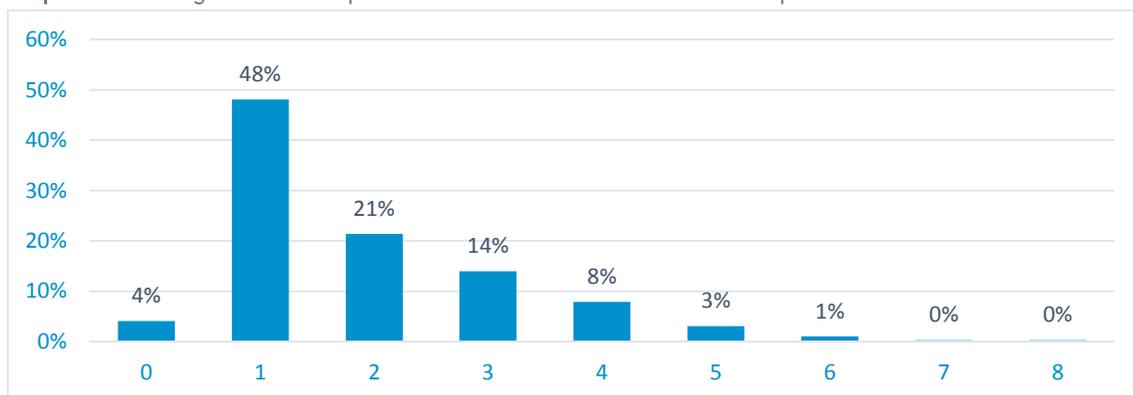
**Graph 2.1** Percentage of respondents that is a member of 1 or more groups (n=592)



Aside from religious groups, that both men and women are active members of (respectively 80.5% and 88%), women are most often an active member of is a credit or savings group (87.5%), followed by agricultural groups (80%) and trade or business groups (63%). Men are most often members of agricultural groups (74%), civic groups (70%) and insurance groups (69%).

Female respondents were also asked if they were a member of 1 or more enterprises. Graph 2.2 shows that almost all (96%) were a member of at least 1 enterprise. This makes sense as respondents were sampled through known enterprises. Despite most women holding membership to 1 enterprise, almost a third are members of 2 or 3 enterprises. In only a few instances are women a member of more than three enterprises.

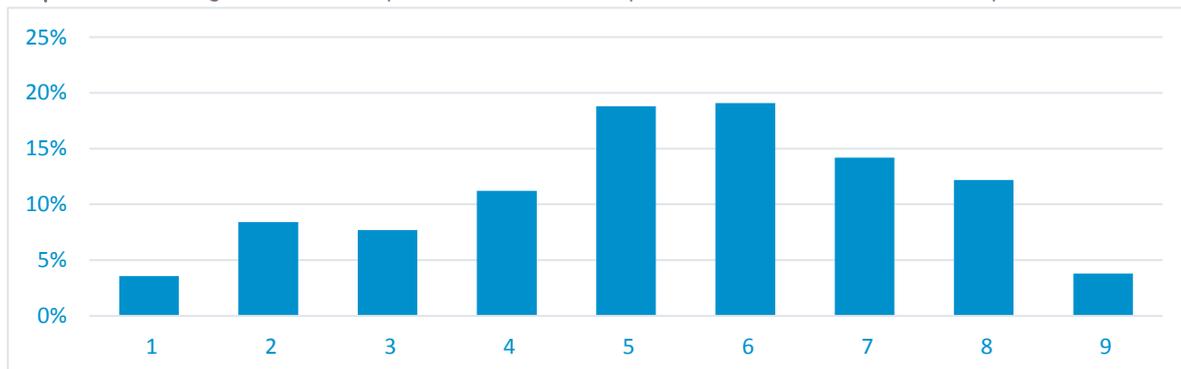
**Graph 2.2** Percentage of female respondents that is a member of 1 or more enterprises



**Influence in the community**

Women in the survey were asked on a scale from 1 to 9 to indicate how much influence they believe they have in their communities, where 1 is no influence at all and 9 is the highest level of influence. Almost a third of respondents (30%) feel they are on the upper ladders of community influence, rating their influence a 7 or higher. The average score women give is a 5.3.

**Graph 2.3** Percentage of female respondents that feels they have influence in their community on a scale from 1-9 (n=393)



### 3 WEAI scores and differences between men and women

In this chapter we discuss the results of the WEAI index, the 5 Domains of Empowerment score and the Gender Parity Index. After that, we will further explore the differences between men and women on the 5DE score.

#### Overall scores WEAI, GPI and 5DE

Table 3.1 shows the percentage of the men and women in our sample that are considered empowered and their 5 Domains of Empowerment Score (5DE). Only those respondents that answered all relevant a-WEAI questions were used to calculate the different scores.

According to the WEAI methodology a person is empowered when he or she has achieved adequacy in 80% of the weighted indicators. There are six indicators for the a-WEAI divided over the 5 domains, as depicted below:

Table 3.1 A-WEAI 5DE and their indicators

Domain	Indicators
Decision-making over agricultural production	<ul style="list-style-type: none"> <li>Input in productive decisions</li> </ul>
Access to and decision-making power over productive resources	<ul style="list-style-type: none"> <li>Ownership of assets</li> <li>Access to and decisions on credit</li> </ul>
Control over the use of income	<ul style="list-style-type: none"> <li>Control over use of income</li> </ul>
Leadership in the community	<ul style="list-style-type: none"> <li>Group membership</li> </ul>
Time	<ul style="list-style-type: none"> <li>Workload</li> </ul>

For an overview of the weights of the 6 indicators, please see reference Annex 2 on the WEAI methodology.

Table 3.2 shows that 72% of women interviewed can be considered empowered, compared to 73% of men. Men are therefore more often empowered than women in our study.

Table 3.2 Disempowerment and Empowerment Scores for men and women (n=592)

	Women (n=393)	Men (n=199)
<b>Empowered headcount</b>	<b>71.8%</b>	<b>72.9%</b>
Disempowered headcount	28.2%	27.1%
Average inadequacy score	31.8%	29.3%
5DE score	0.910	0.921
% of total sample used for calculation of score*	93.8%	95.2%
Gender Parity Index (GPI)	0.949	.
Sample used for GPI	175	
<b>WEAI</b>	<b>0.914</b>	.

\*Total of sample used= 94.3%.

The average inadequacy score shows that of the women that are disempowered, they are disempowered in 31.8% of the domains. In other words, those women that are not yet empowered according to the above defined cut-off, are empowered in 68.2% of the domains. Dismissing these women as completely disempowered would not reflect their actual situation.

Therefore, to come to the 5DE score, the sum of these two figures (28.2% disempowered women \* 68.2% of domains where they are empowered) is added to the percentage of women that did pass the threshold (71.8%):  $0.7176 + (0.2824 * 0.6817) = 0.9101$ .

When applying the same calculation to men, those men that are overall disempowered, are empowered in 66.6% of the domains. Leading to a 5DE score of:  $0.7286 + (0.2714 * 0.7074) = 0.9206$ .

The 5DE score gives an indication not only of the level of empowerment, but also the intensity of it.<sup>13</sup>

The Gender Parity Index is calculated for those women that live in male-headed households. The empowerment levels of these women is compared to the empowerment level of their male counterpart. This creates a group of women that have achieved gender parity and a group of women that have not. A second step is to then calculate the empowerment gap for individual women and the average empowerment gap for all women used in the GPI. This average gap is then multiplied with the percentage of women that do not have gender parity. When this is subtracted from 1, the GPI score emerges:

$$GPI = 1 - Hw(Rp)$$

Hw= %women without gender parity

Rp= average empowerment gap between women compared with men in their household

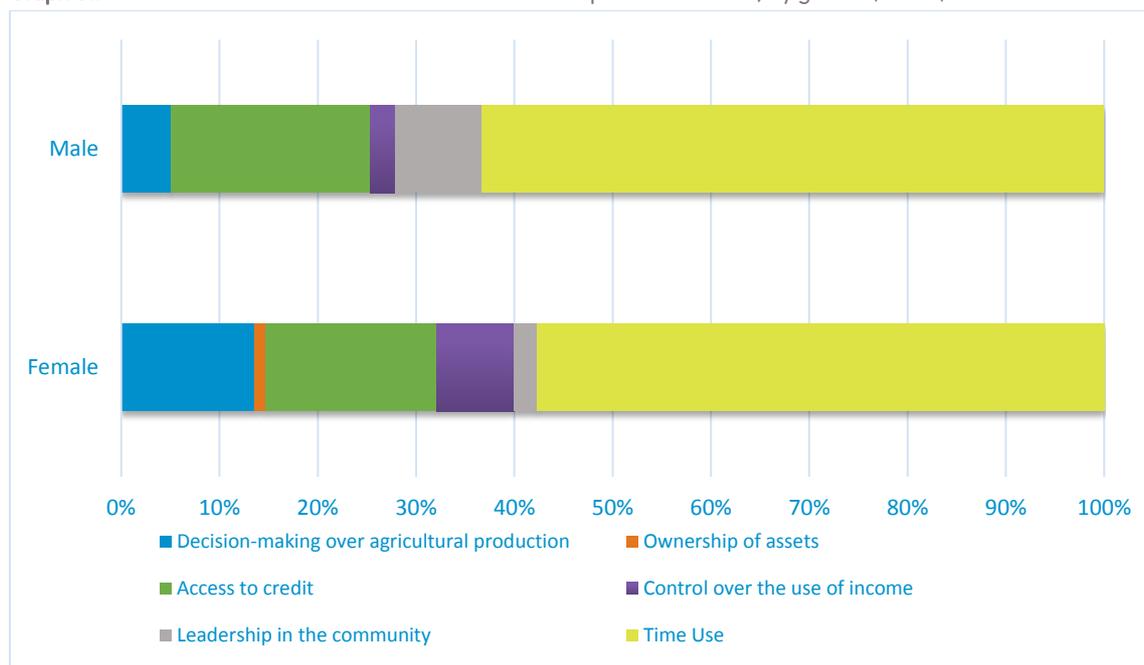
In the current baseline, the GPI is 0.949, which indicates that the current gender gap between men and women living in the same household is relatively small.

### 5DE results for men and women

Graph 3.1 shows how each of the six indicators contributes to the *disempowerment* scores of men and females. For women Time-use is the biggest contributor to disempowerment (58%), followed by Access to credit (17%) and Decision-making over agricultural production (14%).

For men, a similar pattern emerges. Time-use is their largest contributor to disempowerment as well (63%), which is followed by Access to credit (20%). However, the third largest indicator leading to disempowerment for men is Leadership in the community. In the abbreviated version of the WEAI that was used for this study, this domain is measured by whether or not a respondent is an active member of community group.

**Graph 3.1** Contribution of each domain indicator to the disempowerment score, by gender (n=592)



The above Graph displayed the make-up of the disempowerment score for men and women separately. And although we know that for both men and women, Time-use is the largest issue, we do not know yet whether men are more often disempowered on this domain than women.

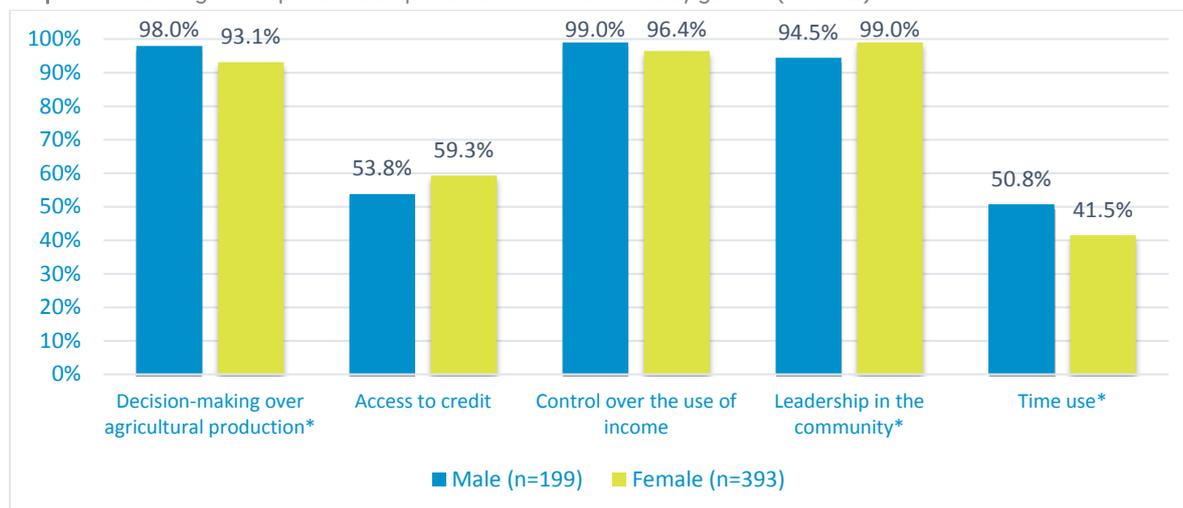
Graph 3.2 shows the percentage of male and female respondents that are empowered on the 5 Domains. It becomes clear that although Time-Use is a bigger contributor to disempowerment for men, women are significantly

<sup>13</sup>Alkire et al. (2012). *The Women's Empowerment in Agriculture Index*. IFPRI Discussion Paper 01240.

less likely to be empowered in this domain (41.5% vs 51% empowered). According to the gender daily calendar, men scored time spent in informal groups with fellow men as work. They said this informs them what is happening in the community and society at large and hence may make decisions based on this information.

Simultaneously, women are significantly more likely to be empowered in the domain Leadership in the community, as they are almost all active members of a group (99% versus 94.5%) and again less likely to be empowered in Decision-making over agricultural production (93% vs 98%).

**Graph 3.2** Percentage of respondents empowered on the 5 domains by gender (n=592)<sup>14</sup>



\*Decision-making over agricultural production is significant with Pearson's  $\chi^2=6.289$  and  $p=0.0012$ ; Leadership in the community is significant with Pearson's  $\chi^2=10.880$  and  $p=0.001$ ; Time use is significant with Pearson's  $\chi^2=4.602$  and  $p=0.032$ .

As the graph shows, almost all Kenyan women are a member of a community group. The most popular types of groups among women in our study are microfinance groups (87.5%), agricultural groups (79%) and trade and business groups (62.9%). And although men also actively participate in such groups, they do not seem to do so as often, with 56% of men participating in a microfinance group, 74% in agricultural groups and 64% in trade and business groups. This is also reflected in Graph 3.2 where men are less often empowered than women on the domain of Leadership in the community.

According to the EOWE gender analysis study, there has been a shift in gender norms on the role of family provision. Most men are no longer the main breadwinners. While there may be resistance to women as household providers in some communities, the study findings shows more and more women are assuming the role of bread winner in their families. This has varied reactions with some communities reporting that men abdicate this responsibility and turn to alcohol. This new role is the source of influence for women in their community and household. The role is reinforced by the reality that more women are in groups, have access to financing from varied sources including government and hence are increasing their participation in enterprise activities.

## Conclusion

In our sample, Kenyan men are more often empowered than women, though the difference in proportion is relatively small. For both groups, Time-use is the biggest contributor to disempowerment. However, women are significantly more likely to be disempowered in this domain than men. Other important contributors to women's disempowerment are Access to credit and Decision-making over agricultural production. Chapters 4 to 7 highlight some of these domains to explore the differences between men and women further.

<sup>14</sup> For men, 0 respondents were disempowered on ownership of assets and for women, there were only 3 respondents with a score that reflected disempowerment. This domain is therefore not further explored in any of the following analysis.

## 4 Domain Time-use

In the previous chapter, we saw that Time-use was the biggest contributor to disempowerment for both men and women. Moreover, it appeared that men are significantly more likely to be empowered in this domain than women. Therefore, this chapter looks into the difference time-use categories to see where differences lie between men and women and what their underlying causes could be.

### Domain Time-use

The domain Time-use can be divided up in several different categories of time activities:

- ❖ Productive tasks – this includes time spent on farming, wage and salary employment, selling produce, but also commuting to work or the market place;
- ❖ Reproductive tasks – this spans tasks that are related to running the daily household, such as caring for children and the elderly, grocery shopping, cooking and cleaning, etc.;
- ❖ Sleeping;
- ❖ Resting and Recreation – this includes exercising, reading, listening to the radio, watching TV, etc.;
- ❖ Other – this concerns other time uses, such as going to school and studying.

According to the a-WEAI methodology, a respondent is considered to be empowered when (s)he spends less than 10.5 hours a day on a combination of productive and reproductive tasks. These tasks together could also be called someone's workload.

### Productive and reproductive time

Overall, women in our study spend on average 11.2 hours a day on a combination of productive and reproductive tasks (in comparison, for Vietnamese women this is 10.4 hours), and for Kenyan men in our study this is 10.5 hours (in comparison for Vietnamese men this is 8.4 hours). Results show that Kenyan women spend significantly more time on a combination of these tasks than men ( $t$ -value=-3.055 and  $p$ =0.002).

Breaking this down further, Graph 4.1 shows that the women in our survey spend an average of 3.9 hours each day on reproductive tasks, such as caring for children and the elderly, cooking and cleaning. Comparatively, men dedicate on average 3.4 hours a day to such activities. Women also spend slightly more time on productive tasks, such as working in the field, caring for livestock or working for a wage (7.4 hours compared to 7.1 hours for men). This difference is not statistically significant though.

The communities in the eleven counties are highly patriarchal, meaning men are considered superior to women and have authority over property and decision-making in the household. Women perform all the reproductive roles, spending more than 8 hours per day on household activities. They wake up as early as 5.00 AM and go to sleep as late as 10.00 PM. Productive activities are mainly for subsistence and include operating small businesses or farming. Men share only in some of the reproductive activities, such as attending school meetings. Men who assist in reproductive roles are labelled as "those who are sat on by wives", meaning they are ruled by their wives.

#### Women are 'beasts of burden' in Machakos and Taita Taveta

"Women do everything here. If I give an example of myself, I am a farmer, a trader, a house wife and a mother – I am everything"

- Female FGD participant -

"Men have become useless. Women are the ones doing everything in this county. It is better to empower women as they have heavy responsibility of taking care of the needs of the family and children. They ensure that children go to school"

- Male key informant -

"Men go to Kabarnet town and spend the whole day loitering. They hover around hotels throughout the day. This is a habit they have formed and they spend the whole day literally doing nothing"

- Government Officer, Baringo county -

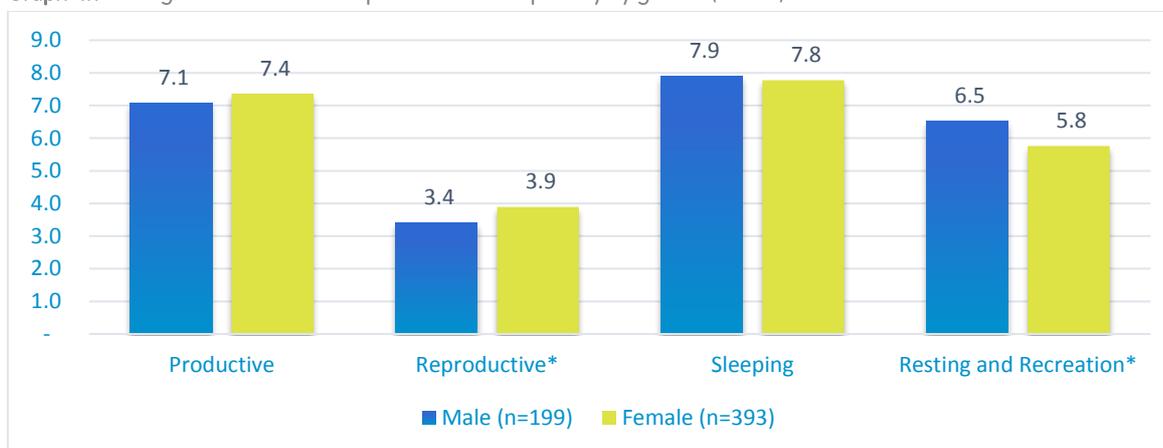
In pastoralist communities, the traditional gender division of labour has been changing. More women are engaging in business enterprises to meet the family needs. This is a role that men have been playing for a long time but gradually women are taking over and some men have abdicated this role altogether. The shift in gender norms is attributed to for instance modernisation, living in cosmopolitan areas and hence copying the more progressive communities, but the pressure to provide for their families seems to be a key trigger for change in gender norms.

*"We live closely with women from Kikuyu community who are buying land in groups and we have learnt that women can also buy and control own assets".* FGD participants, Laikipia and Kajiado.

The pressures on women have therefore been growing, which is reflected in their workloads. According to a male participant in focus group discussions, the changing norms around what a family unit should be, are also contributing to the current tensions between men and women and the workloads that women face:

*"Traditionally the man got a second wife and she helped in reducing the workload on the first wife to provide for the family. She was an extra hand and everybody benefited from this arrangement. The second wife would get advice from the first wife. But since now you can only marry one wife, the burden is left to the wife to work on the farm and care for the family."*

**Graph 4.1** Average number of hours spent on activities per day by gender (n=592)



\*Average hours spent on reproductive tasks is significant with t-value = -2,124 and p= 0,034; Average hours spent on resting and recreation is significant with t-value= 2,296 and p= 0,022.

### Conclusion

Women in our sample are spending significantly more time on a combination of productive and reproductive tasks than men. Women especially carry the duty for performing domestic tasks. Men help occasionally, as they are considered controlled by their wives if this is a recurrent affair. Gradually, women are becoming the providers and caretakers of their families, which is shifting away from more traditional gendered divisions of labour.

## 5

# Domain Access to and decision-making power over productive resources

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In Chapter 3 we saw that the domain indicator Access to credit is the second largest contributor to disempowerment for women. Although no significant differences were found between men and women on this domain, the relative importance of Access to credit for women's disempowerment could lead to so more distinct differences by gender when this indicator is further broken op.

### Access to credit

In the WEAI methodology, Access to and decision-making power over productive resources is made up of 2 indicators: (1) Ownership of Assets, and (2) Access to credit. Empowerment on the Ownership of assets is achieved if a respondents owns or jointly owns at least 1 out of a range of assets such as a house, livestock, (farm) equipment, large and small consumer durables. In Chapter 3 we saw that with the exception of a handful of respondents, all were empowered on this domain indicator. For Access to credit a person is considered empowered if (s)he solely or jointly makes decisions regarding at least one source of credit, and (s)he is currently borrowing from at least one source of credit. In our sample, 59% of women and 54% of men could be considered empowered on this domain indicator.

At the time of the survey, 76% of respondents borrowed from one of the six sources mentioned below, either in cash, in kind or both. These sources are:

- ❖ NGOs;
- ❖ Formal lenders - banks, institutions;
- ❖ Informal lenders - that charge interest;
- ❖ Friends or relatives - that do not charge interest;
- ❖ Group-based microfinance;
- ❖ Informal credit or savings groups - e.g. merry-go-rounds, funeral societies.

Graph 5.1 shows that most often respondents borrowed from credit or savings groups (57%), followed by friends and relatives (39%) and microfinance groups (21.5%). Among women, 82% is borrowing from an external source, compared to 66% of the male respondents.<sup>15</sup> Women indicate that their households predominantly borrow from credit or savings groups (64%), followed by borrowing from friends and family (38%). Men provide a similar picture, with the largest group of males saying they or someone from their household borrows from credit or savings group (38%) and from friends and relatives (35%).

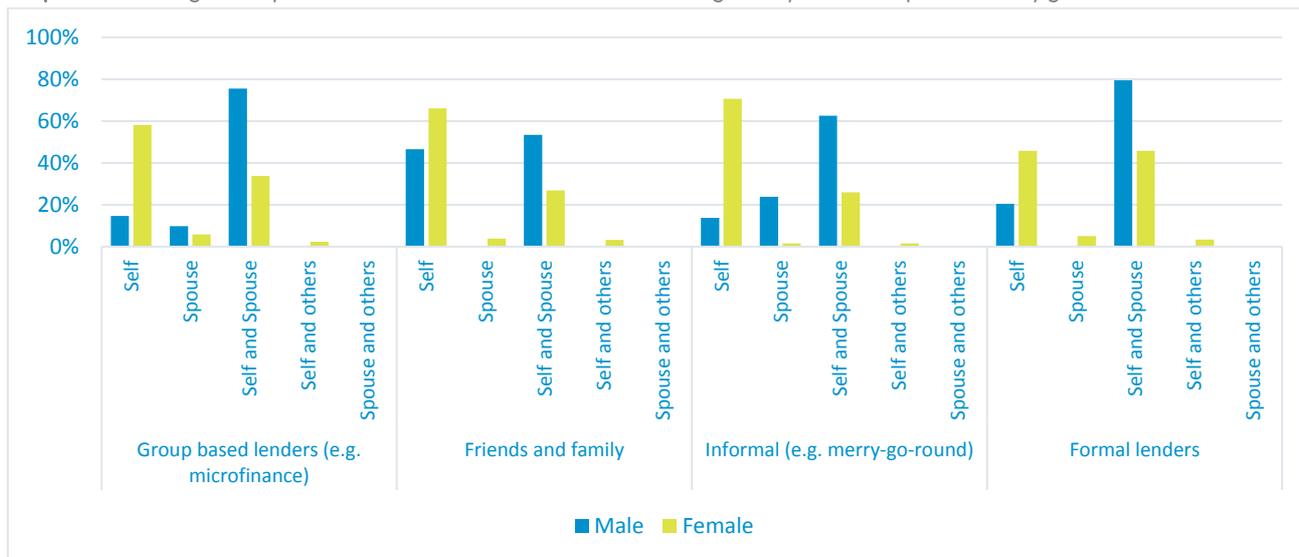
### Decision-making on whether to borrow or not

Looking at the person who decided to borrow money from a source, we see in Graph 5.2 that women are more likely to say that they are solely the person taking the decision to borrow money, especially when it comes to informal credit providers like merry-go-rounds (71% versus 14% of men). Men are more inclined to say it was a joint decision, predominantly when it comes to borrowing money from formal institutions such as banks (76% of men versus 34% of women).

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<sup>15</sup> Women statistically more often borrow money (Pearson's  $\chi^2 = 18.098$  and  $p = 0.000$  with  $n = 586$ )

**Graph 5.1** Percentage of respondents who made the decision on borrowing money from the top 4 lenders by gender

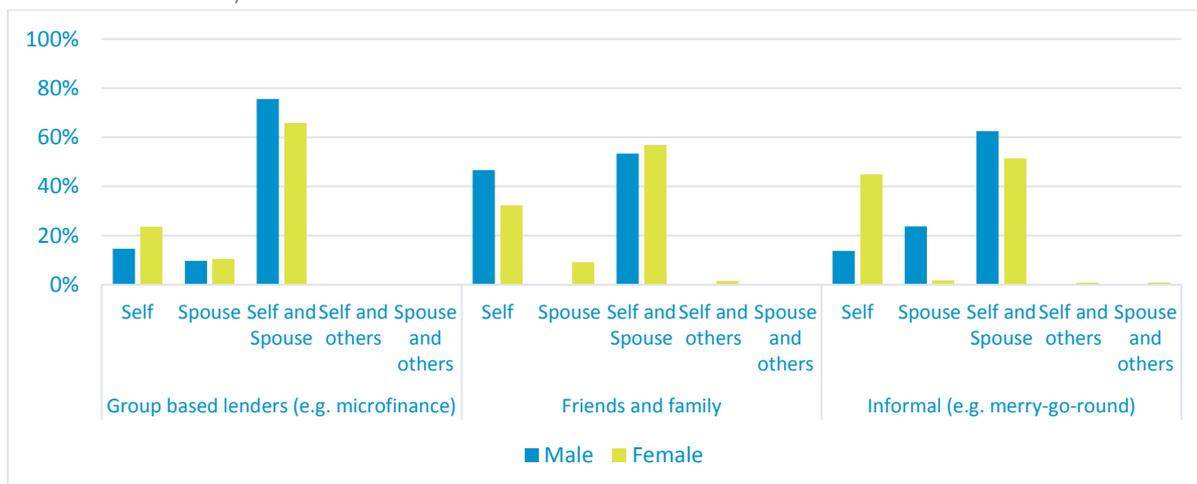


\*Significant differences on group based lenders with Pearson’s X<sup>2</sup>=23.791 and p=0.000 (n=127); significant differences on friends and family lenders with Pearson’s X<sup>2</sup>= 18.166 and p=0.000 (n=229); significant differences on informal lenders with Pearson’s X<sup>2</sup>= 103.293 and p=0.000 (n=335); significant differences formal lenders with Pearson’s X<sup>2</sup>=13.126 and p=0.004 (n=103).

However, looking only at those respondents from male-headed households, the percentages of women who say they are sole decision-makers drops while the proportion of women indicating it’s a joint decision with their spouse increases. We do see that informal groups, such as merry-go-rounds, are predominantly preserved for female decision-making, with almost half of women from male-headed households indicating they make the decisions versus 14% of men. When it comes to formal lending institutions the earlier difference found between men and women disappears.

The gender analysis study reveals that there is low uptake of loans due to fear repossession and auction of family property in case of default. There is also fear and phobia of women taking loans from mainstream micro finance institutions because the spouses have to be guarantors, and some of them demand part of the loan for themselves as reported in Kajiado, Machakos and Laikipia, while in Baringo, it causes of domestic violence.

**Graph 5.2** Percentage of respondents who made the decision on borrowing money from the top 3 lenders by gender and from male-headed households only

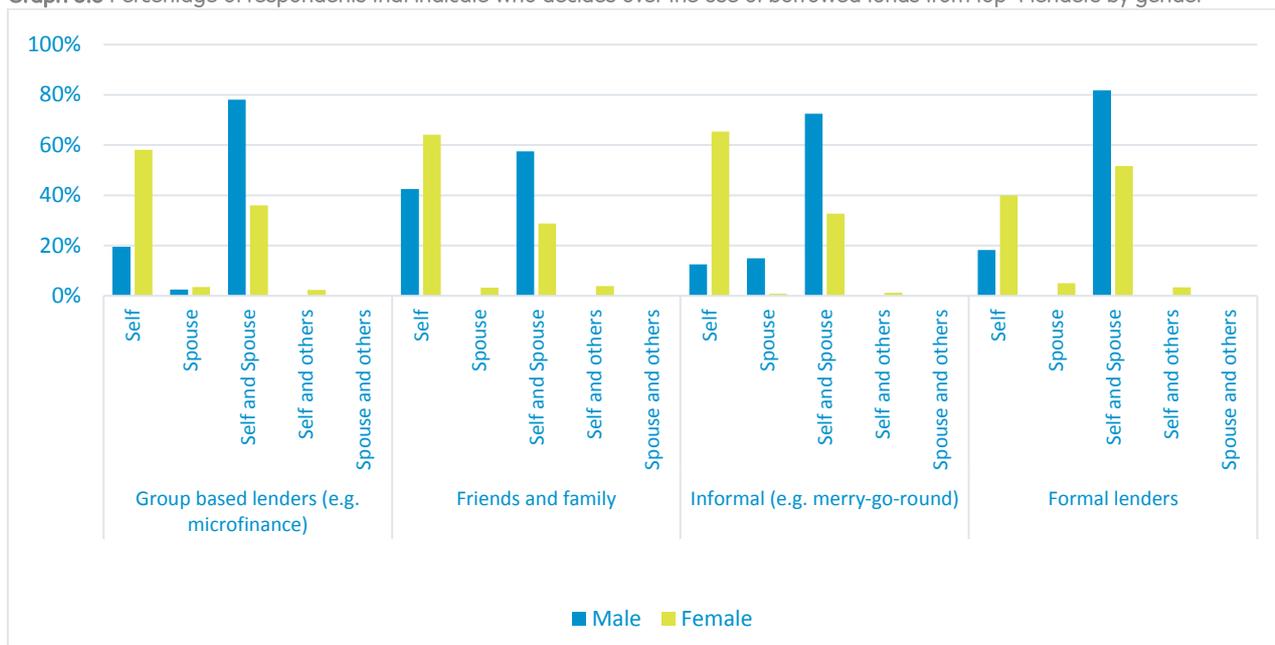


\*No significant differences on group based lenders with Pearson’s X<sup>2</sup>=1.131 and p=0.568 (n=79); significant differences on friends and family with Pearson’s X<sup>2</sup>= 9.694 and p=0.021 (n=138); significant differences on informal lender with Pearson’s X<sup>2</sup>= 36.580 and p=0.000 (n=189).

**Decision-making on utilisation of borrowed funds**

From Graph 5.3 it can be seen that women are for most lenders more likely to say that they decide over the use of funds (around 40% to 65% of women vs 20% to 40% of men), whereas men are more inclined to say that decisions are made together with their spouse (around 58 to 82% of men compared to 29 to 52% of women).

**Graph 5.3** Percentage of respondents that indicate who decides over the use of borrowed funds from top 4 lenders by gender



Significant differences on group based lenders with Pearson's  $X^2=19.995$  and  $p=0.000$  ( $n=127$ ); significant differences on friends and family with Pearson's  $X^2=19.990$  and  $p=0.000$  ( $n=229$ ); significant differences on informal lenders with Pearson's  $X^2=85.876$  and  $p=0.000$  ( $n=337$ ); significant differences on formal lenders with Pearson's  $X^2= 11.176$  and  $p=0.011$  ( $n=104$ ).

When looking only at those men and women from male-headed households, the picture changes slightly, as can be seen in Graph 5.5. The significant differences for men and women on group based lenders and formal lender disappears. And for money borrowed from friends and family women are more likely to say that their spouse makes the decision (8% of women versus 0% of males). And for funds received from informal groups, women are more likely to say they make the decision on how to use the funds (35.5% versus 12.5% of men), whereas men are more likely to say it's a joint decision (72.5% versus 64% of women). Especially when it comes to money borrowed from informal groups, men might overestimate their actual input into decision-making.

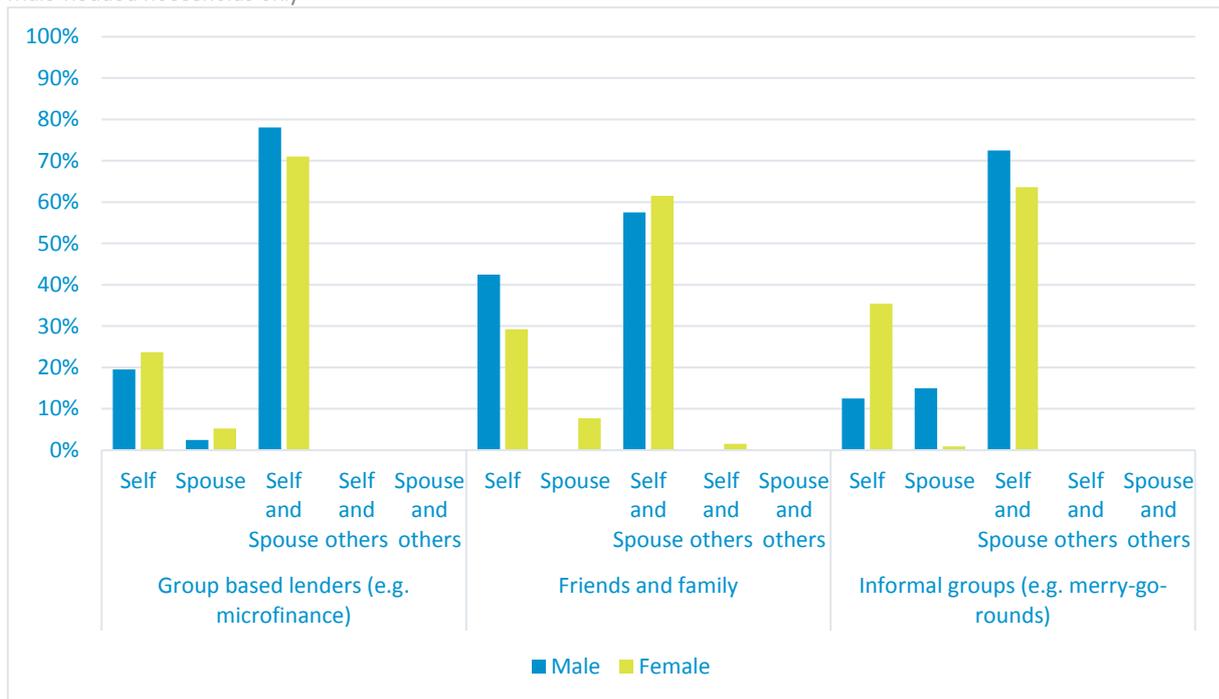
In Marsabit and Baringo over 70% of the women respondents shared that they surrender some of their income from business to men for harmony at home. In some counties like Baringo, there is significant violence against women who do not surrender their incomes to men (14% of respondents). In Kajiado and Baringo, some men will accompany their wives to the bank as they withdraw the loans, taking some of the funds for their own use. They reported that some men use it for leisure and when depleted they come back to their wives for more. However, where money is borrowed as a group to support group enterprises, men have completely no control over the borrowed funds (EOWE KAP report). Male participants indicated that as the head of the household they are expected to control all cash but that women hide some from them.

**Men believe that women's savings should be used to support the family**

"Si uende ukachukue ingine kwa chama ulipe fees [Get some money from your group and pay fees]"

- Female FGD participant -

**Graph 5.4** Percentage of respondents that indicate who decides over the use of borrowed funds from top 3 lenders by gender and for male-headed households only



\* No significant differences on group based lenders with Pearson's  $\chi^2 = .703$  and  $p = 0.704$  ( $n = 79$ ); significant differences on friends and family with Pearson's  $\chi^2 = 8.494$  and  $p = 0.037$  ( $n = 138$ ); significant differences on informal lenders with Pearson's  $\chi^2 = 23.444$  and  $p = 0.000$  ( $n = 190$ ).

**Conclusion**

Results indicate that women borrow money more often than men do, which is in line with trends to predominantly lend to women as they are considered to be more reliable sources for repayment. Respondents predominantly borrow from informal credit sources, such as group-based loans, friend and relatives, and informal groups such as merry-go-rounds. The qualitative data indicates that there is hesitance to borrow from formal lenders, such as bank, because of a fear of repossession in case of defaults. Although women are more often the ones who borrow, it appears that men often play a large role in how money is being spent. Women are often included in these decisions, but at the same time the qualitative data indicates that in some counties, large groups of women have to surrender part of the credit to their husbands for their own personal use. This affects women's ability to repay loans.

6

## Domain Decision-making power over agricultural production

The results presented in Chapter 3 showed that decision-making power over agricultural production is the third largest contributor to women’s disempowerment. Moreover, men are significantly more likely to be empowered in this domain than women. This current chapter therefore explores where possible differences lie.

### Decision-making power over agricultural production

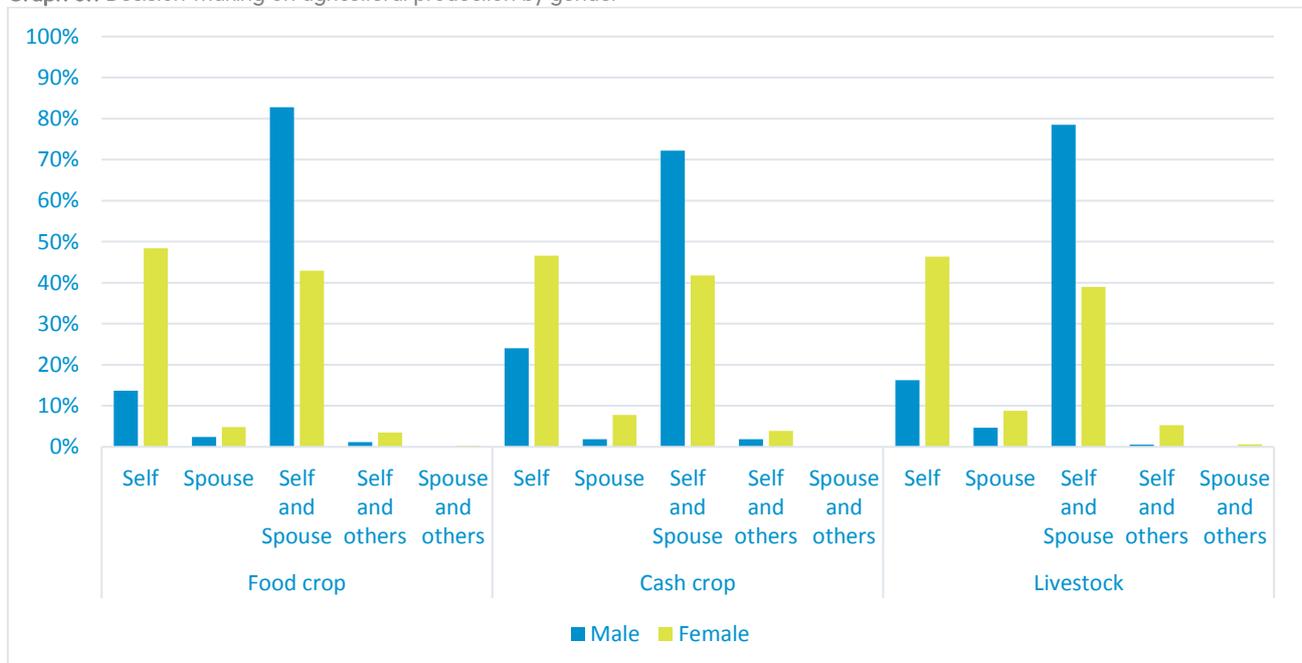
According to the WEAI methodology, a person is considered to be empowered in this domain if there are at least two categories in which (s)he takes the decision, has some input into decisions or feels that (s)he could make the decision if they wanted to. The categories this domain looks at are:

- ❖ Food crop farming;
- ❖ Cash crop farming;
- ❖ Livestock raising;
- ❖ Fishing or fishpond culture;

### Taking decisions alone or jointly

Graph 6.1 shows that in our sample, males are significantly more likely to say that they make decisions jointly with their spouses, with around 70% to 80% of men indicating that is the case compared around 40% of women. At the same time, women are significantly more likely to say that they are the sole decision-makers (around 45% of women compared to approximately 15% to 25% of men). This discrepancy in observations of men and women on how decisions regarding agricultural production are made, could be caused by the fact that the female group also includes females from female-headed households.

Graph 6.1 Decision-making on agricultural production by gender

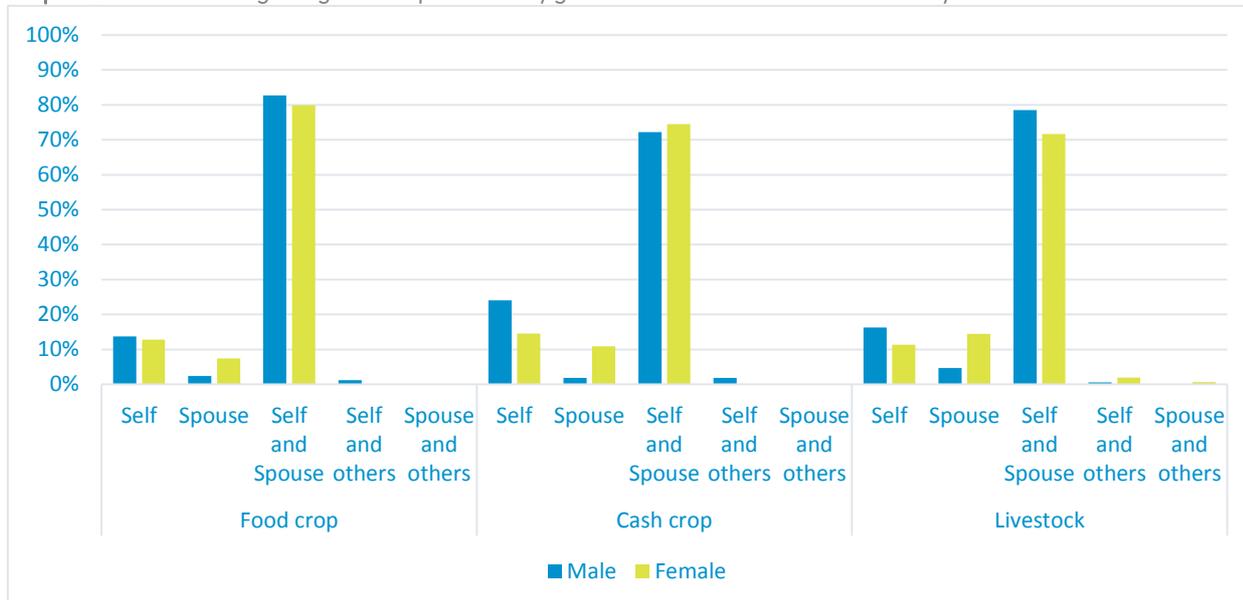


\*Significant differences on food crop with Pearson’s  $\chi^2=71.046$  and  $p=0.000$  ( $n=480$ ); significant differences on cash crop with Pearson’s  $\chi^2=13.548$  and  $p=0.004$  ( $n=157$ ); significant differences on livestock with Pearson’s  $\chi^2=73.079$  and  $p=0.000$  ( $n=513$ ).

Graph 6.2 therefore looks at the relations between males and females from male-headed households only. Here we see that the proportion of women who say they are the sole decision-maker drops to around 10% to 15%. Simultaneously, the proportion of women indicating decisions are jointly made, goes up to around 70% to 80%.

It seems that women in male-headed households have more joint rather than sole decision-making power, which is much more in line with the male responses. With the exception of livestock, where women are more likely to say their spouse is the decision-maker, no significant differences are found between men and women on their perceived decision-making power. As one woman indicated in the focus group discussions: "A home is not made by a man or a woman alone. It calls for joint efforts."

**Graph 6.2** Decision-making on agricultural production by gender for male-headed households only



\*No significant differences on food crops with Pearson's  $\chi^2=6.081$  and  $p=0.108$  ( $n=317$ ); no significant differences on cash crops with Pearson's  $\chi^2=5.803$  and  $p=0.122$  ( $n=109$ ); significant differences on livestock with Pearson's  $\chi^2= 12.712$  and  $p=0.013$  ( $n=331$ ).

### Feeling that they can input into decisions

The second way a person can be empowered is if they feel they could input in decision-making over agricultural production if they wanted to. Overall, there are no significant differences between men and women. Both feel that they could input into decisions if they desired to do so (>90% of both men and women feel they have input into some or all decisions).

This picture becomes more varied if we focus again on only those men and women from male-headed households. Graph 6.3 shows that in all 3 instances, men are more likely to say that they have input into most or all decisions, which is statistically significant for food crops and livestock raising, but not for cash crops. In the case of livestock raising, women are significantly more likely to feel that they have no input or only into a few decisions (6% of women compared to 1% of men).

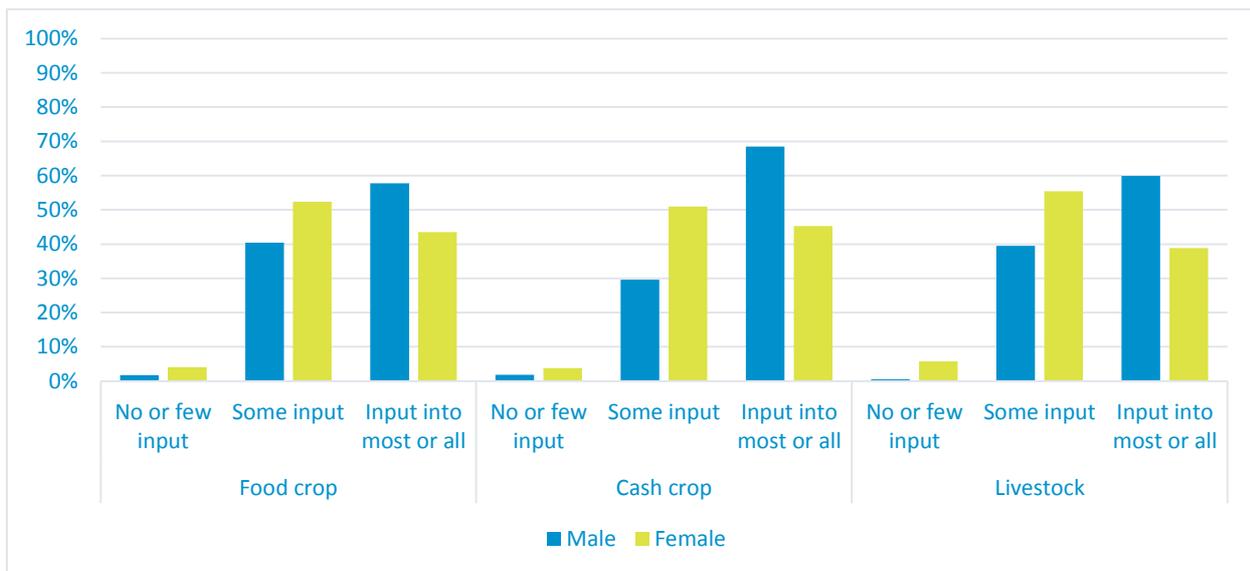
The qualitative data indicates that culture is a major determinant of who does what in production, including who has access and control of what resources. There are crops seen as women crops and also women businesses such as vegetables and poultry and women are left to make decisions over these. However all decisions on production for market are made by men but women may be invited to give input.

**Men control productive assets in Baringo**

'Property including wife and children belong to men. Men control the radio including other major assets like land ... children or women do not dare to use the radio even if the man is not listening'

- Male FDG participants, Baringo (KAP Report) -

**Graph 6.3** Feeling that respondent has input into decision-making on agricultural production by gender and for male-headed households only



\* Significant differences on food crops with Pearson's  $\chi^2=6.954$  and  $p=0.031$  ( $n=315$ ); no significant differences on cash crops with Pearson's  $\chi^2=5.909$  and  $p=0.052$  ( $n=107$ ); significant differences on livestock with Pearson's  $\chi^2=18.840$  and  $p=0.000$  ( $n=329$ ).

**Conclusion**

Women from female-headed households seem to be the overall decision-makers when it comes to agricultural resources. However, women and men from male-headed households predominantly indicate that decisions are made jointly. The qualitative data indicates that there are areas of agricultural production that are inherently female, such as poultry or vegetables and where male interaction is limited. However, results of the focus group discussions revealed that men always decide over issues related to production for the market. This could explain why women in male-headed households feel that they can input predominantly in some decisions, whereas a majority of men feel they have input into most or all decisions.

## 7 Domain Control over income

This chapter focuses on the domain Control over income. From the results presented in Chapter 3, Control over income does not seem to be a major issue for women in Kenya. However, the qualitative data indicates that there is a discrepancy between the decision-making power women have over minor and major household expenses, with men predominantly deciding over the latter. This could be of particular importance to women who have a business, as they might be dependent on their spouses for investments. This chapter therefore explores the differences between men and women on their Control over income.

### Control over income

According to the a-WEAI methodology, a person is considered empowered if there is at least one category of income in which (s)he has some input into income decisions for at least one domain or if (s)he feels that (s)he can make decisions income and expenses– as long as this is not only on minor household decisions.

The categories this domain looks at are:

- ❖ Income from Food crops
- ❖ Income from Cash crops
- ❖ Income from Livestock raising
- ❖ Income from Fishing or Fish Ponds
- ❖ Income from Non-farm economic activities
- ❖ Income from Wage/Salary

It then also includes decision-making over:

- ❖ Minor household expenses
- ❖ Major household expenses

### Control over the use of income broken down between men and women

Table 7.1 shows to what extent men and women in our sample have had input into decision-making on the use of income from different livelihood activities. It shows that for each of the categories the majority of male and female respondents have input into most decisions. In a few instances women are significantly more likely to say they input into most decisions than men, e.g. for food crops and non-farm economic activities this is the case. Non-farm economic activities are those activities that are related to owning a small business or self-employment.

**Table 7.1** Proportion of respondents with input into decision-making around the use of income from selected livelihood activities by gender

<b>Decision-making income from food crops</b>	<b>Men</b>	<b>Women</b>
No input or input into few decisions	1.3%	1.4%
Input into some decisions	43.9%	31.5%
Input into most decisions	54.8%	67.0%
<b>Decision-making income from cash crops</b>	<b>Men</b>	<b>Women</b>
No input or input into few decisions	0.0%	3.2%
Input into some decisions	34.0%	27.4%
Input into most decisions	66.0%	69.5%
<b>Decision-making income from livestock</b>	<b>Men</b>	<b>Women</b>
No input or input into few decisions	0.6%	1.3%
Input into some decisions	39.2%	31.4%
Input into most decisions	60.1%	67.3%
<b>Decision-making income from non-farm economic activities</b>	<b>Men</b>	<b>Women</b>
No input or input into few decisions	0.0%	0.0%
Input into some decisions	36.4%	17.9%

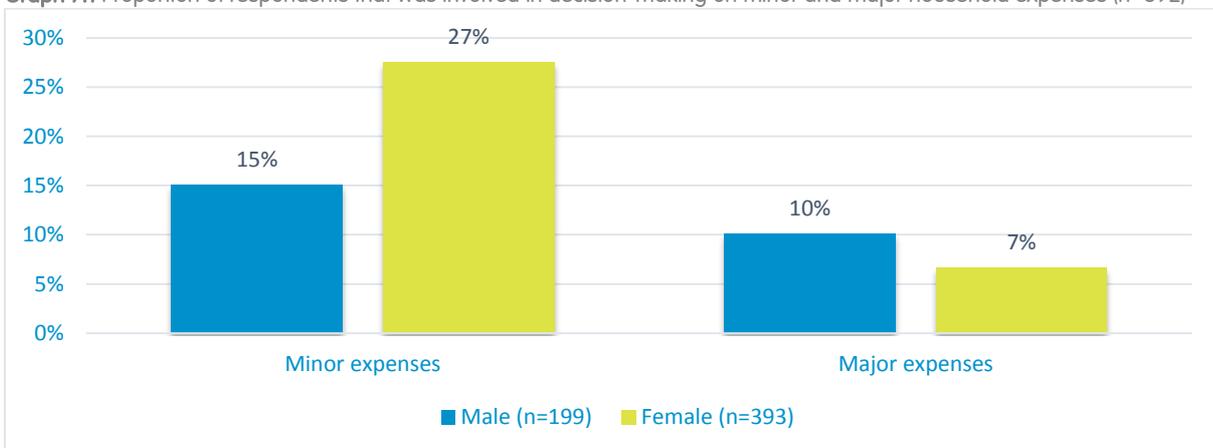
Input into most decisions	63.6%	82.1%
<b>Decision-making income from wage/salary</b>	<b>Men</b>	<b>Women</b>
No input or input into few decisions	0.0%	0.0%
Input into some decisions	27.3%	15.0%
Input into most decisions	72.7%	85.0%

\*Significant difference on food crops with Pearson's  $X^2=6.590$  and  $p=0.037$  ( $n=434$ ); no significant differences on cash crops with Pearson's  $X^2=2.230$  and  $p=0.328$  ( $n=148$ ); no significant differences on livestock raising with Pearson's  $X^2=3.165$  and  $p=0.205$  ( $n=464$ ); significant differences found on non-farm economic activities with Pearson's  $X^2=6.095$  and  $p=0.014$  ( $n=156$ ); no significant differences found on wage or salary income with Pearson's  $X^2=3.700$  and  $p=0.054$  ( $n=72$ ).

### Control over minor and major household expenses

Respondents were also asked to what extent they were involved in decision-making on minor and major household expenses. Graph 7.1 shows that only a few respondents felt they were involved. Women were significantly more involved in minor household expenses (27% versus 15% for men), and men were more involved in major expenses, though this difference was not statistically significant (10% versus 7%).

Graph 7.1 Proportion of respondents that was involved in decision-making on minor and major household expenses ( $n=592$ )



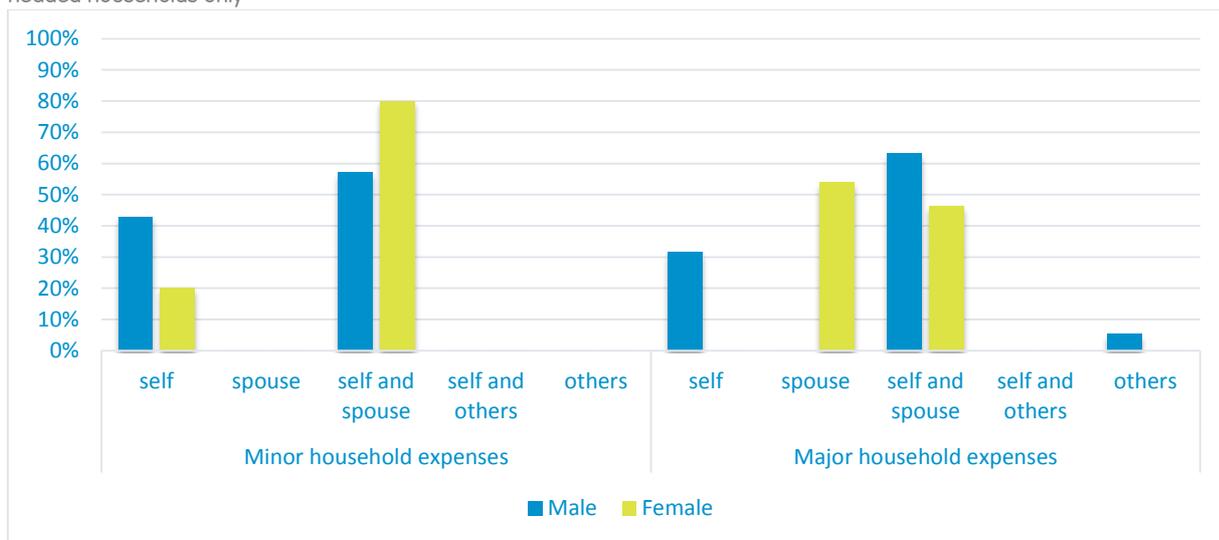
\*Significant differences on minor household expenses with Pearson's  $X^2=11.373$  and  $p=0.001$ ; no significant differences on major household expenses with Pearson's  $X^2=2.174$  and  $p=0.140$ .

The above graph also includes women from female headed households. When we focus on the way decisions are made within male-headed households, we see from Graph 7.2 that a majority of men feel that they and their wives normally make decisions on minor household expenses together (57%). The other part (43%) feel that they themselves are the sole decision-makers. In comparison, 80% of women from male-headed households feel minor household expense decisions are jointly made, and only a fifth believe they are normally the person to make decisions on this.

For major household expenses, again a majority of men say that decisions are jointly made (63%). However, men are also significantly more likely to indicate that they are the sole decision-makers. None of the women from male-headed households feel that they would normally make major household expense decisions alone. Instead, over half indicate that their husband makes these decisions (54%), whereas the other half of women feels joint decision-making is in place in their household (46%).

Though the sample sizes for this analysis were relatively low ( $n=63$  and  $n=32$  respectively), the findings are substantiated by the qualitative data from focus group discussion. In Nyahururu, part of Laikipia County, women control their business incomes, have access to land, and grow horticultural crops for commercial purposes. However, they cannot dispose any major asset without consulting their spouses. In all the six counties, women had some control of income though they had to consult their spouses before making any decisions in utilisation, even buying household assets. They stated that they did this for harmony within the household, and to avoid violence. Moreover, the beliefs and attitudes such as men being the breadwinner, give men more control over women whereby women are subjected to own less or none of the productive assets that can help them become economically empowered. As one woman put it during a focus group discussion: "Women are staying in prisons at their homes as they cannot control much of what they have worked for. Like me, I have to live with [that devil of mine] because I have no other alternative."

**Graph 7.2** Proportion of respondents who participate in decision-making on minor and major household expenses, by gender for male-headed households only



\*Significant differences on minor household expenses with Pearson's  $\chi^2=3.858$  and  $p=0.049$  ( $n=63$ ); significant differences on major household expenses with Pearson's  $\chi^2=15.417$  and  $p=0.001$  ( $n=32$ ).

40% of the female focus group participants from Kitui revealed that men partially control the wife's income, especially when buying expensive items like land and furniture. For small household items like clothes and utensils, women do not have to consult. Lack of consultation before buying a significant item can cause conflict or domestic violence. Most men (70%) in Marsabit reported that they do consult on how income is utilized, although they have an upper hand in decision-making.

**Women's spending is only acceptable when purchasing small household items**

"If a woman buys something major without consulting, then she will arouse suspicion from the husband, and questions like 'where did you get the money? Were you saving secretly? Is it a loan?' will arise, and possibly result in domestic violence"

- FGD participant, Kitui (KAP report) -

The gender analysis report revealed that educated women do negotiate utilization of income. Education is therefore an important empowerment tool for women. Other less educated women reported that they had no control even of some household assets like TV, although they have control over money and property bought with income from chamas (women's self-help groups).

### Conclusion

Women seem to feel they have input into most decisions made from a variety of livelihood activities. Looking at minor and major household expenses and how decisions on these are made within male-headed households, it becomes apparent that men are often the sole decision-makers. This is especially the case for major expenses, and is in line with the findings from the qualitative data. Despite the fact that most women are considered to be empowered on this domain according to the WEAI methodology, this foregoes on some of the important nuances, and especially on the fact that women concede control to prevent domestic violence. Being able to at the very least co-decide over major expenses, such as business investments, could have a large positive effect on women's economic empowerment and empowerment within the household in general.

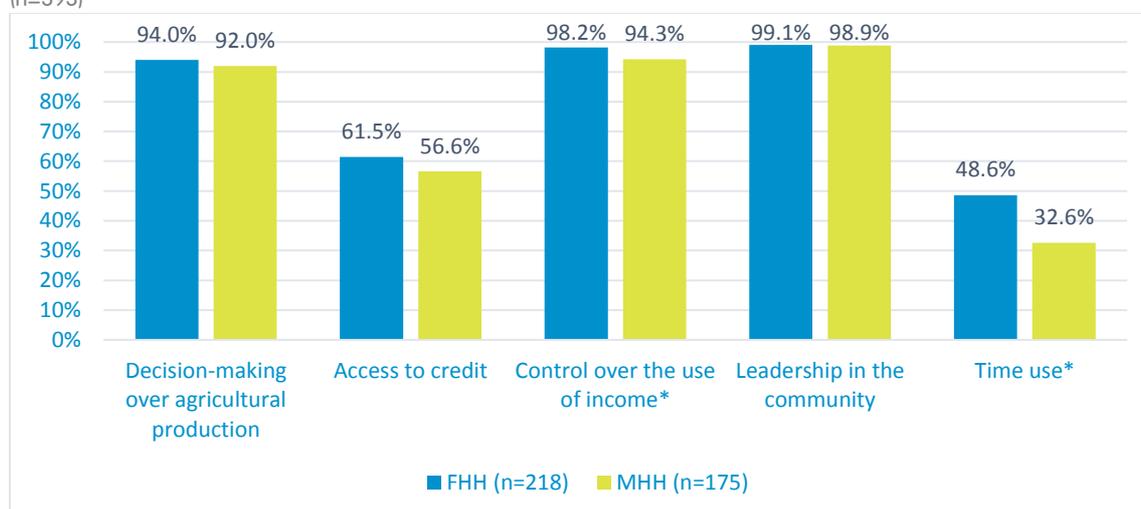
## 8 Differences between females from male-headed and female-headed households

This chapter looks further into possible differences between women from male-headed and female-headed households. In the previous chapters we saw that differences between men and women change if the analysis is limited to only those respondents from male-headed households. This is an indication that empowerment between women from male-headed and female-headed households could vary. If such variation exists, this could influence the implementation of programme activities.

### Differences on the 5DE

Graph 8.1 shows the proportion of empowered women disaggregated by the two household types for each of the 5 Domains of Empowerment. For Decision-making on agricultural production there is no significant difference between women from female-headed and male-headed households. Although women from female-headed households (FHH) are slightly more often empowered (94% vs 92%), they do not necessarily have more decision-making power than those from male-headed households (MHH). The same holds true for Access to credit. Despite the fact that women from FHH are more often empowered in this domain than those living with a spouse (61.5% versus 57%), they do not have significantly more access to credit. For both groups of households, almost all women are active members of a group. Most often, they are members of a credit or microfinance group (89% of FHH versus 85% of MHH), followed by agricultural groups (76% of FHH versus 84% of MHH), and trade or business groups (61% of FHH versus 66% of MHH). However, any differences between women from the two household types on this domain are not statistically significant. For Control over income, there is a significant difference between women, with those women from FHH being more often empowered in this domain than women from MHH. This also holds true for the Domain Time-use.

**Graph 8.1** Proportion of female respondents that are empowered in a domain by female-headed and male-headed household type (n=393)



\* Significant differences on Control over the use of income with Pearson's  $\chi^2=4.253a$  and  $p=0.039$ ; significant differences on Workload with Pearson's  $\chi^2=10.305$  and  $p=0.001$ .

### Control over income

Looking further at Control over the use of income, it is apparent that in both groups almost all women are empowered to begin with (98% of those FHH and 94% of those MHH). When looking at the different income categories food crop farming, cash crop farming, livestock raising, non-farm activities, wage and salary employment and fishing, the difference lies in the amount of input women say they have. Across the income categories, women from FHH are significantly more likely to say that they have input into most or all decisions. Women from MHH, however, are significantly more likely to indicate that they have input into some decisions. Women who are the sole primary adult in a household therefore seem to have control that extends further than

those women who live with their husbands. But both categories of input (most/all and some) are counted in the index calculation towards an empowered status.

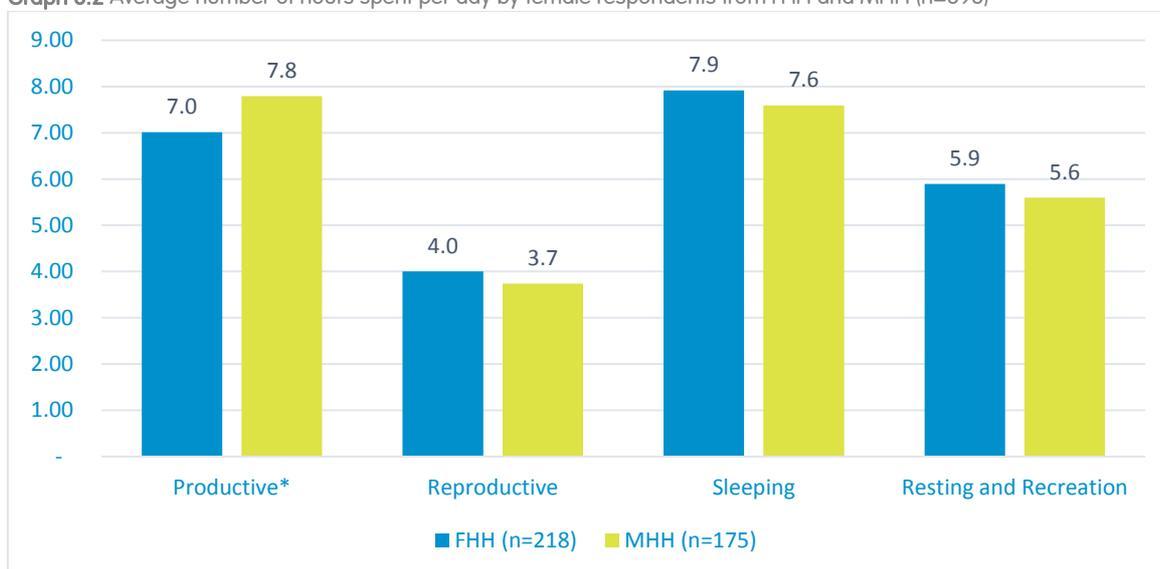
### Time use

Women from FHH are significantly more often empowered on Time-use than women from MHH. For both groups of women though, less than half is empowered in this domain (49% compared to 33%).

Time-use can be broken down in several categories. Graph 8.2 shows how many hours per day women from both household types spend on average on each of them. The biggest difference is between the time spent on productive tasks – those that generate an income. Women from FHH spend an average of 7 hours on such activities, compared to 7.8 hours for women from MHH. This could be related to statements made by focus group participants that women are more and more becoming the providers in male-headed families, with men retreating from the household. Perhaps women in female-headed households are able to divide productive tasks with adult children still living with them.

And although women from FHH spend slightly more time on reproductive tasks, perhaps because they have no spouse to share such tasks with, they also sleep and rest and recreate slightly more. These differences however, are not statistically significant and could have been found by chance.

**Graph 8.2** Average number of hours spent per day by female respondents from FHH and MHH (n=393)



\*Significant differences for time spent per day on productive tasks with t-value=-2.395 and p=0.017.

### Conclusion

Statistically significant differences between women from female-headed and male-headed households were found on the domains Control over income and Time-use, but not on any of the three other domains. For Control over income it seems that the decision-making power women from FHH have extends further than for women who live with a spouse. On Time-use, women from MHH spend significantly more time per day on productive activities, but there are no significant differences on the other time-use categories. When implementing programme activities, it would be good to be aware of these differences, but they do not seem to warrant a specific approach to economic empowerment for women from FHH or MHH.

## 9 5 Domains of empowerment: Differences per county

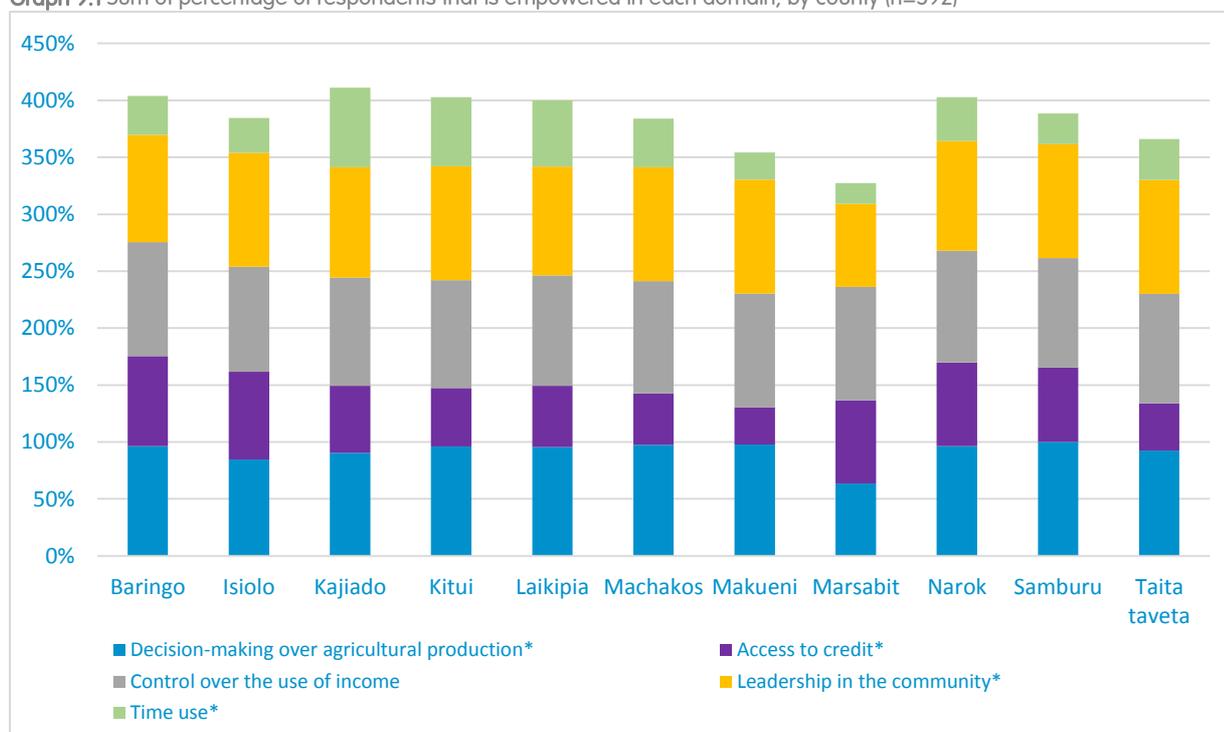
This chapter looks into possible differences per county on the 5 Domains of Empowerment, because the 11 chosen counties cover different parts of Kenya with different cultural and agricultural practices. Isiolo for instance, is predominantly Islamic, in Samburu significant groups of people adhere to traditional African religions, whereas the majority of Kenyans in other parts of the country are part of the Christian faith. Moreover, some counties like Marsabit contain large numbers of pastoralists, while others such as Makueni focus on horticulture. Different cultures and practices might provide different opportunities for female economic empowerment. Discovering if there is a geographical pattern to this, could help the programme target its activities better to suit the needs of those it works with.

### Differences on the 5 Domains of Empowerment

Graph 9.1 shows the sum of the percentage of respondents that are empowered on each domain by county. If all respondents in a county were empowered on all five domains, the bar for that county would reach 500% (5\*100%). We see that overall, most counties reach approximately 375% to 400%. Two counties seem to have relatively fewer people empowered in the different domains: Marsabit (Northern Kenya) and Makueni (Southern Kenya) counties. On the other hand, Kajiado (Southern Kenya, bordering Makueni), Narok (Southern Kenya, bordering Kajiado) and Baringo (Western Kenya) seem to have relatively more people that are empowered.

Focusing on the different domains, not one particular county emerges as particularly disempowered. For instance, on decision-making in agricultural production Marsabit (64%) and Isiolo (85%) have relative few empowered respondents, for Access to credit respondents from Makueni (33%), Taita-Taveta (42%) and Machakos (45%) are relatively low in number, and for Time-use people in Marsabit (18%), Makueni (24%) and Samburu (27%) are less often empowered. Marsabit and Makueni however, are the 2 counties that more often fall in the bottom of the proportion of empowered respondents.

Graph 9.1 Sum of percentage of respondents that is empowered in each domain, by county (n=592)



\*Significant differences on decision-making over agricultural production with Pearson's  $X^2=31.484$  and  $p=0.000$ ; Significant differences on access to credit with Pearson's  $X^2= 48.584$  and  $p=0.000$ ; No significant differences on control over the use of income with Pearson's  $X^2= 8.425$  and  $p=0.587$ ; Significant differences on leadership in the community with Pearson's  $X^2= 38.571$  and  $p=0.000$ ; and significant differences on time-use with Pearson's  $X^2= 50.247$  and  $p=0.000$ .

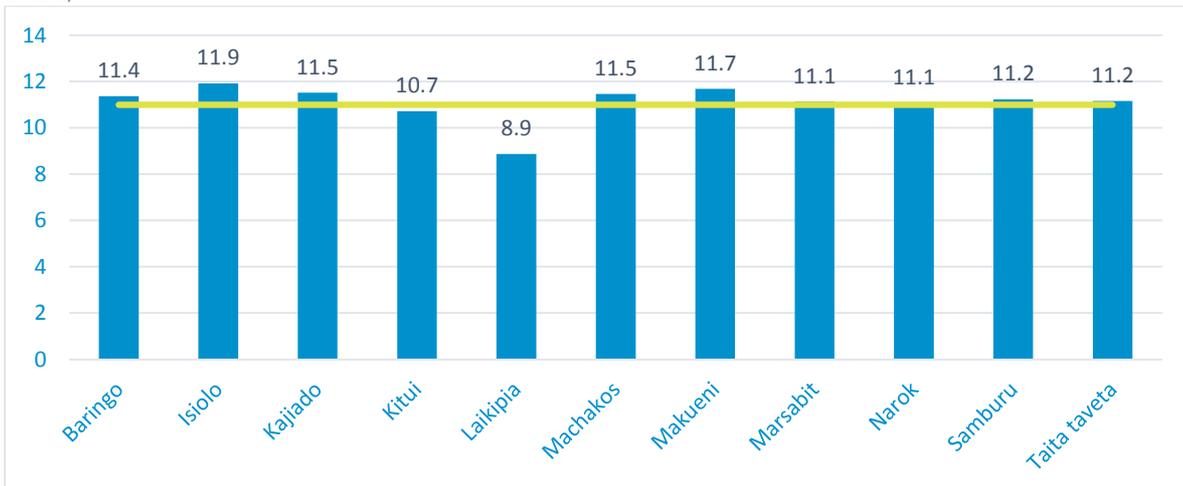
### Time-use

Time-use is the domain in which most counties have less than half of the respondents empowered, which is why we highlight it here. Only in Kajiado (70%), Kitui (60.5%) and Laikipia (58%) is a majority empowered. According to the WEAI methodology, a person is considered empowered when (s)he spends less than 10.5 hours a day on a combination of productive and reproductive tasks. Productive tasks are activities that generate an income, either in cash or in-kind. Reproductive activities are those activities that take care of the household and its members. The combination of these tasks could also be referred to as someone's workload. Graph 9.2 shows that on average, respondents spend 11 hours on these activities. This means that most respondents can be considered disempowered on workload. In some counties, such as Isiolo (11.9 hours) and Makueni (11.7 hours) this is more pronounced than in others, for instance Laikipia (8.9 hours).

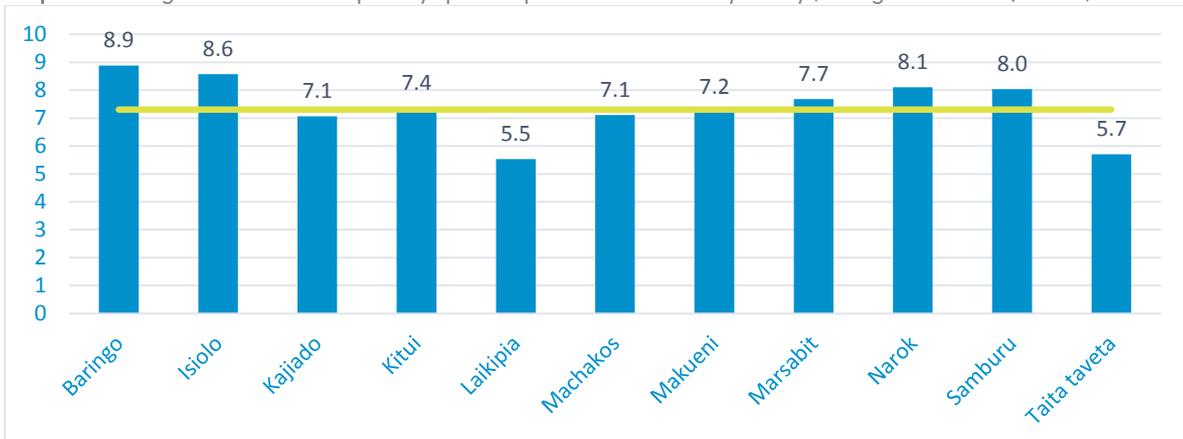
Productive tasks take up an average of 7.3 hours per day for respondents in our study. However, here too there are differences between counties, as can be seen from Graph 9.3. Respondents living in Baringo, for instance, spend an average of 8.9 hours a day on these activities, whereas for those in Laikipia productive tasks take up an average of 5.5 hours a day and for respondents from Taita-Taveta 5.7 hours.

On reproductive activities, the average time a respondent spends is 3.7 hours a day. Graph 9.4 shows the existing variation between counties, with respondents living in Taita-Taveta spending 5.5 hours a day on these task compared to 2.5 hours for those in Baringo.

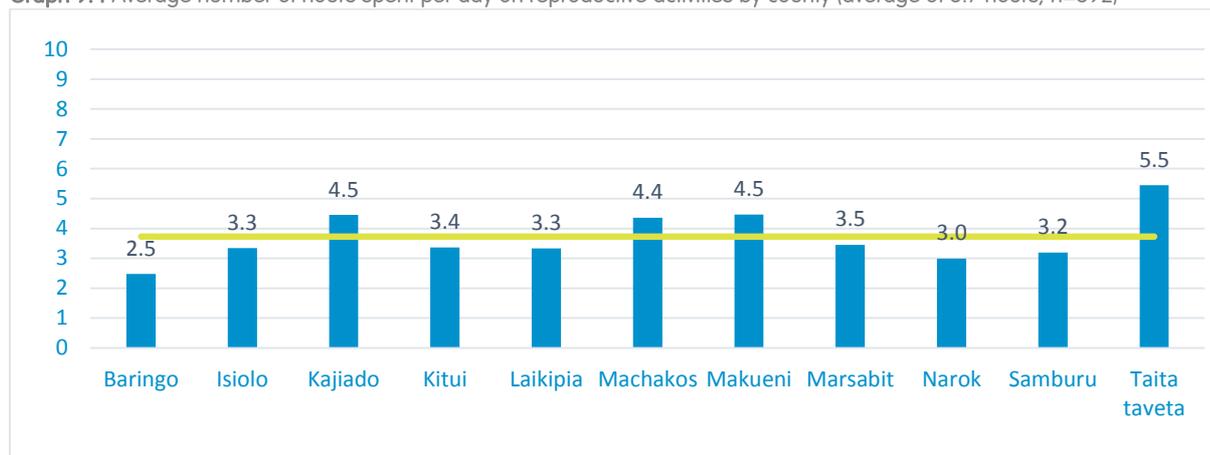
**Graph 9.2** Average number of hours spent per day on a combination of productive and reproductive tasks by county (average of 11 hours, n=592)



**Graph 9.3** Average number of hours per day spent on productive activities by county (average is 7.3 hours; n=592)



**Graph 9.4** Average number of hours spent per day on reproductive activities by county (average of 3.7 hours; n=592)



### Conclusion

There is not a specific pattern to the proportions of people that are empowered on the 5DE by county, although overall Marsabit and Makueni do not perform as well as the other counties. Marsabit is located in Northern Kenya. It has a relatively low-density population of approximately 300,000 people of which about 80% are nomadic pastoralists.<sup>16</sup> Makueni County on the other hand is located in the South of Kenya. Its population reaches almost 1 million and the county is known for its horticulture.<sup>17</sup> Though there is no specific pattern to the domains in which people from these 2 areas are less empowered, programme activities should take note that respondents from Marsabit and Makueni are probably struggling more with economic empowerment.

<sup>16</sup> KenyaInformationGuide.com (2017). [online] Overview of Marsabit County. Available on the World Wide Web at <<http://www.kenya-information-guide.com/marsabit-county.html#>>

<sup>17</sup> Government of Makueni County (2017). [online] WELCOME TO THE GOVERNMENT OF MAKUENI COUNTY. Available on the World Wide Web at <<http://www.makueni.go.ke/node/16>>

## Conclusion

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The current baseline report explored to what extent Kenyan women in our study could be considered empowered. The women were sampled from cooperatives and had their own business: the large majority were primary producers of for instance dairy products, vegetables and poultry, some ran SMEs. As a framework, the Women's Empowerment in Agriculture Index (WEAI), developed by the International Food Policy Research Institute, was used. The WEAI makes use of 5 Domains of Empowerment to highlight in which areas women could be considered empowered and in which areas progress could be made:

1. **Decision-making power over agricultural production:** This dimension concerns decisions about agricultural production and refers to sole or joint decision-making about food and cash crop farming, and livestock and fisheries;
2. **Access to and decision-making power over productive resources:** This dimension concerns ownership of and access to productive resources such as land, livestock, agricultural equipment, consumer durables, and credit;
3. **Control over use of income:** This dimension concerns sole or joint control over the use of income and expenditures;
4. **Leadership in the community:** This dimension concerns leadership in the community, measured by membership in formal or informal economic or social groups;
5. **Time Use:** This dimension concerns the allocation of time to productive and reproductive (domestic) tasks.

### Limitations

The study is subjected to three main limitations. First of all, the study focuses on women with a business and their husbands, which is in line with the EOWE programme objectives. A prime aim was to create a sample of women and men that would be an accurate reflection of the programme's target groups. Sampling relied on very limited enterprise lists, which were often incomplete. In some counties, hardly any enterprise lists were available. Although all possible efforts were made to overcome obstacles, in some counties, we were able to complete the necessary information for only a few enterprises. These were then purposively sampled to be able to ensure the counties were included in the sample.

Secondly, the EOWE programme targets both primary producers as well as female owners of SMEs in Kenya, but our sample consists predominantly of primary producers. At the time the baseline study was conducted, it was unclear which type of SMEs the programme would be working with. It was therefore difficult to determine which types of SMEs should be sampled. Consequently, female owners of SMEs take up only a small part of the current sample. Within the analysis and reporting of results, an assumption is made that the results apply to both groups of women. Seeing how gender and culture seem to influence the division of labour and the balancing of benefits, we trust that this assumption holds. However, it is our intention to focus on possible differences between primary producers and owners of SMEs during the midline study in 2018.

Finally, the data collection encountered many issues, as enumerators had trouble administering the WEAI correctly. For instance, the Time-use table was misinterpreted and not correctly filled out for a substantial group of respondents. Another issue was encountered in matching the household data and the individual data, which turned out to be problematic. This meant a sizeable reduction in the usable sample. When interpreting the results of this baseline study, it is important to be aware of these limitations and the fact that they are based on a sample of our target groups.

### Conclusion

We found that 72% of Kenyan women in our sample could be considered empowered, compared to 73% of men. Differences between men and women therefore seem small. However, exploring the domains further it appears several underlying cultural differences exist between men and women that translate to their empowerment scores. Women especially struggle on the domain of Time-use. Only 41.5% of the women in our sample can be considered empowered in this domain. The combination of productive and reproductive activities that women conduct, result in an average working day for women of 11.2 hours. Men, spend approximately 10.5 hours a day on these tasks. Kenya is a patriarchal society, meaning men are considered to be superior to women and the head of the household. This also means that women are expected to take care of the household and its members. Men help only occasionally. If this would become a recurrent affair, they would be considered controlled by their wives ("Men are sat on by their wives"). Gradually, however, women are becoming the providers and caretakers of their



 Female farmer preparing her vegetables for the market.

families. This is a shift away from more traditional gendered divisions of labour. This new role of provider of the family is a source of influence for women in their community and household, but in some communities leads to tension within the household, and even domestic violence.

Another domain in which Kenyan women are facing issues, is Access to and decision-making power over productive resources. Although the ownership of assets does not seem to be an issue, access to credit is all the more so. Only 59% of women borrowed from a credit source and could also jointly or alone decide how that credit would be used. Credit is usually received from informal sources, such as friends, relatives and merry-go-rounds. There is a hesitance to borrow from formal lenders, such as banks, because of a fear of repossession of property in case of a default. This is reinforced in some counties where large groups of women have to surrender part of the credit to their husbands for their own personal use. This affects women's ability to repay loans. Being able to get the actual credit seems to be easier for women, but the power to decide over its use lays for a large part with the men.

Finally, Control over income, and then especially control over major household expenses is an area where substantial progress can be made. Despite the fact that in the survey almost all women indicate that they input or could input if they want to into decisions over income, the qualitative data points to important nuances that should not be overlooked. For instance, married women often indicated that they could make no major household expenses decision without their husband's consent. Moreover, even when they were included in decisions-making, many often conceded to their husband's wishes to prevent violence. For women with a business, being able to at the very least co-decide over major expenses, such as those that could benefit their business, could have a large positive effect on women's economic empowerment and empowerment within the household in general.

### Discussion

The empowerment of Kenyan women with a business living in rural areas seems to already be relatively high in comparison to their husbands. Several reasons could be provided for the high empowerment score. First of all, the study focuses on women with a business and their husbands. These are women that are primary producers and sell part of their produce to enterprises or, in some cases, are women that own a SMEs. That these women have already established their own business, over which they decide, invest efforts into and earn an income from, probably means that they have already taken the first steps towards full empowerment. It is likely that they are relatively more often empowered than women who do not own a business. Results of this study can therefore not be considered representative of the general Kenyan female or male population.

Secondly, the government of Kenya has taken active steps in recent years to improve women's empowerment, for instance by changing the country's Constitution to focus on gender equality and overrule customary or traditional laws that inhibit women's empowerment. These efforts could be paying off.

Finally, choices made within the WEAI index calculation methodology seem to endorse a very broad definition of empowerment and might not be an accurate reflection of Kenyan society. For instance, a person is counted towards being empowered if they "jointly own" assets. But joint ownership does not necessarily mean a person also has a say over the use of these assets or can use these indiscriminately. It could merely reflect their availability for use.

Moreover, the methodology skips over important social dynamics. Such as, women might be involved in decision-making, but they concede to their husband's wishes to maintain harmony within the household. And women may have access to credit, but if they have to surrender part of that credit to their husbands, this affects their empowerment. As one woman describes her situation: "Women are staying in prisons at their homes as they cannot control much of what they have worked for. Like me, I have to live with [that devil of mine] because I have no other alternative." With especially the latter in mind, there is still substantial progress to be made for women's economic empowerment in Kenya.

### **The EOWE programme moving towards implementation**

Following the results of the baseline, the EOWE programme in Kenya will focus on the domains of Time-use, Access to and Decision-making power over productive resources (specifically Access to credit), and Control over income. Though it uses a multitude of reinforcing and interlocking activities, Household Dialogue is a central strategy. Through Household Dialogues, husbands and wives, and communities are actively involved in changing existing gender norms on the division of labour and decision-making within the household. If lived social norms are altered with the active participation of all parties – husbands, wives and communities, this is expected to give rise to women's economic empowerment. For instance, if women with a business gain more control over income and decisions around large investments, they can take decisions to benefit their enterprise, making it viable and perhaps even growing it. And if social norms held by both men and women around who does which reproductive tasks change, women could have more time available to focus on making their businesses a success. They could attend trainings, expand their skills, their network and their client base. Simultaneously, the EOWE programme in Kenya is monitoring stories of significant change to be able to track instances of domestic violence and help resolve issues where possible negative effects are encountered.

The EOWE programme applies SNV's "Balancing Benefits" approach, a transformative gender approach tailored to the agriculture context and applied across integrated value chains. Underscored by the essential principle of ensuring equal opportunities for all actors in agriculture it explicitly aims to change gender norms and relations in order to promote more equitable relationships between men and women, and a more economically and socially enabling environment. The approach works to enhance women's capacity for leadership, in cooperatives, associations, business and institutions, and raise their bargaining power to enhance women's agribusiness positions in markets. Women are being empowered to take an active role and (co-)ownership of decisions around productive resources and assets. It supports increasing women's share of family incomes; enhancing women's entry and success in value added businesses; and influencing business environments to support women in agri-business and enhance equity of opportunity. In the next four years, the EOWE programme hopes to help households in Kenya achieve a balanced division of labour and decision-making power that gives space to successful female entrepreneurship.

# ANNEXES

## ANNEX 1. References

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## ANNEX 2. WEAI Methodology

Based on the Alkire-Foster methodology (Alkire and Foster 2011), the WEAI is an aggregate index, reported at the country or regional level based on individual-level data collected by interviewing men and women within the same households. The WEAI comprises two sub-indices:

- (1) the 5 Domains of Empowerment (5DE) index
- (2) the Gender Parity Index (GPI)

The 5DE assesses the degree to which women and men are empowered in five domains of empowerment (5DE) in agriculture. It also takes into account the percentage of individual domains in which women are empowered. These domains are (Alkire et al 2013):

1. **Decision-making power over agricultural production:** This dimension concerns decisions about agricultural production and refers to sole or joint decision-making about food and cash crop farming, and livestock and fisheries. No judgment is made on whether sole or joint decision-making was better or reflected greater empowerment.
2. **Access to and decision-making power over productive resources:** This dimension concerns ownership of and access to productive resources such as land, livestock, agricultural equipment, consumer durables, and credit.
3. **Control over use of income:** This dimension concerns sole or joint control over the use of income and expenditures.
4. **Leadership in the community:** This dimension concerns leadership in the community, here measured by membership in formal or informal economic or social groups.
5. **Time-use:** This dimension concerns the allocation of time to productive and domestic tasks.

In this study, the abbreviated WEAI (a-WEAI) is measured by a total of six indicators was used (Malapit 2015).<sup>18</sup> Other than the resources domain (no.2), which has two indicators – ownership of assets and access to and decisions over credit, the other four domains are represented by one indicator each. In the original WEAI study, the 5 Domains were represented by 10 indicators. However, as this survey was shortened for easier administration, the number of indicators was reduced to six.

To be able to calculate the 5DE, GPI and WEAI, each of the indicators is assigned a weight:

- 1) Decision-making over agricultural production = 1/5
- 2) Ownership of productive resources = 2/15
- 3) Access to credit = 2/15
- 4) Control over the use of income = 1/5
- 5) Leadership in the community = 1/5
- 6) Time-use = 1/5

Each indicator is given a value of 1 if the respondent has exceeded the given threshold for the indicator and 0 if the respondent falls below it. The weighted sum of the 6 indicators is then used to determine whether or not an individual is empowered. A person is considered empowered if (s)he has adequate achievements in 4 of the 5 domains or is empowered in a combination of the weighted indicators that reflect 80% adequacy.

The 5DE is then calculated by first taken the proportion of women that are empowered. Then, there are also respondents that are disempowered overall, because they don't pass the threshold, but that are empowered in some domains. Dismissing these women as completely disempowered would not reflect their actual situation. Therefore, to come to the 5DE score, the percentage of domains that disempowered women are empowered in, is added to the proportion of women that passed the cut-off. The 5DE score gives an indication not only of the level of empowerment, but also the intensity of it.

**5DE score** = proportion of empowered women + (proportion of disempowered women \* proportion domains empowered)

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<sup>18</sup> <http://www.slideshare.net/IFPRI-WEAI/the-abbreviated-womens-empowerment-in-agriculture-index-aweai>

Or in a more scientific approach:

$$5DE = He + Hn (Aa)$$

Where:

He = the proportion of women who are empowered

Hn = the proportion of women who are not empowered

Aa = non-empowered women that still have adequate achievements in proportions of domain

The score ranges from 0-1, but there is no specified cut off point. The closer the score is to 1 the higher the level of empowerment (Alkire et al 2013).

The second sub-index (the Gender Parity Index, GPI) shows the empowerment gap that needs to be closed for women to reach the same level of empowerment as men. GPI measures gender parity within surveyed households. GPI reflects the percentage of women who are equally empowered as the men in their households. For households that have not achieved gender parity, GPI shows the empowerment gap that needs to be closed for women to reach the same level of empowerment as men.

**GPI score** = (1-(% of disempowered women\*% gap between them and the households' primary males)).

The score ranges from 0-1. The closer the GPI is to 1 the more the gender parity (Alkire et al 2013).

The WEAI is the weighted sum of the aggregated 5DE and GPI and is calculated as:

$$WEAI = ((5DE*0.9) + (GPI*0.1))$$

The closer the WEAI score is to 1, the more the women are empowered. An increase in the WEAI score can be achieved through improving the 5DE and/or GPI scores (Alkire et al 2013).

For more details on the exact computation of the WEAI, we refer you to the WEAI Resource Centre:

<http://www.ifpri.org/topic/weai-resource-center>

The complete questionnaire is available upon request.

## ANNEX 3. Sampling

### Study area

The study was carried out in 11 semi-arid counties of Kenya: Baringo, Laikipia, Isiolo, Kajiado, Kitui, Machakos, Makueni, Marsabit, Narok, Samburu and Taita Taveta. These counties were selected because they are home to among the poorest and most vulnerable communities of Kenya. These communities would benefit greatly from Women's Economic Empowerment (WEE) interventions. SNV has had previous interventions in agriculture and renewable energy value chains in some of these counties that we could build on.

### Sampling design

Target counties were purposively selected and their population from the 2009 census noted. The desired sample size was 1,540 individuals from approximately 770 households.

The WEAI Baseline was designed to target households involved in the agriculture value chain (either at production, processing and value addition or marketing). The baseline study targeted four groups:

- 1) Women who (partly) own a business and intended to be beneficiaries of the intervention – intervention group;
- 2) Women who (partly) own a business and not intended to be beneficiaries of the intervention– control group;
- 3) Primary males in the households of women beneficiaries (test group);
- 4) Primary males in the households of women from control groups.

This meant that the survey was to be conducted with 2 respondents per household. A sample size of 385 respondents per target group was proposed, leading to a total sample size of  $385 \times 4 = 1,540$  respondents.

The 770 households were distributed across the 11 counties in line with their proportionate populations according to the 2009 Kenya population census, see table A3.1.

**Table A3.1** Sample allocation of households across the counties in line with the 2009 population census

County	KNBS <sup>19</sup> 2009 population	% of the household population	Sample allocation of households
Baringo	136,434	7%	50
Isiolo	55,559	3%	20
Kajiado	329,712	17%	130
Kitui	248,936	13%	100
Laikipia	230,858	12%	90
Machakos	197,362	10%	80
Makueni	143,483	7%	60
Marsabit	25,259	1%	20
Narok	286,899	15%	110
Samburu	110,681	6%	40
Taita- Taveta	177,307	9%	70
<b>Total Sample</b>	<b>1,942,490</b>	<b>100%</b>	<b>770</b>

Households and respondents were found via enterprises or groups which are mainly involved in activities in the agricultural value chain, including production, processing and marketing of crop and livestock products. To be considered for the survey, an enterprise needed to be agricultural such as poultry keeping, dairy, camel milk, hay/ fodder production, vegetable growing, honey/ beekeeping, livestock marketing (mainly goats and sheep), cereals, pulses and hides and skins.

<sup>19</sup> Government of Kenya (2009). The 2009 Kenya Population and Housing Census. Available on the World Wide Web at [http://www.knbs.or.ke/index.php?option=com\\_phocadownload&view=category&download=584:volume-1c-population-distribution-by-age-sex-and-administrative-units&id=109:population-and-housing-census-2009&Itemid=599](http://www.knbs.or.ke/index.php?option=com_phocadownload&view=category&download=584:volume-1c-population-distribution-by-age-sex-and-administrative-units&id=109:population-and-housing-census-2009&Itemid=599)

Before the baseline study, there did not exist a comprehensive list of all agricultural enterprises in the EOWE target counties. This compelled the core SNV M&E team and consultants in this study to construct lists of agricultural enterprises in target counties using lists of enterprises that had received SNV support in the past as well as lists provided by county agriculture ministries. The initial 'raw' lists contained agricultural enterprises owned by women who belonged to an entrepreneurial group.

The lists constructed by the team were not always up to date and when details were missing, the SNV team made efforts to complete the required details. Contacts that could not be completed were dropped from the sampling frame. Enterprises in agriculture but constituting more than fifty percent male membership were excluded from the frame. Enterprises were listed by county and where available, the sub-county and ward. Any duplicates were removed from the final list. Efforts were made to ensure that the final frame developed was complete, accurate and as up-to-date as possible.

To determine the number of enterprises to be targeted in each county, the national housing and population census data of 2009 was used. With the pre-determined sample size, an equal probability sampling strategy was used to arrive at a total sample of 77 enterprises and from each enterprise, 10 households, see table A3.2.

**Table A3.2** Number of enterprises to be selected in each county

County	Number of enterprises sampled	Households sampled from enterprises in every county
Baringo	5	50
Isiolo	2	20
Kajiado	13	130
Kitui	10	100
Laikipia	9	90
Machakos	8	80
Makueni	6	60
Marsabit	2	20
Narok	11	110
Samburu	4	40
Taita- Taveta	7	70
<b>Total Sample</b>	<b>77</b>	<b>770</b>

### Selection of enterprises

A list of computer (Excel) generated random numbers was used to arrange the enterprises in a county for sorting from the least to the highest. The required number of enterprises was picked from the top of the lists i.e. picking 1<sup>st</sup> to the nth enterprise to be included in the survey. The list of randomly selected enterprises with an equal probability sampling determined sample allocation of households.

To facilitate data collection, appointments for meetings were scheduled with group leaders of sampled enterprises. These leaders were then requested to obtain a list of all members from the selected enterprises and 10 names were selected randomly from each list. The homes of the 10 members were identified with the help of the group leaders and interviews scheduled and whenever possible conducted immediately.

Some changes happened during data collection and the proposed sample sizes varied in some counties because selected households could not be found or were replaced because one or more respondents were not available. As a result of these changes, the number of enterprises included in the survey increased by 10, see table A3.3.

Table A3.3 Distribution of final enterprises and households sampled

County	Sample allocation of households	Proposed # of enterprises	Final # of enterprises sampled
Baringo	50	5	5
Isiolo	20	2	2
Kajiado	130	13	15
Kitui	100	10	12
Laikipia	90	9	7
Machakos	80	8	10
Makueni	60	6	6
Marsabit	20	2	2
Narok	110	11	14
Samburu	40	4	7
Taita- Taveta	70	7	7
<b>Total Sample</b>	<b>770</b>	<b>77</b>	<b>87</b>

Sometimes, the projected number of household from the randomly selected enterprises or enterprise members could not be attained. In such cases, additional enterprises were randomly selected to meet the required number of household surveys. Occasionally, but rarely, the leaders declined to have their members take the survey. To select the additional enterprise(s), the n+1 or the next in line enterprise on the randomised list was selected to fill in the gap.

Where a household member declined to participate or could not be reached after three attempts, the household was replaced with another one selected randomly from the list of enterprise members. Finding some male heads of households was a challenge of especially among the (transhumant) pastoralist communities where the male head of household had moved with animals. At other times, male heads of households left very early in the morning and returned late in the night. Such households were dropped from the list and others selected.

Unavailable pre-selected respondents were replaced with another household in order to meet the sample target for the enterprise and/or county. Some enterprises did not have good records of membership and the survey team first had to list all members the leaders would recall before proceeding to sample. This may have excluded some potentially eligible respondents. In the end, 1106 participants were interviewed (776 women and 330 men) from 776 households.

### Data collection

Akvo provided the electronic data collection platform for the Kenyan study. Akvo Flow is a software tool that runs on Android smartphones and is connected to an online dashboard. The first version of the paper survey was entered in the system before the training of enumerators and the research team started. The URL link to the Flow dashboard and access to data can be requested from the SNV contact person. It is a password-protected environment and only users with specific access can login, using their Gmail accounts.

Main challenges were found in converting the activity table for the Domain Time-use to a digital format as the system does not allow for table display. This was solved with a feature called 'repeatable questions' and skip logic. The time question was simplified and data collected through proportion piling. Briefly, enumerators were given 48 beans and were asked to request the respondents to distribute their activities according to productive, reproductive, community and sleep and rest/ recreation. Each bean represented a respondent's 30 min in a 24hour day. Productive, reproductive and community activities represented work and the others represented rest.

Enumerators were trained on the Akvo Flow app and the WEAI questionnaire in a 3-day training course. Nonetheless, several issues were encountered with the data after the field work finalised, of which the main problems were:

1. The household IDs in the household data set did not match the household IDs in the individual dataset. Moreover, differences between pairings of men and women in the household dataset and the individual dataset were found to the extent that the household dataset had to be disregarded. This led to a usable sample of 950 respondents. As a result, no analysis was possible on socio-economic characteristics such as ethnicity, age, education, household size and highest earning livelihood activity were possible;
2. Many enumerators misunderstood the use of the 48 beans in the Time-use domain and did not apply it correctly. In 495 cases the beans were used correctly. In another 133 cases, the enumerators used 24 beans instead of 48. In those cases, it was assumed the enumerators used 1 hour time slots instead of 30 min timeslots, and the number of beans in each category was multiplied by 2 to get to 48 beans. This led to a sample size of 628 respondents.

### **Data analysis**

The WEAI scores were calculated using Stata 14.0, after adaptation of the WEAI Stata.do file prepared by the international Food Policy Research Institute, IFPRI. Analyses were performed in SPSS 24.0. Responses to the in depth face-to-face qualitative interviews with 7 women were analysed inductively.

## ANNEX 4. Qualitative interviews with women in the WEAI study

### Name of respondent: Jane Kiplagat<sup>20</sup>

Jane is 45 years old, married with 8 children and is educated up to fourth form. Her most valuable asset is land because with land one can be able to cultivate and keep livestock. The assets available for her use include livestock and land, which she does not control because her husband controls most assets. "I am not in a position to make decisions over the assets without my husband's consent."

The livestock that she controls were bought by her husband and the land was inherited from her husband's family. Together with the husband, they are involved in agricultural and livestock activities such as selling milk, eggs and also livestock and crop farming. They also operate a motorbike taxi business and her husband is an employed teacher. Jane makes few decisions especially on large livestock and assets e.g. motorcycle. "I play a considerable role in decision making about how to spend money. Like when we milk our cows and take the milk to the dairy, my husband and I decide on what to spend the money on."

Asked if she is comfortable doing certain roles, Jane responded that, "I work more than my husband and if given a chance, I would change this circumstance by employing someone to cater for livestock while I concentrate on my other chores."

Jane is a community leader, she is a vice treasurer. She collects and records money received from members. She says the community is positive about women leaders as people being led by women are very happy. For example: women are very caring and faithful in what they do. I myself have been faithful in my work.

Jane's one ambition is to be a successful entrepreneur because it would make her independent and not only rely on her husband. She has not yet achieved it because she lacks enough funds (capital) to start a business. Jane has struggled with chest pain for a long time and her husband took her to the hospital and ensured that she received proper medication.

She has heard of the term empowerment, but she considered herself to be disempowered because she relies mostly on her husband's income for almost everything.

### Name of respondent: Naiyolan Sadera

Naiyolan is 28 years old married woman with 5 children and has no education.

Land is her most valuable asset because she is able to keep livestock and farm crops.

"Cattle and land are the main assets available for my use, but I am not able to control them because my husband controls all the assets. My husband inherited some livestock from his father and bought others with his own money. He also inherited land from his father."

They are involved in crop and livestock production. They sell milk, eggs and livestock, run a motorcycle operation business and buy and sell of maize.

"I participate slightly in making decisions over acquisition and use of productive assets because my husband makes most if not all the decisions. I usually make some decisions on household consumables, I am happy with the current distribution of roles and given a chance I would not change anything."

Naiyolan is not a leader in the community. She observed that women leaders are not recognized in her community. That women have never been given high leadership positions.

Her main ambition in life is to be a married and have children because she wants to bring forth a generation and be happy. She has achieved it and has not struggled with a situation in her household.

Naiyolan knows of the term empowerment and its meaning and she considers herself to be empowered because she has access to land that I can cultivate and she also does business.

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<sup>20</sup> Names of respondents have been altered to guarantee their anonymity

**Name of respondent: Alice Ngare**

Alice is 59 years old, married and has nine children. She is educated up to standard six. Her most valuable assets are livestock and land because with land and livestock one can be able to cater for their family without worrying about lacking food

I can use livestock, like cows and sheep, and land, but have control only over small farm equipment, e.g. jembe panga (machete) and axe. I have no control over cow shed & chicken pen.

When I got married, I found the cows here. We have since upgraded quality of the livestock. We bought sheep jointly with my husband."

Her husband inherited land from his father, but they have bought farm equipment jointly with husband. She also found, when she got married, the cow shed and chicken pen already constructed but with her husband, they have constructed new structures.

"We jointly farm cash crops and livestock. Alone, I buy clothes and consumables in wholesale and sell in retail. My husband does carpentry and makes hoe handles. Separate roles enable us to earn more income to support our family and pay for our children's education."

"I make about 50% and my husband the remaining 50% of decisions over acquisition and use of productive assets. I would say that we have equal opportunities and we usually make decisions together."

"I participate a lot in making decisions over allocation of revenues accrued from the productive assets because I know almost everything that we need money for in the homestead. I am also a member of a group where I get to borrow loans and discuss with my husband on how to use all the money."

She is comfortable with the current distribution of roles and responsibilities in the household between her and her spouse and she wouldn't change anything.

She is in charge of a church choir, whereby she decides which songs are going to be sung on Sunday and also organize when to meet other choir members. According to Alice, the community respects and supports women in leadership by for example accepting women leaders' decisions.

She aspires to get at least two cows that give about 40-60 litres of milk a day because they will help her achieve the financial freedom she desires and her family will not lack anything. She has not achieved this aspiration yet because she does not have the money to buy such a cow.

I have not achieved my dream because I don't have enough money to save and buy such a cow." Alice has struggled with a lack of farm inputs. She borrowed them from friends and was able to plant and refund them after the harvest.

She knows the meaning of empowerment and considers herself to be 80% empowered because she is widely knowledgeable about crop and livestock farming.

She was grateful for the interview and hoped that the programme could assist them by imparting knowledge to women in Agribusiness and financial planning as well as give easy access to loans for buying cattle.

**Name of respondent: Nelly Shungur**

Nelly is 23 years old, married with two children and is educated until form 2.

Nelly's most valuable asset is land because with land she can cultivate and get food crops and sell surplus to cater for her family's needs. Of the assets available for her use include land, small farm implements such as jembe, panga and axe, as well as livestock like cows, goats and chicken. She is able to control all these assets.

Of the assets she controls, they inherited the land from her husband's father, they bought farm implements with her husband from the market, and some of the livestock belonged to her husband before she got married and together with her husband, they bought the remaining livestock.

"I mainly farm cash crops and livestock, whereas my husband is employed. This is because all income generating activities that we are engaged in are all for the purpose of providing for our family. Over acquisition and use of

productive assets, I make as many decisions as my husband. We discuss and make decisions together. Over allocation of revenues accrued from the productive assets, I participate a lot, considering that I am always at home and my husband is usually away. I therefore get to know where money is needed in the homestead.

I am comfortable with the current distribution of roles and responsibilities in the household between my spouse and I. As much as I may seem to have more roles in the household, I am comfortable with it because my husband is not in a position to handle some roles e.g. cooking and washing clothes. I therefore don't need to change anything concerning our roles."

Nelly is not a community leader in anyway. She observed that people in this community tend to discriminate against women leaders and do not give them a chance. For example, "there are many women political aspirants but they are not given a chance because they are women".

Nelly aspires to have a happy family and watch my kids go to school and get better education than she did because "I believe with better education my children will have a better future and secure jobs in high positions." She has partly achieved her aspiration because my kids are now in school.

She has not struggled with a situation in her household. She knows the term empowerment and considers herself to be empowered because, "I have what I need to generate income and help in providing for my family. I am also knowledgeable in how to handle money."

**Name of the respondent: Maimuna Mohamed**

Maimuna is 34 years old, single with three children and educated up to standard 8.

Her most valuable assets are her children because they will support her in future after completing school. Maimuna has access and control over to the following assets: her phone, her TV, furniture e.g. sofa set, utensils for her mandazi business e.g. jiko, basin and sufuria. She bought her assets with her own income.

Among the productive roles Maimuna is engaged in include managing Tawakal women group camel milk sale and yoghurt production. She is paid a monthly salary and is also a member. She also sells mandazi in the morning to supplement her income.

"I fully decide what assets to acquire and use for production in my business and make all decisions over allocation of revenues accrued from the productive assets, alone, because I am a single parent and the head of my household. Because I am a single parent and the household head and I carry out all the household roles and responsibilities."

Maimuna is a community leader because she manages Tawakal women group milk enterprises, carrying out purchases and keeping their records. According to Maimuna, "Our local community believes that women with a lot of money, especially those outside Muslim faith in Isiolo town, cannot live with their husbands." She illustrated the following divergent positions; "Some community women leaders don't follow Islamic religious rules and regulations, for example, the Kenyan foreign affairs cabinet secretary Hon Amina Mohamed does not cover her hair and greets men who are non-Muslims by handshake. Other community members praise and appreciate Hon Amina's initiated projects that support the elderly members of the community by giving them food."

Maimuna aspires to have her own permanent house built using stone blocks because it ensures security and prestige. She would also want her children to study up to the university in order to be able to support her in the future. She has not achieved this goal because she does not have enough income to buy a plot and build a house, her children are still young and she sometimes lacks money to pay their school fees.

She has struggled with a situation in the past and succeeded. More specifically, there was a time when schools opened and she didn't have money to pay fees. I took a Lariba (Sharia-compliant loan without interest) loan from her group (Twakal women group enterprise) and also borrowed cash from a merry go round group that she is a member. Another time, her mother was sick and she borrowed money from her (Twakal) group to pay for treatment.

Maimuna knows the meaning of the term empowerment and does not consider herself to be empowered because she has a low income, she is uneducated and therefore does not have a good job.

**Name of respondent: Rael Mutungwa**

Rael is an 87 year old widow with five children and no education.

Her most valued asset is her farm because she obtains food and income to meet her needs from it. She controls everything in my household because my children are now grown up and moved out to have their own households. The land she lives on is ancestral land inherited by her late husband. She works on the land alone and finds farming to be a challenge because of the insufficient rainfall that leads to a poor harvest.

Rael makes all the decisions over acquisition and use of productive assets because she is the sole decision maker in her home. She also makes all the decisions on allocation of revenues accrued from the productive assets. She has no spouse to share duties with and, therefore, does the duties on her own.

Rael says she is a leader because she is treasurer of her group and allocates day and night duties to the other members of the group. She says that women leaders have many challenges because it's not easy for men to see a woman as a leader so one has to go through so many challenges like rejections in becoming a leader.

She aspires to set a pace for her grandchildren to make sure that they grow up to be successful people in the society. She has not realized her dream because her grandchildren are still very young – "I'm still waiting for them to be 10 years."

Rael has struggled to open up a business without success because of several challenges along her life cycle. At one time, she was educating her children. Now she has invested in a poultry project where she put all her money and hopes that the chicks will grow and that they will be able to sell them at a profit because the last batch of chicks died of diseases.

Rael knows the meaning of the term empowerment and she associates empowerment with funds given to women groups as loans. "I feel am empowered because we borrowed a loan when we were starting this poultry project."

**Name of respondent: Agnes Malkia**

Agnes is 33 years old, married with two children and educated up to Standard seven.

Her most valuable asset is her family because they drive her to work hard for them. The assets that she has access and control over include land, which she controls jointly with her husband; livestock, she controls chickens and her husband controls the cattle, a business that she started with her own money and, therefore, children, who are her responsibility as an African woman and the house, which culturally belongs to women.

For the business, she borrowed money from her table banking group; she was given chicken by her mother and her husband built the house for her. Among the productive activities, jointly with her husband, Agnes produces food crops to feed the family for up to one year.

All decisions over acquisition and use of productive assets and allocation of accrued revenue are made by her husband because he funds all projects requiring money. Agnes occasionally contributes to decisions "because always the man is the head of the family and is supposed to make all major decisions". She is comfortable with arrangement because, "there are men roles and woman roles in different communities and in my house those roles are well distributed and played out."

Agnes does not consider herself to be a leader in the community, and says that in her community people think that women can only be leaders in women groups leading other women, but not in mixed gender groups because big roles are allocated to the men.

Agnes aspires to run her own supermarket with the small profit she gets from her vegetable shop, hopefully in the next five years. She has not achieved this goal because when she tries to save, unexpected expenditure comes up.

She has heard of the term empowerment and she understands its meaning. She considers herself empowered because she belongs to many groups and is able to voice her thoughts and views in those groups.