



Gender Analysis of Women's Economic Empowerment

Summary of Findings

Kenya



 Njami excited about her good vegetable harvest.

Acknowledgements

The results and lessons presented in this learning document would not have been possible without the diligent work and participation of the SNV programme team in Kenya (Leah Njeri, Charles Muthoki, Mugure Githuku, Raymond Brandes) in addition to those in a global role (Leonie Hoijtink, Sanne van Laar, Resy Vermeltfoort).

We also gratefully acknowledge the important contributions made by the programme partners, community leaders, interviewees and consultants, especially to Elizabeth Waithanji who conducted the research for this gender analysis.

February, 2017

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.

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Abbreviations

DGIS	Directoraat-Generaal Internationale Samenwerking (Directorate-General for International Cooperation under the Dutch Ministry of Foreign Affairs)
EOWE	Enhancing Opportunities for Women's Enterprises
FGD	Focus Group Discussion
FLOW	Funding Leadership Opportunities for Women
IDI	In-depth Interviews
KES	Kenyan Shilling
KII	Key Informant Interview
KWFT	Kenya Women Microfinance Bank (formerly Kenya Women Finance Trust)
MCA	Member of County Assembly
MFI	Micro-finance Institution
SNV	SNV Netherlands Development Organisation
USSD	Unstructured Supplementary Service Data
WEF	Women Enterprise Fund

1 Introduction

Women comprise approximately 43% of the agricultural labour force in developing countries and as much as 50% in sub-Saharan Africa. Rural women in agriculture have less access than men to productive resources and opportunities. The gender gap is found for many assets, inputs, and services. Female farmers produce less than male farmers, but not because they are less-efficient farmers, but because of differences in input use. Closing the gender gap in agriculture would generate significant gains for the agriculture sector and for society. If women have the same access to productive resources as men, they can increase yields on their farms by 20–30%. This could raise total agricultural output in developing countries by 2.5–4%. These potential productivity gains are just the first round of social benefits that would come from closing the gender gap. When women control additional income, they spend more of it than men do on food, health, clothing and education for their children. This has positive implications for immediate well-being as well as long-run human capital formation and economic growth.

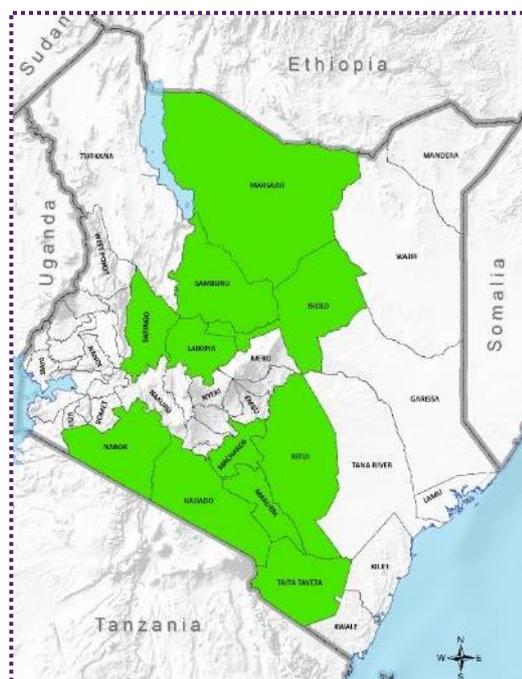
Enhancing Opportunities for Women's Enterprises (EOWE) is a 5-year women's economic empowerment programme funded by the Department of Social Affairs of the Ministry of Foreign Affairs of The Netherlands under the 'Funding Leadership Opportunities for Women' (FLOW) framework. The programme aims to increase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

A **Gender Analysis** was carried out in six EOWE programme counties, *Kajiado, Baringo, Taita Taveta, Machakos, Isiolo, and Laikipia*. The gender analysis aimed to establish:

- ❖ *The socio-economic, cultural, religious and legal factors that underlie differential gender position on economic development among the target groups;*
- ❖ *The consequences of the differential gender position on women's access to economic opportunities (economic equality);*
- ❖ *The activity profiles of the different gender groups and the socio-cultural norms that underpin these;*
- ❖ *Inter-personal and intra-household power relations that are at play and how these shape access to economic resources in a household;*
- ❖ *The power and privileges of gender groups in relation to access, control, sale or transfer of inputs and productive resources or assets, including incomes/revenues sharing at household level;*
- ❖ *The opportunities and constraints that affect women's effective participation in businesses, producer organizations or cooperatives, markets, leadership, etc.;*
- ❖ *The extent to which women have access to knowledge, information and other means of self-development.*



Programme Geographic Areas



2 Methodology

Data was collected from interactions with women entrepreneurs who were members of women's empowerment groups (chama), male members of the community, county/government officers, and representatives of micro-finance institutions. Focus group discussion (FGD) respondents were drawn from groups of and individual women entrepreneurs running dairy, poultry, and agricultural enterprises. Each FGD comprised of 8-10 participants. Women's FGDs included younger older women. A total of 12 FGDs (2 per county) were held in the six counties (N=50 FGD participants).

In-depth interviews (IDIs) were used to obtain information from female- and male-headed households. Two to four interviews were held in each county (N=24). Key informant interviews (KIIs) were held with comprised of government and county officials from social services, county cooperative and enterprise officers, and agricultural officers. Others were opinion/religious leaders, provincial administration, and micro-finance officers or financial institution officers. Six to eight KIIs were held in each county (N=38).

The study team also collected observational data to better understand the economic activities in the counties. A checklist was used to record business and economic activities that were taking place in rural centres in the study areas. Social activities and infrastructure (banking, transport, technology in use) were also recorded as this information added value to the identification of the issues contributing to the current situation in counties in terms of socio-economic empowerment.

3 Key Findings

Women have a larger workload than men

Women manage their own activities and are rarely assisted by men. Men share only 20% of reproductive activities (attending school meetings). They spend 9 hours carrying out reproductive activities (childbearing and child rearing roles such as nursing, cooking, cleaning, and washing) and 6 productive subsistence activities near the homestead (farming, operating small businesses) and 3 hours in community meetings. Most men are no longer the sole breadwinners. Women play a large role in supporting the household.

Women do not usually control productive assets

Men in all the counties controlled productive assets such as capital, livestock, land, and the income from these assets. Household assets that women have access and control over in some communities are of low value and cannot be leveraged for businesses. In some counties like Baringo, there is significant violence against women who do not surrender their incomes to men. Their counterparts in Isiolo and Laikipia, confessed that though they have control of their income. However, some of them share a portion of it to their spouses for harmony in the household. They also cannot dispose any major family asset without consulting their spouses.

Women involved in group enterprises control assets and income

In Kajiado, women stated that they could control their incomes. Educated women can however negotiate utilization of incomes. Less educated women reported that they had no control even of household assets. All women involved in group enterprises revealed that they have control over group money and property bought with income from *chamas* (women's self-help groups).

Il Bisil town (Kajiado) milk cooperative is controlled by women. The cooperative society has a membership of 450 women and 50 men and has a milk cooler, which members manage. Women control of all income from milk sales. The women in this cooperative are highly independent and empowered. They run their households differently from the norm and make decisions based on income they control. They have used the income to buy their own assets and their spouses have accepted their empowered position at home.

Culture, literacy, and location affect women's access to and control of resources

Culture is a major determinant of who does what, including who has access and control of what resources. There are crops seen as *women's crops* and *women's businesses* such as vegetables and poultry. In Isiolo, the Baringo women sell charcoal and take money to their spouses to decide on its utilization in accordance with their culture. In Kajiado and Baringo, some men will accompany their wives to the bank as they withdraw loans, taking some of the funds for their own use. Women with little or no education in Kajiado, Isiolo, and Laikipia have little access to resources as the requirements of financial institutions deter them. Some confessed that they did not have the confidence to approach government offices. Remoteness of a region is a major determinant in access to because services are concentrated at county and sub-county level, yet these counties are very vast, have poor infrastructure, and difficult terrain. Despite the factors mentioned, there has been a gradual paradigm shift through interaction, exposure by women groups, education and training, among women living in cosmopolitan counties, and those in remote areas. This has improved the environment for women's economic empowerment in Laikipia and Kajiado.



 Cheruto watching as her milk is loaded into a matatu for delivery to the dairy cooperative.

Men advise women on what economic activities to engage in

It was clear that men made most of the decisions on use of assets and incomes in households. This negatively impacted on women's economic development as some of the decisions did not enhance women's access to resources. In Baringo men make decisions and influence the types of businesses women engage in. Community perception of family structure is that men make decisions and oversee budgeting for any property at home. They own land and other factors of production. While women make decisions on production for domestic consumption, the decision on what to produce for the market is made by their spouse. In Nyahururu (Laikipia), women make decisions on the kind of crop they would like to grow for sale without problems from spouses, even though they do not own the land. In Taita Taveta and Machakos men need to be consulted on the crop to plant.

Women access most of their credit from Women's Groups

Women in all the six counties had access to credit and finances from lending institutions, mainly through groups (*chamas*) where women act as each other's guarantors. Some *chamas* approach lending institutions with project proposals for group based projects. The Government Women Enterprise Fund (WEF), UWEZO and Youth Funds are opportunities for funding enterprises. WEF uses micro-finance institutions (MFIs) as intermediaries who then lend the money to women. In WEF, the first loan is KES 100,000 and UWEZO is KES 50,000, per group of 20 members. The money is given to all members in equal shares, though what each gets may be below their business needs. Regrettably, many group based projects do not empower women with adequate business skills so loans may be diverted to other household needs (school fees, medical bills). Some women are unable to pay the group and end up selling household assets to recover the loan. This has created a phobia for loans from mainstream MFIs like Faulu Kenya and KWFT while spouses demand part of the loan after signing loan forms for their wives as guarantors (Kajiado, Machakos, Laikipia).

Value addition of products is rare

There is very little value addition of products in all six counties of products that women grow such as vegetables, indigenous chicken and eggs, milk. Women sell their produce straight from the farm to the brokers and consumer. Major factors contributing to lack of value addition include lack of capital, lack of knowledge on the product standards requirements. This consequently slows down women economic development as most products are sold unprocessed earning little income compared to when there is value addition.

Value addition In **Taita Taveta** drying and selling of vegetables. **Laikipia**, processing of milk to yoghurt and *mala / sour milk*. In **Isiolo** a milk bar for camel milk is run by one woman from a camel milk group. In **Baringo** making of honey wax beauty products.

Women experience several challenges in accessing markets

Although information on markets and prices is available from newspapers, the internet, and various other channels women are often unable to access this information. Women also have limited marketing and negotiating skills. As



 Nungari preparing her vegetables for sale to brokers.

most women do not have any organisations that provide the bargaining power required to interact with middlemen, larger and stronger market intermediaries become barriers for women. In most cases, access to markets is controlled by brokers and this leads to exploitation of women as their produce are bought at a farm gate price, which is far below the prevailing market rate. Lack of roads to get to markets (especially during the rainy seasons when roads are impassable) particularly for perishable commodities is a central concern for the women. It undermines the ability of producers to buy their inputs and sell their crops; it also results in high transportation and transaction costs, both to buyers and sellers, as well as post-harvest losses.

Women's participation in business and leadership

roles improves self-confidence and economic status.

"I am a board member in a community ranch, as a vice-chair. This has never happened but I am empowered to question the running of the ranch, and that is why I was put there. I am also in a sand harvesters group, which is basically for men, and I intend to vie for Member of County Assembly (MCA) in the next general election."

Women's involvement in economic enterprises results in more female leadership

Men take the main leadership positions in the society, relegating women to junior positions. There are few women in leadership, either political or in enterprise groups. Culture in these counties led women to believe that men are the natural leaders and should not be challenged. Women in leadership usually take on the role of treasurer which the community feels are the best positions for women as they are more trustworthy than men. In mixed groups men take on the position of Chairman since they are leaders both at home and in society. In Kajiado County, the women cooperative and producer groups had incorporated men, so that "*they provide protection. Spouses do not question women when they invest*

in groups with men". Summarise this further. The study established that women who engage in business and more so are successful in business activities have improved their confidence and are also participating in public leadership of local organisations including cooperatives and producer groups with some expressing interest to participate in political leadership.

4 EOWE Recommendations

Reduce women's workload

The 9 hours women spend on reproductive roles has a negative impact on their businesses. EOWE should be sensitive to women's time burden and initiate gender norms advocacy aimed at bringing social behaviour change in relation to workload. EOWE should encourage and train women on how to adopt time efficient methods and technologies in both their reproductive and economic activities.

Develop mentors for women entrepreneurs

Knowledge and exposure play a big role in determining access and control, even when a woman has no formal education. Interactions between women who have little education and exposure with those that do leads to greater

awareness of the status of the former and inspires change. EOWE should increase the opportunities for women to learn from each other.

Invest in group enterprises

Whereas decision making at the household level is dominated by men, women are free to make decisions within their enterprise groups. These decisions include the purchase and/or disposal of assets. EOWE should leverage on this opportunity so that business decisions and acquisition of productive assets are done at the enterprise level.

Bring credit within reach of women

There are many MFIs offering credit to women but the uptake is limited by distance and remoteness from the county headquarters, cultural challenges, and lack of staff to generate the demand from women and develop women's capacities. EOWE can work with other stakeholders to jointly enhance outreach and capacity development of women enterprises.

Improve access to markets

EOWE should encourage women to aggregate their produce and work with other value chain actors like motorbike groups (support in delivery to the market) to improve efficiency along the chain. Lobby county governments to improve the infrastructure to enable transportation of perishable goods to markets.

Encourage male engagement

The success of changing gender roles and improving gender equality is dependent on engagement of men. Men will need to be included in the discussions around women's workload and encouraged to share household roles with women. This will free women's time for business enterprises. Women will need to be provided with the skills required to raise issues on household roles with their partners.



Facilitate policy coordination

Policies such as access to credit and training are not synchronised at county level which leads to duplication of interventions. Joint planning and meetings could address this gap. Harmonisation of issues such as grace periods attached to defaulting, amounts allocated to enterprises would go a long way in addressing women's equal opportunities in enterprise sector. EOWE could coordinate funding of women entrepreneurs at the county level and apply a graduation model which allows for growing businesses to access more capital.

Capacity development

Women's capacity building in business planning and management, financial literacy, credit and loan management, business coaching, marketing and promotion among others are important. These skills will enhance women's capacity to run their businesses as sustainable and professional enterprises. This knowledge will enable women to build strengthen their entrepreneurship culture, improve their self-confidence, and increase the uptake and access to finances.

Re-brand agriculture for the youth

Agriculture needs to be rebranded as a viable sector for business opportunities. The traditional image of an older rural woman tilling the fields needs to be replaced with images of young vibrant women involved in all aspect of the agricultural sector (from production to distribution). Use of technology would be one such areas the programme could explore for involvement of youthful women. There exist new emerging markets for high quality produce due to ever growing urbanisation, regional integration, and growing international markets.

Support value addition of produce

Supporting value addition of produce will improve women's income. Women's enterprises already generating raw produce can be targeted for appropriate value addition initiatives. Drying and packaging fruits and producing other dairy products from milk are just two examples, thereby increasing profit margins.



 Women members of a producer group waiting to sell their produce to brokers.

Develop value chains

There are many value chains emerging across a range of products in Laikipia, Machakos, and Taita Taveta. Most of these are linked to medium and large scale producers of high value products destined for urban markets. Value chains for women small holders are fragmented and based on contract farming such as in Nyahururu (Laikipia), and are often skewed against the small-scale producers. A comprehensive sustainable approach to improving value chains for various commodities should be undertaken in partnership with women's groups and other stakeholders.

Utilise technology and innovative methods

Utilise technology and innovative methods to improve women's access to information on pricing and markets. EOWE can develop business hubs to provide this type of information. The business hubs should be in places that are convenient for most women to access. Where possible, business hubs can be virtual or mobile. Information can be distributed to women via their mobile phones using simple USSD apps. EOWE can also develop specific messages which can be distributed through women networks, churches, and other mediums.