



**Kenya Market-Led Dairy Programme**  
**Gender Scan Report**  
**Kithirune and Uruku Dairy Farmer Cooperative Societies**  
**Meru County**



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## **1. Introduction**

SNV Netherlands Development Organisation is implementing the Kenya Market-led Dairy Programme (KMDP) funded by the Embassy of the Kingdom of the Netherlands (EKN) in Nairobi. In line with the project promise to promote gender equity in the interventions on the dairy value chain - and the objectives of EKN's MASP 2014-2017 - KMDP conducted a gender scan to assess to what extent there is gender equity in the supply chain of two of the Dairy Farmers' Cooperative Societies (DFCS) it supports under the Memorandum of Understanding with Meru Central Dairy Farmers Cooperative Union. These dairy societies are Kithirune DFCS and Uruku DFCS, located in Central and South Imenti respectively.

Uruku DFCS was founded in 1992 as a break-away from Nkuene DFCS. The society has 491 active members (211 female) and is currently collecting about an average of 3,500 litres per day. This is an increase from about 1,200 in 2013. Kithirune DFCS was founded in 1963. The society has 827 active members (325 female) and is currently collecting about 5,000 litres per day (against 2,000 litres per day in 2013).

Both cooperatives are affiliates of Meru Central Dairy Farmers Cooperative Union (MCDFCU) where they sell their milk. In both DFCSs the increase milk intake can be attributed to increased production at farm level and improved raw milk prices paid by MCDFCU to its members. This also led to increased membership and loyalty amongst members to deliver milk through the formal channels.

## **2. Methodology**

In line with the objective an adapted version of the Women Empowerment in Agriculture Index (WEAI) a survey tool was formulated which is attached in Annex 1. This tool was used for farmer (male and female) interviews. The study also formulated a key informant's interview guide for management boards of the DCFS. The tools were used to examine 4 main aspects of gender equity:

- Participation in farming and input in decision making in farm operations.
- Access to and decision making power over productive resources.
- Control over the use of income and other proceeds from farming.
- Leadership and representation.

A total of 139 individuals were interviewed with 99 (71%) of them being female and 40 (29%) male. Random sampling methodology was employed in conducting the interviews while ensuring all the milk collection routes of the two DFCSs were represented. In addition the management board of both Kithirune and Uruku were interviewed to get their views on issues of gender equity in their dairy operations.

### 3. Results

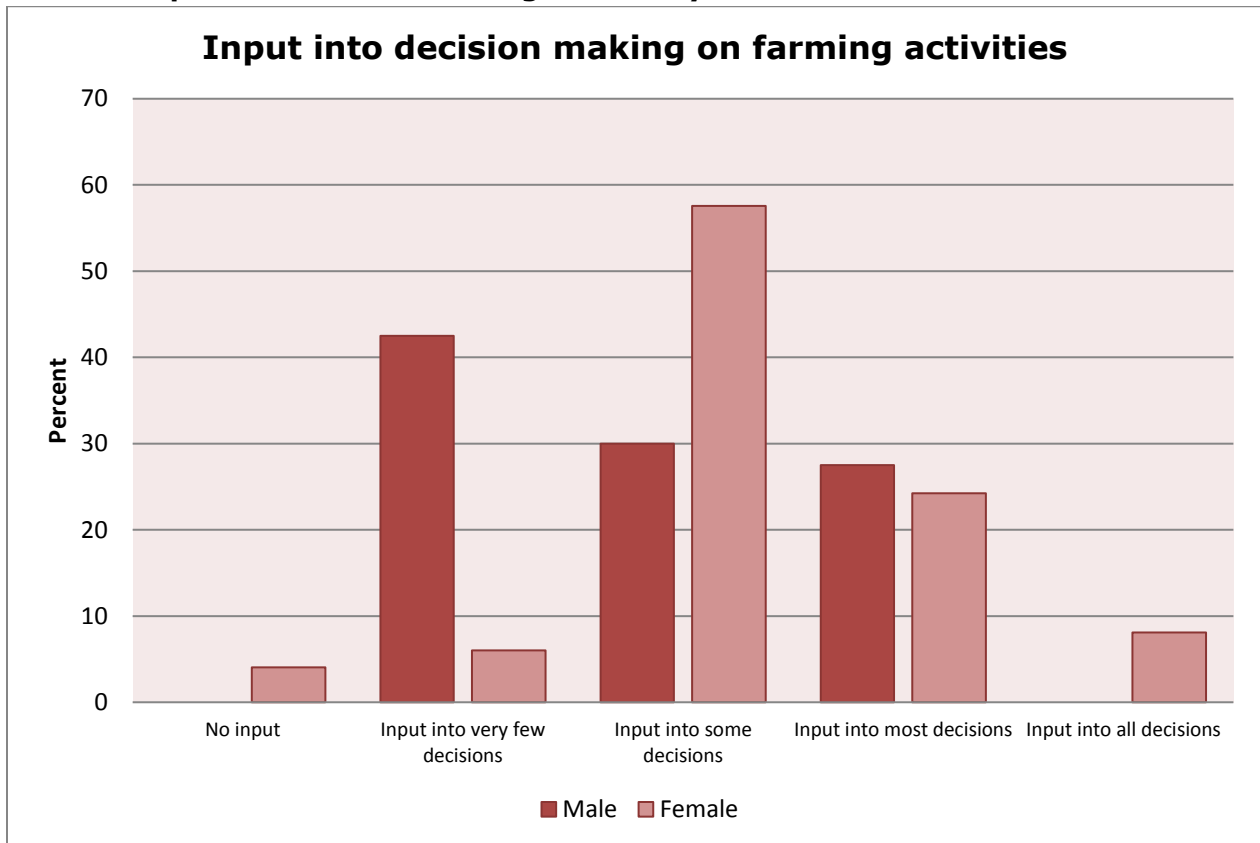
#### 3.1 Production

The role played by men and women at household level in the arena of agricultural production is assessed through two main aspects: input in productive decisions and decisions over income generated through dairy farming. The respondents were invited to express their perception and understanding of these two aspects in their households.

##### 3.1.1 Input in Productive Decisions

Majority of participants 97% have been involved in any farming activities in the last 12 months. All the male respondents interviewed were involved in farming while 95 out of the 99 female respondents were in farming. All the interviewees responded positively that they were involved in decision making as far as dairy production was concerned including buying of dairy animals and planting of fodder crops. This means that 100% of the females interviewed were involved in decision making over dairy production. The responses are as shown in the table below.

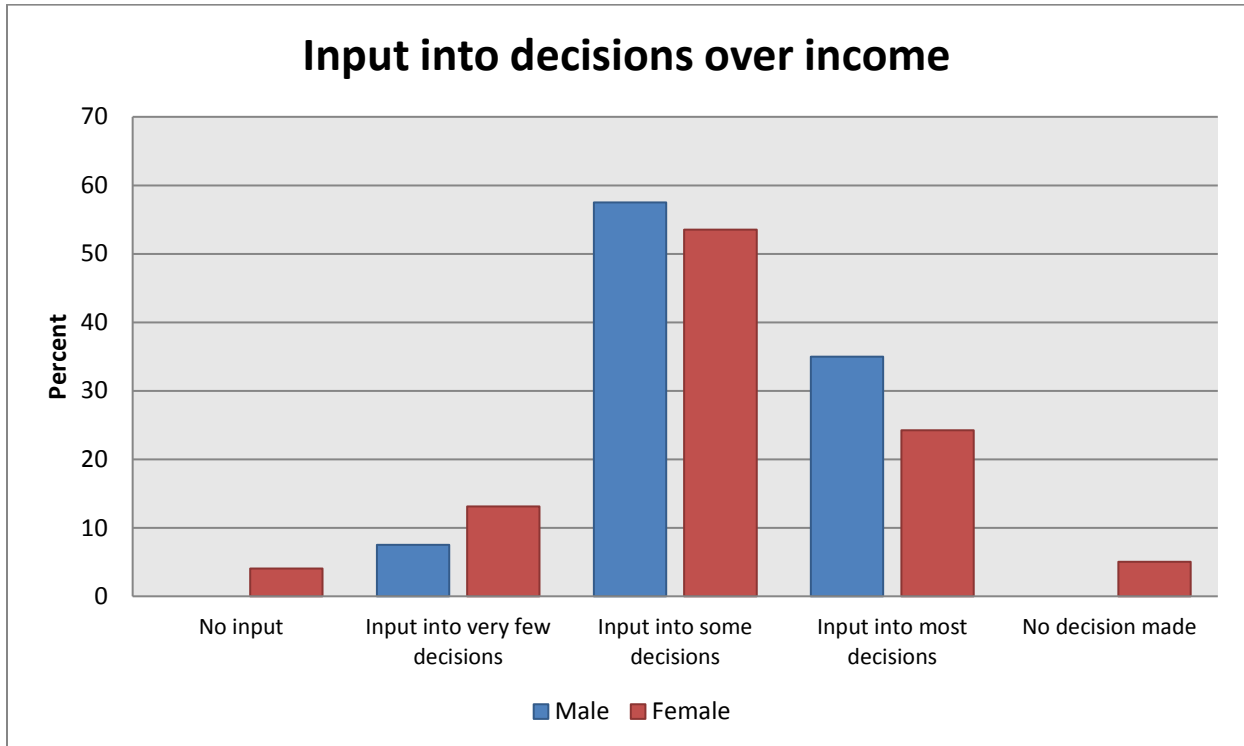
**Chart 1: Input into Decision Making over Dairy Production**



Besides dairy farming, the respondents participated in other farming activities mainly growing tea and vegetables such as cabbage, kale, spinach and fine beans. All the respondents were also involved in decision making in all these activities at different levels.

Productive decisions also refer to input into use of income generated from the farming activities. All the female respondents had input into some of the decisions, while many of the male respondents had input into most of the decisions. The main decisions such as buying or selling of livestock, paying of school fees and buying a piece of land among others were made jointly by the man and woman in the household. The responses are shown below.

**Chart 2: Input into Decision Making over Income-Generated**



### 3.1.2 Factors that Influence Input in Productive Decisions

Productive decisions are influenced by many factors among them access to extension services, gender norms and beliefs and overall on-going efforts that are aimed at promoting gender equity at household and community levels.

#### Access to extension services

Access to knowledge, input and services that are provided through the dairy cooperative societies influence the production and the level of incomes. All respondents had access to extension services provided either by the cooperative society or private practitioners. However, 100% of the service providers were male. It was mainly women who interacted with the service providers as they stayed at home taking care of the animals. The frequency of utilization of the extension services is presented in the table below. The women in consultation with the men purchased farm inputs such as feeds and feed supplements and also paid for extension services and labour.

**Table 1: Utilization of Extension Services**

		Frequency of extension services					Total
		Can't remember	Once	Twice	Thrice	Frequently as need arises	
Sex	M	1	5	5	6	23	40
	F	5	32	9	9	44	99
Total		6	37	14	15	67	139

***Gender sensitization on women empowerment***

Not much awareness has been created on women involvement in agriculture and leadership by the CBEs. 38% of all respondents stated that they had participated in gender awareness meetings, while 61% reported that they had not. In terms of male female participation 24 of the 40 men interviewed had participated, while only 30 of the 99 women interviewed had participated in gender awareness events/meetings. This represents 30% of all women and 60% of all men interviewed. The sensitization messages came from either the cooperative society or from Meru Union. In 2015 MCDFCU through the We-Effect project conducted 2 days training on gender empowerment inviting at least 3 women from each of its 26 affiliated societies. Women were urged to offer themselves for election as leaders of cooperative societies. The sources of messages are as shown in the table below.

**Table 2: Gender Sensitization and Awareness**

		Source of sensitization message (actual count)			Total
		None	Dairy society	By Meru Union	
Sex	M	13	12	15	40
	F	57	27	15	99
Total		70	39	30	139

***Influence on gender norms and beliefs***

From the survey it became evident than in Meru land and cows belong to men. Traditionally the woman leaves her home to move to the husband's home. Land and cows are inherited by the sons and not the daughters. However, in some instances where the women are widows they have inherited the land and livestock awaiting attainment of the adult age of their sons. Men are also the members of the dairy cooperative societies by the same virtue of land and cow ownership. However, of interest is the fact that over 37% of women have been given authority to receive money from milk sales in Kithirune and 62% in Uruku. This is evidenced by the owners of the bank accounts where milk money is paid by the DFCSs. The only challenge is that where women are not direct members of the cooperative societies they cannot present themselves for election and where some do, majority of the voters are men and therefore women stand a very small chance of being elected.



## 3.2 Resources

Access and control over resources in terms of ownership, transfer and use of the resources as leverage for loans or other forms of credit, are important aspect of economic and social empowerment. Men have continued to enjoy access and control over resources attributed to their communities' gender norms and beliefs. Characteristically, due to this unequal control over resources, farms managed by men tend to have higher productivity than those that are managed by women. This underscores the importance of gender equity in terms of access and control over resources.

### 3.2.1 Access To and Decision Making Power over Productive Resources

#### Access to and control over land and cows

In Meru culturally men are the owners of land and cows. Women are able to access loans from financial institutions using the husband's title deed as collateral so long as the husband signs for them. The table below shows that 56.8% of female respondents reported to men (partner/spouse) owning land with only 4.3% reporting that they own land jointly. This means that most female respondents stated that it is the men that own land. In instances where the females owned land, it was mainly because their partner/spouse is deceased.

**Table 3: Land Ownership**

		Land Ownership				Total
		Self	Partner/Spouse	Self and partner/spouse jointly	Other household member	
Sex	M	38	0	2	0	40
	F	14	79	4	2	99
Total		52	79	6	2	139
Percent		37.4	56.8	4.3	1.4	100.0

### 3.2.2 Asset Ownership

Apart from land and dairy cows, a general understanding of asset base for the study was sought. All respondents reported to owning a mix of other livestock and household assets. The mix comprised of small livestock (goats, pigs, sheep), poultry (chicken, ducks, turkeys, pigeons), farm equipment (non-mechanized and mechanized, house (and other structures), large consumer durables (fridge, TV, sofa), small consumer durables (radio, cookware), cell phone and means of transportation (bicycle, motorcycle, car). Overall the respondents were rated as having a good mix of asset base.

The respondents were further interrogated on their willingness and ability to make decision on the sale/disposal any of the assets they held. Majority 74% (73 of 99) of females interviewed reported to joint decision making compared to 33 males. Key to note is that among the males interviewed 15% (6 of 40) indicated that the decision to sell is made by their spouses. Overall 76% (106 of 139) respondents indicated to make joint decision on the sale of assets. The results are shown in the table below.

**Table 4: Decision to Sell**

		Decision to Sell Item					Total
		Self	Partner/ Spouse	Self and partner/spouse jointly	Other household member	Don't know	
Sex	M	1	6	33	0	0	40
	F	7	16	73	2	1	99
Total		8	22	106	2	1	139

Control of over assets also involves the decision to mortgage or rent. Overall 84% (117 of 139) of the respondents agree to jointly making decisions to mortgage or rent out the assets. These results are shown in table below.

**Table 5: Decision to Mortgage/Rent**

		Decision to Mortgage/Rent				Total
		Self	Partner/Spouse	Self and partner/spouse jointly	Other household member	
Sex	M	1	3	36	0	40
	F	7	8	81	3	99
Total		8	11	117	3	139

Succession within the household level focuses mainly on the share of asset in event of a divorce, separation or death of a partner/spouse. The majority of the male respondents 53% (21 of 40) indicate that their partner/spouse will keep majority of the property while 26% (26 of 99) females indicated the same. Overall, as shown in the table below 58% (81 of 139) of all respondents indicated to share equally the property.

**Table 6: Decision to Keep Majority Property on Divorce/Separation**

		Keep Majority Property on Divorce/Separation				Total
		Self	Partner/Spouse	Self and partner/spouse jointly	Don't know	
Sex	M	1	21	18	0	40
	F	7	26	63	3	99
Total		8	47	81	3	139

In the event of death of a spouse majority 79% (110 of 139) of the respondents indicated that their partner/spouse will keep majority of the property upon their death. Only 13% (18 of 139) of the respondents indicated to have decision that the partner/spouse and other household member(s) would keep majority of the property. This results are summarised in the table below.

**Table 7: Decision to Keep Majority Property on Death of Partner/Spouse**

		Keep Majority Property on Death of Partner/Spouse				Total
		Self	Partner/Spouse	Partner/Spouse and Other household member(s)	Don't know	
Sex	M	1	33	6	0	40
	F	7	77	12	3	99
Total		8	110	18	3	139

Lastly, on asset ownership and decision making, the decision to acquire a new item for the household and who contributes the most is important. 37% (37 of 99) females and 53% (21 of 40) males indicated that their partner/spouse should make decision to purchase new item. Overall 49% (68 of 139) respondent indicated that the decision is made jointly by partner/spouse.

**Table 8: Decision to Purchase New Item**

		Decision to Purchase New Item				Total
		Self	Partner/Spouse	Self and partner/spouse jointly	Other household member	
Sex	M	2	21	16	1	40
	F	7	37	52	3	99
Total		9	58	68	4	139

### 3.2.3 Access to Credit and Banking Services

Both men and women are able to access credit from various sources including financial institutions such as banks, SACCOs and ROSCAs (merry-go rounds/chamas). The SACCOs and ROSCAs are the immediate most accessible sources of credit for the respondents. The SACCOs have partnered with the dairy societies to provide credit against milk supplied, both as cash and in-kind such as farm inputs. Financial institutions have moved closer to the people and some have agents mobilizing cash sometimes as little as Ksh. 10 called *Mabaki* (Swahili for left overs). From these savings, accountholders are able to borrow after 3 months up to 3 times their savings.

Of those interviewed 51% (71 of 139) have access to credit as cash while 45% (63 of 139) did not access or require any form of credit. The main source of cash was from micro finance, SACCOs and ROSCAs. This is shown in the table below.

**Table 9: Access to Credit**

		Access to Credit					Total
		Yes, Cash	Yes, in-kind	Yes, Cash and in-kind	No	Don't know	
Sex	M	24	0	0	16	0	40
	F	47	1	3	47	1	99
Total		71	1	3	63	1	139

The decision to borrow was made jointly, by 48% (67 of 139) respondents. Majority of the female respondents 44% (44 of 99) indicated that it is their partner/spouse who made the decision to borrow. It was also observed that 15% (15 of 99) female respondents made decisions to borrow. The results are shown in the table below.

**Table 10: Decision to Borrow from Source**

		Decision to Borrow from Source					Total
		Self	Partner/Spouse	Self and partner/spouse jointly	Other household member	Self and other household member(s)	
Sex	M	2	7	31	0	0	40
	F	15	44	36	2	2	99
Total		17	51	67	2	2	139

Upon borrowing the decision to use the funds borrowed is also important as often the fungible characteristic of money results in use of fund for unintended reason at time of borrowing. Majority of the respondents 81% (113 of 139) indicated to jointly decide with partner/spouse. Of the female respondents 9% (9 of 99) indicated that they made the decision themselves. The result are summarized in the table below.

**Table 11: Decision to Use Money**

		Decision to Use Money/Item Borrowed					Total
		Self	Partner/Spouse	Self and Partner/Spouse	Other household member	Self and other household member(s)	
Sex	M	2	6	32	0	0	40
	F	9	5	81	2	2	99
Total		11	11	113	2	2	139

Among respondents who had access to credit, 72% (100 of 139) indicated they would not borrow more from their current source of credit. The respondents also indicate that 42% (59 of 139) had enough cash to meet their need while 36% (50 of 139) indicated interest rate and other costs as a deterrent to borrowing.

The respondents also indicated that 7% (10 of 139) required credit and did not take it up. The results are show in the tables 12, 13 and 14 below.

**Table 12: More Credit Available from Same Source-Uptake**

		More Credit Available from Same Source-Uptake		Total
		Yes	No	
Sex	M	13	27	40
	F	26	73	99
Total		39	100	139

**Table 13: Reason for no Uptake from Same Source**

		Reason for no Uptake from Same Source						Total
		Have enough money	Afraid of losing collateral	Do not have enough collateral/did not qualify for the loan	Afraid cannot pay back the money	Interest rate/other costs too high	Other	
Sex	M	18	6	6	0	9	0	40
	F	41	0	12	3	41	2	99
Total		59	6	18	3	50	2	139

**Table 14: Need for Uptake of Credit but did not<12 months**

		Need for Uptake of Credit but did not<12 months		Total
		Yes	No	
Sex	M	2	38	40
	F	8	91	99
Total		10	129	139

### 3.3 Income

Income is an important aspect of measuring empowerment of an individual. The determining factors that influences access to income are individuals' ability and skills, availability of employment and trading opportunities. The respondents were interviewed on these aspects.

### 3.3.1 Control over Income and Expenditures from Dairy Enterprise

Proceeds from the dairy enterprise mainly go to major expenses in the household, such as school fees, livestock feeds and to meet the general household needs such as food.

A Focus Group Discussion (FGD) was conducted with board members from Kithirune DFCS and Uruku DFCS. Kithirune has an active membership of 827, out of these 311 females receive payments for milk directly through their bank accounts. This represents 37% of the total active membership. Uruku has an active membership of 491 of which 296 females receive payments from milk directly into their bank accounts. This represents 61% of the total active membership. This clearly points to the fact that while men own the cows, they allow the women to have a say in the proceeds from milk sales. Kithirune reported that when the man holds the bank account, in many cases both of them make decisions on expenditures.

Similarly the results of the FGD is complemented by the respondents interviewed with a total of 35 males who indicate that their partner/spouse collect the milk income, and 28 females who collect the milk income themselves translating to 45% (63 of 139) of women who are recipients of milk income. The results are presented in table 15 below.

**Table 15: Who Collects Milk Income**

		Who Collects Milk Income					Total
		Self	Partner/ Spouse	Self and partner/spouse jointly	Other household member	Self and Other household member(s)	
Sex	M	5	35	0	0	0	40
	F	28	60	7	3	1	99
Total		33	95	7	3	1	139

With regards to proceeds from sale of cows 73% (73 of 99) females indicated that their partner/spouse receives the proceeds. Overall only 17% (12 of 99) of the respondents indicated to jointly collect the proceeds from sale of cows.

**Table 16: Who Collects Money from Sale of Cows**

		Who Collect Money from Sale of Cows					Total
		Self	Partner/Spouse	Self and partner/spouse jointly	Other household member	Self and Other household member(s)	
Sex	M	6	22	12	0	0	40
	F	10	73	12	3	1	99
Total		16	95	24	3	1	139

**Table 17: Decision on Spending on Dairy Farming**

		Decision on Spending on Dairy Farming					Total
		Self	Partner/Spouse	Self and partner/spouse jointly	Other household member	Self and Other household member(s)	
Sex	M	1	10	29	0	0	40
	F	9	12	74	3	1	99
Total		10	22	103	3	1	139

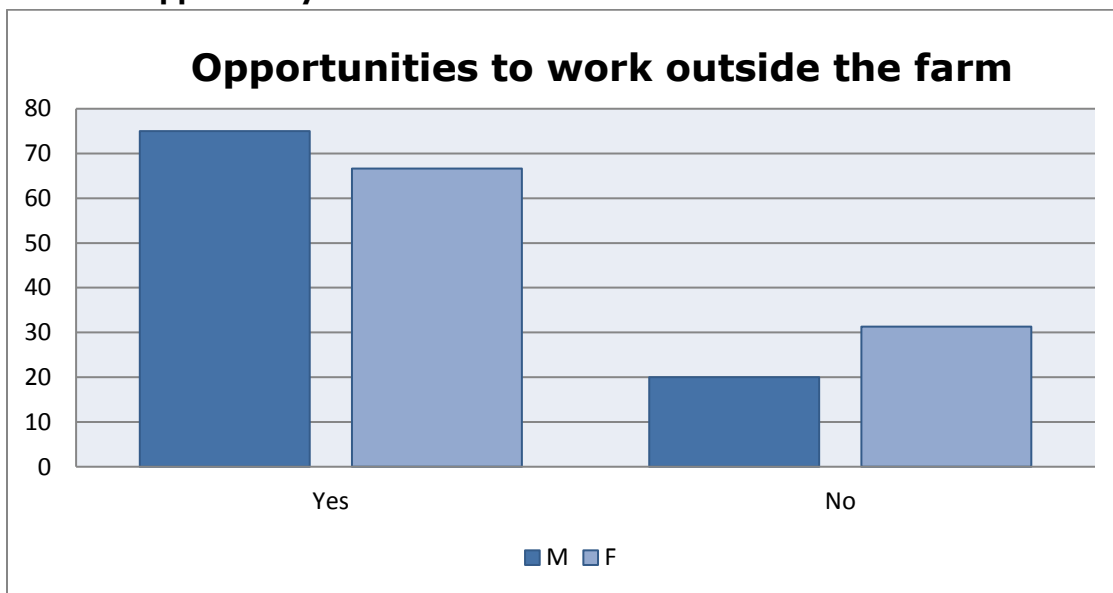
**3.3.2 Access to Markets, Business Education and Market Skill Development**

All the male and female respondents indicated to have access to markets for their produce. However, it was observed that they received training from various stakeholders in dairy and agriculture focusing on technical skills, but rarely on how to be more profitable and marketable as a business venture.

**3.3.3 Opportunities for Employment and Off-Farm Businesses**

Besides dairy farming, women are involved in other income generating activities especially selling of vegetables and fruits in the market and to neighbours. Others are hired as casual laborers where they earn a daily wage. 75% and 66% of the men and women respectively reported they had other opportunities to work outside the farm.

**Chart 3: Opportunity to Work outside the Farm**



## **3.4 Leadership**

### **3.4.1 Participation in Meetings and Groups**

Women have generally not taken up leadership roles in the community. This can be seen from a cultural perspective where the man is perceived to be the head of the household and hence the natural leader. However during meetings whether at cooperative level or other community meetings, women are comfortable and able to express themselves with many pointing out that they are able to air their views during such meetings. Both women and men participate in various other groups besides the cooperative societies. Women and men belonged to church groups and have leadership roles in such groups. Women in particular belong to women groups such as merry-go-rounds where they have leadership roles.

### **3.4.2 Membership of Dairy Cooperatives and Boards**

Out of the 827 active membership of Kithirune DFCS 325 are women (35%) and for Uruku this is 211 out of 491 (43%). Women have the ability and capacity to take leadership roles and they also present themselves more often for elections in the DFCSs. However, they lose most times due to lack of support from men who form the majority in terms of membership of the coope-ratives. From the two cooperative societies interviewed, Kithirune's leadership is 100% male while for Uruku out of the 7 board members 2 are female and out of the 3 supervisory members, 1 is female. In Kithirune, the dominance by men is mainly attributed to larger male membership.

Uruku and Kithirune are both affiliated members of Meru Central Dairy Farmers Cooperative Union. In 2015/16 the Union actively promoted gender representation amongst its member societies. During recent elections for the total 33 Union Delegates, 11 women delegates were elected compared to 3 in 2015. The Management Board of the Union now has 3 female members against 1 in 2015.

## **4. Findings and Conclusions**

This gender scan for two dairy farmer cooperative societies in Meru County looked at four aspects of gender equity in the dairy value chain, namely (a) women representation in dairy production, (b) their access or control over resources, (c) their share in the proceeds or income generated through dairy farming by the household and women participation in leadership of the community and the dairy society. The findings for these aspects can be summarized as follows.

### **4.1 Production**

The study revealed that participation of women in dairy farm operations and decision making is significant and does not show a strong male bias. The support mechanisms for agriculture production such as extension services, were observed to be accessible to both male and female respondents. This is partly because the wives are usually at the farm with males participating more in off-farm activities. On the other hand dairy extensionists are mainly males. KMDP has made efforts for overcoming of gender norms and beliefs empowering women as dairy farmers at the household level. This has seen more women participating in dairy production.



## **4.2 Resources**

The main resource for agriculture production – land, is still largely a preserve for the male in the households. On other assets the male and female respondents express joint decision making processes as regards, buying, selling, renting and sharing upon separation/divorce. In the eventuality of death the respondents agree that the surviving partner/spouse or/and other household member will retain majority of resources. Some of the female respondents who were widows indicated having received support from the other household members on the succession of the partner/spouse. However, most of these women express that this was mainly as guardians awaiting the attainment of the adult age of their son(s).

The conclusion is that as long as both the male and female (spouse/partner) household members are in harmony the share and access to resources for the women is high. However, a change of status quo results in uncertainty for the women, especially where other household members – or the relatives of the husband - have expressed interest on the resources, particularly in instances of demise of the partner/spouse.

## **4.3 Income**

Access to cash for female members of the household or the wife, is a relative measure to the ability to make decisions that affect their welfare. The study results indicate that the female respondents have access to dairy incomes, and are able to make decisions jointly with their partner/spouse on the use of the proceeds from dairy (often spent on consumables and school fees), and investments in the dairy enterprise. The influence of gender norms and beliefs is still significant however, where incomes are from the disposal of cows. Mainly the male members of households make decisions on disposal of cows and use of such income.

Access to markets provides the necessary avenues for women to have alternative sources of income if and when required, as does the availability of non-farm employment. Both are present and accessible in Meru to women, which shows that the women engaged in dairy do it out of freewill and not circumstantial. Women also have access to credit and saving mechanisms as well as mobile money services and banking. The conclusion is that on the income lens, the female respondents are empowered and are able to participate in equitable decision making at the household level.

## **4.4 Leadership**

In Meru women are generally underrepresented in formal organisations and representative bodies, which is mainly related to socio-cultural factors. There is gender inequity in this respect, and this is not related to females having less skills, ambitions to lead, or being less educated than men. It is also visible in the two dairy cooperatives especially in Kithirune where all Board members are male. Interestingly female membership is still quite high in both dairy societies, although below 50%, with even a higher number of women receiving the payment for milk delivered in their bank accounts.

## **Annex 1: WEAI Gender Scan Tool (adapted for Meru Gender Scan)**

### **Introduction**

- The scan will look at the participation and inclusion of women along the dairy value chain, specifically from production to bulking at the CBEs in Meru and to some extent at Meru Union to understand gender representation.
- The methodology is based on a combination of quantitative research (administrative and financial data from 2 CBEs and Meru Union) and qualitative research (interviews with key informants from amongst various stakeholders).
- The research will take place in and amongst the membership of 2 CBEs.

### **Objective**

- To understand gender equity in the dairy value chain of dairy cooperative societies in Meru, by applying an adapted version of the Women Empowerment in Agriculture Index

### **Interview Guide**

#### **1. Decision-making power over dairy production**

##### **1.2 Participation in farm production activities**

a. Did you participate in activity in the past 12 months (that is during the last [one/two] cropping seasons)?

**Response options:** Yes/No

a. How much input did you have in making decisions about activity?

b. How much input did you have in decisions on the use of income generated from activity

**Response options:** No input, Input into very few decisions, Input into some decisions, Input into most decisions, Input into all decisions, and No decision made

##### **Activities related to production**

Food crop farming (crops that are grown primarily for household food consumption)

Cash crop farming (crops that are grown primary for sale in the market)

Livestock raising

Non-farm economic activities (small business, self-employment, buy-and-sell)

Wage and salary employment (in-kind or monetary work both agriculture and other work)

Fishing or fishpond culture

##### **1.2 Access to extension services and advisory services**

a. Have you (yourself) ever met with an agricultural extension worker or livestock/fisheries extension worker in the past 12 months?

**Response options:** Yes/No

a. How many times did you meet with the agricultural extension worker or livestock/fisheries worker in the past 12 months?

**Response options:** indicate frequency

a. The last time you met with an extension worker, were they a male or female?

**Response options:** Male, Female, both male and female

##### **1.3 Gender sensitization efforts promoting women's decision making over dairy production**

a. Have there been any gender sensitization efforts on women participation/decision making over dairy production? b. If so by whom?

##### **1.4 Influence of gender norm and beliefs**

## 2. Access to and decision making power over productive resources

### 2.1 Access to and control over land

- a. Who owns the land?
- b. Who uses the land?
- c. Can you obtain a loan using your land as collateral?

### 2.2 Asset ownership

- a. Does anyone in your household currently have any of the above item/livestock?

**Response options:** Yes/No

- b. How many of item does your household currently have?

**Response options:** indicate count

- a. Who would you say owns most of the item?
- b. Who would you say can decide whether to sell item most of the time?
- c. Who would you say can decide whether to give away item most of the time?
- d. Who would you say can decide to mortgage or rent out item most of the time?
- e. Who would you say would keep the majority of item in the case a marriage is dissolved because of divorce or separation?
- f. Who would you say would keep the majority of item in the case a marriage is dissolved because of death of your partner/ spouse?
- g. Who contributes most to decisions regarding a new purchase of item?

**Response options:** Self, Partner/Spouse, Self and partner/spouse jointly, Other household member, Self and other household member(s), Partner/Spouse and other household member(s), Someone (or group of people) outside the household, Self and other outside people, Partner /Spouse and other outside people and Self, partner/spouse and other outside people.

### Item related to productive capital

- Agricultural land (pieces/plots)
- Large livestock (oxen, cattle)
- Small livestock (goats, pigs, sheep)
- Poultry (chicken, ducks, turkeys, pigeons)
- Fish pond or fishing equipment
- Farm equipment (non-mechanized)
- Farm equipment (mechanized)
- Nonfarm business equipment
- House (and other structures)
- Large consumer durables (fridge, TV, sofa)
- Small consumer durables (radio, cookware)
- Cell phone
- Other land not used for agricultural purposes (pieces, residential or commercial land)
- Means of transportation (bicycle, motorcycle, car)

### 2.3 Access to credit

- a. Has anyone in your household taken any loans or borrowed cash/in-kind from source in the past 12 months?

**Response options:** Yes, cash, Yes, in-kind, Yes, cash and in-kind, No and don't know.

- a. Who made the decision to borrow from source?
- b. Who makes the decision about what to do with the money/ item borrow from source?

**Response options:** Self, Partner/Spouse, Self and partner/spouse jointly, Other household member, Self and other household member(s), Partner/Spouse and other household member(s), Someone (or group of people) outside the household, Self and other outside

people, Partner /Spouse and other outside people and Self, partner/spouse and other outside people.

- a. If more credit had been available from this source, would you have used it?
- b. Why would you not have borrowed more from source?
- c. Did you want to borrow or get a loan from source in the last 12 months but did not?
- d. Why were you not able to borrow from source?

**Response options d and f:** Yes/No

**Response options e and g:** Have enough money, Afraid of losing collateral, Do not have enough collateral/did not qualify for the loan, Afraid cannot pay back the money, Interest rate/other costs too high, not allowed to borrow/family dispute in borrowing decision, Place of lender is too far, and other, specify.

#### **2.4 Decision making and benefits from income generating activities**

- a. Do women/men benefit equally at the household level?
- b. Who earns income? Who decides on the use of the income?
- c. Who decides on family budget allocation?
- d. What is women's decision-making power on spending of the household budget?

#### **Source of credit**

Non-governmental organization (NGO)

Formal lender (bank/financial institution, Mshwari)

Informal lender, friends or relatives

Group based micro-finance or lending including VSLAs /SACCOs/merry-go-rounds

#### **3. Control over the use of income and expenditures from the dairy enterprise.**

- a. Who receives money from milk sales?
- b. Who receives money from sale of cows?
- c. Who makes decision on how to spend money from dairy farming?
- d. How is the income from dairy farming spent at home?

#### **3.1 Access to markets**

#### **3.2 Opportunities for employment and off-farm businesses**

- a. Is there an opportunity to work outside the farm?
- b. What opportunities exist for men and women outside the farm?
- c. Are you involved in any other income earning activities outside the farm?
- d. Who makes decision on how to use income from other activities outside the farm?

#### **3.3 Business education and market skills development**

#### **3.4 Access to technologies for saving income**

- a. Do you have access to financial services (e.g. banks, SACCOs, MPESA, etc.)
- b. If so how far is the nearest outlet/branch?
- c. Are you able to use them when you need them?

#### **3.5 Equitable decision making at household level**

- a. What kind of decisions are you able to make in the household?
- b. What kind of decision is your spouse able to make in the household?

## 4. Leadership

### 4.1 General questions

- Do you feel comfortable speaking up in public to help decide on infrastructure (like small wells, roads, water supplies) to be built in your community?
- Do you feel comfortable speaking up in public to ensure proper payment of wages for public works or other similar programs?
- Do you feel comfortable speaking up in public to protest the misbehaviour of authorities or elected officials?

**Response options:** *No, not at all comfortable, Yes, but with a great deal of difficulty, Yes, but with a little difficulty, Yes, fairly comfortable, and Yes, very comfortable.*

### 4.2 Participation in Meetings and Groups

- Do you have groups in your community?
- Are gender roles changing within the community?
- Are women taking leadership roles within the community?
- Do women participate in community meetings?
- Do they speak up during meetings?

**Response options:** *(commodity/crop e.g. milk, coffee, tea, etc.) Producer's group (including marketing groups), Water users' group, Forest users' group, Credit or micro finance group (including SACCOs/merry-go-rounds/ VSLAs), Mutual help or insurance group (including burial societies), Trade and business association, Civic groups (improving community) or charitable group (helping others), Local government (Nyumba Kumi), Religious group, Other women's group (only if it does not fit into one of the other categories) and Other (specify).*

- Are you an active member of this [GROUP insert from 4.1(a) above]?

**Response options:** *Yes/No*

- How much input do you have in making decisions in this [GROUP insert from 4.1(a) above]?

**Response options:** *No input, Input into very few decisions, Input into some decisions, Input into most decisions, Input into all decisions*

- Why are you not a member of this [GROUP insert from 4.1(a) above]?

**Response options:** *Not interested, No time, Unable to raise entrance fees, Unable to raise reoccurring fees, Group meeting location not convenient, Family dispute/unable to join, Not allowed because of sex, Not allowed because of other reason, Other, specify*

### 4.3 Membership of and roles in cooperatives

- Are women members of the dairy society?
- Do they present themselves for elections at the societies?
- Are the represented in the Boards?