

CLASSIFICATION
PROJECT EVALUATION SUMMARY (PES) - PART I

Report Symbol U-447

1. PROJECT TITLE Women in Development	2. PROJECT NUMBER 698-0388.15	3. MISSION/AID/W OFFICE USAID/Kenya
	4. EVALUATION NUMBER (Enter the number maintained by the reporting unit e.g., Country or AID/W Administrative Code, Fiscal Year, Serial No. beginning with No. 1 each FY) 615-84-04 <input checked="" type="checkbox"/> REGULAR EVALUATION <input type="checkbox"/> SPECIAL EVALUATION	

5. KEY PROJECT IMPLEMENTATION DATES			6. ESTIMATED PROJECT FUNDING	7. PERIOD COVERED BY EVALUATION	
A. First PRO-AG or Equivalent FY <u>80</u>	B. Final Obligation Expected FY <u> </u>	C. Final Input Delivery FY <u> </u>		A. Total \$ <u>300,000</u>	From (month/yr.) <u>1980</u>
			B. U.S. \$ <u>125,000</u>	Date of Evaluation Review <u>May, 1984</u>	

B. ACTION DECISIONS APPROVED BY MISSION OR AID/W OFFICE DIRECTOR

A. List decisions and/or unresolved issues; cite those items needing further study. (NOTE: Mission decisions which anticipate AID/W or regional office action should specify type of document, e.g., airgram, SPAR, PIO, which will present detailed request.)	B. NAME OF OFFICER RESPONSIBLE FOR ACTION	C. DATE ACTION TO BE COMPLETED
None		

9. INVENTORY OF DOCUMENTS TO BE REVISED PER ABOVE DECISIONS	10. ALTERNATIVE DECISIONS ON FUTURE OF PROJECT
<input type="checkbox"/> Project Paper <input type="checkbox"/> Implementation Plan e.g., CPI Network <input type="checkbox"/> Other (Specify) _____ <input type="checkbox"/> Financial Plan <input type="checkbox"/> PIO/T <input type="checkbox"/> Logical Framework <input type="checkbox"/> PIO/C <input type="checkbox"/> Other (Specify) _____ <input type="checkbox"/> Project Agreement <input type="checkbox"/> PIO/P	A. <input type="checkbox"/> Continue Project Without Change B. <input type="checkbox"/> Change Project Design and/or <input type="checkbox"/> Change Implementation Plan C. <input type="checkbox"/> Discontinue Project

11. PROJECT OFFICER AND HOST COUNTRY OR OTHER RANKING PARTICIPANTS AS APPROPRIATE (Names and Titles)	12. Mission/AID/W Office Director Approval
Drafted: PROG: Embajah <i>Emusajal</i> Clearance: PROG: JStepanek (draft) PRJ: EGreeley (draft)	Signature: <i>[Signature]</i> Typed Name: Barry Riley, A/Director Date: May 30, 1984

EXECUTIVE SUMMARY

Women in Development - PFP (OPG) 698-0388.15

USAID/Kenya provided a grant to Partnership for Productivity (PFP) to support a two-year program in Kenya to strengthen PFP capacity to serve women entrepreneurs and women's organizations with an emphasis on small business enterprises and organizational development. The objective of the grant was to address, in a cost-effective and potentially replicable way, the issue of how best to increase the economic productivity and independence of women entrepreneurs.

At the end of the two-year period, PFP is now in a strong position to serve women clients as a result of the Women in Development (WID) grant. Its major accomplishment has been in institutionalizing PFP's capacity to reach women. The staff have learned how to work through groups, and to identify many of the basic problems and needs of women related to income generation. There are now 11 women on the management and field staff and at least 25 women's groups with hundreds of members receiving intensive inputs. PFP has also contacted and made inputs to more than 50 groups. Considering that at the beginning of the grant PFP essentially had no systematic approach to reaching women, only one female field consultant, and very few women clients, this is a significant accomplishment.

Major problems encountered were 1) PFP did not obtain sufficient funding for the Rural Enterprise Extension Service (REES) thereby placing some limitation on the WID activities; 2) there was some difficulty and delay in recruiting qualified women field consultants.

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Women in Development - 10 Questions

- 1.. What constraint does this project attempt to overcome?

The project attempts to address the constraint that rural women entrepreneurs often encounter difficulties which are not necessarily shared by their male counterparts.

2. What technology does the project promote to relieve this constraint?

The project is providing funds for specific assistance activities to various women's organizations in Western Kenya and for the addition of a specific women's program to PfP's core activity of providing business management advise through the Rural Enterprise Extension Service (REES).

3. What technology does the project attempt to replace?

The intended beneficiaries now face their male counterparts singly on any issue against their businesses. The project proposes to help women form groups or organizations by increasing the participation of women in delivering services, and increasing the development resources specifically available to women.

4. Why do project planners believe that intended beneficiaries will adopt the proposed technology?

Approximately 19 percent of the households in Western Province are headed by women, polygamy and male migration leave many women with primary economic responsibility for their families.

5. What characteristics do intended beneficiaries exhibit that have relevance to their adopting the proposed technology?

Hundreds of women groups have registered with the Government Ministry of Culture and Social Services since the 1970. The project will work through these government registered groups which have indicated their interest in adopting new technologies.

6. What adoption rate has this project or previous projects achieved in transferring the proposed technology?

A number of PVO's in Kenya have been involved in organizing women in development projects. The rate is high, about 95% of this individual and group based clients are women.

7. Will the project set in motion forces that will induce further exploration of the constraint and improvements to the technological package proposed to overcome it?

The purpose of the project is to institutionalize the capability to enhance the role of women in the development process. Institutionalization has been achieved. The PfP Western Regional Manager and Agricultural Specialist are women, 7 field extension officers are women and the remainder have been trained in women's issues and strategies of groups organizing by the WID staff.

8. Do private input suppliers have an incentive to examine the constraint addressed by the project and come up with solutions?

To the extent that women will have increased their participation in the cash economy through production and sale of goods, they will increasingly become the subject of marketing efforts by private input suppliers.

9. What delivery system does the project employ to transfer the new technology to intended beneficiaries?

The project will provide training to the women local leaders and women field extension officers who in turn will train the women groups and organizations.

9. What training techniques does the project contemplate using to transfer the technology?

The extension agents will receive in-country training for the women and interaction between these agents and a number of women's organizations around Kenya.

II. EVALUATION METHODOLOGY

The PFP end-of-project evaluations for WID and LID were carried out in the context of a broader assesment of Kenyan NGOs involved in small enterprise assistance programs. Three researchers (two under contract to PFP and one under contract to AID) and one research assistant (under contract to PFP) gathered information on PFP in April and May of 1983 through review of PFP and AID project files, client records, PFP reports and documents, previous evaluations, and correspondence; interviews with PFP management and field staff; discussions with AID and Ford Foundation staff; visits to PFP's central headquarters in Nairobi and regional offices in Kakamega and Nyeri; a sample survey of 12 individual clients and 15 members of women's groups; visits and direct observation of client enterprises.

III. EXTERNAL FACTORS

Project Setting: The bulk of PFP activities are centered in Western Kenya, although in recent years there has been an expansion into Nyanza, Rift, and Central provinces as well. General economic conditions have been deteriorating in Kenya in recent years, characterized by a high inflation rate and currency devaluation. Western Kenya is one of the poorest regions in Kenya. The extremely high population growth rate has resulted in land fragmentation. According to the Integrated Rural Survey (1977) over 50 percent of small farm households in the province are under the poverty line. The population in the region is primarily rural-based. Maize, beans, cassava, oilseeds and cotton are the main crops.

Women in this region are engaged largely in subsistence production. Their options for off-farm income generation are extremely limited, as illustrated in Table 1. Trading maize and beans, handicraft production, fishing, selling vegetables, and agricultural labor are the major options. Cash generated from these activities generally supplements their subsistence production.

Approximately 19 percent of the households in the Western province are headed by women. This is slightly fewer than many other provinces in Kenya, but polygamy and male migration leave many women with primary economic responsibility for their families.

Table 1

Percentage Distribution of Small Farm Population
Over 17 Years by Off-Farm Employment and Sex

	<u>Total for Kenya</u>			<u>Western Province</u>		
	Male	Female	Total	Male	Female	Total
None	78.81	97.51	89.07	73.31	97.39	86.28
Operate another holding	0.62	0.42	0.51	1.65	0.65	1.11
Labor on another holding	2.41	0.28	1.24	2.33	-0-	1.08
Other rural work	6.83	0.49	3.35	3.59	0.28	1.81
Teaching/government employment	4.52	0.98	2.58	9.44	1.67	5.26
Urban employment	6.71	0.31	3.20	9.67	-0-	4.47
Other	0.11	0.01	0.05	0.00	-0-	-0-

Source: Kenya Central Bureau of Statistics, 1977. Integrated Rural Survey, 1974-75 Basic Report.
March, Table 5.7.

The Government Ministry of Culture and Social Affairs has been involved in organizing women's groups since the 1970s. Hundreds of groups have been registered and grant support has been provided to some. However, resources and other inputs for the groups have been limited. PFP has been working primarily through these government registered groups. The government approach of providing grant assistance has made PFP's efforts to promote income generation through loans a challenge because many groups anticipate grants.

A number of PVOs in Kenya have been involved in organizing women in development projects, including Mandeleo Ya Wanawake, NCCK, Tototo Home Industries, and others. Several organize income generation projects through rural women's groups, like PFP. Of these groups, PFP has the widest coverage in the Western and Central provinces. Although there has been some exchange of information, all groups could benefit by more frequent interchange and discussion on common problems and lessons, and new ideas.

PFP's Law in Development (LID) project is a unique effort. As a new and experimental approach, there have been limited governmental or other supports upon which to draw. Moreover, other PVO and government development and income generation programs are not backed by legal support services, despite the needs of the rural poor in this area. No other organization is involved in this type of program.

Institutional Setting: PFP has been through a period of institutional transition in recent years which has effected all of its programs and projects. The major changes have been:

- 1) Kenyanization of the staff. PFP was managed primarily by expatriates until 1979 when the shift was made to management and control by local Kenyans. This change has been somewhat disruptive in that it has taken time for the new management to learn and develop on-the-job planning and administrative skills specific to PFP's programs. It also has taken time for the new managers to develop relations with donors. In addition to this, the General Manager position turned over in early 1983 with the transfer of the former general manager to PFP Zimbabwe. PFP's Western regional manager assumed his position; the Women in Development project advisor filled his position, leaving the WID position vacant.

- 2) Since 1980, PfP has expanded in three directions all at once. First, it has expanded functionally to emphasize a broader community-based approach to enterprise development. The process of hiring and training staff to plan and carry out these new and diverse functions necessarily is time consuming and challenging, particularly with a shift in management at the same time. Second, PfP has expanded the number of clients, primarily by working through women's groups. The number of clients served has gone from around 200 to over 3,000 since 1980. The staff has had to learn new techniques for working with groups with this shift. Moreover, almost all of the new clients have been women. Given the specific economic needs of women, this also requires different approaches and inputs. Third, PfP has expanded geographically. In its attempt to become a national level program, since 1980 PfP has expanded its activities beyond the Western and Nyanza provinces to include the Rift and Central provinces. This has required an expansion and wider dispersal of field staff, and a corresponding increase in managerial and administrative responsibilities. Maintaining good communication among the staff has been a challenge.
- 3) Funding constraints also have had a significant effect on PfP's programs. The OPG from AID for the REES project ran out in 1980 and was not renewed. Thus, during the period of the WID and LID grants, PfP has not had core funding for REES, even though the LID and WID projects were designed to build on the REES core (see Table 2 for PfP income sources). Out of necessity, WID and LID resources have been used to support the REES staff and overhead costs. The main constraints have been a diversion of resources earmarked for the WID and LID activities to cover staff and overhead costs, and a shoestring budget for REES activities (see INPUT sections for further discussion).

It is within this general context that the WID and LID projects have operated since 1980. Each project is discussed separately in the next two sections of the report.

Table 2

PfP Income by Source: 1981-1982

Total Income Kshs. 2,953,778

Percent Breakdown by Source

← Ford Foundation (Women)	22.1%
USAID (Women)	19.4%
USAID (Law)	18.7%
IBM	18.6%
Bread for the World (IRT)	12.0%
United Methodists	3.0%
Dienste In Urbersee	2.1%
← NCKK	1.7%
ITIS	1.0%
Other Income	1.3%

Source: PfP records.

IV. PfP's WOMEN IN DEVELOPMENT PROJECT

A. INPUTS

Donor inputs to PfP's Women in Development Project have included financial support and evaluations of PfP by a number of individuals since 1980 when the grant began.

1. Financial inputs: The WID budget is \$250,000 over two years, including \$125,000 from the Ford Foundation and \$125,000 from USAID. The grant was to cover the period between June 1, 1981 and May 31, 1983. The funds were earmarked for salaries and benefits, transportation, administrative costs, a development fund, and miscellaneous support activities (Table 3). PfP records show that by September of 1982, most of the AID funds had been drawn down. According to PfP's accountant, the Ford Foundation funds were being used for the expenses incurred after September 1982.

Table 3 shows expenditures PfP has billed to AID for the WID project. Review of these figures indicates:

- °Transfer of funds across line items has exceeded the ten percent allowed by AID in all but one category.
- °Expenses have far exceeded the budgeted AID amounts in the following categories: Salaries and benefits (the largest absolute amount), postage and telephone, stationary and printing, and per diem and meals;
- °Over-expenditures in the eight categories in Table 3 have been largely at the expense of the development fund;
- °The lack of development fund resources has severely limited the field staff in their ability to develop projects with women's groups. Resources in the form of cash loans have been available to only three groups (average loan size is less than Kshs. 10,000), and in the form of in-kind loans of agricultural inputs to 14 groups (worth less than Kshs. 1,000 on the average). Lack of resources for project development and loans were the most frequently mentioned constraints by the field staff interviewed.
- °As mentioned earlier, the primary reason for over-expenditure of WID funds for salaries and benefits is that core funding for REES was lacking during the period of the WID grant.
- °Ford Foundation and AID have different reporting formats for accounts and PfP didn't have available breakdowns of program expenditures by donor account, although figures were available on

Table 3

Summary Financial Report to USAID for PFP WID Project
as of September 1982

Expense Items	Expense Budget	Cumulative Expense Billed To AID	Percent Over or Under Budget
Salaries & benefits	271,100	477,086	+ 76%
Office costs	141,860	121,277	- 15%
Vehicle Acquisition	199,600	165,000	- 17%
Vehicle fuel and maintenance	131,240	173,082	+ 32%
Public transport	19,960	20,398	+ 2%
Bicycle costs	34,870	6,138	- 82%
Postage and telephone	29,940	58,921	+ 97%
Bank charges	5,990	2,305	- 62%
Professional fees	7,485	9,968	+ 33%
Stationery and printing	10,880	19,383	+ 78%
Insurance	19,960	27,889	+ 40%
Per diem and meals	9,980	33,767	+238%
Development fund	299,400	60,997	- 80%
Miscellaneous	65,235	13,582	- 79%
Research and evaluation	Ford Funding		
Training and books	Ford Funding		
Guest expense	Ford Funding		
TOTAL	1,247,500	1,189,793	- 4%

AID expenditures by line item. This indicates administrative and management problems within PFP.

2. Evaluations: Since 1980, there have been at least eight evaluations of PFP by 13 representatives of both USAID and the Ford Foundation (including the present evaluation team). While these evaluations have raised a number of important issues and have made constructive recommendations, they have not always been as useful as they could have been for several reasons:
- (i) the timing of the evaluations has not always been appropriate. Some have taken place before activities were really developed to the point of being evaluated;
 - (ii) they have been too frequent;
 - (iii) the evaluators have not always been able to spend enough time with the staff and clients;
 - (iv) the evaluators and/or their methodologies have not been consistent. Repeat visits by some of the same people could perhaps have been more useful than new people each time.
 - (v) the assessments and recommendations made by the evaluations have not always been communicated to those responsible for implementing the project. Given the time spent by the staff during these evaluations, their expressed interest in constructive feedback, and the potential benefits of responding to the many useful recommendations, this has been perhaps the most serious shortcoming.

B. OUTPUTS

The expected outputs of PFP's WID project are listed below followed by a point-by-point discussion of the actual progress made toward achievement of these targets.

1. One new senior woman coordinator will be hired, oriented and placed. PFP hired a well qualified and committed woman with a degree in business administration to fill this position at the start of the project. She worked as the WID project advisor until March of 1983 when she was appointed the Western Regional Manager for PFP. Since then she has played a dual role, overseeing both positions. At this time, another staff person is needed to fill the WID coordinator slot. However, according to the General Manager, uncertainty with regard to future funding for the project has precluded hiring a new

person.

2. Concept orientation in WID work will be given to one senior woman supervisor. The WID coordinator (rather than a supervisor) participated in a training course for women in Mombasa and visited a number of women's organizations around Kenya. This training was found to be quite useful.
3. Two women typists were hired -- one in Kakamega and one in the Nairobi office.
4. Fifteen women REES consultants will be recruited and trained in extension work generally, with particular attention to WID. This objective has been partially met. As of April 1983, six new women REES consultants had been hired. There was one woman consultant previously, making a total of seven. In addition, one woman agricultural specialist was hired to supervise the agriculture extension projects with women's groups. The women were not all hired at once, but over time. Their backgrounds are in social work, home economics, agriculture, and accounting. It has been a challenge to recruit qualified women for these jobs. PFP decided to utilize male consultants already on staff for the other slots. This was thought to be a better use of existing resources given the lack of core funding for REES. It would have been very difficult to lay off older male consultants at the same time as hiring new women. Fewer women consultants has affected the quality and intensity of inputs to women's groups. The men by and large are sensitive to women's concerns, but women clearly are at an advantage in organizing them. The objective of training and placing five women consultants with other organizations has not been met.
5. A draft directory of women-oriented organizations will be written up. As of April 1983, information had been collected for the directory, but not written up. According to the staff, PFP has had contact with Mandeleo ya Wanawake, the Women's Bureau, the NCKK and the Ministry of Social Services in conjunction with putting together the directory.
6. Thirty women's groups in the Western region will come together and

work on at least one joint venture. Leaders of over 30 women's groups were brought together in the spring of 1982 for a leadership training seminar in Kakamega, thereby meeting this target. Future collaboration in other economic and/or non-economic activities of groups ~~located near each other would be quite useful~~ as an outgrowth of this meeting.

7. At least ten PFP management staff and ten on-board REES consultants will be exposed to WID sensitivity sessions. Almost all of the PFP staff interviewed had a good idea of the needs of women clients. Staff training sessions in the fall of 1981 and the winter of 1982 contributed to developing this sensitivity. In addition, sensitivity to women's issues develops in an ongoing manner as the staff learn to organize and work with women's groups.
8. Materials will be collected to facilitate an evaluation of the program. This target was not met. No systematic client or institutional level data was collected.
9. PfP will give intensive REES services to at least twenty-five groups of women entrepreneurs (e.g. cooperatives, village associations, Village Polytechnics, etc.). PFP works with 91 women's groups in total with over 3,000 members. However, intensive inputs have been directed to between 20 and 30. Approximately 30 women's group leaders are being trained in bookkeeping. This enables them to keep records of group dues, income and expenses of the income generation projects (where they exist); and grants received from the Ministry of Social Services (where they exist). In addition, 17 women's groups have received small loans (cash and in-kind) from PFP to support agricultural demonstration and other income generation projects.

The staff also provides a range of related services to the groups including:

- ° advice on developing off-farm income generating activities;
- ° home economics and family life demonstrations and talks;
- ° legal services in drafting group constitutions and loan agreements

- ° provision of agricultural inputs for agricultural demonstrations;
- ° tree nursery demonstrations.

10. At least one hundred individual entrepreneurs will be given REES training. This target has not been fully met, as PFP has focused more on reaching women through groups. PFP has 45 individual women clients, primarily in retail trades. Women comprise 27 percent of the total individual clients. In 1976, 23 percent of PFP's clients were women (according to the annual report), which suggests limited progress in this area.
11. Negotiations and funding proposals will be developed with three donor agencies to institutionalize the WID component. This target has not been met. One proposal was submitted to the national women's bureau, but so far there has been no response.
12. Materials and curriculum will be designed in draft form for conducting WID sensitivity sessions with other groups. The materials for this draft design are integrated throughout other reports which have been written on WID. As of April 1983, PFP was in the process of drawing together these materials.
13. Replicable models and methodologies will have been evolved and tested for working developmentally with women. The REES model has been useful particularly in working with clients who have established businesses. However, for groups involved in establishing new "income generation" projects as opposed to "small businesses," REES by itself is not a sufficient input. Its greatest relevance appears to be working with established individual entrepreneurs rather than new income generation schemes. A consistent and replicable model, as yet, has not emerged from PFP's work with women.
14. Two designers will have been hired, trained, and placed. This target has not been met. The general sense of staff and observers is that more supervisory level staff with technical skills in agricultural, marketing, and credit would be most useful.

C. PURPOSE

As stated in the grant agreement, the purpose of the WID grant was

to permit PFP to fund specific assistance activities to various women's organizations in Western Kenya and to institutionalize within PFP the capacity to enhance the role of women in the development process. The project was intended to permit PFP to serve women clients more extensively and effectively under its ongoing REES program; promote and serve the interests of women's organizations; and stimulate awareness of methods for enhancing women's role in the rural development process. The objective is to increase the economic productivity and independence of women entrepreneurs through:

- (i) a group or organizational approach which addresses the gender-specific problems of rural women entrepreneurs (e.g. husband's control over credit resources; dual responsibilities of home and business; limited responsiveness to women by government and private decision-makers; harassment of women open-air vendors).
- (ii) increased and expanded attention to working with individual women entrepreneurs through REES.

Analysis: Overall, PFP has been effective in meeting the purpose of the project. The project has been strong in developing an institutional capacity to serve women clients and extending outreach to women's groups. However, the objective of reaching more individual women clients has not been met as successfully. Further discussion of these points follows below.

1. PFP has greatly improved its institutional capacity to serve women clients. The staff has developed a capacity to serve women clients more effectively since the project began. Good women have been brought into staff positions -- four women in management and supervisory positions and seven women in field-level positions. This has greatly enhanced PFP's outreach to women clients. Male staff members verbalize a good understanding of women's issues, although in some cases it is still easier for them to work with men. This in part relates to the male field consultants inexperience of working through groups, and their existing skills in working with individual clients. Group work requires the development of new skills. Both the men and women staff are learning, but it is a challenge. Establishing this institutional capacity has taken longer than originally anticipated. This fact, combined with the failure to establish a development fund to directly support income generation activities has resulted in less than anticipated progress in organizing

group economic activities. However, with the present infrastructure and outreach of PFP's women's project, there is a good potential for establishing off-farm income generation projects for women in the future. This effort would, however, require more technical assistance in identifying products or services for which there is local demand, marketing, and availability of credit. Upgrading in these areas would greatly assist PFP in organizing income generating projects for women.

2. PfP has greatly extended its outreach to women clients by working through groups. PFP works with a total of ninety women's groups with over 3,000 members. However, a smaller number of groups and women have received intensive inputs -- somewhere around 20 groups with over 400 members have received a full range of inputs from credit to management assistance to legal education to family life lectures. By itself, the latter is an important achievement and a vast improvement from previous years. There has been less headway in reaching individual women entrepreneurs due to the amount of staff time work with individuals requires, the limited number of women field consultants with an accounting background, and the relatively small number of women-run established businesses with a level of assets that would justify individual business management assistance (REES).
3. PfP's methodology for working with women's groups had not been consistent. The approach varies according to the level of development of the group, the staff person, and the needs and resources of the group. PFP's basic approach is to work with established women's groups registered with the government rather than starting from scratch in organizing. According to the staff, these groups are at various stages of development. PFP field consultants work most directly with the existing group leaders. The personality of the staff and the leaders affect the quality and intensity of inputs to the group as a whole (agricultural demonstrations are the most typical group activities promoted by PFP). In some cases, group members do not have a clear understanding of the group activities
 Totoo Home Industries in Mombasa has

a more structured approach to working with groups and involving all group members (they use a "group actualization" methodology). Exchange of information between PFP and Tototo would probably be useful.

4. PfP has had limited success in expanding the outreach of REES to serve more individual women entrepreneurs. This relates to the reasons listed in point two above, but also to the lack of funding for REES during the period of the WID grant. As a result, there have been fewer women on the field staff and more of an emphasis on group work.

D. GOAL

The overall goal of PFP/Kenya is to assist in Kenya's economic development by allowing people to release their creative productive potential in an economic setting. The approach is to promote education in management of businesses and other productive activities and other areas of community development which support enterprise growth.

The basic approach of most Kenyan PVOs providing assistance to the informal sector is very similar -- namely, a mix of social and economic inputs that support enterprise development. However, PFP's program is distinct from other PVOs in a few ways:

1. The original approach of PFP was more economic than social in orientation. Most clients before the WID program started were men. Other PVOs have had more of a social orientation to begin with, and as a result involved more women originally. While these PVOs are trying to focus more on specific economic inputs, as opposed to a more social approach, PFP is coming from the opposite direction, with an emphasis on broader community and family needs.
2. PFP has made much more of a conscious effort to involve women on the staff and as clients. It has been a challenge to shift the institution to serve women, but good progress is being made.

It is still quite early to tell how effective PFP is in getting women to release their "creative potential in an economic setting" due to the short time the income generating projects have been in operation and their very small scale. This is not to say, however, that an approach that starts

small and slowly can not be effective in the long run.

E. IMPACT ON SUBSISTANCE

A common observation is that very poor people typically draw away increased income from their businesses and income generation activities for personal consumption. As a result, these enterprises and activities do not show growth per se; however, the standard of living of participants improves.

Productivity-oriented programs are often evaluated in terms of their impact on the level of enterprise assets, sales, profits, income, and other economic criteria. Many African entrepreneurs, however, are involved in a combination of subsistence and cash production. Unfortunately, the above evaluative criteria relate to cash but not subsistence production. The question becomes how to evaluate the impact of programs like PFP's on subsistence production. This is particularly relevant to rural Kenyan women workers because over 90 percent are involved primarily in subsistence production (see Table 1).

It is perhaps useful to start by making a distinction between "small business development" and "income generation." The former most often implies development of a full time business operation with a level of profitability that can fully support the operator and/or his or her family. Familiarity with markets and the economic environment is required. Small business development generally requires a greater level of prior involvement in and information on the cash economy.

Income generation is typically an economic activity that supplements subsistence production, and involves people who previously have not been engaged in cash production. It offers women and men the opportunity to learn skills required to be involved in cash production. Given their limited exposure to the cash economy, "income generation" is often a more relevant concept to most rural Kenyan women than "small business development." Income generation, however, can be seen on a continuum which eventually leads to their wider involvement in small businesses.

Current measurement techniques and evaluation criteria often overlook the impact of both income generation and business development programs on subsistence production. The current state of the art in terms of measuring non-market production is to study household consumption patterns and time use. Given the complex relationships between the market and non-market economies, this is quite an expensive and sophisticated approach. However, this information can be extremely useful to development planners. Investment in action oriented micro-level studies of household consumption patterns and time use could greatly enhance our understanding of the impact of income generation and enterprise development on the overall standard of living in rural areas. Moreover, once such an understanding of these dynamics is gained, this information can be used to develop cost-effective evaluation criteria for future use.

The basic framework for such a study could include:

1. selection of a small sample of households with members involved in productivity oriented programs;
2. a survey of all household members on a quarterly basis over at least one year;
3. collection of background data on socio-economic characteristics and employment of all household members;
4. collection of information on their level of involvement in PfP programs (including a specific description of the inputs received and their timing);
5. collection of time use data on all household members (day-before recall method of measuring time use is recommended for accuracy).
— Main categories can include: market activities, non-market activities, and leisure. The survey could also record spatial patterns of time use, which potentially has a number of implications for program planning.
6. collection of information on consumption patterns of all household members.

Analysis of this data could yield information on changes in time use, consumption, income, and employment patterns and the relationship of these changes to programatic inputs.

A study of this type would be time consuming and relatively expensive and require skilled researchers. However, the current level of information and understanding of the dynamics and impact of programs like PFP's at the household level is minimal. With increasing donor interest in this area, the potential benefits of such a study are great for planning more effective and relevant income generation and enterprise development projects for the rural poor -- particularly for rural women.

F. BENEFICIARIES

The primary beneficiaries of the WID project are the women's group members who have been involved in PFP activities. PFP's 22 field consultants (7 women and 15 men) work with 91 women's groups with over 3000 members. A core of about 20 groups with approximately 500 members have been most involved in PFP WID activities. These groups receive PFP assistance in:

- o drawing up legal constitutions;
- o identifying on- and off-farm income generation projects;
- o implementing the projects;
- o legal education;
- o family life and home economic demonstrations;
- o bookkeeping education.

In addition, PFP has 45 individual women clients who receive training in bookkeeping and business management (see Table 4).

1. Background of PFP's group clients. A majority of PFP clients are group members (totaling 3,455), most of whom are women (98 percent). Summary data on all group clients is unavailable. However, based on a community survey which was administered to 24 groups in 1982^{1/} and information on particular groups from PFP files, the following characteristics emerge:

^{1/}May, Nicky, Community Survey Questionnaire: Report on Findings, PFP mimeo, 1982.

Table 4
PfP Clients: 1983

	WOMEN	MEN	TOTAL
TOTAL FOR KENYA			
Groups	91	2	93
No. Members in Groups	3,391	164	3,455
Individual Clients	45	120	165
TOTAL	3,436	284	3,620
Western Region			
Groups	58	2	60
No. Members in Groups	2,401	164	2,465
Individual Clients	35	70	105
TOTAL	2,436	234	2,570
Central Region			
Groups	33	-0-	33
No. Members in Groups	990	-0-	990
Individual Clients	10	-50	60
TOTAL	1,000	50	1,050

Source: PfP records.

- o Average age of women group members is over 40. According to staff, older women participate more actively because of more time and freedom, greater need for school fees for children, and greater need, particularly among widows, for a social support group.
- o ~~Almost 25 percent of group members are widows, second wives or have absent or unemployed husbands. In some groups, this percent is higher.~~
- o Family income of group members varies widely, ranging from a reported Kshs. 20 to Kshs. 2,000 per month. Husbands variously control the income. If they work away from home, most send at least some remittances (usually from Kshs. 50 to Kshs. 100 per month, although some send more).
- o Almost all group members depend in part on subsistence agriculture for survival. Women typically spend six to eight hours per day working on the land.
- o Women's options for generating cash income are limited. Women surveyed report their options to be agricultural labor, picking cotton or tea, teaching, selling charcoal, selling grains or teaching.
- o With regard to time use, group members spend a disproportionate amount of time fetching water and gathering fuel wood (they travel from one-half to six kilometers to the sources).

2. Background of PFP individual clients. Information broken down by sex on PFP's individual clients is not available. However, a sample survey of clients shows that PFP has a total of 165 individual clients. Approximately three-fourths are men and one-fourth women. No systematic information is available from PFP records. However, a 10 percent sample survey of individual clients in the Western Region shows that:

- o A majority are aged 40 and above; one-third are less than 39, one-third between 40 and 50, and one-third over 50.
- o Most clients have a primary education, but few (17 percent) have a secondary education.
- o Economic status (based on an indicator which measures access to land, assets and other resources, and employment of other family members) is low for one-third and average for the rest.
- o Half the male respondents had two wives, and half the female respondents shared their husband with another woman.

- o One-third of the clients have four or less children; one-quarter have five to nine children; and a little less than half had ten or more children. Two-thirds have one or more children in secondary school and spend considerable sums on school fees.

With regard to enterprise characteristics, 75 percent of PFP clients are retailers and 25 percent are producers. Enterprises typically are located in small, rural market towns. Average gross monthly sales range from an estimated Kshs. 5,000 to Kshs. 10,000 per month (about \$400 to \$800). Inventories generally range from Kshs. 3,000 to Kshs. 15,000 per m (about \$250 to \$1200). Most businesses have under five employees and many are operated by family members. A majority of PFP's individual clients use credit in their businesses. A few have small loans directly from PFP (Kshs. 500 to Kshs. 10,000 or about \$40 to \$800). Others have ICDC loans ranging in size from Kshs. 20,000 (about \$1600) to Kshs. 50,000 (about \$4000). Incomes of the clients interviewed are as follows:

Table 5

Gross and Net Monthly Incomes for
Sample of PFP Individual Clients, 1983.

Gross Income Per Month (Kshs.)	Percent Respondents (n=12)	Net Income Per Month (Kshs.)	Percent Respondents (n=12)
Up to 4,999/=	25%	Up to 999/=	25%
5,000- 9,999/=	17%	999-1,499/=	8%
10,000-14,999/=	17%	1,500-1,999/=	50%
15,000-19,999/=	17%	2,000/and over	8%
20,000/and over	25%	not sure	8%

G. PROJECT IMPACTS

PFP's WID project has impacted clients in the following areas:

1. Economic impacts. Systematic base-line or time series data on client income is unavailable. However, staff estimate that incomes of women's group members have increased about Kshs. 5 per day for those involved in income generating activities (approximately 400 women). Because group projects

for the most part are new income generating schemes, it will take time to measure the sustainable income benefits.

2. Impacts on credit utilization. Seventeen women's groups have received PfP loans ranging in size from Kshs. 400 to Kshs. 10,000. Staff report no re-payment problems on these loans to date. The loans are used for agricultural inputs, poultry, a fishing boat, and working capital for trade.

Most women's groups, including those without loans, have their own fund which members pay regular dues to support. This fund is used on a revolving basis by members for group activities and projects, or by individual members in times of need on a loan basis. Participation of members in this revolving fund is a step in the direction of credit utilization.

All of the women's groups have opened bank accounts and make regular deposits and withdrawals. This also is a step towards credit utilization.

3. Impact on marketing and raw material purchases. PfP field consultants assist women's groups in purchasing agricultural inputs. Staff upgrading is needed, particularly in the area of marketing.

4. Impact on employment. No systematic data exist on the relationship between PfP inputs and employment generation. As mentioned earlier, the employment impact of women's group income generating activities is particularly difficult to assess due to women's primary involvement in subsistence agriculture ~~and the group nature of the activities.~~ It is clear, however, that rural families have an increasing need for cash income. We also know that the responsibility for generating this income often falls on women due to male migration and polygamy. Unfortunately, there are limited options for generating income in rural areas and even fewer options for women.

PfP initiates activities for women with the purpose of supplementing subsistence production. This brings many women group members into the cash economy for the first time and provides them small amounts of cash income. An estimated 400 women benefit in this way. Because the groups are so large, the impacts are somewhat diffuse. Larger and more direct employment impacts could perhaps be realized by emphasizing group enterprise development among small sub-groups.

5. Social impacts. PFP's work with women's groups has had perhaps the greatest social impacts. A majority of members are older women, 40 and above, many without husbands. Group membership offers them prestige and a sense of belonging and an opportunity to come together, socialize, share their common problems as women, ease off their frustrations and tensions, and benefit from a social support function. Groups also provide an institutional mechanism to mobilize and channel resources at the local level. Through participation in the groups, some members develop organizational and decision-making skills.

6. Impacts on institutional development. PFP has gone through a recent period of rapid growth, functionally and geographically, and is still in a period of consolidating and focusing its efforts. Building staff competency in new areas (such as organizing women's income generating activities and providing legal education) has taken time.

PfP has made an important shift in broadening its impacts by working through women's groups. It is a cost-effective way of reaching larger numbers of clients. However, staff upgrading is needed in technical business management areas (e.g., marketing) and in identifying and implementing viable income generating activities.

The broader focus of PFP in recent years has sensitized the field officers to social needs beyond technical advice. Social supports are important for small enterprise development; however, technical inputs remain a core need. In some cases, particularly with women's groups, there has not been enough emphasis on technical inputs by PFP.

Motivation of the field staff has markedly improved with the recent promotion of several men FEOs to assistant supervisory positions. A recent policy shift opened up these slots to people without university degrees. These are the first promotion opportunities field level staff have had.

There have been some communication problems between the headquarters in Nairobi and the regional offices. Most of the decisions regarding policies and allocation of resources are made in Nairobi without the full participation or understanding of the regional staff. Steps towards improvement in this area have been made in recent months.

Another problem is that over the years PfP has tended to shift the focus of some of its work in response to donor interests rather than to the most important needs in enterprise assistance. Greater donor flexibility is needed.

PfP institutionally has a strong system in delivering bookkeeping and business management assistance to individual clients. Upgrading is needed in the areas of marketing and delivering technical and management assistance to group income generating activities.

H. UNPLANNED EFFECTS

Several unplanned factors have somewhat influenced the WID project. First was PfP's lack of success in obtaining funding for the REES project. As mentioned earlier, this has placed some limitations on the WID activities. Second, was that a few of the women's group leaders had their own agenda and did not always work in the interest of the entire group. And third, was the difficulty PfP has had in recruiting qualified women field consultants.

I. LESSONS

1. A women-specific approach to promoting income generation is necessary for addressing the needs of rural women in Kenya. Given the different economic roles of men and women -- in particular women's central role in subsistence production and limited exposure to the cash economy -- the approach of organizing new income generating activities through groups (as opposed to providing business management assistance to existing enterprises) is effective

in meeting women's needs. Cash generated through these activities supplements their subsistence production.

2. Working with women's groups requires different approaches and skills than working with individual enterprises. Important elements to successful group work are strong and committed local leaders, women field extension officers, and staff training in approaches to involving all members in group activities and decisions. Organizational and community development skills are necessary.

3. The time frame of PFP's WID project was overly ambitious. It took at least a year to hire new women management and field staff, provide training to both new and old staff, establish management and administrative systems to operate the project, and plan a strategy for reaching women. Implementation of this new activity has been an ongoing learning process.

4. Creating false expectations among clients can destroy a project. Staff should be realistic about the amount of time it takes to get a project off the ground and the resources which are available to the group.

5. A narrower focus in terms of objectives of the project is needed. The original objectives were quite broad -- which was appropriate given PFP's limited previous experience in organizing women's groups. The experience of the past two years puts PFP in a good position to narrow and focus the objectives of the project.

6. Too many visitors can interfere with project work. PFP had 88 visitors on 37 different days over the past year. Contact with outsiders, while important, has diminishing returns after a certain point.

7. An integrated approach to enterprise development is important. However, a core need is for strengthening specific inputs which lead to the creation of viable income generating activities for women. As mentioned earlier, upgrading in the areas of marketing, and identifying local demand for goods and services is needed.

8. A shift from dependence on grant support to loans is a difficult transition for clients to make. Government programs for women's groups provide grant support. Thus, many groups expect grants rather than loans from PFP. PFP has wisely taken a slow approach of starting with very small loans with its groups, to ensure that they understand the obligations and responsibilities of taking loans before borrowing on a larger scale. The repayment record of these loans is excellent.

9. Rapid expansion in several directions at once, particularly when concurrent with a cut back in funding, can "dilute" the impacts and direction of a program.

10. Communication barriers between the main office and the field offices, particularly with regard to information on availability of resources for project development, can interfere with project implementation and the motivation and morale of field staff. Moreover, lack of information on what is happening in the field can inhibit development of projects appropriate to local needs by central staff.

11. Women technical experts at supervisory level are a critical link in project implementation.

J. SUMMARY AND RECOMMENDATIONS

PFP is now in a strong position to serve women clients as a result of the WID grant. Its major accomplishment has been in institutionalizing PFP's capacity to reach women. Over the past two years, the staff has learned how to work through groups, and to identify many of the basic problems and needs of women related to income generation. There are now 11 women on the management and field staff and at least 25 women's groups with hundreds of members receiving intensive inputs. Moreover, PFP has contacted and made inputs to more than 50 groups. Considering that at the beginning of the grant PFP essentially had no systematic approach to reaching women, only one female field consultant, and very few women clients, this is a significant accomplishment. Through the experience of the past two years the staff is now more aware of the needs of women clients and thus in a better position to focus the goals

of the program in response to these needs. It is our recommendation that AID and Ford continue to support PFP's WID project. Along with continued support, we offer the following recommendations on project planning and institutional development:

1. Focus objectives and strategies on delivering a clearly defined set of inputs related to promoting off-farm income generation activities.

PFP should maintain its sensitivity to broader community needs and where appropriate integrate economic with other social inputs. But programs should emphasize delivery of economic services as this is a core need of clients which is not being met by any other institution.

2. Upgrade women field consultants in technical areas related to identifying and implementing income generation and marketing activities.

3. Increase the number of technically qualified women on the staff to work as field supervisors. The agricultural specialist currently plays an extremely important and relevant role. Women with experience in marketing and credit in similar field supervisory positions would greatly enhance the WID program.

4. Establish revolving loan funds for women's group clients. Encourage groups to contribute a portion of the fund through dues to create a sense of ownership and increase the resource base.

5. Experiment with developing off-farm income generation projects with smaller size groups or sub-units within present groups. The large number of members in most present groups (up to 60) makes full participation in the projects difficult, if not impossible.

6. Identify more clearly the line functions of the field staff in terms of economic/technical functions.

7. Emphasize marketing and analysis of local demand for goods and services to identify viable income generating activities.

8. Establish more realistic time frames in implementation, especially in initiating new activities.

9. Improve strategic planning with regard to the timing of resource inputs. Field staff need a better sense of the actual resources available -- in terms of both amounts and timing -- to effectively carry out their work.

10. Increase the number of women field consultants.

11. Hold regular meetings of women staff members to exchange experiences, problems, and ideas on WID activities. Without a forum for interacting with other women on the staff, the field worker can become isolated. (This is also true for men, who should also meet regularly.)

12. Improve communication between the Nairobi and regional offices. More autonomy and information on availability of resources at the field level will allow for better project planning and will help to avoid creating false expectations among women's groups.

13. Coordinate and exchange information with other PVOs promoting community based production-oriented programs for women.

14. Establish systematic evaluation and monitoring systems and use them.

15. Cut back on the number of visitors.

16. Donors should attempt to develop a more consistent policy concerning the programatic emphasis of their support. Donor technical staff also should communicate at intervals with project implmentors, especially during the initial stages of new projects, to identify and assist with any major problems.. being encountered.

Another recommendation is that donors reduce the frequency of outside evaluations.