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USAID/K Mission Gender Analysis

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I. Introduction

With the Percy Amendment to the Foreign Assistance Act (1973), one of the important ingredients of United States policy for development co-operation has been to further improvements in the living conditions of women in developing countries. In 1982, AID published a policy paper on Women in Development. In part, the paper argues that gender roles constitute a key variable in the socio-economic condition in any country--one that can be decisive in the success or failure of development plans. The implementation of AID's WID policy therefore rests with all AID offices and programs at all levels.

Fifteen years after the Percy Amendment, there are still questions as to whether gender issues are taken sericusly, whether at project design level women's issues are considered, and whether and to what extent women benefit from AID projects.

The purpose of the consultancy reported herein was to gain better insight into the functioning of AID assistance to Kenya in relation to gender issues. The consultancy was undertaken at the request of USAID/Kenya. Its mandate was to conduct a gender analysis which would be utilized to review on-going projects, and to structure future USAID/" project and program design and review activities. The main aim of the consultancy was therefore to examine ideas, issues and constraints, and come up with strategies for increasing women's participation in mainstream USAID development activities in Kenya.

II. Gender Issues in Kenyan Rural Development

Introduction

The key factor in Kenyan development is human resources. Studies have shown that it is the people who ultimately determine the character and pace of the nation's socio-economic development. Over half of Kenya's population is women. These women are involved in all phases of agriculture, petty trade, smallscale enterprises, and public service, as well as in managing families and carrying out domestic duties. Despite guarantees in the Kenya Constitution, women are not provided with equal opportunities. This inequality stems from the historical development of Kenya as well as certain issues that affect the participation of women in social and economic life. Some of these issues are discussed below.

A. Division of labor and gender role complementarity

Although in Western society gender roles are increasingly interchangeable, a division of labor based on sex is still the norm in Kenyan society. This division of labor allocates the responsibility for household food production to women. It is estimated in a number of studies (Bahemuka 1985, Barnes and Werner 1982, Fleuret 1987, Hanger and Moris 1973, Krystall et al. 1984, Monsted 1987, Pala 1979, Staudt 1985) that women provide

70% or more of all agricultural labor in Kenya, including substantial roles in the production of commercial crops as well as food for domestic consumption and sale. Women also have the major responsibility for domestic activities such as water and fuel collection, child care, and food processing and preparation. The responsibilities assigned to men may include commercial crop production, herding of domestic animals, land clearance and preparation, and wage-earning. Men and women in rural Kenya carry out activities which are largely mutually exclusive; although a few tasks may be performed by either sex, work is not done jointly. The distortion of existing intra-household task allocation processes through male labor migration, intensive commercial production, and other innovations has increasingly redirected female labor to assume additional burdens.

B. Female-headed households

In the rural Kenyan context, the household as a residential unit with common economic and property interests is the principal unit of analysis and reference. It is the basic unit of production, distribution and consumption. While most households are managed by adult males, households headed by women are becoming more numerous, constituting 20% or more of all households in rural areas of Kenya. In parts of Taita/Taveta District, South Nyanza, and Western Province, the percentage of de jure and de facto female-headed households may reach 50% (cf. Bahemuka 1985, Fleuret 1985, Kudat 1980). Women become household managers through a number of mechanisms, each with its implications for household viability. In cases of death or divorce women may manage or even inherit property left by their husbands. Increasing number of women who have never been married are establishing their own households with their children. These latter units are among the poorest of all rural households (Fleuret 1985, Kayongo-Male 1985, Mbithi and Bahemuka 1981). Until recently households headed by women wre ignored or unrecognized, and they remain a neglected element in development planning (cf. Buvinic et al. 1978).

C. Time-allocation

Due to their substantial responsibilities in the agricultural and household maintenance spheres, women have a much longer workday than men and their time for rest and leisure is very limited. Often workdays of 11 hours or more are the standard (cf. Fleuret 1987, Haugerud 1984). If the daylight hours are fully occupied with work activities, increased time requirements occasioned by male absence in labor migration or introduction of innovations must be found by cutting back on the time devoted to other categories of activity. Labor time devoted to agriculture, marketing, non-farm income-generating activities, child care, fuel and water collection, and social investments such as attendance at funerals or other public ceremonies potentially may all be affected. If, as Haugerud (1984:87) notes for the Embu of Eastern Province, "There is strong evidence from field research that female labor in the rural Embu household is already more

than fully employed", projects that require additional time commitments from these overburdened women are not likely to be successful, particularly since labor shortages have been repeatedly identified by African farmers as the principal constraint to increased agricultural production.

D. Decision-making; management and control of income and labor returns

There is some variation in the arena of decision-making in rural Kenyan households. When husbands are present, they tend to make decisions concerning major cash expenditures (cf. Bahemuka 1985). There are nonetheless domains in which women have considerable autonomy and decision-making authority. Most of these decisions have to do with day-to-day production and consumption. Women almost invariably have rights to the use of farm plots and make all decisions concerning the crops produced, harvested, sold and consumed from these plots. In some areas of Western Kenya women keep their grain harvests separate from those of the men in the same household. In other matters such as sale of land or other assets, or substantial cash outlays, however, decisions may continue to be made by men.

Often the wives of labor migrants manage and make decisions about all aspects of farm and household operation in their husbands' absences (Hitchings 1982, Fleuret 1985). Remittances received by migrant wives are often used at their own discretion and permit them to purchase goods and services to which other female-headed establishments might not have access.

In sum, Kenyan individuals, regardless of gender, attempt to manage the returns to their labor independently. Adult men and women make their own farms, maintain their own granaries, and control the income they generate from their own agricultural activities. There are numerous examples demonstrating the autonomy of individual household members in agricultural and economic affairs. Hence households should not be thought of as unitary organizations directed to the fulfillment of common goals (cf. Rogers 1983); nor is it correct to assume that any one member has total knowledge of economic resources and activities of all members. There may even be competition between members over particular resources (Reynolds 1982). Nonetheless, wherever possible men control or make decisions about cash and sales of commercial crops, and there is some evidence that women's autonomy in making decisions about disposition of returns to their own labor is being reduced (Migot-Adholla and Okeyo 1984).

E. Ownership and control of resources (land, labor, capital, services)

In farming communities the key resources are land and labor. Individuals obtain rights to the use or ownership of land through a variety of mechanisms, including inheritance, occupancy, clearing, purchase, rental, borrowing, squatting, government bequest, and loans. Because of the complementary productive

activities already discussed, both men and women need access to land, but while male access is often direct, women more often obtain rights to the use of land through men to whom they are related as spouses or daughters, although they may inherit, rent or purchase land. A negative effect of tenure reform in Kenya has been to make permanent existing inequalities in the distribution of land or to abrogate women's limited rights of ownership, as opposed to use (Fleuret in press, Migot-Adholla and Okeyo 1984, Shipton in press).

Labor is also a resource, and its mobilization and allocation are a key issue in African development. Many micro-studies emphasize the pre-eminent role of household or family labor in agricultural production. In many cases the household is the principal or only source of labor in food production. Above the household level, kinship often provides the basis for the recruitment of extra labor in times of peak demand. Neighborhood, age, gender and religion are also foci for the mobilization of labor which is essentially reciprocal in nature. There is now considerable testimony to the decline of these traditional labor-generating mechanisms, and their gradual replacement by hired, cash-remunerated labor.

Clearly there is a large array of institutions whose function is to make certain that labor is available when needed or for tasks beyond the capacity of the household's labor supply. But labor is not equally available to all members of a society; in particular, women of all ages have less access. They do not command the labor of men; as heads of household they are often impoverished; they must assume a greater and greater proportion of agricultural work to replace absent male labor migrants; households they head are smaller and have fewer adult members; or they may lack institutionalized access to labor that men have.

F. Employment off the farm

Agriculture is not the only, or even necessarily the most important, labor-consuming productive activity undertaken by rural Kenyans. Off- and/or non-farm employment is important for smallholders throughout Kenya. In a study of non-farm activities in rural areas, Rempel and Lobdell (1978) found that they are second only to smallholder agriculture as a source of employment. There are important links between agriculture and these small enterprises. Characteristically, the non-farm enterprise requires little capital, has very low overhead, and makes use of un- or under-compensated family or household members as employees. The range and scale of activities comprising such employment is enormous, from daily casual labor to smallscale food processing, petty trade, crafts, carpentry and metalworking, charcoal burning, tailoring and shoe repair, domestic service, and civil service, including teaching. Women engage in many of these income-generating activities and small enterprises. This form of employment may be crucial to the survival of female-headed households who lack land or other income sources.

Remittances received from labor migrants are also significant sources of non-farm income. Wives and children of male migrants often remain in the rural areas and manage rural assets on behalf of the household. In Kenya wives of labor migrants are often materially better-off than women whose husbands are not and have never been migrants. They hire labor to replace that of absent spouses, thus monopolizing the already scarce labor supply of the rural poor. While remittance money is used principally to satisfy consumption needs, it also has important investment functions, especially in education, housing, and livestock and land purchases; and the net flow of remittances is from urban to rural areas.

G. Women's groups

Women's groups, which may be temporary or permanent, formal or informal, often provide critical services to members, such as marketing outlets, skills training, and capacity to generate income for day-to-day needs or for investment. Groups with an exclusively female membership have often been thought to be ineffective because women may lack the power and authority of a similar group of men, and their needs may be ignored or overlooked by the authorities because of their gender; but when women participate in co-operatives or other groups where the membership and leadership are predominantly male, they have little capacity to influence the course of events.

Some argue (cf. Walsh 1986) that women's groups essentially become subordinated to and manipulated by the "state", implying that these groups are unable to protect members' interests or provide them with services. This argument is unconvincing. The number, size, and diversity of activities of such groups in rural Kenya contradict this interpretation. On the contrary, membership in women's groups offers clear benefits to those members which outweigh the costs of participation (Bahemuka et al. 1986, Kariuki 1985). The role of temporary and limited purpose groups--often women-oriented--in the generation of savings and credit is especially important. In many agricultural activities, such credit is a key component of the development strategy, permitting the acquisition of capital assets such as plows or livestock, or financing consumable inputs or hired labor.

Conclusion

The issues discussed above were identified both from a review of the general literature on women in Kenya and in project documents examined by the consultants. The background material provided in this section is important to interpreting the dynamics of gender roles and activities in contemporary Kenyan society. Constraints to equitable development and the participation of Kenyan women in mainstream development activities imposed by the nature of these relationships and dynamics will be discussed in the following section.

III. Constraints wo women's equitable participation in development

Introduction

Kenya is going through a process of dramatic change which has placed new demands on the female population. These demands are of a totally different nature from those of one or two generations ago. Land, as discussed above, has become marketable and individually-owned, this leading to accumulation by the rich and scarcity among the poor. Cash crops are replacing traditional subsistence crops, education and salaried employment have become crucial for survival, and a rapidly-rising population is further creating complications in relation to nearly all resources. All these factors, while they seriously weaken the traditional cohesion of lineage and clan, wherein women and children were provided for in some way, are also opening substantial opportunities for men. The changes have created serious constraints to the advance of women. These constraints operate at different levels: some derive from the nature of Kenyan society and institutions, while others are introduced in project documentation and design. What follows is a summary of significant constraints.

A. Lack of specificity of beneficiaries' identities and failure to identify target groups explicitly

Most AID and other project documents fail to delineate with sufficient specificity who project beneficiaries are. Such loose terms as "smallscale farmers", "smallscale enterpreneurs", "the unemployed", are utilized to identify target groups. Yet, studies in Kenya have shown that there are different categories of smallscale farmers, and that these categories can be defined on the basis of farm size, ecological zone, gender, etc. (Bahemuka 1985, Mbithi and Bahemuka 1981). The 1982 Kenya Social and Institutional Profile (SIP) (P. Fleuret and Greeley), a document commissioned by and prepared for USAID/K, provides detailed information on sub-groups in the Kenyan population which should be considered in development planning, but these findings are not often used in project design; the On-Farm Grain Storage Project is a significant exception. This lack of specificity makes it difficult for implementers, who are nonetheless able to say that large numbers of beneficiaries are being served, because the definitions are so loose. Women farmers form the bulk of "smallscale farmers"; this, however, is hardly ever taken into consideration when designing agricultural projects, despite decades of documentation of their roles.

B. The unavailability of inputs and credit facilities

Socio-economic studies done in Kenya and elsewhere in Africa (Bahemuka 1986, Fleuret 1986, Fortmann 1985, Monsted 1977, Pala 1978, Staudt 1976) show that women farmers suffer from lack of farm inputs such as seeds, fertilizers, pesticides and farm implements. This is partly due to the mechanisms through which

inputs and credit are channelled, and also the inavailability of inputs at the appropriate time, the low purchasing power of women farmers and the slowness of extension personnel in communicating relevant information to women clients.

Where and when credit facilities are available, they are provided to farmers and entrepreneurs on a competitive basis. Applicants are expected to provide collateral, and generally have to grow cash crops that can give a yield sizeable enough to repay the loan, or prove that they have a viable business and substantial management skills. Women farmers, except those who have title deeds to the land they farm, lack collateral and therefore cannot qualify to be given credit; businesswomen are often hampered by the small scale of their operations and insufficient "track record".

The low level of exposure is another constraint related to lack of inputs and credit. Information channels, apart from agricultural extension personnel, are not available to women entrepreneurs and farmers. Credit information is usually provided over local radio programs, in farm magazines and newspapers, and at chiefs' barazas. Most women do not own radios, many are illiterate and cannot read magazines and newspapers, and often they do not attend or are discouraged from attending chiefs' barazas. Such information could be given to women through women's groups, or through formal or informal social networks such as kinship structures (clans and lineages), "mwethya" or similar groups, or community organizations. Because of the high demand for farm inputs and all forms of credit, the level of competition and lack of adequate information provided to women puts them at a double disadvantage.

C. Lack of appropriate technology

Often, technology transfer from one country to another raises more problems than it can solve. Usually, the technologies are costly relative to the income of women, they require an educational and industrial infrastructure, and sometimes may have disruptive social consequences.

Appropriate technology can be defined as that type of technology which is affordable, and which stands halfway between traditional technology and advanced, expensive technologies. These terms, however, are relative. What is "appropriate" in one case may be inappropriate in another area. What is "low cost" may be perceived as expensive by women farmers or business owners who have limited access to cash income, and what is defined as "intermediate" may be seen as advanced by some members of local communities. The storage structures introduced by the On-Farm Grain Storage project, for example, are very costly in relation to women's incomes and are awkward to fill. Hence, adoption rates for the structures themselves are low. Other technical recommendations concerning shelling and treatment of grain have been almost universally adopted because they are affordable and culturally appropriate.

Technologies that are explicitly designed for women farmers or entrepreneurs must be extremely low-cost, simple, and manageable. The appropriateness of technology should also be weighed against its economic, ideological, and socio-cultural soundness.

D. Lack of recognition of diversity among rural households

AID project papers assume a unitary household model, yet many studies have shown that there is diversity among rural households (reviewed in Fleuret 1986). Kenyan rural households may be monogamous or polygynous, extended, nuclear, and/or woman-headed. There are also institutionalized economic inequalities within and among households; poverty is not homogeneous. Gender roles and intra-gender roles (for example, the role of the senior wife in a polygynous household, the role of the grandmother in a monogamous household, and the role of a junior wife) also differ considerably. An example can be found in Western Kenya, where the role of the senior female member of the household is vital to the time of harvesting. These are some of the structural constraints in rural households that have to be taken into consideration. Data on such variability and its implications for project development and design are fully explored in the Kenya SIP (P. Fleuret and Greeley 1982).

E. Failure to recognize or address issues of gender role complementarity

As noted at the beginning of Section II, division of labor in Kenyan rural areas is still largely based on age and sex. Household food production is allocated to women and their non-school attending children. Within the farm calendar, 70-80% of the activities are performed by women, and more often than not these are the monotonous, non-interesting, and non-income-accruing activities such as planting, weeding, harvesting and transporting (Bahemuka 1985, Fleuret 1985, Migot-Adholla and Okeyo 1984).

Because of this clear-cut division of labor, male members of the farm household do not necessarily supplement or assist the efforts of their wives and mothers in farm or other activities. This aspect of gender roles must be considered during project design. It is noteworthy that many projects operate on the premise that benefits obtained by men will "trickle down" to their spouses and children, but contributions of female beneficiaries to household welfare are not similarly viewed, despite evidence of linkages between female employment, income and farm management, and family welfare (Carloni 1984, Fleuret 1985, Hitchings 1982).

F. Lack of adequate education and training opportunities

Kenyan national statistics indicate that women's penetration to formal employment is extremely low; of those engaged in formal employment in 1963 11% were women, and their participation rose only to 15% in 1971 and to 18.5% in 1982. Moreover, women have

been employed predominantly in "women's jobs", such as teachers, nurses, sales assistants, and low-level clerical staff (Bahemuka et al. 1986). A study by Smock (1977) established that of the Kenyan workforce females comprise only 2% of the managers, 17% of the semi-professionals and 1% of the skilled clerical workers. This low level of penetration by women into the formal employment sector is due in part to women's unequal access to education facilities and opportunities in Kenya, particularly in certain regions (cf. Krystall 1980). It is also due to the historical predominance of men in migratory wage labor roles at all levels, a practice introduced and fostered by the British colonial government beginning at the turn of the century.

Studies have shown that a large number of girls drop out of primary school after the first few years to help their mothers with house and farm work. In 1973 and again in 1984, female enrollment comprised well under half of the total enrollment in secondary schools. At the university level, the proportion of females in the total student body is still modest, rising from 15% in 1973 to about 23% in 1984. It has also been found that female students gravitate to the faculties of art, education, design, nursing, home economics, and are generally under-represented in the science-based faculties (Bahemuka et al. 1986; cf. Egerton University College, Dept. of Home Economics).

Conclusion

The above are some of the major constraints which prevent women from participating fully and sharing in the benefits of AID-funded development projects. In the section which follows the findings of site visits to several on-going AID-supported projects are discussed, and possible modifications to those projects to enhance the participation of women are suggested.

IV. Project profiles

Introduction

The consultant team was explicitly directed by USAID/K to examine ongoing agriculture and private enterprise development projects for their impacts on women. Within the time and logistical constraints imposed on the consultancy, site visits and interviews could focus on only a selected few projects. These projects are profiled below.

A. Egerton University College

As considered in this study, AID support to Egerton University College began under the Agricultural Systems Support Project (ASSP) (615-0169) in 1978. Support was provided for a major building program, faculty and staff recruitment and training, and technical assistance, in order to permit substantial increases in student enrollment, particularly of women whose representation in the student body was to increase to 30%. In training, "The selection of participants will include a bias for women....".

According to the social soundness analysis, the project would "ensure" that women are involved in "representational numbers" in all phases and components of the project. Lacking, however, are explicit strategies for accomplishing these goals.

An evaluation of ASSP in 1984 noted that the goal of 30% female enrollment had not been reached, but suggested that the female enrollment increases achieved were encouraging because they "resulted in additional female participation in agriculture, animal husbandry, horticulture, and farm management--rather than mere numerical increases in home economics, where women traditionally had specialized". This evaluation erroneously asserts that about 70% of women students have majors other than home economics. It does not address the issues of faculty and staff recruitment and training in gender terms.

Renewed support to Egerton under IDAT (615-0239) re-emphasizes the importance of recruiting female students and faculty and providing them with research and training opportunities, as well as revising the curriculum by "incorporating information on the Kenyan socio-cultural context, including the role of women farmers in Kenyan agriculture". This project is just starting so there are no evaluation materials; but the project document is more sensitive to gender issues than its predicessor. The monitoring and evaluation plan identifies such issues as the training of female faculty, and women's access to research and outreach funds and programs, and to programs of the Agricultural Resources Center. What is lacking is an explicit plan for implementation of female recruitment, training, and research support, or details of curriculum development.

A review of data provided by Egerton administration and staff shows the following: female representation in the student body has not yet achieved the 30% goal, reaching a high of 28% for those admitted in 1985 but averaging 21% over the past seven years; 45% of the female students admitted for diploma and BSc studies in 1987 are in the department of home economics; female faculty still comprise just 12%of the total, as they did in 1983, and half of them are in home economics; women make up less than 10% of those trained. The Department of Home Economics has not been able to attract any male diploma or degree candidates despite the fact that service courses offered by the department are required of students in all majors except Education.

Additional details will be found in Appendix 3.

Suggested modifications to enhance women's participation:

1. To increase female enrollment:
   --actively solicit applications from qualified female students by recruitment visits to appropriate secondary schools, and dissemination of information at ASK shows, FTCs, and through rural women's extension programs.
   --require the participation of women on the DC's committees that select candidates for referral to Nairobi, and the

admissions committee that makes final selections from among those referred.

--give gender considerations equal weight with geographical criteria in final selections for admission.

2. To increase the proportion of women faculty:

--insert language into recruitment advertising assuring applicants of unbiased consideration.

--make special efforts to inform qualified women of employment opportunities through networking, personal contacts, referrals, and the like.

--actively campaign for female Fulbright, sabbatical, and other temporary faculty.

3. To encourage women to enroll in a wider range of majors:

--recruit temporary and/or permanent female faculty from outside the field of home economics, to serve as role models (in an interesting reverse twist, a male Fulbright scholar has been recruited to the Dept. of Home Economics this year, who will hopefully heighten the interest of men students in the field).

--offer short, intensive science courses that women students could take prior to beginning their degree or diploma courses, so as to remedy deficiencies in their secondary education and permit them to qualify for other majors.

4. To improve training opportunities for women:

--bring the attention of the relevant Egerton authorities to the Africa Bureau WID Action Plan training requirements.

--offer the option of degree training within Kenya to ease women's particular logistical and family constraints.

5. To aid in curriculum revision:

--assist the library in bringing its journal subscriptions up to date.

--aid the library and the faculty in identifying gender-relevant teaching, text, and reading materials by making course outlines and reading lists from other educational institutions available to them, potentially through the University of Illinois connection.

--encourage the development of a core social science course dealing explicitly with gender issues which would be required of all Egerton students.

B. Private Enterprise Projects

Both the GOK and USAID are convinced that the most effective agent for economic growth is private initiative. The Kenya Development Plan (1984-1988) argues that without growth in the private sector, there can be no effective or widespread development in Kenya. The GOK is therefore committed to creating a policy environment in which private enterprise can flourish.

The team studied USAID/K's private enterprise projects, including Rural Private Enterprise, Private Enterprise Development, and the Jua Kali Program, and tried to establish whether women are

benefitting from the projects and whether design and implementation are sensitive to gender issues.

1. Rural Private Enterprise (615-0220)

This project was initiated in 1983 and runs through 1988. The project has two major components. The first is a bank loan component of $24 million which is being implement through three commercial banks. The second is an enterprise development activity channelled through PVOs, most significantly through the Rural Enterprise Program (REP) as an intermediary.

The first project component is still in an incipient stage, as loan applications are now being considered by the participating banks. REP has been active over the last three years and is trying to promote small enterprise development through institutional development of local organizations, credit, and technical assistance.

The team visited several of the REP projects, including Kenya Women Finance Trust (Kiambu), National Christian Council of Kenya (Nairobi), the Salesians of Don Bosco (Embu), and Partnership for Productivity (Chekalini Farmers' Group in Kakamega District). Interviews were also held with officers at the three participating commercial banks. Although in three of the REP projects women benefit significantly, assistance to women entrepreneurs is not the goal of the project. Rather, the project is targetted to the broad category of small-scale entrepreneurs. Details of site visits are contained in Appendix 4.

2. Private Enterprise Development (PED) (615-0238)

The Kenya PED project is a seven-year, $24 million project whose goal is to increase growth among Kenya's private, for-profit enterprises. In order to achieve this goal, the project is utilizing a dual purpose approach: trying to strengthen institutions that can improve the business environment, and to encourage growth of businesses directly through the financial and advisory assistance that can be provided by those institutions. Project components include policy and investment promotion, equity capital development, and entrepreneurial development. This latter will be achieved through the Kenya Management Assistance Program (K-MAP); REP, which will expand to community-based in addition to PVO-sponsored projects; and the International Executive Service Corps (IESC) which provides the services of retired executives as low-cost consultants to Kenyan enterprises.

The team visited and interviewed officials of K-MAP, REP and IESC. Although K-MAP is new, it has already held a seminar on business management practices and skills which attracted over 60 participants, half of them women. IESC has so far provided eight consultancies to Kenyan firms. Full details of these activities are provided in Appendix 4.

The PED social soundness analysis identifies owners, employees and suppliers of small to mid-size businesses, mainly in the cities, as the principal beneficiaries. Spread effects such as remittances and the expansion of agribusinesses will benefit women and the rural poor. There is an implicit assumption that women will remain in the rural areas and will not become owners, managers, or even employees of most of the enterprises. The issue of female employment and income generation, closely linked with household welfare, is ignored. Direct benefits to women, particularly poor rural women, seem negligible. There is nothing in the project paper to address the issue of participation of women as clients or direct beneficiaries of credit, management services, training, or technical assistance.

3. Jua Kali Program, Kenya Commercial Bank (KCB)

The KCB Jua Kali project is another private enterprise development activity, supported by local currency generations. So far over 70 clients have been scrutinized and trained. Of these, 27 entrepreneurs have qualified for loans. Nine of these are women. They are engaged in such businesses as tailoring, food kiosks, hairdressing, fishmongering and drum-selling.

The number of applicants is large. In 1986, 604 applications were received. Of these, 273 (45%) were from women. It is interesting to note that although the Bank argues that women are better credit risks than men, there is no concerted effort on the part of KCB to serve more women clients.

All of the enterprise projects discussed in this section of the report are geared to business people who are ready and willing to take risks. The experience with the KWFT has shown that women, when given the opportunity, are ready to accept bank loans and repay them. The following areas should be given consideration to increase the rate of women's participation in enterprise projects:

--actively solicit applications from women entrepreneurs by making information available to them through local organizations such as the National Council of Women, Kenya Business and Professional Women's Organization, NCCK, etc.

--since collateral requirements create active discrimination against potential women borrowers (cf. Otero 1985), assessment of creditworthiness should take other factors into account, particularly the excellent repayment record of women.

--lending procedures should be simplified and decentralized to take women's time and logistical constraints into account.

--NGOs, churches, and community groups should be recruited to act as brokers or intermediaries between women and formal financial institutions, both to communicate program information to women clients and to assist the institutions in creditworthiness assessments.

--in the area of training, more training should be given to women entrepreneurs, some of whom can neither read nor write. Data from KCB show that fewer than 30% of the Jua Kali women applicants have received training.

--since the entrerprise projects are at an initial stage it is relatively simple to include women beneficiaries. This, however, requires the concerted efforts of AID project officers, who should make certain that the implementers are making every effort to reach women entrepreneurs.

--since viable applications for credit and training in the Jua Kali and REP programs apparently exceed the availability of funds and technical assistance by at least 5 to 1, provision of more funds for these programs should be considered.

C. Agricultural Projects

The two projects discussed in this section, Arid and Semi-Arid Lands (ASAL) (615-0172) and On-Farm Grain Storage (OFGS (615-0190) are both field-based projects calling for substantial activity in rural communities and on farms. Although this was not foreseen, in its amended form ASAL has concentrated on soil and water conservation activities for which most of the labor has been provided by co-operative women's "mwethya" groups. The OFGS project was designed to involve farmers in the identification, testing, and demonstration of improved methods for storing the maize they produce, with particular emphasis on those with holdings of less than 2.1 ha.

The two projects differ considerably in the extent to which gender issues were considered in project designed. In Kitui, local people, including some women's groups, were looked upon as project "inputs", a source of cheap or uncompensated labor for the construction of rock catchments, terraces, and other water and soil conservation works. Targetted beneficiaries included farm families, and Kenyan trainees and counterparts; women were not identified as beneficiaries of the soil and water activities, but of improved tool bars to be provided to women's groups. By contrast, OFGS project design recognized women's groups and female household heads as participants and beneficiaries from the start, and called for social science consultation in the selection of farms to be used as demonstration sites for improved grain storage technology. The social soundness analysis notes that "Since women are responsible for postharvest tasks...this project aims primarily at female farmers and their spouses and female heads of households". The PP also both explicitly acknowledges that there is an Agency WID policy, and conforms to its requirements.

Despite the neglect of gender issues in the ASAL PP, the principal finding of a 1985 project evaluation was that the primary beneficiaries of this project are women. They have been the principal source of (uncompensated) labor for project activities; but at the same time they have received tools,

training and technical assistance. Moreover, the water conservation and development activities deliver direct, long-term benefits to women in that the amount of time they need to spend collecting water for domestic use from distant sources is considerably reduced. Results of the OFGS activities are more equivocal. Evidence from visits to farm demonstration sites in South Nyanza suggests that the selection of sites in this area is biased towards those where both husband and wife are resident on the farm. This does not reflect the reality of female farm management in the area. Although a recently-conducted evaluation of the project urges that extension efforts should "increase the emphasis on women's and youth groups", no women's groups were selected for demonstration purposes in South Nyanza this year. Several farmers complained that the extension service is an unreliable source of information at best and that contacts are with male rather than female farmers. OFGS personnel involved with the inspection of demonstration structures and the dissemination of information on shelling and treatment interacted only with the men of the household in the course of these site visits. On the other hand, PP targets for the training of women staff and recruitment of female extension workers appear to have been met.

The Kitui ASAL project is due to conclude its operations next month so to suggest modifications is pointless. We have considered it here, in spite of its gender-oblivious design, because women benefitted significantly from its activities. The comparison of these two cases suggests that sensitivity to gender issues in project documentation is important but not sufficient to ensure that benefits are delivered to women.

As the OFGS project has been extended and may expand to other areas of Kenya, lessons learned from Kitui and from the first three years of grain storage activity can be applied. To enhance women's further participation in OFGS, institutional constraints which have made the project less effective than it could be in delivering benefits to women farmers should be addressed.

--recruit staff to fill vacant positions, and emphasize female staff recruitment.

--provide sensitization training to male extension staff on issues involved in working with women farmers.

--add to the list of criteria for demonstration farm selection the requirement that farmers chosen must reflect local demographic reality.

--develop lower-cost grain storage structures so that women farmers can afford them and make the decision to adopt the technology without referring the decision to their husbands.

--when the farmer is a woman, record that fact in project documentation rather than identifying the unit only in the husband's name.

As was the case in Kitui and to a lesser extent in Western Kenya, project activities should explicitly address women's felt needs, or build on the strengths of existing women's organizations. The evaluation recommendation that women's and youth groups be more involved in project activities should be implemented, and the results of extensive social-anthropological research carried out in conjunction with the project should be incorporated into extension recommendations and advice.

V. The Mission Review Process

Formal procedures for project and program review in USAID/K are outlined in Mission Order 10-6 of June 4, 1987. This order states that "all concerned offices" are to be involved in both preparation and approval of PIDs and PPs, and that their inputs must be documented. The project design committee must have representation from contracts, financial management, commodities, and environmental officers, but there is no requirement that personnel with expertise in women in development issues specifically, or social science generally, participate in either the design or the review of project or program documents.

REDSO has a capable and experienced WID officer and this individual's involvement in the design of the On-Farm Grain Storage project resulted in a direct examination, in the PP, of WID policy and issues. By and large, however, the lack of attention to gender issues in project and program documents and the attendant social soundness, technical and economic analyses reflects the fact that WID personnel and considerations are deemed peripheral at best to project development in the Kenya Mission. Although there is also a Kenya Mission WID officer there is no indication that consultation with this person is sought in project and program development, design, or review. According to the Office of Projects, social soundness and other analyses are often contracted for, so that there is no consistency of approach or issues considered from one project to another, particularly if social science and WID expertise are not represented on the project review committee.

Program documents, particularly the CDSS and ABS, likewise seem virtually devoid of input and review by staff qualified in gender-relevant areas. The 1989 ABS contains five lines of print under the heading "Women in Development"--and these five lines merely announce that the gender analysis exercise will occur.

The Africa Bureau WID Action Plan mandates a number of revisions to the program and project development and review process. Specifically, according to this plan, CDSSs and Action Plans, regional strategy papers, and ABS reviews are explicitly to incorporate women in development concerns; scopes of work for PP and PID development teams are to be prepared with the assistance of WID-qualified personnel; and data are to be disaggregated by gender. This latter is actually a component of the Agency's WID policy paper, in effect since 1982 but rarely implemented. In addition, each mission was to have undergone a "staffing review"

earlier this summer so that the availability of staff with adequate and appropriate social science and WID experience could be determined.

The WID action plan takes some promising first steps. Further recommendations for the incorporation of gender concerns and the inclusion of women in Kenyan rural development will be found in the next section of the report.

VI. Recommendations

Previous sections of this report have identified a number of barriers to the full participation of women in Kenyan rural development. These barriers, or constraints, have been identified at two levels: that of project design and documentation, and that of Kenyan society and institutions. Some recommendations have already been made vis-a-vis specific projects that were visited by the consultants. This concluding section of the report makes wider recommendations which are applicable to the broad range of mission activities and programs, as well as a series of suggestions pertaining to the National Agricultural Research and proposed Rural Marketing Development projects.

1. Sensitization and training of Mission staff: our interviews with a number of Mission personnel indicated that on the whole there is a very narrow definition of "women in development" and gender issues and a limited knowledge of women's roles and activities in Kenya. Several people suggested that our report should contain a lengthy review of the literature on Kenyan WID issues to inform them on the issues. It therefore seems essential to educate and sensitize Mission staff to WID issues. While some people will have an opportunity to attend the upcoming Gender Resources workshop to be held in Nairobi, there are two strategies that could be followed to provide training to others:

--recruit local consultants to develop appropriate training and educational materials and conduct training sessions.
--take advantage of opportunities for contract assistance offered through the Office of Women in Development, AID/W, per State 240638.

We recommend the former option, as there is no guarantee that AID/W's WID contractors have the necessary knowledge of Kenyan issues and programs.

2. The assistance of the REDSO Behavioral Science Advisor and the REDSO WID officer should be sought in the compilation of a roster of Kenya-based consultants with substantial development, social science, and women in development experience and expertise. These consultants would be available to supplement existing social science and WID capability identified in the Mission staffing review, and to offer the training recommended in item 1 above.

3. USAID/K should take further steps to encourage diversification in the institutions that deliver services, credit, inputs, and marketing and employment opportunities, particularly in rural areas. In addition to the strategies already implemented in Title I, Commodity Import programs, enterprise development projects, and programming of local currency generations, as well as the proposed Title II, Section 206 activity, we suggest the following:

--strengthening the existing credit functions of women's groups, through, for example, the new community-based enterprise programs of REP, and through the creation of small revolving loan funds at community level.

--strengthening the institutions which train agricultural extension personnel (Egerton, Bukura, Embu, Coast Institute) and giving first priority to recruitment and training of women as technical assistants explicitly in agriculture rather than in rural women's extension or home economics.

--encouraging the delivery of inputs not only through co-operatives and rural stockists, but through NGOs, women's groups, farmers' groups, and church organizations.

4. Although gender-specific set-asides have proven both unpopular and difficult to implement, gender-specific target quotas appear to be a workable alternative since they contain an element of flexibility. We therefore recommend the establishment in individual projects of target quotas for training, representation of women farmers in experimental samples for on-farm trials and demonstrations of appropriate technology, and of women as recipients of inputs and credit. Where necessary such quotas should become covenants of the project agreement.

5. We recommend a reaffirmation and strengthening of the rural focus of AID assistance. At present much of the enterprise development support is closely tied to urban areas, such as the Jua Kali program, the RPE bank loans, and IESC and K-MAP activities; in addition, the bulk of support to agriculture is localized in institutions (Egerton, Muguga) rather than explicitly deployed in rural settings. This recommendation is made in view of the fact that an even greater proportion of Kenyan women than of men lives in rural areas and requires increased recognition of the multiple needs and multiple roles of rural women. Implementation of this recommendation in future project and program activity depends on training of USAID/K staff. At present, direct benefits to the rural dwellers who comprise 85% of Kenya's population are difficult to find.

6. We recommend that the participation of a qualified WID/social science specialist be mandatory on every project review committee. This role could be filled by the Mission or REDSO WID officer, REDSO Behavioral Science Advisor, or consultant from the roster recommended in item #2 above.

7. In addition to participation, where possible, on project review committees, the Mission WID officer should oversee the following responsibilities:

--official liaison with AID/W and other donors;

--keep informed of current Agency policy, African Bureau action plans related to WID, and other donor WID-related activities in Kenya, and disseminate the information;

--serve as the focal point for receipt of all WID-related correspondence from outside groups and forward these as appropriate for action;

--review CDSSs and their updates in terms of adequacy with which WID concerns have been addressed;

--bring to the attention of the Program Office and Mission management issues that should be addressed in non-project discussions with the GOK;

--liaise with Deputy WID officers in each technical division.

8. We recommend that each USAID/K technical division appoint one staff member to be responsible for ensuring that gender issues are fully and appropriately addressed in all project documents and activities that are the domain of that division. Such Deputy WID officers would have the following additional responsibilities:

--keep updated on AID policy, Africa Bureau action plans and other donor activities and disseminate relevant information to divisional staff;

--monitor project implementation through attendance at project implementation reviews and ensure that project monitoring reports incorporate data on female participation or beneficiary rates, and identify blockages to achieving WID objectives;

--serve as a member of divisional program strategy design committees and project conceptualization teams to ensure that WID issues are fully taken into account;

--submit request for acquisition of available data on Kenyan women for divisional library;

--meet periodically with Mission WID officer to discuss WID-related issues that need greater attention within USAID.

9. We recommend that social soundness, economic, and technical analyses be required explicitly to address the question of women and the impact of USAID assistance upon them. If negative impacts are identified, strategies for addressing and ameliorating these impacts should be proposed at the project design stage. If the preparation of such analyses is contracted out, the scopes of work and guidelines should give specific guidance on the incorporation of WID issues, and the social soundness analysis should be prepared by a qualified staff member or consultant as in item #6 above.

10. Recommendations on modification of the National Agricultural Research Project (615-0229)

The objective of this project is to build national agricultural research institutions in Kenya that can deliver appropriate technology to and increase productivity among "smallholders".

Project components include planning and management assistance, commodity (maize and sorghum) research, training and study for Kenyan researchers, and establishment of a fund to support research activities. Particular emphasis is to be placed on localized on-farm trials, "to replace the historic large-farm focus with an appreciation of smallholder production issues." The current activity is seen as the first phase of a long-term effort that will also include the participation of bilateral and multilateral donors and the CG centers. Some commitments have been received from these other donors but some critical areas of research are not included or planned for in project activity.

The social soundness analysis suggests that women farmers should make up a "representative proportion" of "co-operating" farmers (e.g. those involved in on-farm trials) and that demands on women's labor should be taken into account. Training issues are not discussed, either from the perspective of ensuring that women are among those trained or from that of the anticipated specialities of those to be trained as these specializations might affect or address gender-relevant issues.

Although it is certainly true that maize is the dominant crop throughout Kenya and on that basis alone it demands scientific attention, there is no planned or proposed inclusion of research on legumes and so-called minor crops in the project. Both legumes and minor crops are important from nutritional and economic points of view, and the nutritional risks of reduced crop diversity have been thoroughly documented (Fleuret and Fleuret 1980, Longhurst 1983). It is even more critical to consider the effects of increased emphasis on a single crop on household resource and labor allocation, income generation, and other gender-related issues.

A glaring gap in the project is the total absence of a farming systems or social science perspective, either in the project paper, proposed technical assistance, or training of KARI staff. If particular emphasis is to be placed on "smallholder production issues", farming systems research and social science input are indispensible in the identification of these "issues" in the first place, as well as a proper understanding and appreciation of gender issues in smallholder agricultural activity.

The following recommendations are aimed at improving the performance of this project in relation to WID concerns:

--solicit information from the CG centers, especially CIP and Cimmyt, on their experiences in the integration of social science and FSR expertise into their research programs.

--recruit short-term FSR and social science TA for both the planning/management and commodity research components of the project, before any attempts at identification of farmer issues and attempts at localized trials are commenced; if necessary, commission farm-level research that will provide information on desired qualities of desired crops from farmers' perspectives, to

inform the commodity research efforts.

--disaggregated available data on "smallholders" by gender, ecozone and farm size; and use these data as a realistic basis for selecting farmers for localized on-farm trials, rather than relying solely on the recommendations of extension agents.

--make intensive efforts to recruit female researchers to the staff of KARI and to provide female staff with training opportunities, using the networking and local training strategies outlined for Egerton University College.

--broaden the range of disciplines proposed for long-term training to include agricultural economics, farming systems research, and social science (anthropology or rural sociology).

--set a target quota for the participation of women scientists in agricultural research activities.

--in establishing guidelines for activities to be supported under the agricultural research fund, give priority to multi-disciplinary projects which integrate social science and FSR perspectives.

11. Recommendations concerning the proposed Rural Marketing Development Program

The sector program for marketing development is planned for FY 1989 and existing documentation is scanty. The narrative in the FY 1989 ABS suggests that activities such as construction of market roads, market structures, and residential development might be undertaken as part of the District Focus Strategy and through the District Development Fund. In conjunction with this strategy, market towns and Rural Trade and Production Centers will be identified, and training/HRD for local government officials possibly offered. Market development for local and export crops will also be a part of the program and will involve some policy reform on the part of GOK.

Rural areas of Kenya are presently served by periodic markets, which meet once or twice weekly, which often originated in pre-colonial times, and which serve as a locus of many activities. Wholesale and retail sales, bulking and breaking bulk, and exchange of information take place in such markets, and they also function as arenas of social interaction and networking, foci of small enterprises, and even political and judicial institutions. Throughout East Africa women vendors dominate rural periodic markets. For many these markets are critical sources of cash used to purchase items that cannot be produced on the farm, but the other functions such institutions serve are also of great importance to the vendors.

As noted in the materials available on the proposed program, important characteristics of efficient markets include low transaction costs and low barriers to entry and exit. Periodic

markets already exhibit these features. There are often no cash transaction or entry costs; vendors travel on foot, carry their goods, pay nominal fees, and transform the proceeds from their sales into household necessities such as matches, sugar, tea and paraffin.

What details there are about the market project suggest that the activities planned will occur at levels of complexity and investment far higher than that of the periodic market patronized by female sellers and buyers. The danger is either that small rural markets will be entirely bypassed by the project and participants in them will not derive any benefits; or alternatively that these institutions will be incorporated or absorbed into larger and more complex market structures and women will be altogether eliminated from rural market participation. The low levels of women's membership in co-operatives and other marketing institutions have already been noted, and so have constraints to women's access when there is capital investment or collateral-based credit required. We have also noted the dominance of men in commercial cropping; the market development proposed for commercial maize and export crops will clearly directly benefit men, but not women.

The preliminary information on the market activity does not incorporate consideration of gender issues and development of a full-scale program based on these ideas clearly has the potential to harm the economic position of rural women. In this light, we have the following suggestions:

--find out more about the distribution, size, functioning, and economic importance of existing rural market institutions, particularly periodic markets dominated by women vendors.

--focus attention not only on improved markets for commercial grains and export crops, but on food and craft items marketed by rural women.

--ensure the availability of "minimalist" credit (cf. Tendler 1987) for rural women vendors.

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Appendix 1. Scope of work

1. Review existing literature and AID documentation on Kenyan women in the areas of agriculture and private enterprise. Also conduct interviews with relevant project staff.

2. Identify gender issues and constraints in the project ideas proposed in the Annual Budget Submission, in the areas of agriculture and private enterprise. Propose ways of addressing these issues and constraints in the Project Identification Document(PID) and Project Paper (PP) stages. Also identify gender issues and contraints in selected existing agriculture and private enterprise projects in the Project Identification Document (PID) and newly signed projects.

3. Analyze selected, on-going development activities in the areas of agriculture and private enterprise for the soundness of their presumptions and awareness of the roles women play in these sectors, and for the effectiveness of the strategies of these activities for integrating women into such sectors. Make recommendations on modifications that might enhance women's participation.

4. Analyze the Mission review process to help ensure that women's issues are addressed in program and project documents.

5. Recommend solutions for enhancing women's participation in mainstream Mission development activities.

Appendix 2. Persons contacted

USAID/K

Steven Sinding, Mission Director
Paula Bertolin, HRD
Gordon Bertolin, Projects
Derek Singer, HRD
Doug Kline, Projects
Barbara Kline, HRD
Kiert Toh, Program
Cylira Bwirre, Program
Tom Ray, HRD
Peter Weisel, Agriculture
Justus Omolo, Projects
Maria Mullei, Agricultuere
Peter Leifert, Projects
John Thomas, Agriculture
Al Smith, Agriculture

REDSO/ESA

Carolyn Barnes, WID Officer
Patrick Fleuret, Behavioral Science Advisor

RHUDO

Teetee Weisel

K-MAP

Victor Pratt
Habel Nyamu

IESC

Abner Smith

REP

Albert Mutua
Steve Mirero

NCCK

Muthiru M. Chege
John S. Kimathi

Egerton University College

Prof. R. S. Musangi, Principal
Dr. W. Nguyo, Academic Registrar
E. M. Wahome, Senior Assistant Registrar
G. C. Wangia, Assistant Registrar, Admissions
M. Nzioki, Librarian

S. I. D. Khamadi, Assistant Librarian
S. R. Andang'o, Assistant Librarian
B. M. Ngumbi, Acting Dean of Students
Dr. W. Ong'ondo, Dept. of Agricultural Education
L. N. Waiyaki, Dept. of Home Economics
P. Cody, Director, Agricultural Management Project
H. Rahedi, Agricultural Resources Center
B. Swanson, Univ. of Illinois liaison

Kenya Commercial Bank

J. Mugwimi, Credit Office
J. S. Kakai, Credit Manager
Grace Akinyi, BAS
S. Chege, BAS
L. S. Masaviru, BAS
Janis Mwosa, Principal, Training School

On-Farm Grain Storage Project, Kisumu

Fred Lenz, Project Manager
Richard Onyango, Project Administrator
Steve McCarthy, Extension Specialist, Western Province
Paddy Likhayo, Lab Technician
Samwel Omondi, Artisan

Partnership for Productivity, Kakamega

Mohammed Kerre, Regional Manager
Andrew Mulongo, Accounts Officer
Peter Ogola, Project Manager, Chekalini

Salesians of Don Bosco, Embu

Fr. Vincent Donati
Fr. Mario Robustellini, Bursar
Mr. Anthony Kang'ara, Agronomist

Kenya Women Finance Trust

Mrs. Violet Okinda, General Manager
John Makyo, Field Manager, Kiambu
Florence Munene, Extensionist
Frederick Masingu, Extensionist
Theresa Maru, Extensionist
Mary Mathu, Loanee
A. M. Njogu, Loanee

Others

Mwenda Thiribi, Deloitte, Haskins and Sells
Peter Warren, Senior Credit Manager, Standard Bank
R. Mburu, RPE Manager, Standard Bank
Harjit Singh, Business Development Manager, Barclays Bank
Phoebe Muchelle, Nyanza Province Grain Storage Officer

Wilson Koech, Divisional Soil and Water Conservation Officer,
South and West Kasipul, South Nyanza District
Justo Abukuse, Chief, Chekalini
Alois Mpapare, Assistant Chief, Chekalini
Geoffrey Akalla, Former chairman, Chekalini Farmers' Association

Appendix 3. Egerton University College

The consultant team spent two days at Egerton to obtain further information about the three USAID-funded projects housed there: ASSP, IDAT, and Agricultural Management. The latter of these projects is in its initial stages of providing management assitance to private firms and GOK and parastatal organizations. The scale of businesses that the project is addressing are unlikely to be owned or managed by women; and gender issues are definitely not a primary concern in this activity.

So far as the development of Egerton University College itself is concerned, we interviewed administration, faculty and staff to obtain their perspectives on the recruitment and training of female students and faculty. Most useful are the data on student enrollments, by sex and by major, presented in the table below.

	1981		1982		1983		1984		1985		1986*		1987*	
Major	M	F	M	F	M	F	M	F	M	F	M	F	M	F
Agric	25	3	38	7	32	10	27	4	32	4	47	3	31	8
Agric Educ	28	12	36	12	35	6	29	8	48	20	85	24	121	34
Soil/Water	23	1	41	1	34	-	28	-	12	1	32	1	21	1
Farm Mach	23	1	31	-	27	-	20	-	29	1	29	1	24	1
Anim Husb	36	2	51	5	39	12	43	12	37	7	37	5	28	6
Anim Hlth	21	-	31	1	30	6	28	6	32	7	31	8	35	3
Fm Mgmt	39	2	47	3	33	12	32	4	32	2	34	-	22	7
Horticult	18	5	20	14	23	14	23	13	17	10	40	14	92	14
Dairy	22	2	22	3	22	3	20	3	16	3	14	3	25	1
Food Sci	14	4	14	3	6	4	6	1	5	1	9	1	7	3
Fd Mkting			13	2	21	2	19	3	19	7	17	13	24	4
Home Ec	-	29	-	36	-	31	-	28	-	59	-	58	-	96
Wildlife	16	2	10	-	6	1	10	1	9	1				
Ranch	16	-	17	-	17	1	10	-						
Range	34	-	39	-	42	-	27	-	24	1	34	2	37	-
Forest			27	-	29	-	20	-	18	3				
Anim Prod											21	5	61	10
Ag Engrng											27	1	61	1
Ag Econ													40	17
Unknown													46	6
Totals	315	63	439	88	396	101	342	83	330	128	358	113	675	213

*Includes both diploma and BSc candidates

These data reveal that 43% of all women students over these past seven years have been trained in home economics; just three subjects (home economics, agricultural education, and horticulture) account for almost 70% of all women students.

Appendix 4. Private Enterprise Development

The private enterprise development projects fall into three categories: Rural Private Enterprise (RPE) (615-0220), Private Enterprise Development (PED) (615-0238), and programs supported by local currency generations, such as Jua Kali and the KCB guaranteed loan scheme. Details are provided below of individual projects in these categories which were visited by the consultants.

A. RPE

1. Bank loan programs

For the past 20 years of Kenya's independence the trend of the major donors has been to channel development funds through parastatals. A more recent emphasis is on private enterprise development, ostensibly in rural areas. For this reason banks participating in the RPE credit program must have at minimum fifteen branches outside Nairobi and Mombasa. Given this criterion, three banks qualify: Standard, Barclays, and Kenya Commercial Banks. Together these institutions control 90% of rural banking in Kenya.

Standard Bank initiated its RPE loan program in March 1987, when the head office announced the scheme to the branches and invited them to submit applications for viable projects for funding. Normal bank requirements for creditworthiness must be met, and in addition the project must either have the potential to increase net foreign exchange availability, or be labor-intensive, requiring not more than Kshs 80,000 to create one new job. So far about 13 projects have been reviewed. Among these are:

- --a textile mill in Thika which will use locally-grown cotton
- --a horticultural project in Athi River
- --a sawmill in Molo town
- --fishing industry development in Busia
- --export flower-growing near Naivasha
- --simsim and cashew production in Coast Province.

There are no women applicants among the Standard Bank clients. This can be explained by the size ofthe loans being requested and the types of entrepreneurs this project addresses. The loans are largely targetted to companies or individuals who have substantial organizational and entrepreneurial skills. Due to constraints discussed in the body of the report, women are unlikely to be numerous in these categories. There is, however, still a possibility that women may apply and be seriously considered.

Barclays Bank has received about 15 proposals, one of which is from a woman-owned and -managed company. The bank has been slow in processing applications, and the only project that seems certain to be supported is from a small firm in Nyeri for the manufacture of wheelbarrows and hinges.

Although Barclays has not made much progress with RPE loans, they have launched a joint venture with Kenya Women Finance Trust and Women's World Banking for a loan guarantee scheme for women. Barclays does seem more sensitive to gender issues than the other two banks, who have not to our knowledge geared any of their programs to the special needs of women clients.

Of the participating banks, Kenya Commercial Bank has the greatest amount of previous experience in managing this sort of loan program. Because of its experience, size, and development commitment KCB was allocated 50% of the loan fund to disburse. Although the bank has received a large number of proposals--estimated between 30 and 50--only six have so far been submitted to the Board of Directors for final approval and only one is confirmed, a bakery project in Kisumu. Applications from Kiambu, Mombasa, Kisii, Busia, and other areas are pending.

Our interviews with bank officials showed that at the initial stages all of the institutions are treading carefully and that it does not make any difference to the bank whether proposals are from men or women, so long as they can qualify. The fact remains, however, that given collateral and performance criteria very few women indeed, even if they are so bold as to apply, will be able to qualify for the scale of credit being offered by this project component.

2. Kenya Women Finance Trust (KWFT)

KWFT is a non-profit organization founded in 1981 as the Kenya affiliate of Women's World Banking. The main objective of KWFT is to encourage the direct participation of women and their families in the money economy of Kenya and in particular to facilitate the participation of women who normally do not have access to commercial banks and other formal financial institutions.

In 1985 KWFT obtained support from USAID through REP to establish a revolving loan fund and training program for women entrepreneurs in Kiambu District. Thus far 18 loans have been approved and 14 disbursed, most during the period May-July 1987. Loan amounts range between Kshs 10,000 and 20,000, but the permissible minimum loan is shs 2,000. To date funds totalling shs 269,456 have been committed.

The businesses supported in Kiambu include a shoe stockist, several charcoal firms, a furniture maker, cooked food vendors, general merchants, and tailors. The business must have been established at least six months prior to the loan request and must be registered solely or jointly in a woman entrepreneur's name. The applicant must also have or establish a bank account and must participate fully in the day-to-day operation of the business. KWFT wants to see formal lease arrangements for the business premises, and assess the client's capacity to pay back the loan. All clients also undergo a week of training. Business problems encountered include marketing problems, low profit

margins, small turnover, family difficulties, and time-allocation problems both for conducting business and attending training.

The Kiambu office was set up early in 1987 and serves all seven divisions of Kiambu District, although most of the response has been from Limuru and Kikuyu. There are more applications for loans than funds to support them, but they try not to turn anyone down completely; if an applicant is not ready for credit support they provide training and assistance with documentation and definition of objectives until they are ready to receive credit. Many--about 25%--find that the training is adequate and that financial support is not necessary.

Two women loan recipients were visited in their business premises. Neither of these women was particularly poor prior to receiving the loan. They were both independent and established businesswomen with good locations adjacent to a busy market. The loans permitted expansion of product lines. According to the KWFT extension staff, most of the other businesses being supported have excellent locations and good potential for further development. It is not needy or impoverished women who are being assisted, nor is it those without access to financial institutions.

3. NCCK small business scheme

In January 1987 NCCK received support through REP to provide technical assistance to small businesses in Kisumu, Nakuru, and Mombasa. The aim of the project is to provide loans and advisory services in marketing, bookkeeping, costing, sales promotion, sales management and inventory control to small-scale entrepreneurs. NCCK now plans to move into community and group-based enterprises.

Although the Nairobi project is not financed through REP, the team visited the Jogoo Road project in Nairobi and met with a number of the staff. We sought general information on NCCK programming rather than particulars of the Nairobi project, in order to obtain a general idea of the rural activities funded through REP.

Jogoo Road clients are involved in tailoring, tea kiosks, posho mills, hair saloons, carpentry, bakery, soap production, food processing, jua kali garages, screen printing, and metalwork. Women clients dominate in food-related activities, posho-milling, and tailoring. In the REP funded activities in Coast Province, women's groups receive substantial support. Loan recovery is variable across the country and has been complicated by dishonesty on the part of NCCK employees. Country-wide 85% of all NCCK-assisted entrepreneurs are women. On the whole, female loanees are better credit risks than men, and elderly women have the best overall record. Younger women, particularly those under 30 years of age, are relatively poorer credit risks.

In all NCCK projects, training, loan follow-up, and project

appraisal are built into the system. It is notable that NCCK has been working with microentrepreneurs and disadvantaged groups for a long time and functions in the "broker" role advocated in regard to credit and enterprise development projects (see p. 19 above).

3. Partnership for Productivity--Chekalini Farmers' Group, Kakamega District

All the members of this farmers' group are part of a settlement scheme of mixed ethnic membership, owning plots averaging 15 acres. The farmers' organization was established in the late 1970s, and began to receive seasonal credit through PfP as an intermediary in 1984. Other donors have provided funds in the past. In 1987 USAID support was provided through REP. The number of credit recipients has grown from 53 in 1984 to 402 in 1987. Credit is provided in kind and to groups rather than individuals. The REP revolving loan fund in 1987 totalled shs 1 million; fertilizers and hybrid maize seed were made available to 37 self-organized sub-groups totalling 402 members. Seven of these groups are women's groups, and three are youth groups with mixed male and female membership. The remainder have some women members but men predominate. Women total 28% of the membership of the Chekalini Group.

The entire emphasis in the loan program is on maize production, this being the only crop for which in-kind inputs are provided. The farmers repay their loans in cash when they sell their maize to the NCPB. The repayment rate in previous seasons has been good, as a 100% rate was achieved in the first year of the program; due to delayed payments from the NCPB, 25% of the loans from 1986 are still outstanding. Since the harvest is not in, there is as yet no repayment on 1987 obligations.

The project manager regards this program as highly successful, claiming that maize yields have tripled or quadrupled since seasonal credit became available and that farmers now have plans to diversity into bean and oilseed production and no longer need to sell pieces of their farmplots to raise emergency cash.

4. The Salesians of Don Bosco Ltd., Embu

The Salesians of Don Bosco Ltd. is situated in Gachoka, about 8 km from Embu town. The sub-project, funded through REP, is incorporated into the Catholic Training and Vocational Centre, which was begun in 1984. The centre has received support from the Italian government, the religious order itself, and other donors, and the GOK has given the centre about 1,000 ha of land to start an irrigation scheme.

The main objective of the centre is to provide training to poor boys from the dry areas of Mbeere. The centre is a secondary training institute, basically geared to technical training. This training is provided in both four-year and one-year programs, the former incorporating secondary education and technical training,

the latter technical training only, in carpentry, metalwork or masonry.

The main problem experienced by the centre is a lack of employment opportunities for the graduates. REP has approved an activity to establish a revolving loan fund to assist the graduates in establishing co-operative businesses in the skills in which they are trained. The loans will be repaid by the young entrepreneurs through financial institutions at commercial rates.

This project serves male beneficiaries only. The centre does not admit girls for training; females will be involved only as the spouse or dependent of male graduates and participant in the projected irrigation scheme. Entrepreneurs' wives will be employed in the production of raw materials for anticipated food processing enterprises; but there are apparently no intentions to train the women in agricultural techniques.

B. PED

1. K-MAP

This component of the PED project "mobilizes experienced Kenyan managers willing to provide management counselling to small businesses on a voluntary basis". The K-MAP staff recruis clients and matches them to volunteers. The focus is on retail, wholesale, transport, repair, construction, metalwork, tailoring, bakery, and other small manufacturing concerns. The program operates now in Nairobi but will expand to other towns. So far they have recruited volunteers from about 60 firms, each of them usually offering several different skills in management and technical areas. The K-MAP board represents a wide range of business interests and has several women members. There is much reliance on good will as all the volunteer firms provide their counsellors with one working day a month for counselling activities, are founding members of K-MAP, and have contributed over shs 600,000 in start-up costs.

Since June this year, K-MAP has set up 19 advisc [illegible] relationships for diverse businesses, matching c[illegible] sellors to the firms on a one-to-one basis and closely matching expertise with needs. Those receiving advisement assistance pay a one-time registration fee of shs 400; those who do not have a business but who are seeking assistance on how to start in business pay nothing. There are 3 active women clients and 5 more waiting assignment of counsellors.

Seminars and workshops are another aspect of K-MAP training. In June this year, the first seminar was held in Nairobi. 63 participants registered and took part in the sminar, half of them women. The seminar participants do not pay a fee, but a nominal charge for educational materials. Plans are underway to hold more such seminars before the end of the year, covering such topics as advertising, pricing, communication, bookkeeping, record-keeping, and stock-taking.

Although K-MAP does not have a specific policy on women entrepreneurs, the management has shown sensitivity towards women by ensuring female participation on its Board of Directors and by serving the needs of women clients and seminar participants. Despite the fact that the organization is new it has already made a positive impact on the private sector. There is a need, however, to tap more women with skills to serve as counsellors and to reach a broader spectrum of businesswomen.

2. IESC

IESC, an organization of volunteer retired executives from the US, provides "low-cost" consultancies in developing countries. With AID support IESC has supplied 8 consultants to Kenyan firms this year, and plans to provide 12 more before the end of the year, one of them a woman consultant giving advice to a woman-owned firm. Most of the businesses assisted have been located in Nairobi and Mombasa; although some efforts have been made to reach potential clients in Nakuru, Eldoret, and other secondary towns, the lack of "suitable" accomodations in these areas has been a deterrent.

These services are said to be relatively cheap for Kenyan clients because the bulk of the costs (averaging $19,000 per consultancy without salary) are met by AID. Even so, the requirement that clients themselves put up a portion of the costs--an average of $5,000--puts this service beyong the means of most female-owned or -managed firms, which may nonetheless be among those most in need of such assistance.

C. Informal Sector and Smallscale Enterprise

1. Jua Kali project

The aim of the program is to provide both technical and financial assistance to Kenyans with a view to making them self-employed and helping them in the limited expansion of their businesses. The GOK notes that the informal sector provides employment opportunities at extremely low levels of investment, and it is also an "excellent breeding ground for indigenous entrepreneurs."

The object of the Jua Kali project is to assist the expansion and growth of informal sector enterprises, to support initiation of new enterprises in the fields relevant to entrepreneurs' abilities and experience, train and impart skills contributing to the viability of self-employment. The project provides training, financial support and management assistance. Three loan ceilings have been established:

--Kshs 20,000, for those who have never borrowed before;
--Kshs 30,000, for those with previous credit experience;
--Kshs 300,000for those who apply as a co-operative or group venture.

Loan criteria include the following: the individual must have an

on-going business, a skill, a viable project, commitment to business, and earn his/her living from the business. In addition, the entrepreneur must produce three referees who serve not as guarantors but as sources of information if the client absconds. Screening of applicants is very strenuous. Consequently, of 777 total applicants, only 27 have been funded. Once an applicant qualifies, he or she is trained; loans are provided in materials rather than in cash, such as sewing machines for tailors and tools for blacksmiths.

Training has been provided by three different organizations. Details of training are summarized below:

Trainer	Men	Women	Total
Undugu Society	11	8	19
Vintage	27	13	40
ILO	31	0	31
Total	69	21	90

Training occupies two weeks and emphasizes bookkeeping, business management, banking, and business ethics. As with KWFT, some clients find that the training is sufficient for business improvement and credit is not necessary. KCB has in addition institutionalized extension and supervision services through its Business Advisory Services Department, which both provides services to clients and advice to the bank.

Details of applications received so far are as follows:

	Men	Women	Total
Kamukunji Blacksmiths	76	3	79
Shauri Moyo Drumsellers	73	13	86
General applicants 1986	282	157	439
General applicants 1987	134	39	173
Total	565	212	777

From the available data, 27% of applicants are women and 33% of the recipients to date are women. Information about the loans was communicated through the radio, but the project has been politicized to a level where competition is high. There is no doubt that even if the criteria for loans were to change, women would still find it difficult to qualify in large numbers.

2. Credit Guarantee Program

KCB has also developed a credit guarantee scheme financed by local currency generations. The goal of the scheme is to assist smallscale entrepreneurs lacking capital in order to develop their businesses. The money is being loaned to small businesses

without any collateral requirements. The only requirement is that the entrepreneur have a bank account at KCB.

The counterpart funds are used as a fund to guarantee the loans up to 75%, so that the bank's risk in case of default is reduced to 25% of the loan amount. The loan is to be used for working capital rather than equipment purchases or expansion. The applications received and processed so far have numbered among them several women who intend to purchase Kenyan baskets (ciondos) for export. The one loan that has been made so far has gone to a woman entrepreneur.