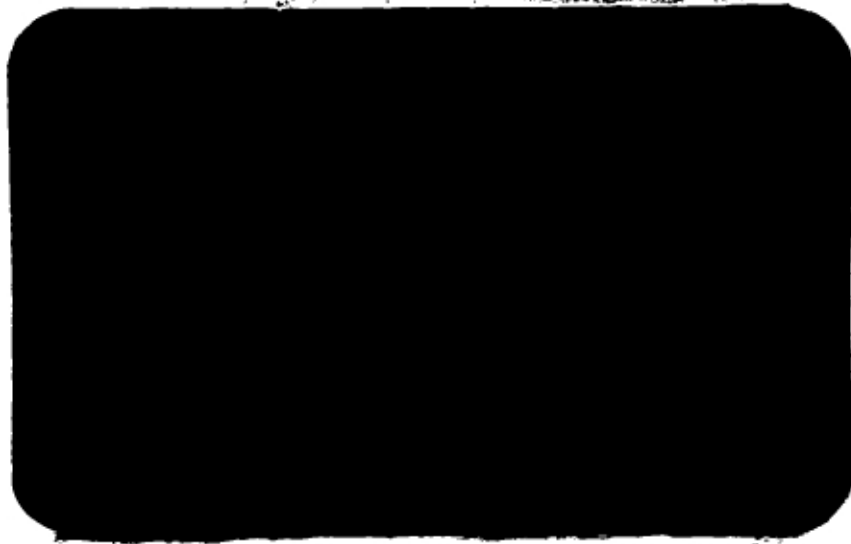


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MINISTRY OF WATER DEVELOPMENT, KENYA
MINISTRY FOR FOREIGN AFFAIRS, FINLAND

**KENYA-FINLAND
WESTERN WATER SUPPLY PROGRAMME**



INTERNATIONAL REFERENCE CENTER
FOR COMMUNITY WATER SUPPLY AND
SANITATION (IRC)

 **KEFINCO**
HELSINKI, FINLAND
KAKAMEGA, KENYA

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Community and Training Department
Kenya-Finland Western Water Supply Programme (KFWWSP)

December 1990

1. INTRODUCTION

Over a long time the world society has recorded and still records major imbalances in the distribution of resources - freedom, power, education, and those related to economic welfare and thus independence - to the greater disadvantage of the female sex. The extent, magnitude, and intensity of this imbalance varies with cultures and groups within cultures in view of their specific historical circumstances and changing socio-cultural and economic conditions. This variation is also reflected in the degree to which responses to the local and international call to correct the situation are being recorded.

At all these levels one finds evidence that the situation of women is receiving a noteworthy degree of attention. The peak of this attention followed the events that led to the UN declaration of 1975 an international women's year and a decade thereafter ending 1985. During this time major issues were publicised, recommendations were made, and plans of action designed which are the basis of the current intensive activities directed to assisting women out of this situation.

Here in Kenya a number of organizations have been and are still working to help correct the imbalance. One of the oldest is the Maendeleo ya Wanawake formed in 1952 and whose impact has been felt even more in the recent years when it was affiliated to the ruling party KANU in 1987. The women's Bureau set up in 1976 is a government machinery co-ordinating and controlling self-help activities of women under the Ministry of Culture and Social Services. Almost all government Ministries have programmes involving women as direct beneficiaries down to the village

level - health, energy environment and agriculture to mention but a few. These government efforts are well supported by many other donor agencies and NGOs such as FINNIDA, ACTION AID, CARE KENYA, KENGO and many others which are doing a lot in Western Province. Women groups are a major target in channeling aid to women. Rapid socio-economic changes have weakened the mutual assistance spirit that characterized such groups in Western Province and elsewhere in Kenya and given them an orientation towards income generation. One major observation in the history of women groups in the study area regardless of the changes recorded so far is that in most cases the individual woman never enjoys the fruits of this association alone, but as a family member. It is the increasing realisation that the family needs are beyond their individual capacity in most ways that makes them join into groups to meet their socio-emotional and economic requirements. It is thus important to note that membership consists mainly of married, widowed, and divorced women who have experienced the realities of a changing society making it hard for them to meet their family obligations.

This study on income generating possibilities and potentials for women groups within the KFWWSP programme area should be seen in view of the foregoing. The Kenya-Finland Development Co-operation addresses the problem through bringing water and health facilities closer to the people. It is part of the broader concern for the situation of women particularly those of the developing countries whose problems are still largely related to inadequate infra-structure.

To achieve its objective the study has treated the problem within its wider socio-economic perspective. Thus we have discussed among others the Social status of women, economic status of women, and the general constraints facing women groups in reaching their goals. These are in addition to, and help qualify, the main theme - Income generating possibilities and

2. BACKGROUND TO THE STUDY

The study covered the three districts of Western Province; Kakamega, Bungoma and Busia.

The main ethnic group is Luhya. Others include Teso, Sabaot, Luo and Kalenjin. Other groups are represented but in lower proportions.

Development assistance to women aims at increasing their productivity. This study endeavors to look into how best this can be achieved in view of what may be seen as a limiting socio-cultural, economic and political environment that exists for women. A lot has been done by the Government in conjunction with other organizations in this respect but a lot more needs to be done.

The specific objectives of the study are:-

- to make an inventory of women groups registered by the Ministry of culture and Social Services in the province.
- to find out the activities being undertaken by the women groups and establish their economic viability or otherwise.
- to identify any obstacles hindering the productivity of women groups and look into possible remedies.

Studies and development projects focussed on women as a disadvantaged group and as a crucial resource in development have intensified since 1975 - the International Women's year. This is occurring on a worldwide scale. Here in Kenya, national to village level activities to this effect are intensive. This study is justified in part along these lines.

It is also known that Western Province experiences a high rural-urban migration rate especially for men. The province is largely

rural with a high agricultural potential. Agriculture is the backbone of the national economy and women contribute a lot as individuals and as groups. The women groups phenomenon grew very fast in the 1980's during the UN Women's Decade as a vehicle to social and economic development. Establishing the impact of these groups on the individual women members, their families and the national economy is an area of interest, a further justification to this study.

In order to carry out this task, FINNIDA identified a consultant, Mr. George Wandera, who designed the questionnaire and had just began field work when he got employed elsewhere and could not continue and the Community and Training Department of the K-FWSP took over. Briefly, the work was carried out in five stages. The planning stage included the designing and testing of the questionnaire, sampling and mapping out of field target groups and literature review. Thirteen locations were identified in Kakamega District, twelve in Busia district and eleven in Bungoma district. The stage lasted ten weeks. The second stage was field work which included discussions, observation and interviews. It was a difficult stage with most problems relating to mobilisation, lack of defined premises of operation and the fact that the study team had to perform their normal duties this being an extra job. The stage lasted twelve weeks. During data analysis which took eight weeks, the deficiency of the available data was realised. A fourth stage became necessary. A workshop had to be prepared which brought together staff from relevant Government Ministries and all NGOs and other organizations involved in women groups activities to discuss and make up for the deficiencies. Preparations took five weeks and the actual workshop lasted one week. The final writing took five weeks.

3. POLICY FRAMEWORK TOWARDS WOMEN

Women's participation in development projects has often not been given sufficient recognition. Their opinions and participation in the preparation and accomplishment of the development undertakings have received very minimal attention if any. The role of women in development has more often than not been considered, above all, a social issue which rather results in extra costs for the society than in contribution therein. This trend has killed the morale of women thereby limiting their interests in participation in development fields since as opposed to earlier times, women are today more conscious of their own needs and wishes. For instance women are not likely to freely involve themselves in development efforts objectives of which have been determined without taking their opinions and needs into consideration and also more so in projects whose benefits would not accrue to them.

In 1984 the UN General Assembly completed a world survey on the role of women in development with emphasis on trade, agriculture, industry, energy, money and finance and policies on science and technology. The survey clarifies the role of women today in each sector and estimates the advantages gained by women while participating in the development process, especially in the form of income, improved working conditions and decision making possibilities. It also presents the means for improvement of women's position as active employees, as well as beneficiaries. "The Nairobi forward looking strategies for advancement of women", adopted at the Nairobi Conference in 1985 is based greatly on the information and recommendations of this survey.

As the global economic depression and other economic structural adjustment programmes have doubled women's responsibilities such that they have to provide their families with services which were earlier offered by the society, and also to simultaneously earn

extra income for their families, it is now recommended in the strategy that the changes taking place in the world economy and national economies be evaluated. In order that women could better specify and safeguard their own interests it is recommended in the strategy document that the UN system as well as aid agencies would support programmes strengthening the self-determination of women. Governments are recommended to support women's own organizations and groups. It was also recommended that political obstacles that bar women's views and needs from receiving due consideration should be removed so that women can participate in development as intellectuals, policy-makers, decision-makers, planners, performers as well as beneficiaries.

According to the Nairobi Conference and the above mentioned international recommendations a more varied and wider concept of women in development became more evident than before. In developing countries like Kenya women represent an essential part of manpower both in agriculture and other fields and thus their work is of crucial importance for the welfare of their families and society. In consequence activities meant to improve women's position should no longer be considered merely as social questions. Women are not only beneficiaries and objects of care but planners, decision-makers, and intellectuals as well. In addition attention should be paid to the division of work between women and men, both in housework and economic production, so that women could take part in new vocational and self educating tasks without increasing their workload; educating women to enhance their productivity as well as improving their livelihood.

The Nairobi conference urged the UN to effect mobilization and integration of women in development through its medium-term planning and analysis and co-ordination of women's projects while ensuring the women's participation in the formulation of policies within the UN system itself.

Kenya's development policy is based on participation for progress as a theme with its objectives spelt out in sessional paper number 10 of 1965 on African socialism and its application to Kenya. The goals and objectives of participation for progress include political equality, social justice, human dignity and equitably distributed incomes. These goals and objectives are drawn from the philosophy of African socialism that calls for political democracy, mutual responsibility, various forms of ownership, to mention but few.

The Kenyan policy recognises the value of involving all individuals and institutions in collaborative activities for improvement of their own welfare. The theme of full participation by the entire population in development activities means the commitment and involvement of the Government, Non-Governmental organisations, Co-operatives, private businesses and individuals in achieving progress for society. This participation on self-help basis is well ingrained in our society and is given expression in the "Harambee" spirit and it engenders a feeling of common purpose and that of togetherness among members of the community. However, despite the fact that the Government of Kenya in conjunction with other Non-Governmental organisations is trying to bridge the gap between women and men in development, a lot of effort is still needed before a balance can be struck.

Finland's International Development Co-operation emphasises the promotion of equality between sexes through stressing the participation of women in development. The two Governments are therefore partners in achieving this development objective.

4. BASIC CHARACTERISTICS OF WOMEN GROUPS

Women groups are associations of women who come together for both social and economic reasons. Until recently, the economic aspect had been in terms of meeting family labour in agricultural operations and building for instance. Interests in generating real income (monetary) have been a recent development prompted by a fast changing economy and encouraged by government extension networks and other organizations.

For groups to win government assistance which has been in form of grants, now being discouraged, they have to register with the department of Social Services in the MCSS. To be registered a group has to present a constitution and pay a registration fee of Ksh. 150. Awareness campaigns during the women's decade have seen over 25,000 women groups registered at national level. In Western Province there are roughly 3435 such groups with a total membership of 103887. Kakamega district leads with 1435 groups and total membership of 55887. Bungoma has 1000 groups with 25000 members and Busia 1000 and 23000 members. Groups thus have an average membership of 30.24.

Some groups have registered a few men as members.

The group phenomenon has provided an invaluable training ground for local women in matters related to primary health, family planning, environmental conservation and the need for women to assert themselves in order to participate equally in development planning and implementation.

Below is a summary of the basic characteristics of individuals who join into women groups.

DISTRICT	AGE DISTRIBUTION OF MEMBERS					MARRITAL STATUS OF MEMBERS				
	AGE	11-20	21-30	31-40	41-50	50+	MARR.	WID.	DIV.	SEP.
KAKAMEGA	224	1581	2949	2005	782	4045	1044	327	124	217
BUNGOMA	42	634	1054	384	150	1683	345	96	50	44
BUSIA	153	973	2714	830	344	3597	1405	232	36	78
TOTAL	419	3188	6717	3219	1276	9225	2792	655	210	339
%	2.8	21.5	45.3	22.7	8.6	69.2	20.9	4.9	1.5	2.5

Key: MARR - Married, WID- Widowed, DIV. - Divorced,
SEP - Separated, SING - Single

The data shows that desire to join into women groups increases with increasing family responsibility. Thus only 2.8% are aged 11 - 20 and 2.5% are single. 69.2% are married, 20.9% are widowed, 4.9% devorced and 1.5% are separated. This in a way explains poor performance at group level since the individual member has her first loyalty to the demands of the family. Little time is thus invested in group work.

The low investment of resources in group work is further appreciated when one considers this summary of the educational and occupational statuses of most members:

EDUCATION LEVELS						OCCUPATION	
DISTRICT	PRI	SEC	COLL	UNVERS	NONE	SALARIED	S/EMPLOYED
KAKAMEGA	3228	1747	612	105	2240	911	6158
BUNGOMA	1328	504	155	7	260	387	1378
BUSIA	2653	763	305	22	1359	449	4052
TOTAL	7209	3014	1072	134	7155	1747	11588
%	38.7	16.2	5.7	0.7	38.5	13.1	86.8

KEY: PRI- Primary, SEC - Secondary, COLL - College,
UNVERS- University

One notices low educational levels with 38.7% having only basic education, 16.2% secondary, 5.7% have some college training, 0.7% have attained university education, while 38.5% have no education at all.

On the other hand, majority of members are, self employed (86.8%). Only 13.1% are in salaried employment.

The two tables explain why most groups appear static, registering very little advancement in both their economic and social goals. Lack of adequate education and thus training means limited foresight, poor management, poor knowledge and thus mastery of external forces that may affect their operations, which mean even the little available resources may not be fully utilised to the benefit of the groups. Note that self-employment seemed to include petty trade and housewifery. This means as individuals, women have very limited incomes which mean a lot to the family as opposed to male incomes. Since part of this income is supposed to go to the groups for proper functioning, it is clear that group objectives will remain secondary to family welfare demands

every time a choice has to be made.

All these should help one appreciate as real what may seem to be only "traditional" problems of women and women groups. Traditional in the sense that it will be mentioned almost by anyone anywhere, or within certain geographical bounds.

Women groups activities are classified into two main categories, social and economic. The social activities recorded during the study included:-

<u>Activity</u>	<u>No. of groups</u>
- Singing	- 199
- Traditional Dances	- 150
- Sports	- 57
- Merry-go-round	- 54

The predominant economic activities recorded during the study included:-

<u>Activity</u>	<u>No. of groups</u>
- Poultry keeping	15
- Farming	206
- Fish farming	28
- Petty trade	155
- Bee keeping	5
- Tree nurseries	48
- Weaving	1

The other activities which are viable within the province but none of the groups interviewed were engaged in included:

- Selling of clothes

- Sewing and knitting
- Rental houses
- Dairying
- Hardware business
- Flour milling
- Bakeries
- Rabbit keeping
- Production of improved jikos
- Brick/block making.

However, secondary data sources revealed that there are a few groups engaged in these activities within the province.

Although there is a distinction between social and economic aspects of women groups activities, it has been observed, and it was further observed during the field study phase that the groups have not appreciated this distinction as necessary for the viability of their economic projects. Therefore even when groups are producing an item to generate income, they will keep entertaining visitors with the produce and thus lesser profits are realised.

Information on finances was not adequately given. Most groups must have thought giving such information would spoil their chances of getting any financial assistance. In our past experience (as a section dealing with women groups activities) we have proved that anybody calling on such groups asking curious questions such as a survey assistant would, is associated with aid and in such cases they will only volunteer information that will increase their chances of getting that aid. Information on the financial standings and or operations of the groups, any aid received and how much? and performance after such aid had been received is thus not wholesome. ~~The distortion is confirmed by the table showing financial assistance received, by the groups interviewed.~~



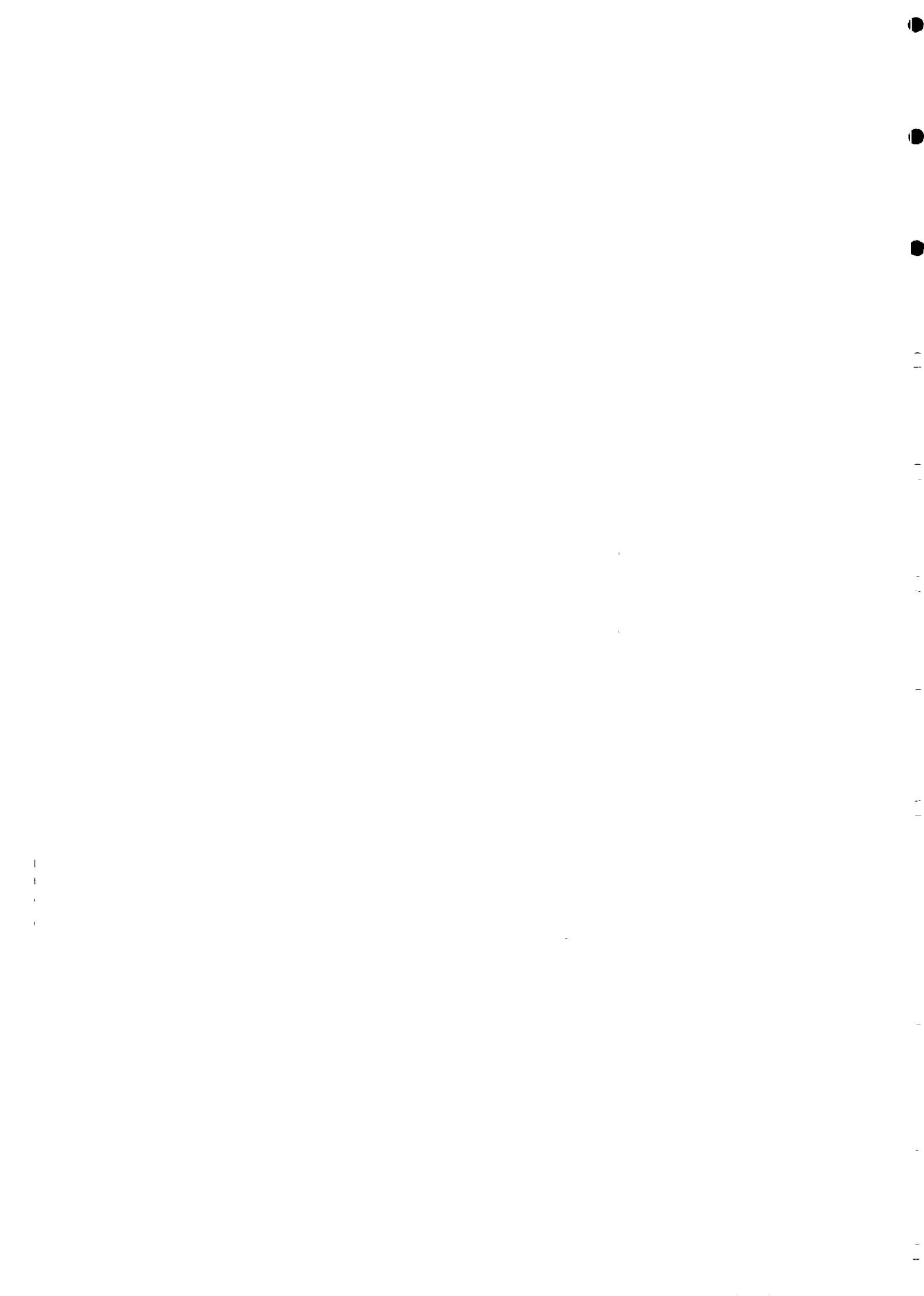
DISTRICT	UPTO 1000	1001 2500	2501 500	5001 7500	7501 10000	10000 15000	15001 20000	20001 30000	35000 +
Bungoma	1	0	17	5	20	3	3	0	6
Kakamega	0	0	0	0	11	0	2	0	0
Busia	12	0	2	3	17	0	8	2	4

* Note that all tables in this chapter are made out of field responses.

This assistance was from various sources but most came from the Government through the department of social services MCSS in the form of grants. It has been learnt that assistance in the form of grants is perpetuating the dependency syndrome among women and currently it is becoming unpopular.

From the financial point of view, the nature and structure of the groups have a lot to contribute to the observed poor performance. The average membership of 30 is a problem in itself when it comes to organization for management and the time taken for benefits to reach individual members. This has a bearing on their morale. It means even available resources are not fully utilized regardless of their adequacy or inadequacy.

So far registration with the Ministry of Culture and Social Services makes a group formally recognised but this recognition does not make it a legal entity. This means the groups already operating within low finances have little access to formal credit facilities from banks for instance. This kind of money is crucial for any successful enterprise. The groups know little about banks, some may associate it with class, others with doom, others may want but have no collaterals. Poor finances have drugged the activities of women groups for lack of capital to allow adoption of appropriate technologies and effect maximum inputs including hired services that can make up for the time



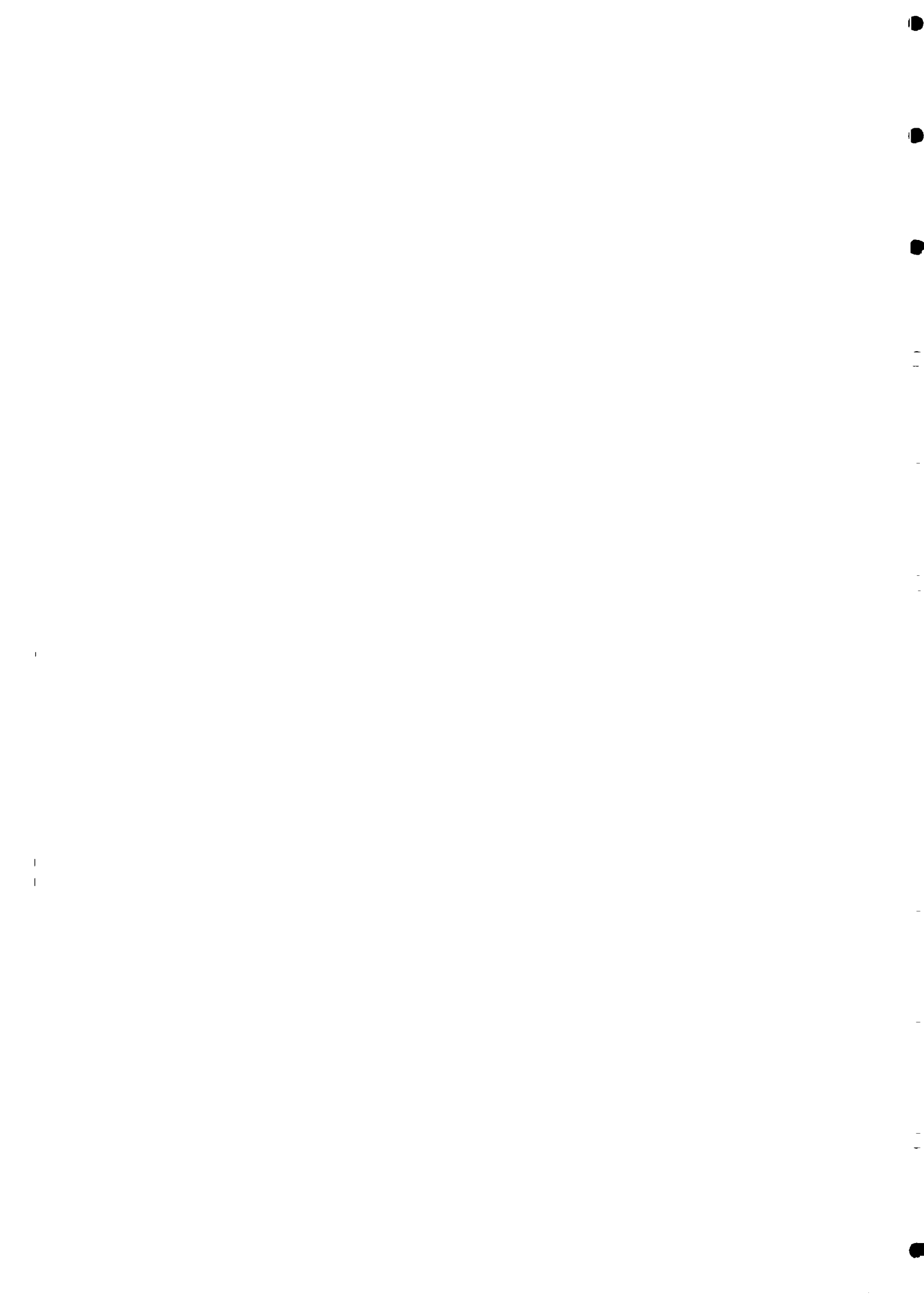
when individual member contributions are missed in favour of their family needs.

In Bungoma district PFP has experienced a very high rate of credit requirement and repayment by women groups. It means that the fears women have with regard to credit facilities can be alleviated through education and training. This education and training should include various sources of credit facilities and the procedures for securing and repaying of credit.

It has been noticed that although most groups fear credit facilities, they do not know these necessary details including all the available alternative sources. Because of this a lot of money meant for women and women groups to borrow remains unutilised.

If groups could reduce in size to 10 - 25 members (the smaller the better) and emphasise short-term projects seeking expert advice in choosing and implementing them, and if they sought market beyond the locational boundaries, their potential in economic development is high. They should note the labour and capital needs of their projects, plan for them fully and then deemphasise use of member premises like land for group investments. This tends to overload the member and also may cause family interferences which may lead to other complications.

Generally, there is a high potential for women groups in the area of income generation. But before this is realised both men and women have to help create a fitting environment by shedding unfavorable attitudes and prejudices. The groups should get determined and appreciate the need to invest fully in order to maximise benefits. All Government Ministries and other organizations involved in women groups activities can assist in this respect by adapting some procedures for assistance. This can be along such lines as when to give grants and criteria for assistance for instance.

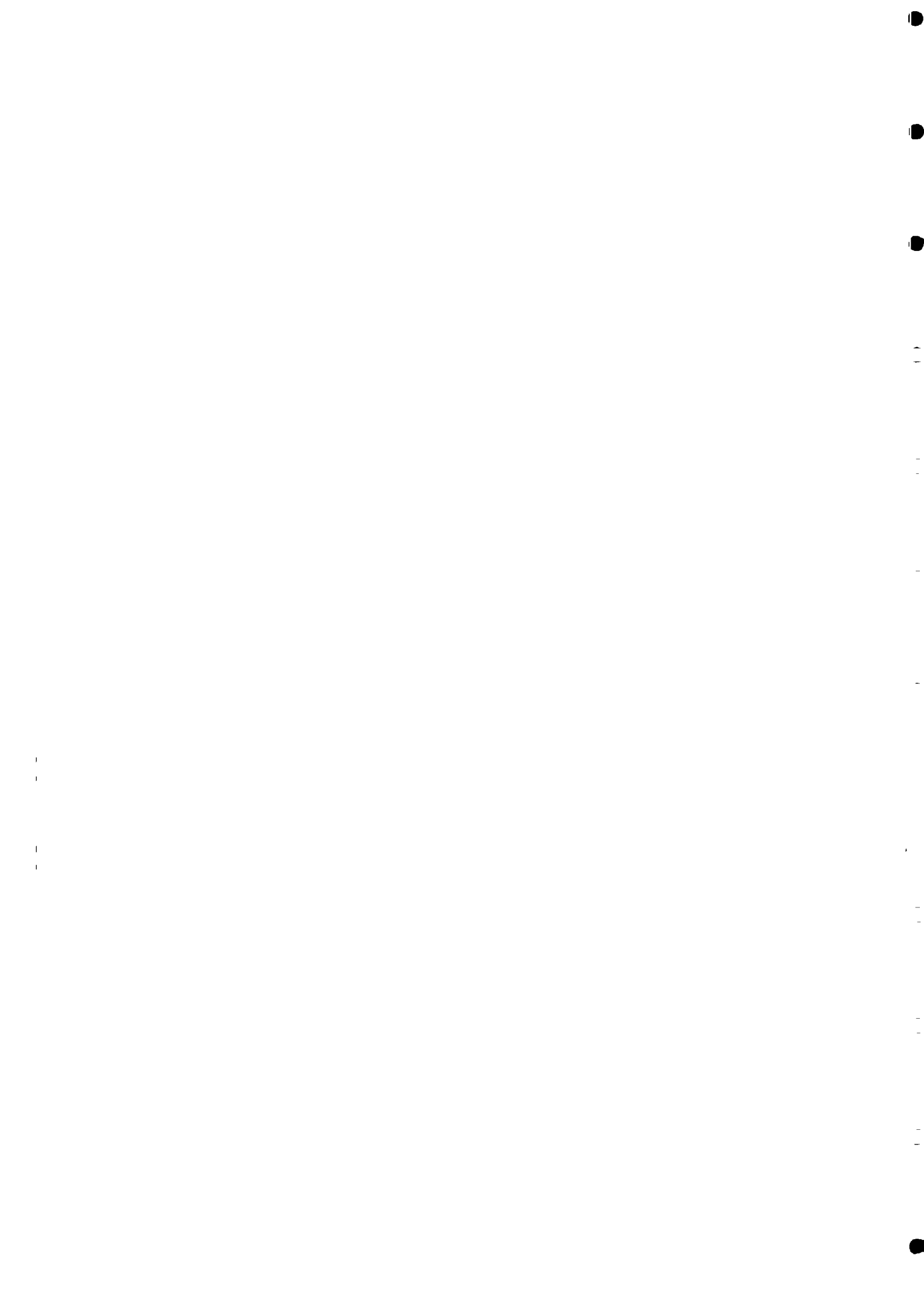


5. SOCIAL STATUS OF WOMEN

For one to understand and improve women's position in the society, it is very crucial that their social status is understood and analysed. One's social status in the society normally reflects the way the society values him, how much influence he possesses, the roles that are assigned to him, the way he views himself and therefore all his behaviours and the extent to which he is capable of advancing upwards socially, economically and politically in the society.

Legal Status of Women with Special Reference to their Legal Accessibility to Credit Facilities

The legal status of women in Kenya is influenced mainly by the customs of a given society more than by the written law. The way the society values women and even the way the women carry themselves out or view themselves is very much spelt out by a particular cultural pattern. For instance in Western Province as in most parts of Kenya, according to African customs, women's views are very secondary to men's views and therefore women's opinions tend to be very suppressed in many instances since traditionally a woman who appears to be very vocal or outspoken is normally viewed as one who is "tough-headed" and lacks respect for men. Such kind of a woman might even find it very difficult staying with a husband. Therefore in order to conform with the norms of the society women tend to serve the interests of the men at the expense of their own interest and this has led to some retardation in development on their side. It is always very difficult customarily, for a woman who is development conscious to explore development avenues if the husband does not approve of it as this might lead to a lot of strain and frustrations in terms of relationships. A woman must get the consent of the husband even where she knows her rights.



However, in so far as the constitution of Kenya is concerned, the law does not discriminate against anybody as is stated under Section 70 of the constitution of Kenya which provides as follows:-

Whereas every person in Kenya is entitled to the fundamental rights and freedoms of the individual that is to say the right whatever his race, place of origin or residence or other local connexion, political opinions, colour, creed or sex, but subject to respect for the rights and freedoms of others and in the public interest to each and all of the following:-

- (a) Life, liberty, security of the person and the protection of the law.
- (b) Freedom conscience, expression, assembly and association.
- (c) Protection for the privacy of his home and and other property and from depreciation of property without compensation.

From the above quotation it is clear that there is no difference between a man and a woman in relation to his/her rights. Everyone in Kenya is entitled to the rights of life, liberty, freedom of conscience and protection of conscience but customary laws try to perpetuate discrimination against women.

Marriage

Customarily in Western Province, girls do not have rights to inherit properties of their parents. Parents only recognise boys and distribute their properties like land and buildings only amongst them. A woman who is married can use the property of the husband by virtue of being the wife but she cannot use the property freely as hers and has always to be dictated by the husband on the use of the property. In some cases the husband even completely refuses the wife to have any access at all to a



family property.

According to the laws of Kenya people have rights to own property through different ways:-

(1) Inheritance: this means that after the death of say parents or the death of a husband the daughter or wife inherits whatever property was left behind by the deceased. This is stated clearly in the Law of Succession - for example Sec. 35 of the Law of Succession states:-

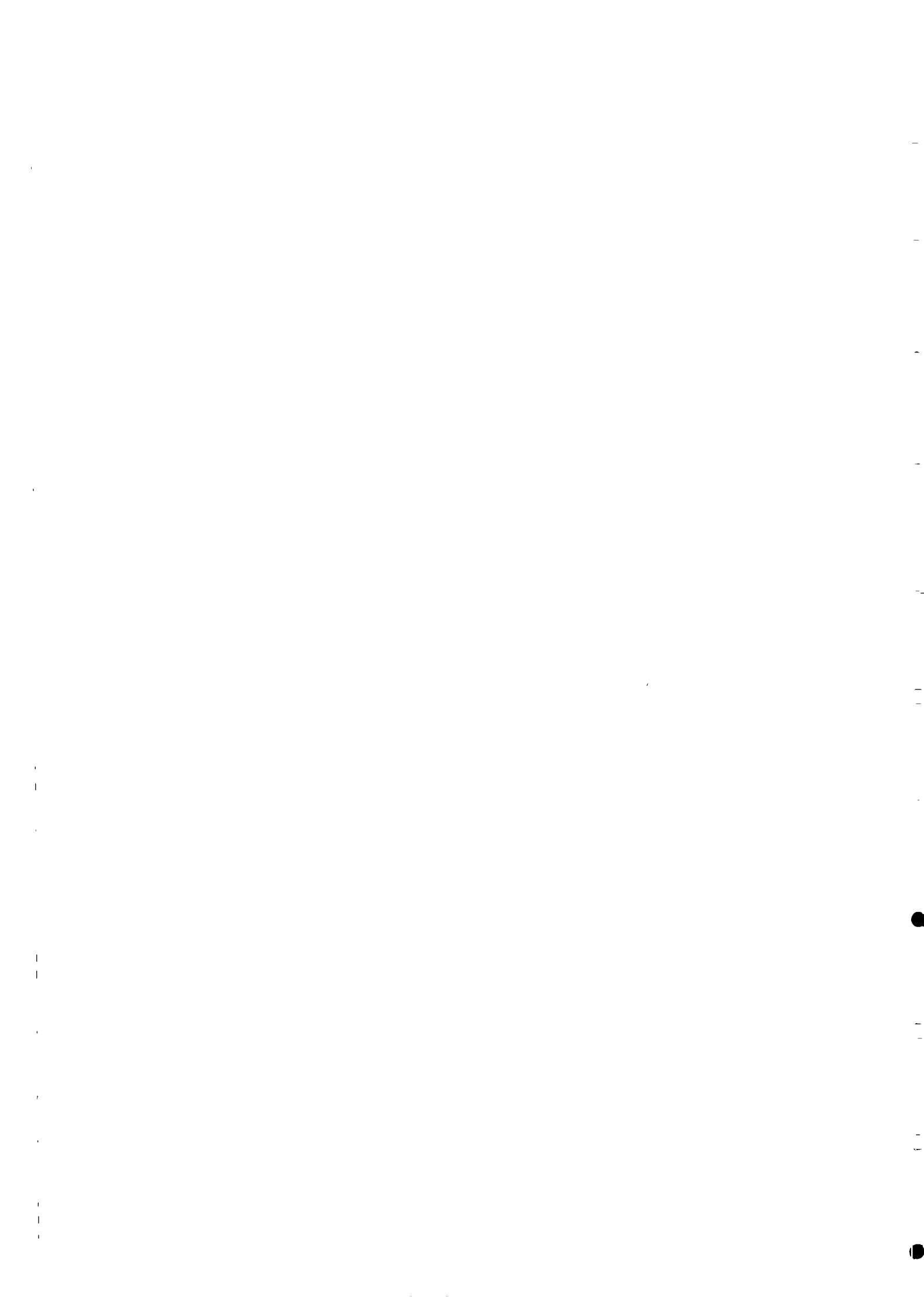
Where an intestate has left one surviving spouse and a child or children the surviving spouse shall be entitled to

- (a) the personal and household effects of the deceased absolutely and
- (b) a life interest in the whole residence of the net intestates estate.

Section 38 of the same Act further states that whereon the intestate has left a surviving child or children but no spouse the net intestate estate shall devolve upon the surviving child, if there be only one or be equally divided among the surviving children.

What should be noted is that once a husband dies the people to be considered for inheritance according to the law should be the wife if she is alive or the children.

In practice normally the wives have been discriminated upon by the relatives of the husband. Normally the brothers-in-law come in and may even go to the extent of chasing the rightful wife of the deceased so that they get the property. A woman with such a problem has a remedy in court. She can sue the brothers of the deceased so that she inherits the property. The only problem normally is that most rural women are ignorant of their legal rights. In Western Province for example, this is a problem as most women have not been to school and are thus not in a position



to follow up when their rights are interfered with.

Until recently many African parents did not consider education of the girls as important. A girl was considered a source of property to the parents. Once a girl reached the age of about 15 years she was to get married to get bride wealth for the parents. As a result there are fewer women in Western Province who have had formal education as compared to men. Most women therefore either engage in low paying jobs or are housewives and they can hardly afford a property of their own.

(ii) People can own property through purchase

This is possible only where one has an income generating job or business. In Western Province for example, there are women who work but whatever property they have normally is jointly owned by both herself and the husband. There have been cases for example where women join hands with the husbands to buy for example land. However, the proceeds of the land go to the husband direct. This is a common practice in Mumias area where after the sugarcane is harvested all the money goes to the husband and in some cases the wife has nothing and even the children may not have much.

Here again the woman can sue the husband in court and have the husband forced by the law to maintain the family. However, many women may not choose this option simply because they want to keep the marriage going. Where people are married and by one reason or the other they find that the marriage cannot continue then the woman has a right to apply in court for a divorce.

Sometimes if a woman buys property it is the husband to decide what to do with it. Due to the customary laws which view women to be of very low understanding, the woman is forced to follow what the husband says as head of the household even if he has negative attitudes towards women's participation.



Divorced or Separated Woman

Divorce is normally viewed with a lot of suspicion on a women's side. Whenever a husband and a wife divorce the society tends to point fingers at the woman and not the man even where the latter was the one on the wrong. The relics of traditional society still reign supreme and the social stigma that is carried with a divorced, single, married or separated women normally destroys women's emotional stability. She views things in a dilemma. Whichever way, it could be to her disadvantage or advantage. She is rendered propertiless and the fact that the woman is now propetiless makes it difficult for her to contribute effectively in group activities.

When a woman is divorced she is left with a lot of responsibilities and faced with a lot other challenges. She has to care for the children on her own. The divorced woman leaves the home leaving all the things that she had sweated to achieve. In most cases since majority of the women do not know their rights, once they are divorced, they do not even sue the man in court even where the man did a lot of physical and mental damages to her. Most divorced women do not even claim maintenance allowance from their husbands to assist them bring up the children. Such women become very frustrated and confused and cannot continue pursuing a better status for themselves.

A woman can petition for divorce on the following grounds:-

1. That the husband has committed adultery
2. That the husband has behaved in such a manner that the wife cannot reasonably be expected to live with him.

(i) Cruelty - that the conduct complained of ~~must have been~~ such as to cause injury or a reasonable apprehension of injury to life, limb or health, bodily or mental.

(ii) Constructive Desertion - consisting of such grave and weighty misconduct that the only sensible influence is that he knew that the complainant would in all probability withdraw permanently from cohabitation with him if she acted like any reasonable person in her position.

On granting a decree of divorce, a decree of nullity of marriage or a decree of judicial separation or at any time thereafter (whether, in the case of a decree of divorce or of nullity of marriage, before or after the decree is made absolute), the court may make any one or more of the following orders, that is to say;

- (a) An order that a party to the marriage shall transfer to the other party, to any child of the family or to such person as may be specified in the order for the benefit of such a child such property as may be so specified, being property to which the first-mentioned party is entitled, either in possession or reversion.
- (b) An order that a settlement of such property as may be so specified, being property to which a party to the marriage is so entitled, be made to the satisfaction of the court for the benefit of the other party to the marriage and of the children of the family or either or any of them.
- (c) An order varying for the benefit of the parties to the marriage and of the children of the family or either or any of them any ante-nuptial or post-nuptial settlement (including such a settlement made by will or codicil) made on the parties to the marriage.
- (d) An order extinguishing or reducing the interest of either of the parties to the marriage under any such settlement.

To improve the legal status of women it is suggested that women be taught from primary stage. There should be as many seminars as possible where women will be educated on law and their legal rights taking into account the fact that because of their ignorance their development in so far as property ownership is



concerned in retarded.

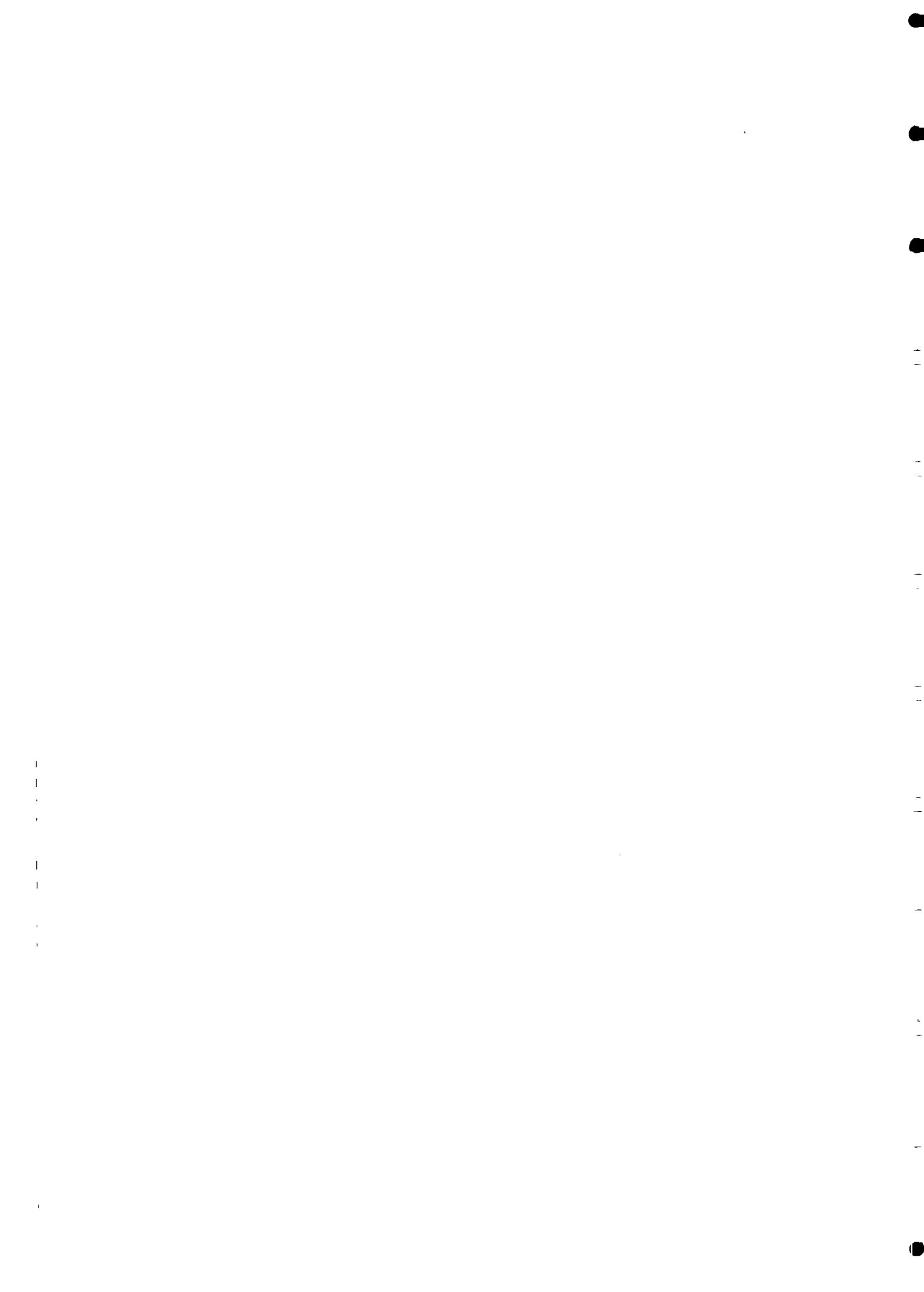
Most financial organizations cannot give credit facilities without proper security i.e. land or fixed assets - and they should therefore own property of their own before being given loans.

Women and Decision Making

As has already been pointed out earlier in this chapter the power to make decisions is bestowed on one in accordance with the social status held in society. Since traditional attitudes that have more bearing on the status of women place them at the lower stratum, women automatically have very limited chances of making decisions that affect development.

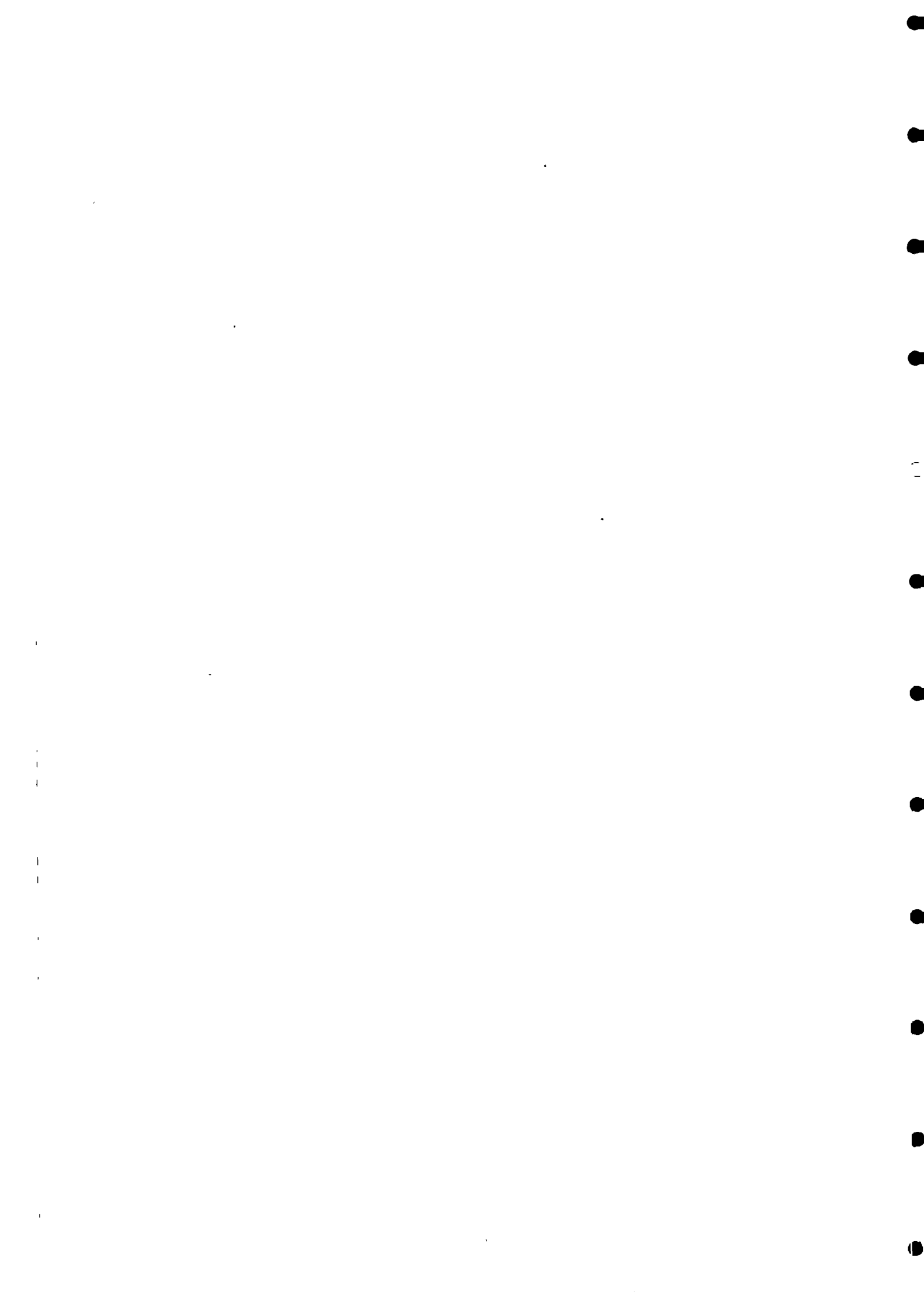
Men dominate leadership positions in most sectors as inherited from African traditional cultures where most important decisions were passed by men as heads of households. The women just participate in the implementation of the plans that have already been passed by men.

Women's representation in political arena and other public positions with a lot of authority is very low as compared to that of men. Apart from the unfavourable attitudes of the society towards women, this imbalance in leadership positions can be explained by the fact that a greater percentage of the women are illiterate and lack leadership skills. Although women have poor representation in high powered positions, they constitute the majority of the voters. Women also appear to lack confidence in themselves and in most cases end up electing men to lead them instead of electing their fellow women. Also too much of family responsibilities on women's shoulders interfere with their freedom to accept to take up jobs in very demanding positions and they tend to shy away from such duties. Even where a woman has been entrusted with a leadership position there is still a



tendency to by-pass her and seek the opinion of a man hence men still have a lot of influence in decision making on matters that pertain to development.

The Government of Kenya being a signatory to UN charter is now making deliberate efforts to recognise the position of women. With the Government District Focus for Rural Development Strategy and emphasis on participation for all, their efforts in development are now being appreciated. A lot of focus is now being shifted on uplifting women's positions and some positive changes have been realised on women's development. Women are now increasingly assuming managerial and supervisory positions in public service, parastatals as well as in private sectors. In line with this, Kenya's ruling party KANU recognises the role of women and has thus created a senior position of Director of Youth and Women Affairs and appointed a woman to that position. The Head of Women's Bureau that co-ordinates all women's activities in the country is also a woman. Some other women are heading other departments and parastatals. Though the situation is improving, a lot still need to be done to educate people to change their attitudes towards women so that they can freely make important decisions.



6. WOMEN'S PARTICIPATION IN THE HEALTH, WATER AND SANITATION SECTORS.

Women play a significant role in the health, water and sanitation sectors. For they are; health educators in the communities, controllers of local diseases, carers of the sick, the old and the disabled, promoters of family nutrition, sanitation and personal hygiene in their homes, they are the advocates of family planning and the managers of water supplies in their homes. Where the required facilities are not available, the woman has to struggle to find them for the family members for instance food, medicine and water.

However, the Kenya Government has and continues to attach a lot of importance to the health of her people. Although a lot of emphasis has been shifted to preventive rather than curative medicine, efforts have been made in getting health services closer to the people.

Kenya's health care policy stresses Primary Health Care (PHC) which is comprehensive and takes into account promotional, preventive, curative and rehabilitative aspects of health care and full participation of the communities. The essential components of PHC include appropriate health education, provision of proper nutrition, basic sanitary facilities, maternal and child health care, appropriate treatment of injuries and provision of essential drugs.

Primary health care as defined by WHO is "essential health care made universally accessible to individuals and families in the community by means acceptable to them through their full participation and at a cost that the community and country can afford. It forms an intergral part both of the country's health care system of which it is the nucleus and the overall socio-economic status of the community". Primary Health Care has

therefore become a central theme in the Health Sector, and in order to facilitate its campaign, the Government of Kenya and the Government of Finland have jointly launched a programme known as Kenya-Finland Primary Health Care Programme which is promoting the primary health care theme within Western Province by increasing the number of health facilities, training Community Health Workers, T. B. A's and construction of VIP latrines. In the process common diseases which used to be rampant like malaria, typhoid and dysentery have been reduced.

The table below shows the distribution of hospitals, health centres and dispensaries in Western Province.

District	Hospitals	Health Centres	Dispensaries
Kakamega	6	30	32
Bungoma	5	12	22
Busia	5	13	13
Total	16	55	67

Source: Project document primary health care programme (1989 - 1992)

Whereas all these is being done, women's abilities to sustain themselves and their families are normally hampered by the fact that they have too much family obligations on their shoulders that they rarely have enough time at their disposal to spend on health care. Another setback on health care is caused by their low level of income hence inadequate funds to use in health care promotion for example through provision of balanced diet to the families. Traditional customs also influence women's freedom to participate effectively in health care like eating habits and in family planning activities. ~~Inadequate health facilities also~~ affect women's accessibility to health services.

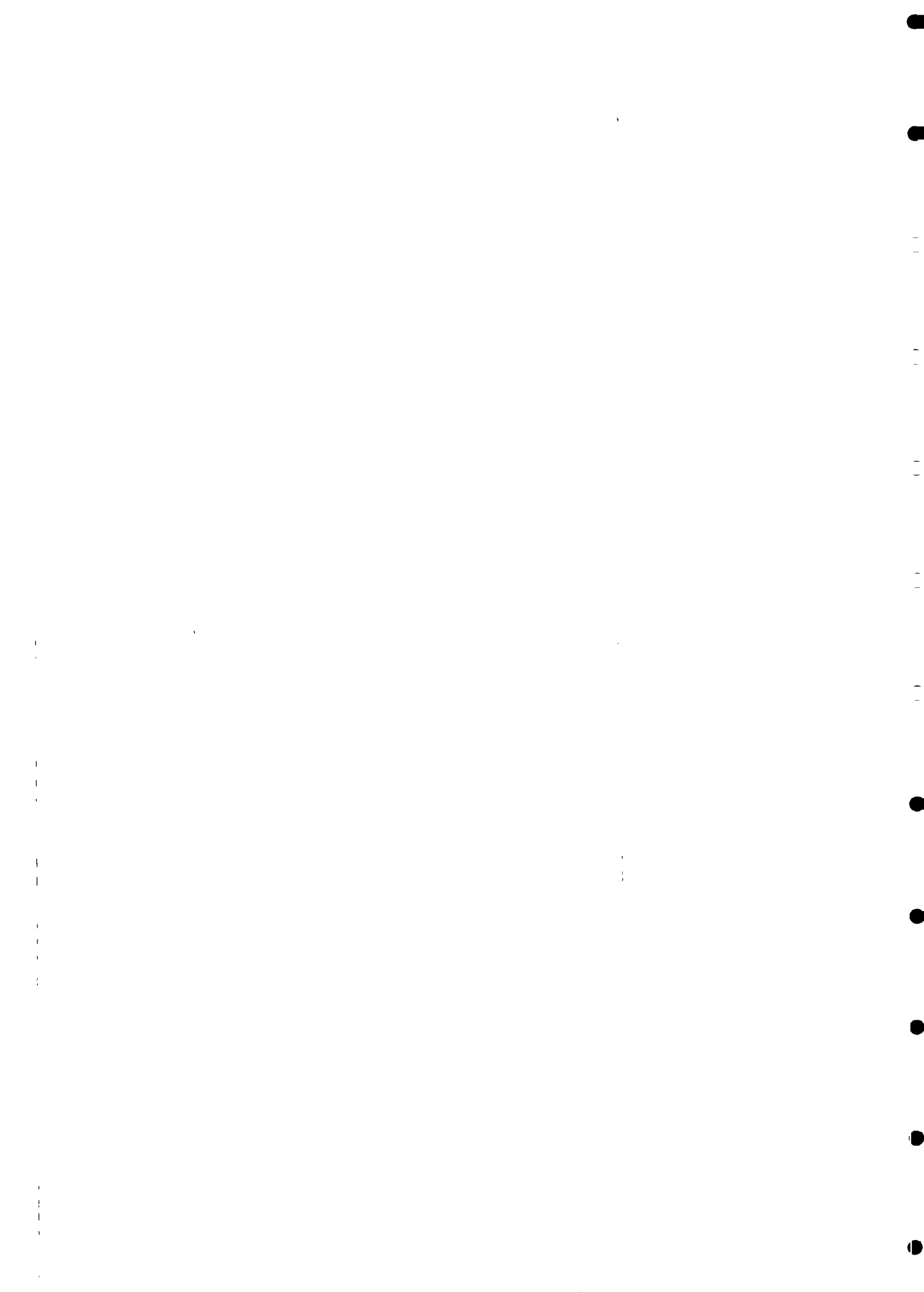
One essential commodity in the promotion of health is water. It is essential in the life cycle of every living organism. The

need to understand how it is obtained, preserved and maintained is important. In rural areas women are the key figures in its sustainability and collection. They are the ones who collect it from the sources and which are sometimes far. This therefore explains why there is need to provide water closer to the rural communities since it is the responsibility of women to fetch water and attend to other family chores such as farmwork, cooking, cleaning the house and caring for the sick.

The strategy of the Kenya Government through the Ministry of Water Development is to take water closer to the people by the year 2,000 and beyond. In order to achieve this, the Kenya Government is working closely with donor agencies by intensifying construction of piped water schemes and rehabilitating the existing ones. Below is a table showing total number of existing water supplies in Western Province.

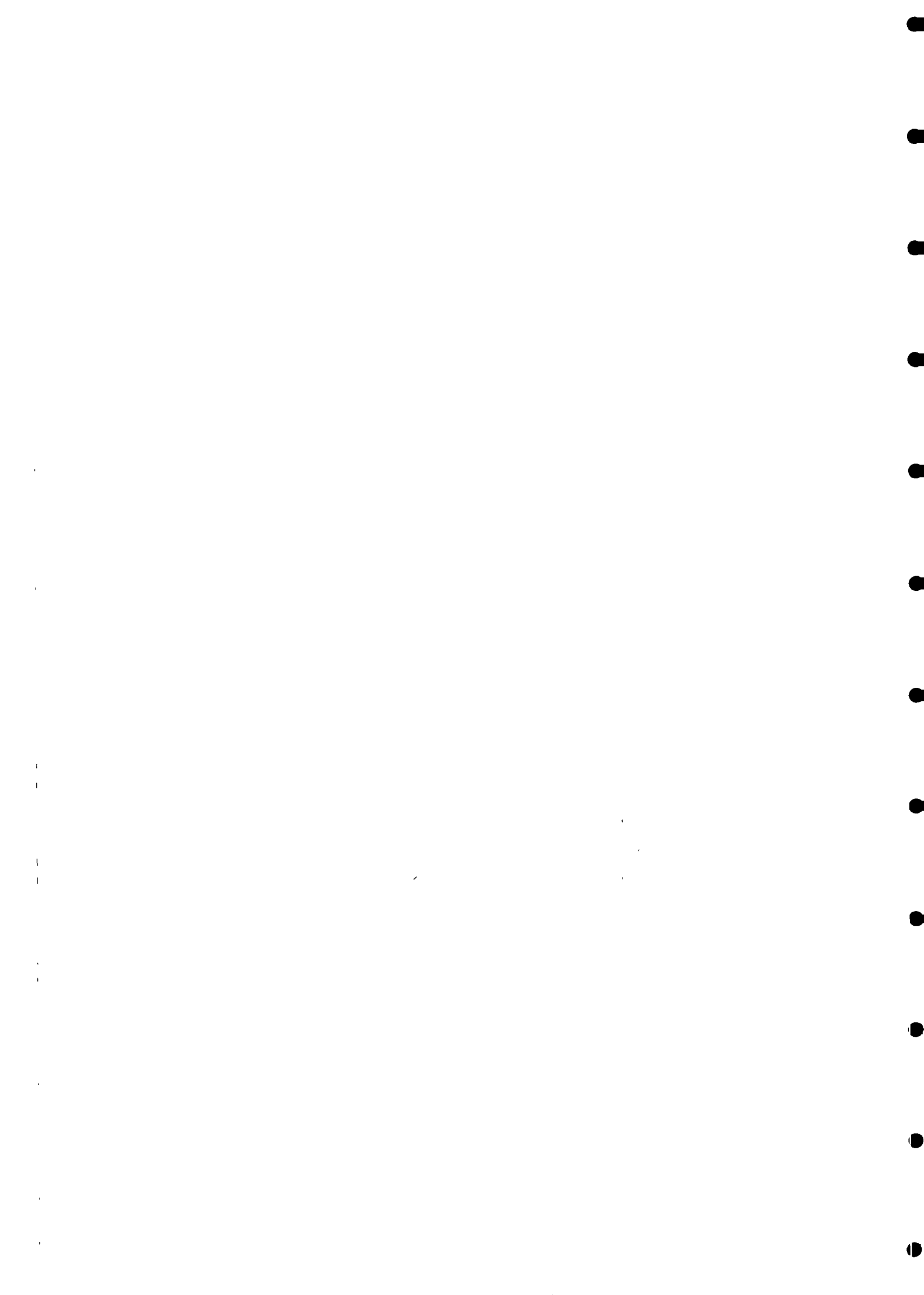
DISTR.	KAKAMEGA		BUNGOMA		BUSIA		TOTAL	
	No. of W/S	Pop. Served	No. of W/S	Pop. Served	No. of W/S	Pop. Served	No. of W/S	Pop. Served
MoWD	11	239,300	8	191,930	11	94,30	0	525,530
MWCPC	2	125,000	1	23,750	-	-	3	148,750
MUMIAS SUGAR CO.	1	-	-	-	-	-	1	-
SM. COMM BASED	5	16,920	5	8,100	5	7,600	15	32,620
L/A	-	-	-	-	10	9,150	10	9,150
INST.	2	4,600	3	4,500	6	7,350	11	16,450
MoH	-	-	-	-	4	2,290	4	2,290
TOTAL	21	26,0820	17	228,280	36	120,690	74	726,555

Source: Western Province Water Supply Development Plan (WSDP) April 1990.



In addition to the above water supplies , the Ministry of Water Development of Kenya and the Ministry of Foreign Affairs of Finland through Finnida are jointly implementing a Water Supply Programme in Western Province - KFWWSP.

It was realized that the sustainability of the constructed water supplies could only be achieved with the active involvement of the beneficiary communities. Every effort is being made to promote this involvement starting with identification of priorities, siting, provision of labour and local materials, to taking full responsibility for services delivery including full O & M requirements for completed and handed over supplies. Developments taking place so far include an ongoing training of women pump attendants who can undertake most repairs on Nira AF 85 and Afridev plus full preventive maintenance practices. A summary of Water Supplies constructed by the Kenya-Finland Western Water Supply Programme upto 30th June, 1990 is shown below.

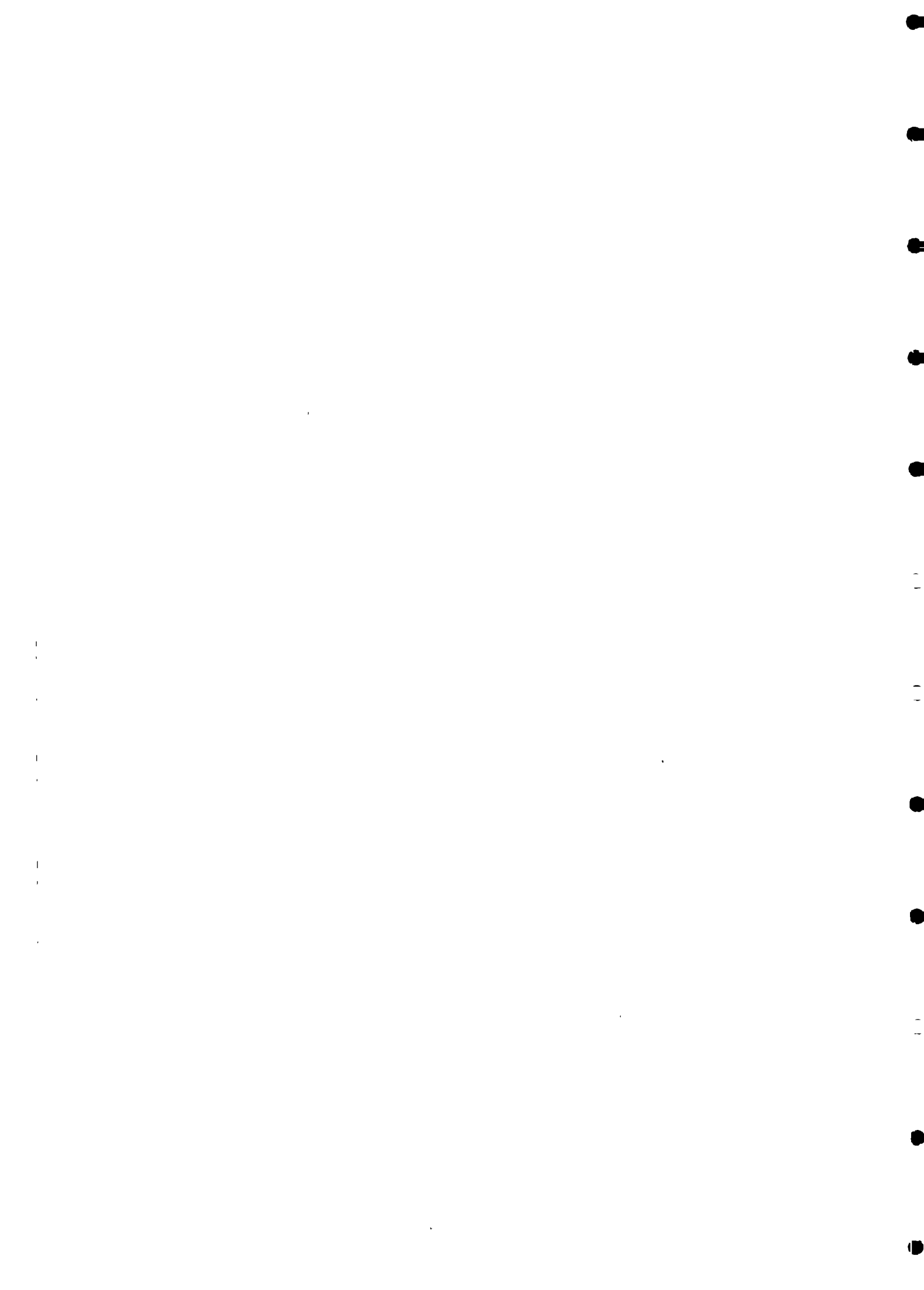


WATER POINTS CONSTRUCTION BY THE PROJECT UP TO 30TH JUNE, 1990

PRODUCTION	KAKAMEGA	BUSIA	BUNGOMA	SIAYA	TOTAL
SPRINGS					
- Inv. Phase	16	-	5	-	21
- Phase I	106	26	32	19	183
- Phase II	306	148	92	103	649
- Phase III	82	33	56	7	178
Sub-Total	510	207	185	129	1,031
DUG WELLS					
- Inv. Phase	39	32	27	16	114
- Phase I	195	61	29	9	294
- Phase II	140	134	79	97	450
- Phase III	43	1	24	5	73
BOREHOLES WELLS					
- Inv. Phase	36	28	10	8	82
- Phase I	68	98	54	46	266
- Phase II	120	99	43	56	318
- Phase III	75	63	14	26	177
Sub-Total	229	288	121	136	843
TOTAL	1,226	723	465	392	2,806

Source 1990 KFWWSW annual report.

So far the programme has trained 1,372 women pump attendants responsible for 803 wells. Women have been active participants in providing labour during implementation and in the operation and maintenance of completed projects.



7. EDUCATION AND TRAINING FOR WOMEN

Education and Training are ongoing processes in life. And as learning processes they lead to growth and development. Education which is a systematic process of acquiring knowledge and abilities for the development of character and mental powers can be divided into two forms, formal and informal. Whereas the former emphasises basic literacy the latter emphasises functional literacy.

Different types of training have to be offered for the success of an individual. What type of training depends on the stage of development of the society and the environment in which one exists. Continuous training with clear objectives for each situation is the key to success.

Given the fact that majority of women are illiterate and ignorant, education for women should be encouraged to help rural women understand their role in development.

There has been a steady increase in the enrolment of girls in schools as compared to boys. The situation in 1990 in Western Province for instance was as presented in the table below:

Enrolment in Pre-Primary, Primary and Secondary Schools, 1990

DISTRICT	PRE-PRIMARY		PRIMARY		SECONDARY	
	Girls	Boys	Girls	Boys	Girls	Boys
Kakamega	29149	28070	194963	189514	21965	23864
Bungoma	16711	16285	113756	122329	7794	14084
Busia	9704	9096	53659	56645	3096	5625

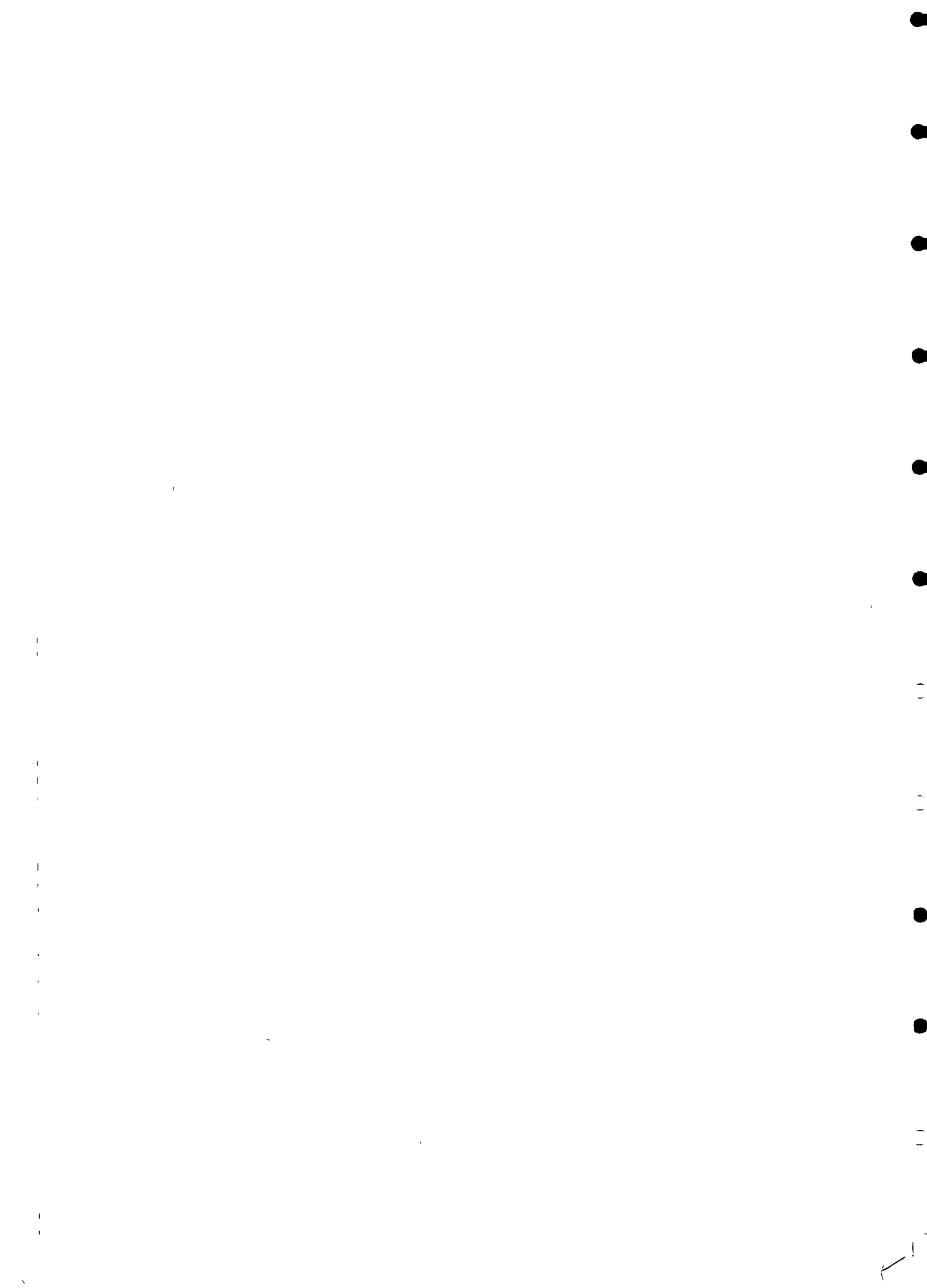
Source: Kakamega Provincial Education Registry 1990.

The high enrolment of girls in Pre-Primary and Primary schools can be attributed to present day emphasis on women as a major resource in rural development. The data also reveals that after Primary School, there are less women enrolling for further education and including professional studies. The table below shows the number of women versus men in the case of the teaching profession in Western Province as an example.

DISTRICT	SUBJECTS					
	TECHNICAL SUB.		SCIENCE SUB.		ARTS SUB.	
	WOMEN	MEN	WOMEN	MEN	WOMEN	MEN
Kakamega	41	103	357	593	216	769
Bungoma	23	56	205	306	258	383
Busia	27	62	40	110	81	182

Source: Provincial Education Registry Kakamega 1990.

The situation above is attributed to the following reasons; girls who get pregnant either drop out or are expelled from school whereas the boys responsible for the pregnancies continue with their studies. Most parents still do not value girls' education, despite Government effort to encourage equal education opportunities for boys and girls. Some girls are married off after primary level to get bride wealth for the parents. In cases where funds are lacking, preference is given to boys regardless of their performance. In the event of losing the mother, the girl might be forced to leave school to go and look after her younger brothers and sisters while the boy continues with his education. Teacher closeness to students affects girls more than boys.



Adult education is also being encouraged in Kenya to help rural women to understand their role in development. As a result there has been an improved enrolment of women in adult literacy classes than men, see the example of Kakamega District below.

Adult Learners Enrolment 1984 - 1989 - Kakamega District

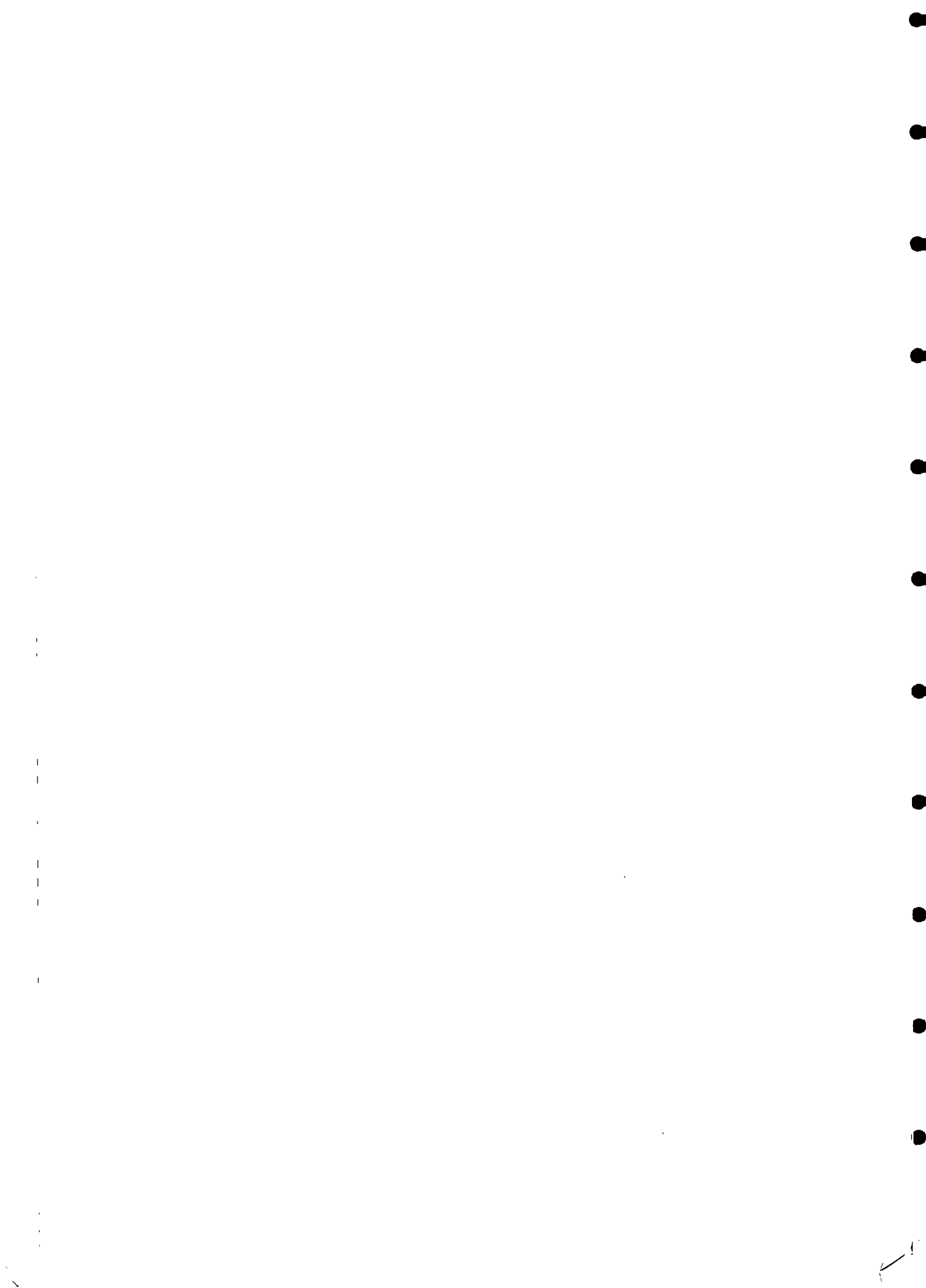
YEAR	MEN	WOMEN	TOTAL
1984	3440	15331	18771
1985	2929	12572	15501
1986	3518	12491	16009
1987	2646	10647	13293
1988	1926	8318	10244
1989	1763	6595	8358

Source: Adult Education Office (Kakamega)

The need to educate women is very important if society has to create a more balanced and meaningful interdependence between men and women. It is also through education that women can be able to have a better understanding of their group activities both at individual and group levels and consequently control them.

While efforts are being made to improve women's enrolment in adult education a number of factors have hindered majority of them from participating fully for example; majority are still ignorant of its importance hence lack of commitment, some are ashamed of attending adult education classes as this would publicise their illiteracy, others lack time to attend these classes due to too many family responsibilities, while some husbands do not allow their wives to attend adult education classes.

Whereas education is a systematic process of acquiring knowledge, training gives practical skills so as to bring about desired standards. Like education, training continues to be a key issue in women group activities. Once trained one is able to make



logical deductions through acquisition of knowledge and skills. Education and training improves the cultural and social situation of men and women. It is advisable that any agency or sector dealing with women draws out a specific training programme to meet its' objectives. Training of women groups in the past has been inadequate. However, efforts to correct this are now being made during this time when a lot of attention is on women in development, the challenge in the area of training lies in the need to co-ordinate all the various bodies and sectors involved in women training. This will not only ensure that the scarce resources are used optimally, but also that a chance is given to as many women, as possible rather than the current emphasis on same leaders that exists. It is important that any training programme takes into consideration their heavy family responsibility, therefore the venues should be reasonably accessible and course duration be short. The Government of Kenya and donor agencies are committed to this fact. At the national level the KMYO has drawn up a programme for training women leaders within the groups. The actual training is implemented at the district level. The Ministry of Culture and Social Services has a major role to play in this activity as it plans courses in leadership skills, group management, utilization of resources and project management. The department of social services has made remarkable progress in this respect registering from 90% to 150% attendance.

The Ministry of Health trains women group leaders in the following aspects; nutrition, maternal and child health, family planning, environmental health and sanitation. While the Ministry of Agriculture assists women groups in; identification of income generating projects, appropriate technology, horticulture, family resources management, food production, preservation and storage. Training should also include managerial skills - planning simple book keeping, financial management, marketing and information systems, leaders skills and



relevant technical training. This will help women record more positive contributions towards their group activities.

8. WOMEN'S PARTICIPATION IN AGRICULTURE

Agriculture is the main stay of Kenya's economy, providing as it does, the basis for the development of other sectors of the economy. Approximately 87 per cent of the adult female population in rural areas are employed in agriculture (National Development Plan: 1989 - 1992).

In Western Province work in the field of crop production is done mainly by women and children, with women playing the major role. Since the average Luhya child spends most of his/her life at school, the woman remains the sole cultivator of the farm, at times assisted by hired labour. She is also the supervisor and manager of farm activities when the husband is away from the farm. Planting, weeding, harvesting and post-harvest processing are done by women with the help of a little hired labour and the junior family members. Except for a few cases where hired tractors or ox-ploughs relieve the women of the drudgery involved in this operation, the woman uses hoes for breaking up the land.

Most women are not conversant with the recommended planting specifications, fertilizers for their localities, and the need to apply pesticides particularly on crops like cotton and coffee. This may suggest a deficient extension system or lack of capital to purchase the necessary inputs.

Generally men are more knowledgeable about the recommended agronomic practices because they have better exposure to the extension services by attending the extension barazas. Unfortunately the men are less dedicated to farm work than their wives.

Taking the farm produce to the local market, ~~especially the~~ surplus food crops and horticultural produce is also the woman's job. This is evidenced by the fact that most sellers of the

produce in the local markets are women. Thus the Luhya woman is fully involved in the agricultural activities from land preparation to the disposal of the produce. This is in addition to taking care of the family, that is carrying out household duties. The cattle, sheep and goats belong to the man except where the husband is deceased and there is no adult male to take over responsibility. Women have always been assigned the responsibility of taking care of the chicken, a task which is not quite demanding because the local breed of chicken fend for themselves. However, some women are already involved in carrying out all the livestock husbandry activities such that the tradition of delineating the animal husbandry activities within the family are dwindling.

As the farm worker, the supervisor and manager, the rural woman is faced with a number of problems with consequent low yields. Lack of capital is one of the deterrents on the uses of labour saving implements like tractor and animal drawn implements, recommended certified seed, fertilizers and pesticides. There is also inadequate application of the recommended agronomic practices which may be attributed to the inadequate extension services to women. The active involvement of women after a little training is well demonstrated by the Malawi women who have been trained to operate and maintain diesel maize milling engines either as individuals or as groups at Chikwina, Malawi, (Brauer, 1987).

The rural woman, with a set of responsibilities is seriously overworked. While she has to attend to the family activities she also has to set up the family survival systems (water, food, childrens' upbringing and health care). The lack of adequate farm labour is a major drawback.

Women perform a disproportionate number of tasks in the domestic domain. But their labour contributions remain largely

unappreciated because they are often unpaid, taken for granted, uncredited and underestimated.

A typical response to the common question

" What does your wife do for a living? is "nothing", which indicates that the man is married to a housewife who has no wage employment in the formal labour market for instance, to an average man in Kakamega district, as well as most men in other parts of Kenya, work is erroneously equated with participation in the market economy where the rewards are quantified into wages (whatever the rates) and roles confer power, prestige, and enhance status.

The continuing subordination, subservience and economic dependence of women in the area is largely a function of the pattern of gender role differentiation according to which women are confined to the domestic spheres and take the sole responsibility for household activities (Urdang, 1984).

A particular aspect of gender role distribution that arises is the manner in which women's social and economic responsibilities have expanded and proliferated. The proliferation of roles has been occasioned by increased male labour participation in the formal wage labour market and schooling of children.

9. WOMEN AND INCOME GENERATING ACTIVITIES

Historically women groups started off with social activities. However, recently the emphasis or shift is on income generation. It is necessary and desirable that women groups undertake projects which have direct bearing on the profit motive, to meet women's needs which invariably include raising cash for school fees, uniforms, making improvements in their homes and meeting family basic demands among others.

An income generating activity has been defined as any self supporting project where benefits accrue to participants (members) from sale of items for money, from employment in wages, or increased produce. This excludes therefore those projects which require continual support and subsidy from outside sources. The latter are classified as welfare projects.

Women participate in agriculture and small business for income generation. It is difficult to define a small business because different definitions are given in different countries depending on the size, the economy and, the type of criteria used. It also depends on the purpose of classifying a project into categories of small, medium or large.

In general, the size of a project is determined by; turnover, costs of investments, number of employees, or even ownership of the firm. In each case, different cut-offs are used depending on motives. Thus J. O. Otieno categorises small business as simply those enterprises that do not have an acceptable standard of business plan to the lending institutions (the standard daily: 30th July 1990).

In Kenya one third of the households are headed by women. They have to tackle problems related to food, school fees, and children. This problem is enhanced further by the fact that the



average man now looks for a paid job in the urban centres. The problem of male out migration is best illustrated by looking at the table below which shows the respective districts' population, by age and sex.

		Bungoma		Busia		Kakamega	
Year	Age	Male	Female	Male	Female	Male	Female
1988	15-64	154,000	167,519	93,004	116,708	275,541	344,611
1989	15-64	163,860	174,430	95,091	120,826	280,102	356,837
1990	15-64	167,775	183,641	102,494	126,603	297,181	369,534

Source: District Information Documentation Centre - Kakamega.

The woman is left at home to take care of the home/farm activities. This necessitates their venture into income generating activities to supplement their meagre resources.

The reduction in size of land holdings due to increased population and changes in land tenure system as well as land ownership patterns puts a strain on the woman to supplement family income with non-agricultural activities. In Western Province, women do not often own land. As indicated for the Luo community by Mbogo (1986) and Nyabundi (1987), land ownership among the Luyha is strongly based on the paternal line. The male head of the household owns the land. The sons inherit the land from their father. They acquire it when the father dies. Alternatively the sons are given plots of land by the father immediately they get married. Girls are not entitled to any land from their parents. In many parts of Kakamega district it is not expected that girls inherit land from their parents because it is considered a bad omen to their brothers.

According to a survey carried out in the District by Ayiecho (1990), it was found out that a woman can only take independent

decisions on how to use the land where the husband is deceased so long as she is the only adult member of the family.

She can also have the land registered in her name under such circumstances. If there is any other adult male within the family she is expected to consult with him on decisions regarding the use of the land. She is only seen as a caretaker of the land on behalf of the younger sons.

Given the total involvement of women on the farm activities this pattern of land tenure only serves as a disincentive.

Income generating activities in Western Province include livestock production where the viable activities are, bee keeping, poultry keeping, dairy production, sheep, goats, and pig production. It should be noted that most women groups have tended to do very poorly in livestock production, because gross margin profit in animal enterprises are on the whole relatively low, requiring therefore, careful feasibility studies to justify their initiation and heavy capital outlay, (chege et al; 1984). The women operate on small scale which turns out to be uneconomical and unprofitable. Also management of these ventures has not been effective. Most livestock ventures are only viable at medium and high management levels.

In crop production, women groups could venture into the growing of tobacco, french beans, sugarcane, maize (on large scale), groundnuts, millet, cabbages, tomatoes, carrots and onions to generate income. In this field, there is great agricultural and profit potential so long as the right inputs are applied which include, use of crop fertilizers, spraying the crops against pests, and availing enough water for the crops through irrigation.

Some of the problems that women encounter in commercial agriculture include, lack of group land registered in their name,

lack of funds to buy farm inputs, lack of storage facilities, seasonal climatic fluctuations, transportation and marketing problems, kinship pressure, lack of commitment, knowledge and skills in business principles, lack of support from men, dependency on free inputs and resources from the government and donor agencies, lack of time due to heavy household responsibilities, large family to feed, lack of managerial skills and members entertaining visitors with project produce.

Other activities which women groups could engage in which are viable are, selling of clothes, sewing and knitting, rental housing, hardware business, transport business, floor milling, tree nursery, brick-making, saloons, production of improved jikos, butcheries and bakeries. For all the listed activities to be viable, the following applicable conditions should be met prior to setting up of the activity; market opportunities have to be established, adequate capital, labour and finance must be available, the presence of land/premises on which to operate, appropriateness of technology and management requirements have to be established.

It is worthy to note that women groups are now being encouraged to turn into co-operative societies. A co-operative is defined as an association of person who have voluntarily come together to achieve common economic goals through a democratically controlled organisation with equitable contribution to capital and equitable sharing in risks and benefits accruing from the business organisation. Women groups have cited the availing of grants, by the Ministry of Culture and Social Services, their independence in choice of activities, decision making and the easy access to group funds as probable reasons for their continuation as groups rather than form co-operatives. Yet on the other hand, benefits derived from co-operatives include, loaning facilities, easy marketing, storage and transport among others. Co-operatives are not only motivated by the desire for economic benefits but also

by the need to uphold human dignity and social welfare of their members. Co-operatives are recognized by the Kenya Government as appropriate institutions for promoting economic and social development in both rural and urban areas, for the betterment of the majority of the people.

In total there are about 6,000 registered co-operative societies, with a membership of more than 2.2 million people and an annual turnover of Ksh. 6.0 billion, contributing upto 45 percent of Gross National Product in Kenya. Women's role in co-operatives has always been through contribution of labour force. They contribute as much as 80 per cent especially in agricultural oriented co-operative societies. In these societies, women's investment usually begins and ends with preparation and delivery of produce for marketing respectively. It is the men who normally become members and who make decisions and control proceeds from the sale of produce. In Western Province we have only 4 active women co-operatives. They are distributed as follows:-

1. Igunga Women C. S. Ltd. - Kakamega District
2. Kalyesa Women C. S. Ltd. - Bungoma District
3. Makuselwa Women C. S. Ltd. - Bungoma District
4. Bukhayo Women C. S. Ltd. - Busia District.

One of the constraints cited that hinders the full participation of women in co-operatives is legal in nature. While it is generally admitted that, by and large, co-operative laws and by-laws do not in themselves discriminate against women, the general orientation of particular turns of phrases may favour males. For example one of the qualifications for eligibility for membership of a marketing society is "ordinarily reside, or own land in" From a brief examination of existing agricultural co-operative societies, this has been interpreted to mean that one must own land to qualify for membership. Cultural constraints,

heavy work-load, lack of education and training, lack of influence and lack of finance are also major constraints that limit the participation of women in co-operatives.

Proponents for encouraging women groups into forming co-operatives argue that it is not only in their interest, but will also benefit their families, and the nation as a whole in the long run. Before a group turns into a co-operative it should be financially stable, be exposed to the full implications by experts in this area and the decision should not be influenced.

10. SUMMARY OF FINDINGS

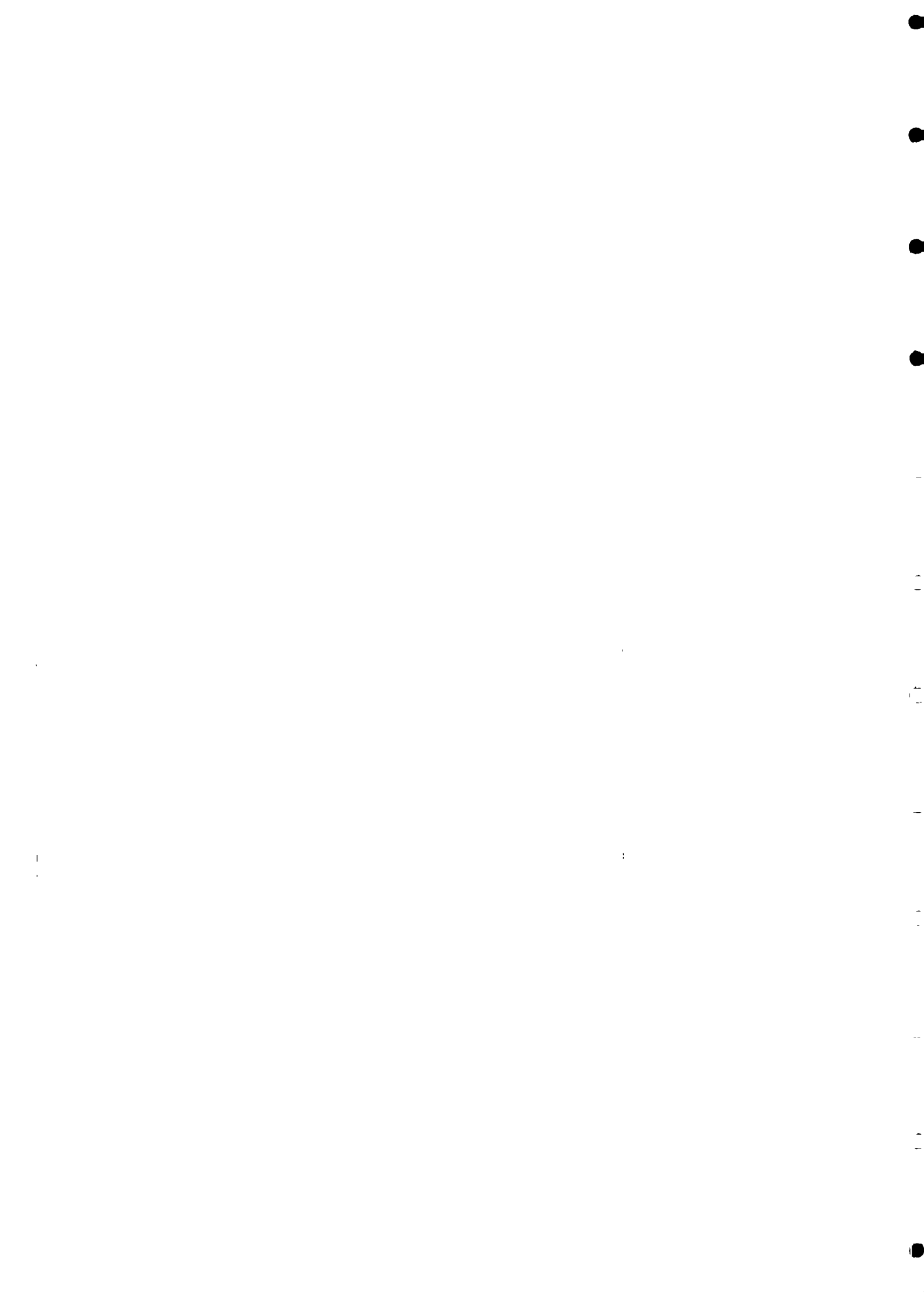
Western Province is largely rural, dependent on agriculture with women providing most labour. The productivity of these women in agriculture and other sectors of development is not fully realised for a number of reasons as will be noted below. Note that the problems are of a multiple nature and each one of them is important in its own right. To realise maximum productivity on the part of women, one therefore has to emphasise an integrated development strategy where various Government Ministries, NGOs and other organisations work with increased co-ordination as they address one or more of these areas of deficit.

This study found out that there is too much duplication of activities by women groups as a vehicle towards total integration of women in development and of efforts by various organizations that assist the groups. There is a high degree of dependency displayed by the groups which has been encouraged by the provision of assistance in the form of grants which has hitherto been seen as the best way to assist women. There is a serious need for donors, NGOs and other concerned parties to discuss circumstances under which grants can be an acceptable form of assistance. The groups are fairly static with very minimal benefits accruing to members. This situation is made worse by an observed lack of differentiation between social and economic goals of the groups by members. Groups consist largely of married women with family responsibilities which check on the time to be invested into group activities, low levels of education implying poor management and lack of foresight and sensitivity to external factors that may affect group performance. Generally groups do not seek expert advice on projects on their own initiative. They do not seek market beyond locational, district and provincial boundaries. Individual members have very low incomes from petty business and wage employment from which family basic demands are met.

Very little is therefore mobilised to boost the financial base of the groups which thus lack essential inputs for maximum productivity. Although lack of commitment is a factor when discussing low productivity of groups, to some degree it can be seen in the light of these other shortcomings of the groups.

Very few groups had received financial assistance according to the responses and it was confirmed that the groups know very little in the area of credit; procedures and available alternatives for instance. Lack of a legal status for women groups was seen as a contributory factor in their poor accessibility to credit facilities. It was also observed that the groups are too big for benefits to accrue to members in good time and in meaningful proportions especially in view of the small scale nature of most group ventures.

It is here confirmed that working with women groups can transform these rural areas where women are majority and are doing a lot within their great resource limitations so long as their basic rights can be guaranteed in the light of cultural hinderances, development programmes centre on them in view of their role and their equal participation in planning, implementing and operation is guaranteed.



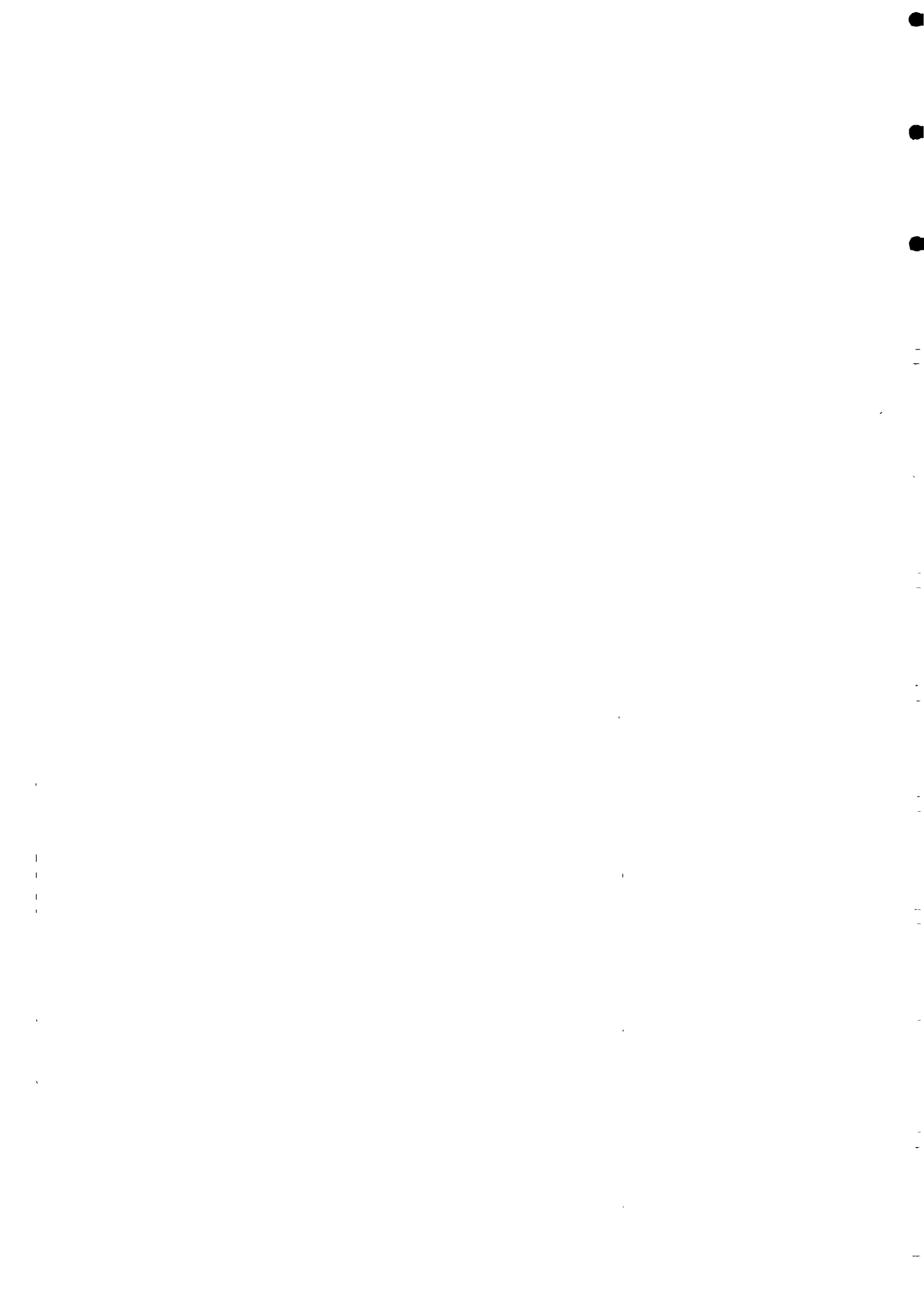
12. GENERAL RECOMMENDATIONS

Having discussed the social status of women, educational, training and management limitations, their economic potential and the constraints faced by the groups in realizing their goals, we will now make recommendations which would go a long way to help the groups to realize their goals. The recommendations are as follows:-

Social Status of Women

Recommendations related to the improvement of social status of women:

1. Legal awareness should be created among women through seminars. Their legal rights and obligations should be made known to them. The majority are ignorant of these. This will involve women lawyers who can be invited to seminars to give legal advice.
2. The use of the media especially the radio should be encouraged. A special programme on legal status and other aspects should be organized and put on air at a specific time when most women are in women group meetings between 3 - 4 p.m. in the afternoons.
3. Ministries with extension services should move out and reach the women groups, to encourage them to attend barazas or public meetings. Women's participation in these meetings will make them understand government objectives and policies.
4. Women in positions of leadership should associate themselves with rural women so as to give them encouragement and also to create confidence in them in matters of decision making.



This will only succeed if more of them are invited to attend seminars in the rural areas.

5. The recruitment and training of female extension workers should be intensified in order to promote the socio-economic status of rural areas. This should be implemented by the ministries having extension services.
6. More and more women should be encouraged to participate in water related activities especially in the operation and maintenance of community related water supplies.
7. The Government through the MCSS and all donor agencies operating in Western Province should put aside funds for the training of women in the water sector.
8. Women organisations, Ministry of Culture and Social Services, and Ministry of Education, jointly should introduce counselling services in order to impress upon the rural communities the importance of higher education. These services should be included in training programmes and barazas to reach the women effectively.
9. The adult education department should work together with women groups in order to foster functional literacy. The current syllabus should be widened to focus on real life issues.
10. Agencies involved in planning and implementing training programmes should co-ordinate their efforts in order to avoid duplication of efforts. They should keep in touch with each others' programme activities.

11. The Government in collaboration with donor agencies should look into the possibilities of building more multi-purpose training centres in Western Province, since the existing ones are not adequate and women go far from their homes to reach them.
12. The Ministry of Technical Training and Applied Science should widen variety of courses availed to girls/women in areas of technical training.
13. Management skills as an aspect of leadership should be included in all training seminars for women groups in the rural areas. This should stress the following;
 - Basic accounting and book-keeping.
 - Group leadership.
 - Business management.
 - Communication skills.
 - Marketing.

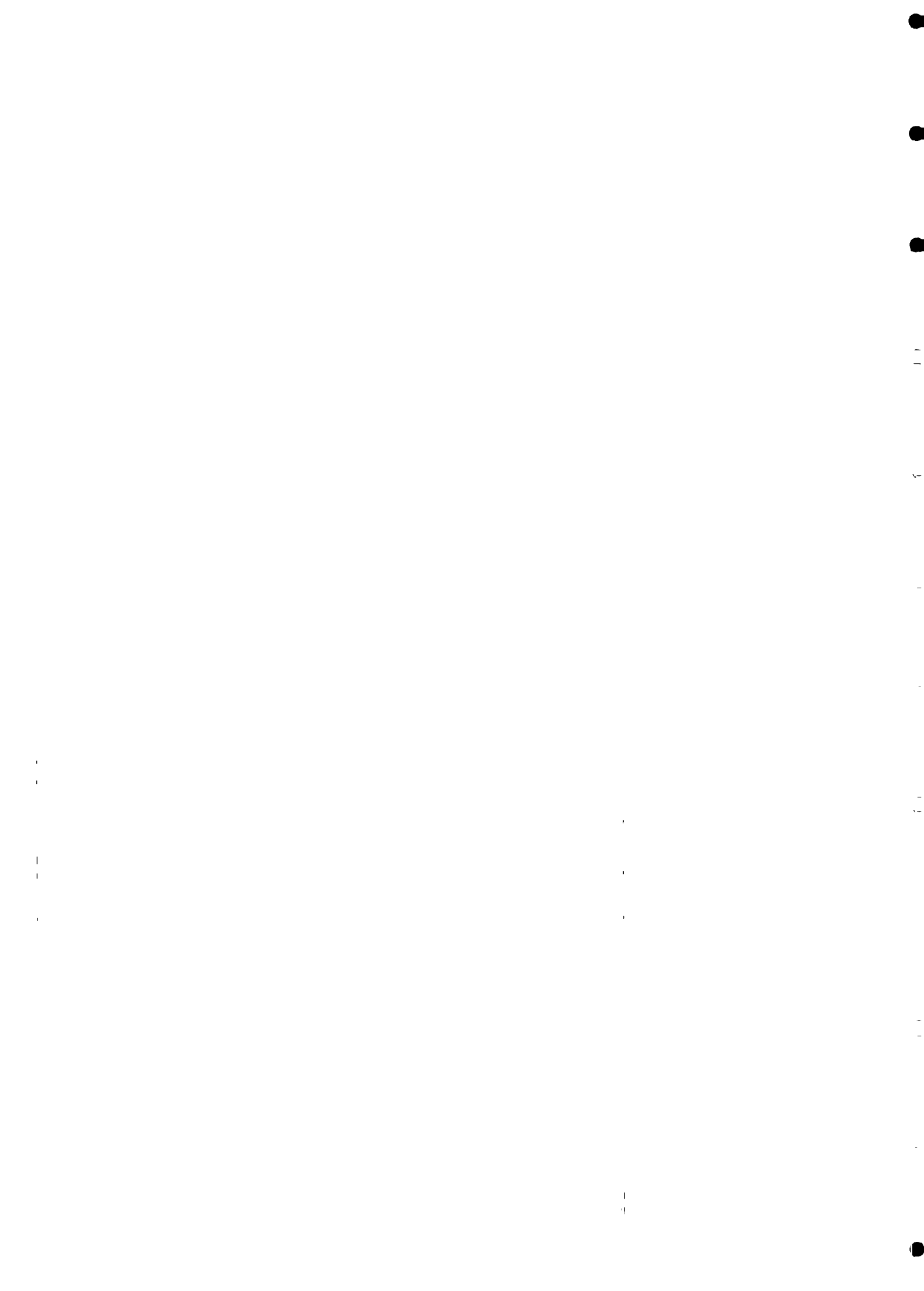
Economic Status of Women

1. Considering that 38.4% of the group activities surveyed were taken up by crop production, and given that the climate is good, it is here recommended that the women groups should try to venture into horticulture.
2. Funds should be made available to women groups engaged in animal husbandry to increase their production as it has been proved that small scale production in this activity is generally "poor, inefficient and "uneconomical", (Chege et al 1984).

3. Donors should support the already existing agro-based industries initiated by the women groups by improving training in management and financial inputs in form of

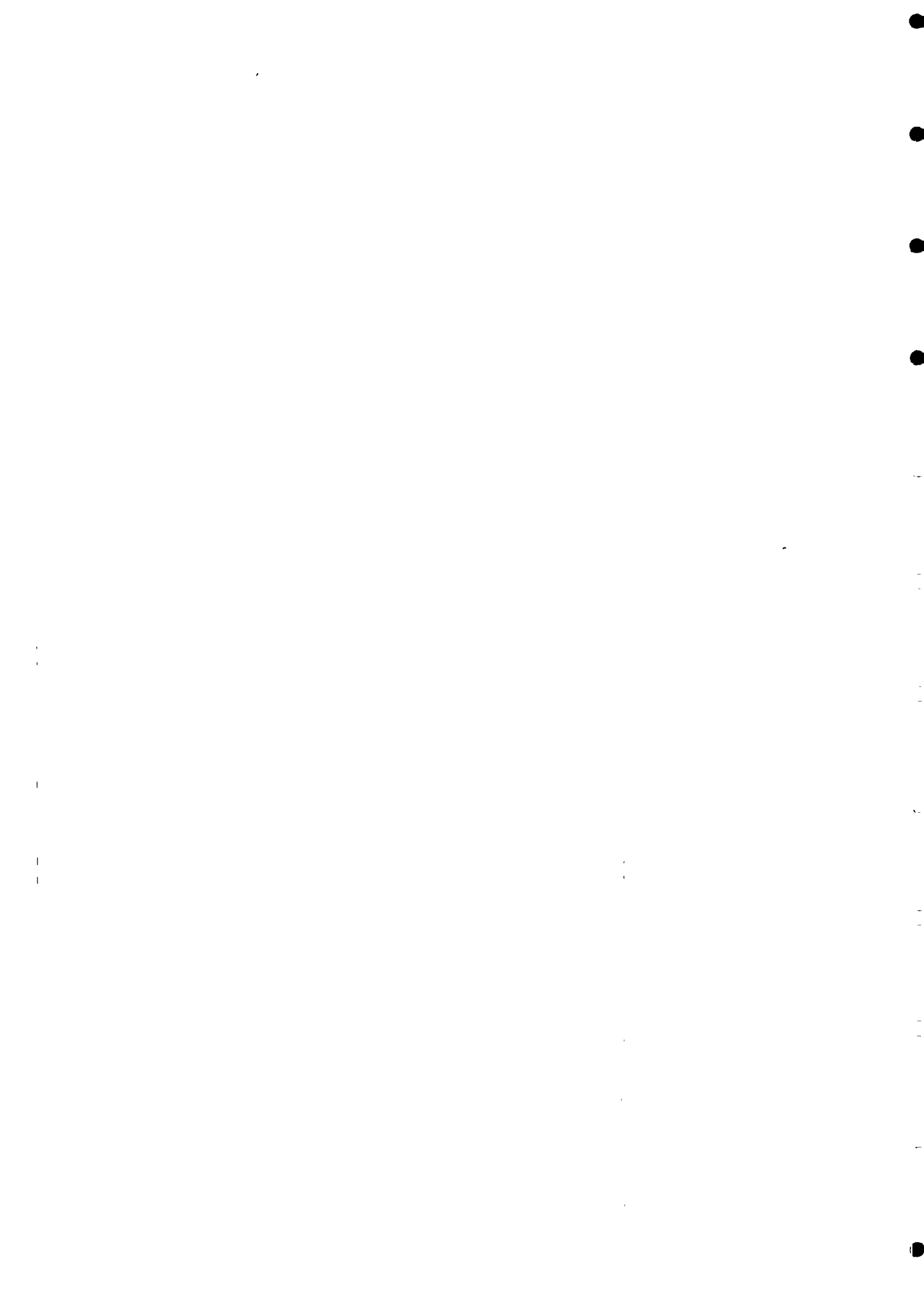
revolving loan funds.

4. Kenya External Trade Authority should extend their services to the rural women involved in handcrafts with an aim of getting them to improve on the quality of their products and also assist them in marketing their products, both locally and internationally.
5. Women groups which have a track record of managing their enterprises effectively should be trained in co-operative principles with an aim of enlightening them on the benefits of turning into co-operatives. The Ministry of Co-operatives should assist in this aspect.
6. The giving of grants to women groups should be discouraged completely. It has been discovered that these make them lazy and inefficient.
7. Donors and the Government should channel the loans meant for the women groups through financial institutions. This will eliminate misappropriation by the women groups and will also see to the effective monitoring of their projects by the financial institutions.
8. Credit should centre on those women groups which have received management training. However, for those groups already engaged in viable activities, but needing assistance, then management training should precede the assistance to be given.
9. Donors and the Government through the MCSS should provide more funds to the women groups as revolving loan funds for the groups as a way of training them in credit management.



10. Financial institutions in Western; viz. K.C.B., standard chartered and Barclays should decentralize further and introduce mobile systems to enable them reach the women. Lending procedures should be simplified to enable the women understand them.

11. The following guidelines should be used for the identification of women groups for assistance by all agencies concerned.
 - a) Size: the most ideal size of group is one having 10 - 25 members.
 - b) The group should be initially registered by the Ministry of Culture and Social Services but opt to register under the society act or co-operative when it attains financial stability.
 - c) Groups with strong leaders should be considered.
 - d) Groups should have a clear constitution.
 - e) The groups to be assisted should have a bank/postal account.

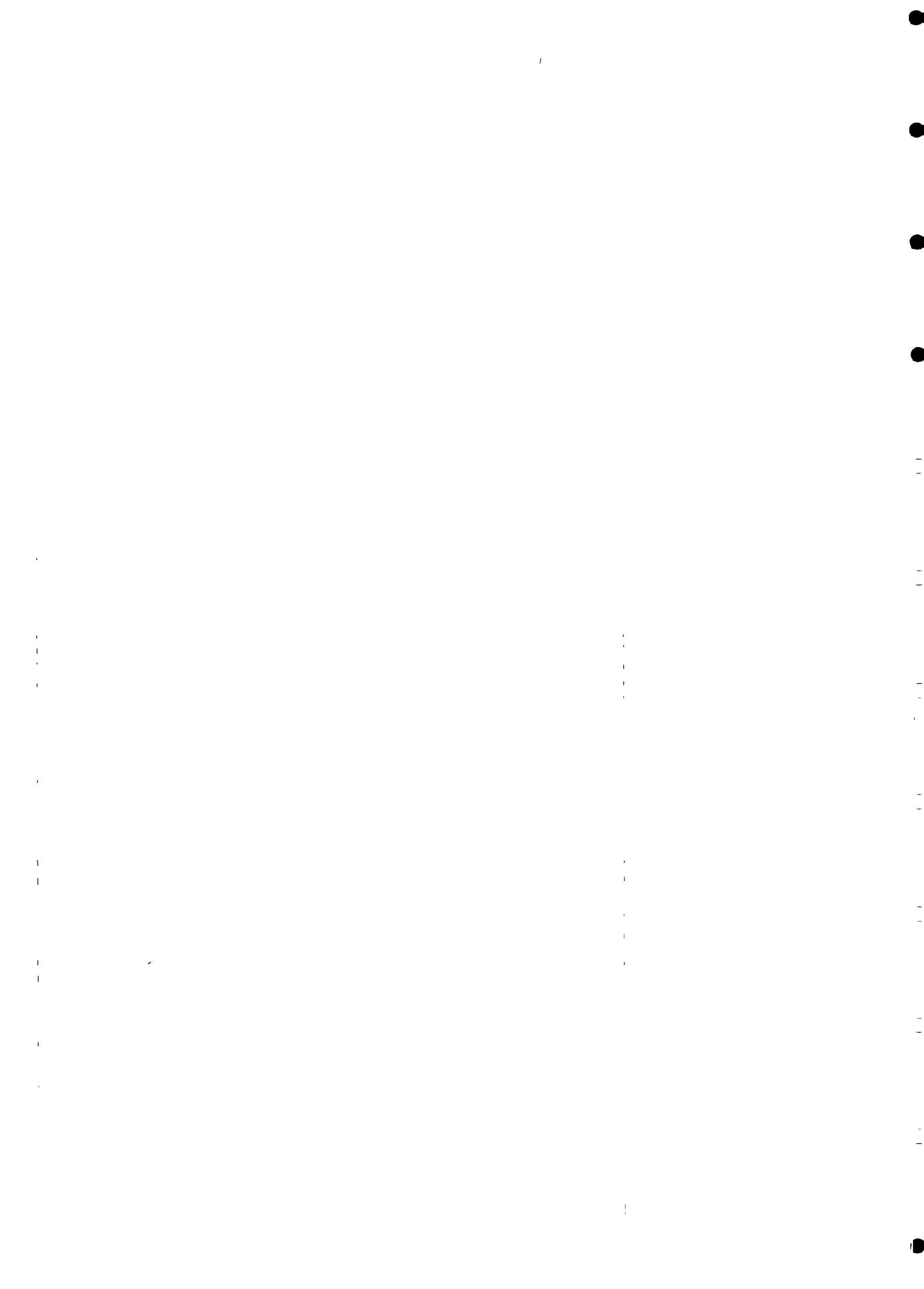


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STUDY ON INCOME GENERATING POSSIBILITIES AND POTENTIALS
GROUPS WITHIN THE PROGRAMME AREA IN WESTERN AND SIAYA DISTRICT

Good day. I am carrying out a study FINNIDA to establish Income - generating possibilities and potentials for Women's Groups in Western Province and Siaya District. Your group is one of those selected to provide information which will be very useful in understanding Income-generating activities in the District.

Your co-operation is highly appreciated.

General Information

1. What is the age distribution of members in years
 - a) 11 - 20
 - b) 21 - 30
 - c) 31 - 40
 - d) 41 - 50
 - e) 51+

2. How many members are
 - a) Married
 - b) Widowed
 - c) Divorced
 - d) Separated
 - e) Single

3. Education level attained by members by numbers
 - a) Primary



- b) Secondary
- c) College
- d) University
- e) None

4. How many members are

- a) Protestants
- b) Catholics
- c) Moslems
- d) Other

5. How many members are in

- a) Salaried employment
- b) Self-employment

SPECIFIC INFORMATION RELATING TO GROUP FORMATION AND MEMBERSHIP/
LEADERSHIP

6. When did the group form?

7. Why did the group form?

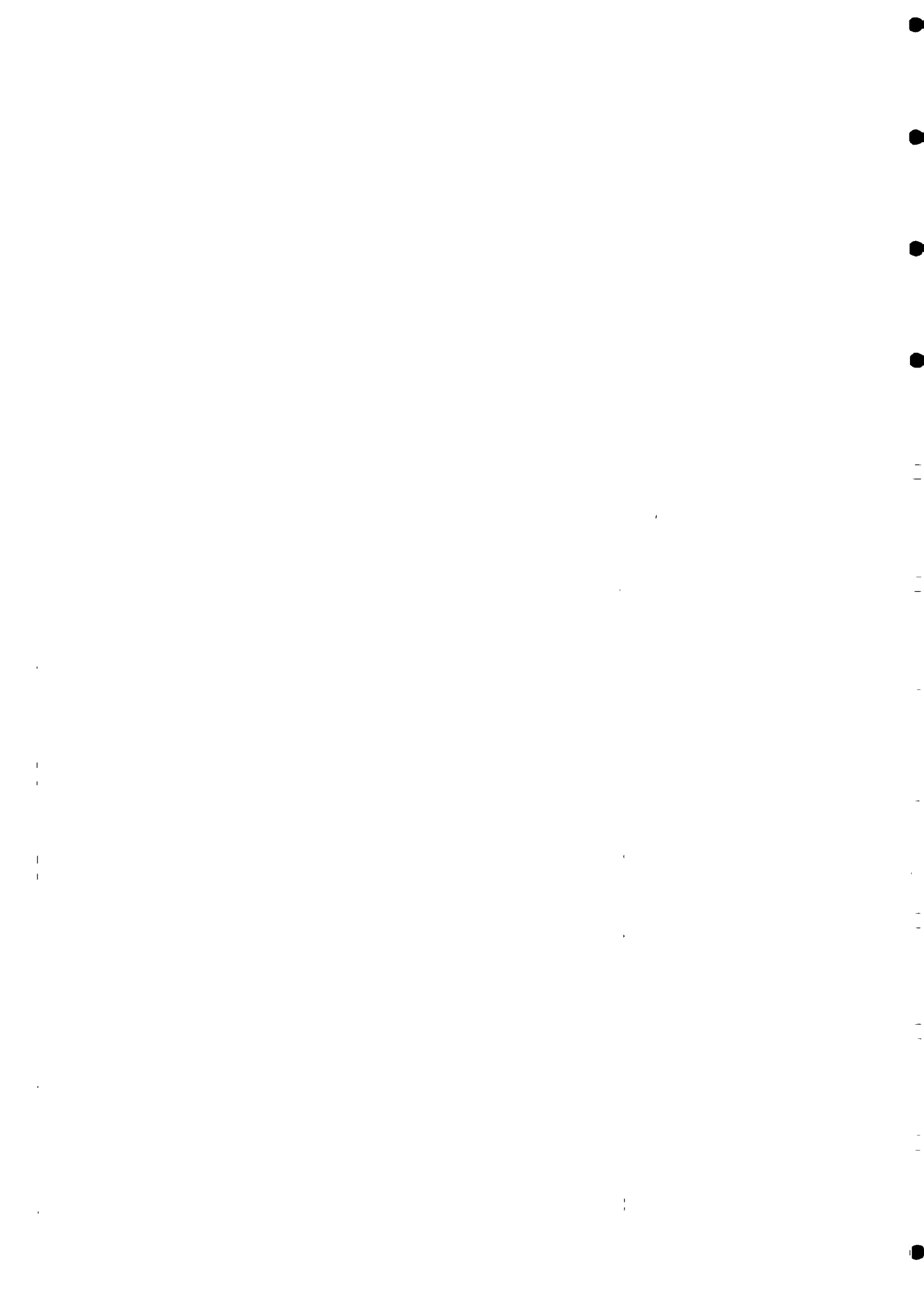
8. How many members does the group have -

- a) Females
- b) Males
- c) Youtns

9. Since the group was formed has the membership

- a) Increased
- b) ~~Decreased~~
- c) Remained the same

10. Explain your answer in (9).



11. How does the group recruit its members
12. How often do you change your leadership
13. How do you choose office bearers?
 - a) Show of hands
 - b) Nomination
 - c) Secret ballot
 - d) Other (specify)
 - e) Don't know
14. How often does the group meet?
15. What do you discuss when you meet?
16. How often do you meet each of the following
 - a) Officials from non-governmental development agencies
 - b) Government officials
 - c) Local leaders
 - d) Other (specify)

QUESTIONS RELATED TO RESOURCE MOBILIZATION AND ACTIVITIES

17. Did you require any money for starting your group?
 - Yes
 - No
 - Don't know
 - b) How much?
18.
 - a) If yes how was the money acquired?
 - b) How much did you acquire?
19. List down all
 - a) Social activities the group
 - i) undertakes
 - ii) intends to introduce
 - b) Economic activities the group
 - i) undertakes
 - ii) intends to introduce

20. How often does the group meet to perform the activities in question 19 above?
21. Does/will the group use raw materials in 19(b)?
22. If yes, where does/will the group get them from?
23. What is its current cost on the local market?
24. Does the group sell any products?
Yes
No
- 24 b) If yes, which?
25. Since its inception, how has the group benefited individual members?
26. Do you ever experience any problems in selling them?
27. If none, what has the group failed to do for the members?
28. Which are the most common problems the group experiences?
29. How does the group try to solve those problems?

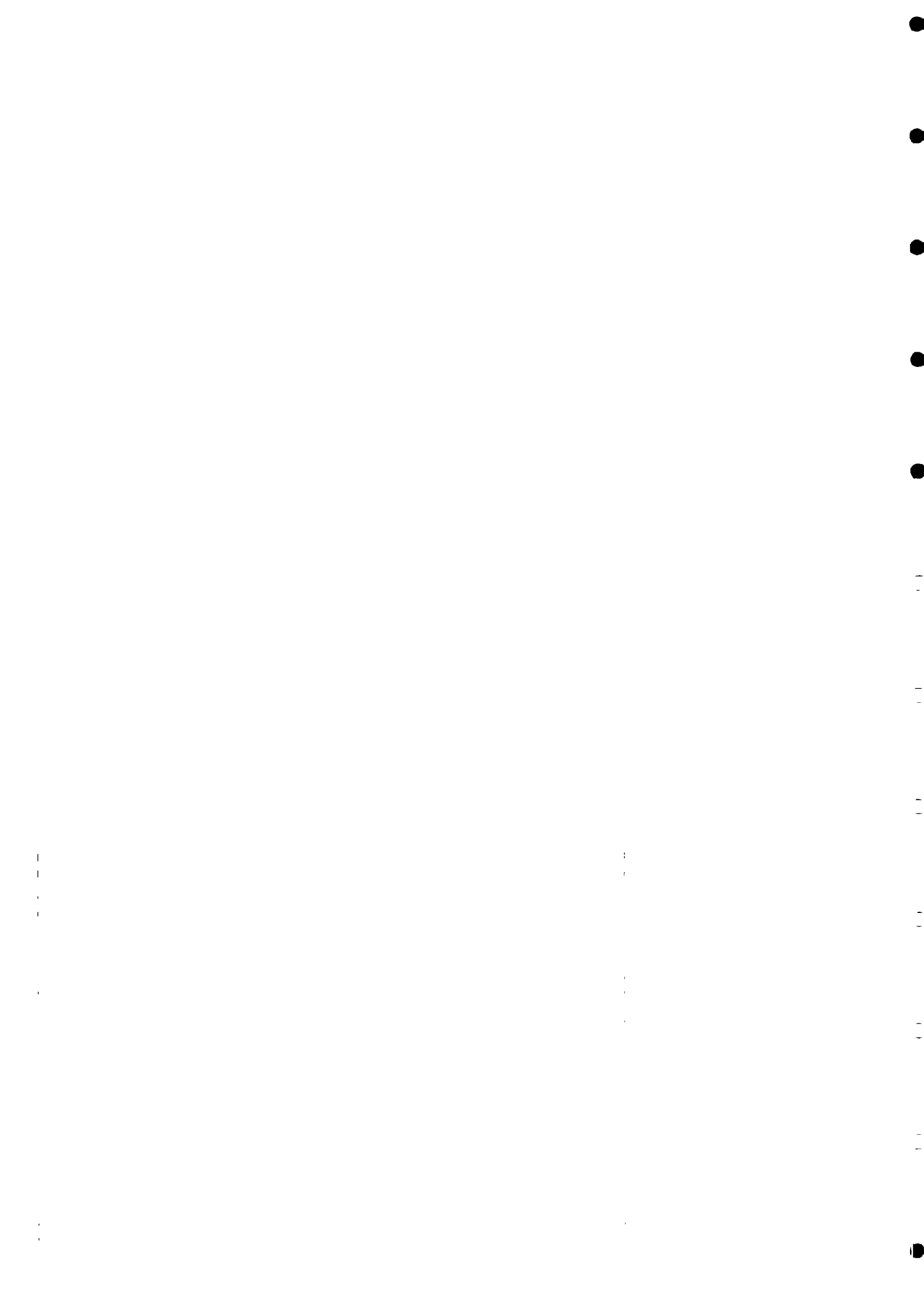
QUESTIONS RELATING TO TRAINING

30. Have members of this group received any training or advise on introduction and management of income-generating projects you undertake or intend to introduce?

a) Yes
b) No
c) Don't know
31. If yes list down all the areas you were trained in
32. How long did the training take?
33. How many members of the group attended?
34. Does the group require any training?
a) Yes
b) No
c) Don't know.
35. If yes, list areas of training you may want covered.

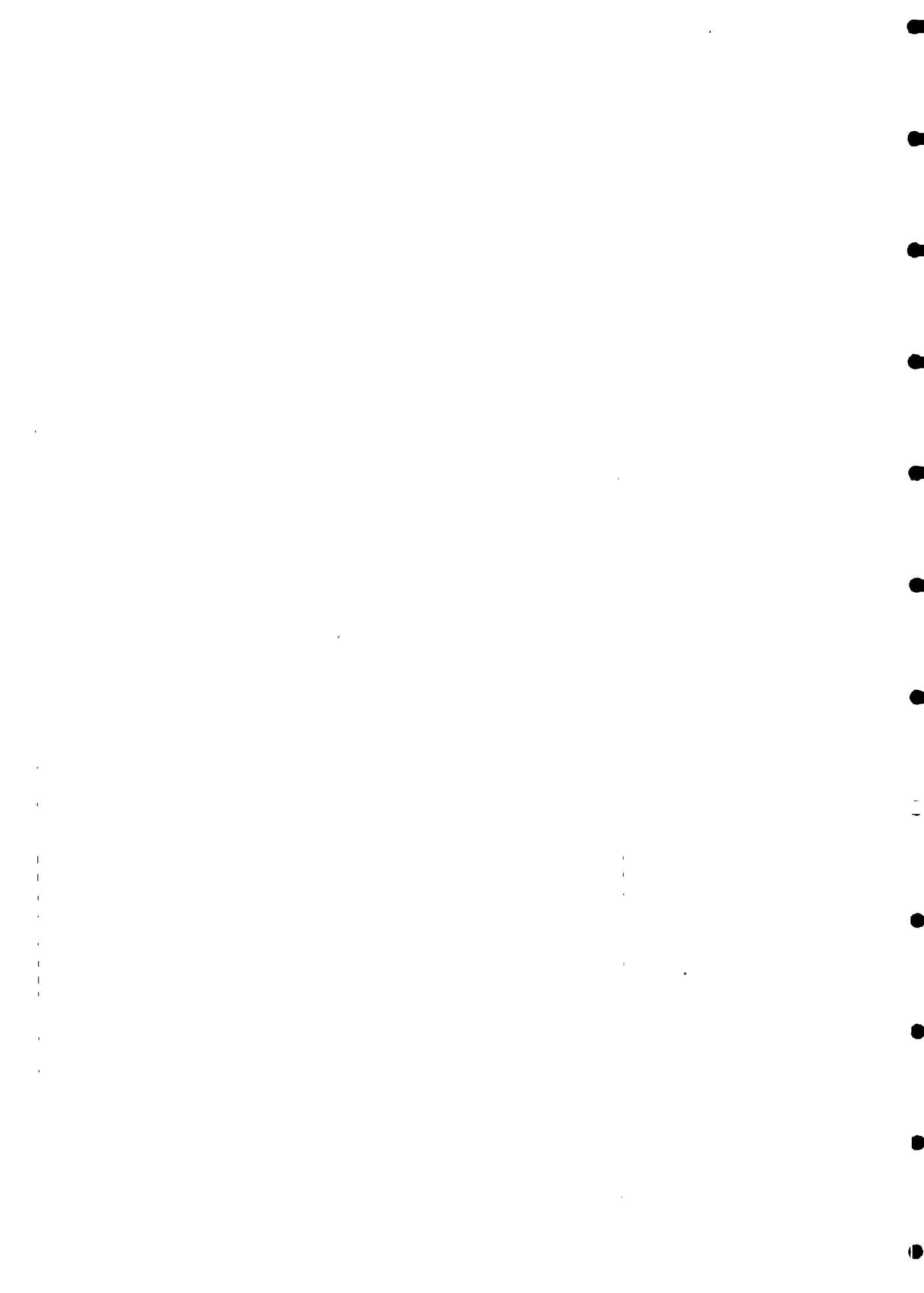
QUESTIONS

1. Does your organisation support any women groups in the District?
 - a) Yes
 - b) No
2. How do you support them?
3. Do they realize their goals within schedule?
4. What do you think should be done to improve their performance?
5. What potentials do you find existing in Women Groups that require tapping?
6. Do you think training would be appropriate to start with?
7. If yes, what areas of training do you propose?
8. In your area of work, what do you see as general
 - a) strengths of women groups
 - b) Weakness of women groups.
9. Suggest economic viable activities which would be undertaken by women groups?
10. What type of legal framework would you propose for women business?
11.
 - a) Do you operate loan scheme?
 - b) Which other ways do you disburse your services to groups
 - Grants
 - Revolving funds
 - Donations
12.
 - a) How do women groups manage the funds and activities?
 - b) What steps do you take against loan defaulters?
13. What do you see as obstacles of women groups towards managing income-generating projects?
14. How can those obstacles be
 - a) Eliminated?
 - b) Reduced?



15. How much money, on average, do you think
- a) The most potential women groups in your area of work is capable of handling?
 - b) An average women group is capable of handling to begin an income-generating activities?
16. What group size would you recommend for an ideal income generating activity in terms of benefit to
- a) an individual member
 - b) group
17. In your area of work, propose five (5) women groups capable of managing a loan scheme.
18. In order of importance, list three (3) economic activities each one of them
- a) is undertaking but needs expansion
 - b) can undertake
19. Against each activity listed, propose how much money may be required.
20. Based on your experience in the area of income-generation by women groups. What advise can you give to FINNIDA?

Once more, thank you very much for your co-operation.



INSTITUTIONS VISITED AND PERSONS INTERVIEWED

1. MINISTRY OF AGRICULTURE - BUSIA
PERSON INTERVIEWED - A.A. KWAFU
DISTRICT HOME ECONOMICS OFFICER
2. MAZINGIRA INSTITUTE - RURAL HOUSING
IMPROVEMENT - BUSIA
PERSONS INTERVIEWED :-
KENNETH CHULA - PROJECT CO-ORDINATOR
ROSE AGALA - BUSINESS DEV'T OFFICER
3. LIVESTOCK DEVELOPMENT - BUSIA
PERSONS INTERVIEWED :-
JOSEPH EGESA - DLPO - BUSIA
RAPHAEL KITONGA - EXTENSION CO-ORDINATOR
MAINA MUTUOTA - ANIMAL PRODUCTION OFFICER
A.O. ADIPO - BEE/PIGS OFFICER
NICHOLUS KAKAYO - LIVESTOCK MARKETING OFFICER
ROSE KAHAI - POULTRY OFFICER
4. CULTURE AND SOCIAL SERVICES
PERSONS INTERVIEWED :-
GEORGE S. NYONGESA
C.E. OTIENO OWITI
TIMOTHY BARASA - CDA

ORGANIZATION FUNDING WOMEN IN STUDY AREA

1. ILO
2. RED CROSS
3. NCCK (NATIONAL CHURCH COUNCIL OF KENYA)
4. KENGO
5. ACTION AID
6. CARE KENYA
7. IFAD
8. PFP (PARTNERSHIP FOR PRODUCTION
9. GREEN BELT MOVEMENT
10. KNFU (KENYA NATIONAL FARMERS UNION)

TRAINING TO BE HELD AT :-

<u>PLACE</u>	<u>DISTRICT</u>
1. ROSTERMAN (MULTI-PURPOSE CENTER)	KAKAMEGA
2. NAVAKHOLO CENTER	"
3. BUKURA	"
4. KAKAMEGA SOCIAL HALL	"
5. MASENO	"
6. MUMBETSA POLYTECHNIC	"
7. WECO	"
8. BUNGOMA F.T.C	BUNGOMA
9. BUNGOMA COMMERCIAL COLLEGE	"
10. MACHAKHA	"
11. CHEPTAIS CENTER	"
12. MABANGA F.T.C	"
13. KIMWANGA	"
14. WEBUYE	"
15. DIVISIONAL OFFICE KANDUYI	"
16. FUNYULA	"
17. BUSIA F.T.C	BUSIA
18. TRAILER TOURIST INN	"
19. BUMALA 'B' HEALTH CENTER	"
20. KOCHOLIA SECONDARY SCHOOL	"
21. MALABA CINEMA HALL	"
22. CHAKOL MISSION	"
23. BUTULA YOUTH POLYTECHNIC	"
24. BUHUYI SECONDARY SCHOOL	BUSIA

OTHERS

25. ANY OTHER PLACE GIVEN
26. OUTSIDE THE COUNTRY
27. ANYWHERE IN THE COUNTRY
28. NAIVASHA
30. LOCATIONAL LEVEL

REGISTRATION PROCEDURE / REQUIREMENTS BY MINISTRY OF CULTURE AND SOCIAL SERVICES.

The women groups registration procedure is as follows

- They have to produce their minutes for their previous meetings
- The minutes have to be signed by the locational social development assistant.
- They are supposed to have 150/= which is the fee for registration of the group.

After they have fulfilled the above requirements the group is given an application form for registration.

- The application form is to be filled showing the present and future activities, after which the following leaders sign

LSDA

DSDA

D.O

DSDO

To show that this group really exists.

When all this process is over the women group is given a certificate to show that they are registered.

