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Mainstreaming and Revitalising Women Groups in Agribusiness in Rural Kenya through Microfinance

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Abstract

The purpose of this paper is to mainstream and revitalise women groups in small scale agriculture and business in Kenya. In terms of gender, this paper assumes that in Kenya, women are the majority involved in rural market economy at every shopping centre. Some of the women in the rural areas are widows, single mothers, separated and sole bread earners, yet disempowered economically. The objective of the study was to establish how women groups can be given focus as the main players in agribusiness in rural Kenya. This focus was embedded in the mitigation products of microfinance, which has proved worldwide to break shackles of poverty, and gender based cultural barriers that demean women. The aim was to empower rural women financially by sensitising them to access microfinance services; to expand their economic base in business and improve agricultural productivity. Data collection involved both primary and secondary sources. Purposive and stratified random sampling techniques were used. Questionnaires, focus group discussions (FDG), and in-depth interviews were used for data collection. Qualitative method of data analysis was used and data was synthesised thematically according to the study objectives. The use of quantitative analysis was mainly for illustrative purposes because the study was purely qualitative and descriptive in nature. The study found out that most women groups operate under financial and cultural constrains and needed more economic empowerment through microfinance to be effective.

Keywords: gender, mainstreaming, empowerment, sustainability, microfinance, poverty mitigation

Introduction

The role of women in agribusiness in rural Kenya cannot be underscored, likewise, the role of microfinance in realising their contributions under gained. The study examined challenges facing rural women in agribusiness, and the need for gender mainstreaming in agribusiness. The study proposed microfinance as a mitigation factor towards gender mainstreaming in rural Kenya, leading to discussions and recommendations. The study highlighted emerging issues in gender and agribusiness, but also why there is need for gender mainstreaming through women groups. The study examines relevant literature, methodology, summary of findings, discussions of implications, recommendations and conclusion.

Worldwide, women play a major role in agribusiness like food production and local enterprises of agricultural items. Apart from large-scale production and commercialisation of agriculture by governments and private companies, small-scale holdings are managed by rural women. These small holdings are not in most cases scientifically managed because of lack of funds and agricultural skills. In developed countries like America, Europe and parts of Asia and Australia, animal husbandry, horticulture and crop production is done on large scale to feed their populations.

In Africa, the situation is different. Cash crops like cotton, sugar cane, coffee, tea, and tobacco are owned by private companies and governments. Food crops like maize on large scale are treated as a cash crop. These individual farms for cash are owned by men who have title deeds and the collateral to access funds. Subsistence farming on half or one acre specifically for household production is done by rural women single handedly. This is because most of the men are working in urban areas or are not engaged in any meaningful activity. From these small farms, the women sell their surplus or food meant for the family to the local markets and cartels at throwaway prices. These intermediaries or brokers buy and hoard the items to sell to these poor women later when the prices go up.

Women come together to form women groups because of exploitation and to access microfinance services to increase their production. These women dig their farms as a group from one small farm to another.

However, there are obstacles that still hamper their efforts like outdated agricultural practices, lack of business skills and collaterals like title deeds. That is why rural women need a particular focus to improve their situation in order to empower them. These arguments are reinforced by the following literature review.

Literature review

According to Gender Mainstreaming in Agriculture and Rural Development, World Bank (2000), rural women in Kenya, like their counterparts in Africa, play a critical role in adapting to and mitigating poverty through subsistence farming. They are the main food producers for their households and the main users of indigenous forest resources such as fibres for mat- and basket-making for income generation. Pala (1976) noted that food production is directly a responsibility and an obligation for women in rural Africa. This makes women's gender roles vital in the survival of rural communities. The place of women in the rural market economy is crucial because they are the main players in agribusiness.

Pala (1976) argues that women have always played an important role in agriculture, undertaking a wide range of activities relating to food production, processing and marketing. Beyond the farm, they play a key role in land and water management in all developing countries. In addition, they have access to a store of local knowledge especially on the medicinal use of plants; being in the forefront of soil conservation programmes. In addition, women perform most of the household labour devoted to animals. Unfortunately, the key role played by women in agriculture was in the past largely unacknowledged in government statistics and decision-making. Today, nothing much has changed. Wasike (2011) affirms that the role women play has not been given much attention in terms of improving their services and products scientifically or economically. Pala says that mistakenly, it is believed that much of what rural women produce is meant for rural consumption. Unknown to many, rural subsistence and small-scale produce is what feeds urban population because big firms aim at exporting their produce.

This situation seems to have started to change over the last two or three decades in some sections and much has been achieved especially in giving recognition to the importance of women in the agricultural sector in many parts of the developing world. In Kenya, for example, women are beginning to hold senior positions in private and public sector. Pala (1976) argues that when the man is directly unable to fulfill his share of responsibilities, the woman has still to ensure there is food for the family. A study done by Wasike (2011) is a case in point. However, whatever is happening is not enough with regard to the ever-increasing population in the country.

As the composition and structure of rural households is diverse (Snyder, 1990), gender responsibilities are under-going rapid change, typically with rural women becoming more responsible for household food security and children's welfare. One powerful indicator of these changes is the incidence of female-headed rural households, which is on the increase in most developing countries. In sub-Saharan Africa, women head an estimated 45 per cent of rural households, for instance 35 per cent in Malawi, 30 to 40 per cent in Zambia, and 15 per cent in Nigeria (ECA, 1973; Keller, 1986; World Bank, 1992a; FAO, 1993). This evidence calls for a more proactive approach towards the role of rural women in agribusiness at household level, because women seem to carry the rural economy. This is the reason why this paper advocates for re-focusing (mainstreaming) on rural women's activities in agribusiness in general but specifically in Kenya.

Heyer (1976) noted that agriculture in Kenya was regarded as a source of great economic strength, though she also lamented that the strength was in part illusory due to many serious challenges. These challenges if not addressed can hold back any foreseeable progress in Kenya. According to the World Bank (2000), there also remains a number of areas where progress in advancing gender equality has not been significant and which represent challenges for the future in agribusiness. These include women's lack of access to land, resource entitlements and inputs such as credit and technology and the limited role played by women in planning and formulation of policy in the sector. Women have also had less contact with extension services than men and generally, use lower levels of technology due to the dynamics of access, culture or lesser interest in doing research on women's crops and livestock. According to Annemarie, in his interview with Paul Letiwa, in the Daily Nation, Thursday, October 6 2011, agriculture is the most viable option for doing business by women. Based on his research on Kilimo Faida, an organisation he founded in 2008 to fund farmers and find markets for their products, most farmers have benefited through microfinance products such as insurance, corporative, training and loans. However, the women sector in agribusiness has not been well funded in Kenya, and the strategy of Kenya's development plan has not always been implemented, says Mbithi (1974). It is therefore clear that there are impediments in the way of rural women to positively and productively engage in sound agribusiness activities which are the springboard of the country's economy.

Agriculture contributes a major share to the gross domestic product in the national economies of most developing countries like Kenya. This underlines the linkages between agricultural performance and the output and incomes of other sectors, as well as those between governments' macroeconomic objectives (such as employment generation, poverty alleviation, food security and human resources development). The role of women in community development and the creation of self-help groups are particularly important, especially given current gender trends where women are becoming solely the ones running most of the family affairs.

Razavi (1997) says that in recent years, gender mainstreaming, as a strategy has developed out of a major shift in the focus of efforts to promote equality and equity. The shift in focus has been away from the previous approaches, i.e. Women in Development (WID) and Gender and Development (GAD). The gender mainstreaming strategy focuses on the fact that women and men have different life courses and that development policies affect them differently. Gender mainstreaming addresses these differences by considering gender in development planning at all levels and in all sectors. Its focus is less on providing equal treatment for men and women (since equal treatment does not necessarily result in equal outcomes) but more on taking whatever steps are necessary to ensure that men and women benefit equally. Having said this, women are still considered by the society as inferior to men though local information is still hampered by lack of awareness in the sector.

Gender mainstreaming recognises that empowerment of women can only be achieved by taking into account the relationships between women and men. To assist member governments in mainstreaming gender, the Commonwealth Secretariat has developed the Gender

Management System (GMS). This is an integrated network of structures, mechanisms and processes designed to make governments more gender-aware, increase the numbers of women in decision making roles within and outside government, facilitate the formulation of gender sensitive policies, plans and programmes and promote the advancement of gender equality in the broader civil society. According to Razavi and (Miller, 1997), there are more women in agribusiness compared to any other activity in Africa as seen below (Table 1.1).

Table 1.1: The percentage of women involved in agribusiness in some selected African countries

	Percentage distribution of the active total female population by economic sector			Percentage share of women in the labor force of each economic sector		
COUNTRY	AGRICULTURE	INDUSTRY	SERVICES	AGRICULTURE	INDUSTRY	SERVICES
Bangladesh	90.9	3.6	5.4	16.5	16.9	8.3
Barbados	91.2	15.6	64.6	38.9	20.6	52.3
Gambia	91.2	3.8	5.0	48.6	20.0	20.8
Ghana	51.6	15.1	30.2	39.1	36.9	50.6
Kenya	90.8	2.1	6.1	36.2	9.9	22.1
Lesotho	92.8	1.3	5.9	46.3	15.8	36.6
Namibia	56.1	2.0	40.9	24.0	1.8	40.3
Uganda	91.1	1.4	6.5	35.8	10.2	26.6
Zambia	69.6	5.2	25.2	31.4	19.9	45.3

Source: Miller (1997)

The need to give more opportunities and focus to rural women emanates from what is happening elsewhere in the global market. This figure clearly demonstrates that women, despite being the majority, when it comes to major job distributions, feature less. For example, as shown in Table 1.1, the agricultural sector comprises of agriculture, forestry, hunting and fishing. The industrial sector covers mining and quarrying, manufacturing, construction, electricity, etc. According to this table, over 90% of women in Africa engage in the agricultural economic sector. For instance, Kenya has the highest female population in agriculture at 90.8% while the lowest is 2.1 % in industry. This calls for women empowerment or mainstreaming to boost agricultural production.

Therefore, this paper concurs with these reports (Table 1.1) that the gender dimension to the rethinking of rural development services must be understood in the context of the realisation that the older models, which gave total responsibility to government and larger scale farmers especially men, are now no longer an option. Women, unlike before, are more fully in-charge of their household economies and need to be empowered through their efforts in small-scale agribusiness. From other findings, 50% of Kenyan women no longer depend on their husbands because either, they are unmarried, divorced and or widowed (Bwire, 2007). The number of single mothers or single parents is also increasing according to findings of this paper. What seems to beckon our attention is to establish ways through which couples, men and women can work together in order to partner and seal gaps of gender insensitivity in agribusiness.

According to findings by Bwire (2007), over the last several decades, considerable effort has been made in this region, to provide farmers with efficient, effective, and appropriate technology, training, and information. However, women have not benefited since the socio-economic challenges they face have not been the focus. Therefore, these successes still fall short of what is needed at a time when public sector investments in agricultural research and extension are under pressure; when ever-greater demands are being placed on rural women in the face of rapid social transformation, poverty, changing gender roles and when evidence of women empowerment is slow. Above all, women cannot succeed without the support of men who own property as tools of production. All conventional banking institutions demand property as collateral for acquiring loans which women lack, contends Grasmuck (2000).

The emerging data on gender mainstreaming of women groups through microfinance suggest a need for the re-examination of existing literature on the role of rural women in agribusiness to seal gaps of knowledge from the Kenyan context. This will facilitate knowledge dissemination for policy makers and other agencies interested in the field of study.

In Kenya, gender mainstreaming issues are coupled with socio-economic and cultural constraints on women. In order to give more attention to rural women a number of challenges must be dealt with first. Cultural constraints, gender stereotypes and any barrier that stands in the way of capacitating women to play key roles as rural producers.

The study on culture by Bwire (1996) in Samia District established that cultural constrains, such as demeaning attitudes towards women based on gender, are the problem. In Samia, it was established that because of culture, women could not own land or even inherit community property. This means that women cannot use collateral to secure finance for whatever purpose. Sadly, because of HIV/AIDS, men have died leaving behind widows and orphans. Since wife inheritance is becoming uncommon, kinship support has also diminished because most men interviewed said they would support their kinship families if they inherited those widows meaning they would also control any property left behind by the deceased.

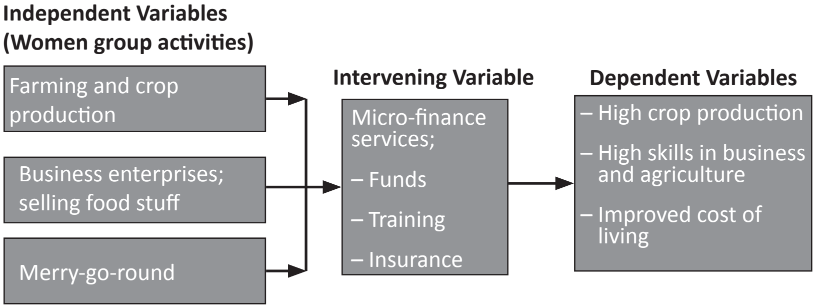
Thus, women dominate and manage small scale agribusiness related activities because Samia men consider such menial jobs as feminine and inferior. Consequently, women feed poultry, fish farms, and grow subsistence crops, based on individual effort and rewards mobilised through group mechanisms. Janelid (1975) and Samanta (1994) say that women are typically and wrongly still characterised as “economically inactive” worldwide in statistical surveys of agriculture, a result that tells us more about survey methodology than reality. In the Samia case, women are the majority despite negative cultural attitudes. Agricultural extension services still do not attach much importance to reaching women farmers or women on the farm. Policy makers and administrators typically still assume (in the face of the empirical data) that men are the farmers and women play only “supportive role” as farmers’ wives.

Other challenges include low education among women, inhibitive cultural practices, lack of access to information technology, poor scientific methods in farming, poverty, small pieces of land, lack of ready markets, poor road networks, among others. Harold et al. (1994) identified women’s social background as a hindrance in agribusiness. The observed that there has been a wide disparity between the conditions under which men and women operate in Africa; women are more disadvantaged than men with regard to legal and financial constraints, ownership of land, parental responsibilities, and systematic forms of discriminations based on sex. However, women are not a monolithic group and wide disparities exist among them depending on the level of education, age, family and marital status, background in business training, among others.

Gaps identified in the study

Whereas there are relevant works in the area of agribusiness and microfinance as indicated in the literature review, a critical input on the same appears lacking. As such, this study intended to fill this critical lacuna on agribusiness focusing on rural women. With the dispensation of the new constitution in Kenya, a number of policy issues have shifted to county governments. Hence, this work generates information and models that can be of importance to both county and national governments for creating new paradigms in agribusiness. This work also gives new impetus in research by mainstreaming gender issues in agribusiness. Most gender issues have not taken into account the role of rural women. There is need to explore the influence of microfinance institutions (MFIs) in developing countries like Kenya. This will help in monitoring and evaluation since microfinance is still a new concept.

Conceptual framework: The microfinance model



Source: Author 2013

Figure 1.1: The Microfinance Model

This model (Figure 1.1) conceptualises how microfinance services (independent variable) can mainstream women's efforts and give them new energy. There are two types of microfinance, which form part of the discussion in this paper: monetary and non-monetary services, which ought to go hand in hand. Microfinance targets women groups thus giving them the focus and revival desired in this study. Agribusiness productivity (dependent variable) improves according to microfinance intervention.

Theoretically, the study is based on Dr Muhammad Yunus's microfinance theory founded in 1970. Swope (2005) argued that the poor and vulnerable groups like women lack collateral to access loans for development. Therefore, microfinance is the most appropriate strategy to loan and empower the poor through group lending mechanism. This is where group members guarantee each other to access and repay loans without security or collateral which women lack. The conceptual framework model in Figure 1.1 is grounded on this theory.

Statement of the problem

This study was prompted by the fact that in rural Kenya, women are the producers of foodstuff through agribusiness and yet not much attention has been given to them. They are constrained by access and control of finances. They lack supportive structures to increase their production, which is still subsistence in nature. Hypothetically, microfinance products help the poor and vulnerable groups like women to break shackles of poverty, gain agribusiness skills and improve their lifestyle. This is because microfinance operation does not require collateral like title deeds as a guarantee, which women lack. Hence, microfinance can help mitigate and empower rural women groups in Kenya.

Objectives of the study

(a) To discuss the role of women in agribusiness
(b) To discuss gender mainstreaming in agribusiness
(c) To examine the need for microfinance for women in agribusiness
(d) To examine the revitalisation of rural women groups in agribusiness

Methodology

Secondary data on gender mainstreaming in agribusiness was collected from various sources, which included libraries, government offices and local authority offices. The survey was conducted through oral interviews among women groups mentioned herein. Data was also collected through focus group discussions (FGDs) focusing on 20 selected women groups in the area. The study used qualitative research paradigm. This research paradigm was chosen to create openness to the possibility of bringing out latent, underlying or non-obvious issues. It also allowed descriptions and flexibility in data collection procedures and laid emphasis on the lived experiences of people through their narratives and the meaning attached to their way of life.

The study population

20 women groups comprising of between 8-20 members. Thus, 160 people were sampled where eight members were interviewed purposively from each women group.

Sampling techniques

Purposive sampling was used in the study because it focused on specific women groups, taking into account the purpose of the study. The technique was used in localities where limited interviews were done for one reason or the other.

Focus group discussions (FGDs)

The researcher formulated FGDs guides to facilitate the discussions as per required information. Forums of women groups, youth groups and civic groups, and seminars were utilized according to the groups shown in Table 2.1.

Study area

The area of study was Busia County, Samia Constituency. According to Table 2.1 below (Samia women groups), over 70% of households in Samia live in poverty. Most of them are poor, i.e. lack basic needs like food, shelter and clothing. This rural poor people are engaged in agricultural or related activities as laborers or engage in small-scale farming. Many are also involved in a variety of microenterprises. The total population sampled is based on the selected 20 women groups in the area. The study area was used as a case in point but reflecting a national outlook. For instance, the formal financial institutions at Funyula and Sio-Port market centers, do not serve the poor because of perceived high risks, high costs involved in small transactions, perceived low relative profitability, and inability of the poor to provide the physical collateral usually required by such institutions. The business culture of these institutions is also not geared to serve poor and low-income households. Lacking access to institutional sources of finance, most poor and low-income households continue to rely on meager self-finance or informal sources of microfinance. Moreover, these sources limit their ability to actively participate in and benefit from the development process. Thus, a segment of the poor population that has viable investment opportunities persists in and is condemned by poverty for lack of access to credit at reasonable costs.

Discussion and findings: A case study of Samia women groups

The study focused on twenty women groups in Samia, Busia County. The women groups engage in agribusiness across Funyula Constituency. They act as intermediaries between the local market and other entrepreneurs from different regions of the country. Most of the work is done communally by the women themselves. The groups engage in the following economic activities:

Table 2.1: Samia Women groups

Name of Women group	Activities done	Income source	Remarks/
1. Odiado fish group	Fish farming; tilapia	CDF	Very active
2. Sirindiro women group	Trade, manufacture mats/clothes	CDF/ microfinance	Very active
3. Nambuku women group	Small scale farming; cassava	Self help	Partially active
4. Wahungu women group	Fish farming; Tilapia/mud fish	Self help	Partially active
5. Sifuyo	Poultry; broilers	Self help	Active
6. Buying	Poultry/dairy	Self help	Very active
7. Nanderema	Farming/poultry	Self help	Partially active
8. Nangosia	Farming/poultry	Self help/ microfinance	Partially active
9. Ludacho	Tree planting	Self help	Partially active
10. Sigalame	Fish farming/ business	Self help	Not active
11. Sio-Port	Fish business	Self help/ microfinance	Partially active
12. Bumbe	Fish business	Self help	Partially active
13. Bukiri	Poultry/farming	Self help	Partially active
14. Buburi	Farming/business	Self help	Partially active
15. Buradi	Fish/ farming	Self help	Inactive
16. Nyakwaka	Poultry/farming	Self/Unity Finance	Very active

17. Dakhiro	Fish/poultry	Unity Finance	Very active
18. Mudoma	Business/poultry	Self help	Partially active
19. Nangina	Fish/poultry	CDF/ self help	Very active
20. Ganjala	Fish/tree planting	Self help	Partially active

Source: Author 2013

Table 2.1 represents some of the rural women groups engaged in agribusiness sector. The study used them as a case in point to establish the role women play in agribusiness and whether there is need to pay attention to rural women activities, and to establish issues ailing them. Over 80% of these women groups have no external funding; they raise funds among themselves through a merry-go-round. Those that were very active had external funding. Partially active ones met irregularly or not at all.

The study found that the sampled women groups lack access to institutional credit for consumption smoothening and other services such as payments, money transfers, and insurance. Most of the poor households also find it difficult to accumulate financial savings without easy access to safe institutions that provide deposit services. Funyula Unity Finance Bank, which could have given reprieve to these women groups has serious financial mismanagement and lacks the capacity to meet high demands. It was established in the study that some of the financial sources for these groups came from the following.

Monetary sources:

- CDF (Constituency Development Fund). Very few groups benefited
- Loans from Unity Finance Bank at Funyula benefited only three groups
- Most of the women groups are self-sponsored through selling their products from farms and small incomes from business to expand their capital base
- No group benefited from economic stimulus development fund; 20% of these groups are not registered as self help associations hence do not qualify for these services
- 30 per cent of farms are operated by women
- 50 per cent of medium-sized farms are operated by women but owned by men who have title deeds and are the ones to make decisions on farm utility
- Only 5 women groups integrated 2–4 men as members for gender mainstreaming purposes

- Women run most of the small businesses while men operated small and medium sized businesses and farms. This demonstrates that rural women, as well as men, if supported financially can engage in a range of productive activities essential to household welfare, agricultural productivity, and economic growth. Women's substantial contribution has been marginalised and undervalued in conventional agriculture while men's contribution remains the central, often the sole, focus. This is because men have collateral to access loans for development while women depend on men as wives.

Over 70% of the respondents in Table 2.1, lack enough capital bases to grow and sustain their businesses and agricultural input. Very few get outside help apart from the little money they contribute whenever they meet every month. The study found that agricultural extension strategies traditionally have focused on increasing production of cash crops by providing men with training, information, and access to inputs and services. The study also found that even where attendance of women is quite high as a proportion of the total for example at Odiado and Agenga rehabilitation centers, women are given instructions mainly in home economics and craft subjects, not technical agriculture. There is need for extension services that can mainstream gender.

The study established from women sampled on behalf of their groups that constraints affecting rural women's ability to improve yield, profit, and efficiency in agriculture include: (1) women's legal and cultural status, which affects the degree of control women have over productive resources, inputs such as credit, and the benefits which flow from them (2) property rights and inheritance laws, which govern access to and use of land and other natural resources, (3) the relationship among ecological factors such as the seasonality of rainfall and gender-determined responsibilities such as feeding the family against production for the market. This study's findings reveal that:

1. Most businesses are run by women groups who lend money to each other through merry-go-round strategies
2. Most households depend on agricultural produce from small-scale agribusiness in rural Kenya
3. Women provide cheap and available labour in their farms

4. Women act as intermediaries in availing food stuff and other items of trade to customers without which, products will be scarce

There are four issues established in this discussions and findings about Samia women groups that warrant for microfinance intervention: Poverty levels, cultural constraints to access and control funds due to lack of collateral, failure by government authorities to factor in women's concerns, and the pivotal role rural women play in agriculture.

Revitalisation of rural women groups through microfinance

The situation for these women groups can be revitalised and given focus through microfinance services. Active and partially active women groups, if synergised, can act as foundations through which the government or other players in development can lay structures to increase production in rural areas. It was noted in the study that even though these women groups exist, over 60% are not very active because of the constraints already mentioned herein. Reviving them by recognising and supporting them financially is the way to go.

This study found out that a few of the women groups that engaged the services of microfinance products like training, insurance, and corporation forming were better off, well organised and in control of the situation than those that were not. According to Joanna (2000:1), Rogaly (1997), Ledgerwood (2000), microfinance has evolved as an economic development approach intended to benefit low-income women and men. The term refers to the provision of financial services to low-income clients, including the self-employed. In this research, it was noted that microfinance gave financial services like savings and credit, insurance and payment services, social intermediation services such as group formation, development of self-confidence, training in financial literacy and management capabilities among members of a group. It is this role of microfinance to mainstream rural women groups by supporting them that the study saw as a way to bring to life these groups for better performance. One of the microfinance providers dealing with Jamii Bora and Zawadi women groups reiterated the need for microfinance in order to revive women groups that were struggling.

Demand for microfinance services

Microfinance was started by Dr Mohammed Yunus of Bangladesh in the 1970s targeting the poor. Over the years, microfinance has proven to transform poor people's financial status (Swope, 2005). Dr Yunus has demonstrated that microfinance is an effective approach to breaking gender-based barriers among the poor and marginalised women. This claim can be realised in a number of ways. MFIs act as a bank for the poor and the purpose is to provide financial loans to the poor who might not access them through the other banking system. Above these benefits, there are non-monetary services that make microfinance suitable to Samia women:

(a) Insurance cover: The collective demand of these groups for financial services is large and the types of services they demand vary across households and microenterprises. This is necessitated by the fact that Samia District is semi arid and crop failure due to unreliable rainfall is inevitable as found out in the study. Thus, crops and animals need microfinance insurance cover to avoid high risks of uncertainty and loss. This large demand and the heterogeneity of services needed across households and microenterprises have created scope for commercial financial intermediation or microfinance.

Poor and low-income households in this region have great need for safe and convenient deposit services, which microfinance principles can utilise. The money women groups collect weekly is a requirement for microfinance which can be used as guarantee for more money. Microfinance can empower women groups to save through group guarantees since most women lack collateral needed by other banks to access loans.

(b) Training in poverty and HIV/AIDS: The demand for microcredit that originates from both households and microenterprises is also large because of HIV/AIDS effects. Most households have lost between one and two family members to the scourge according to findings in this paper. In some places, over four members succumbed to opportunistic infections related to HIV/AIDS, condemning the orphans and widows to death and poverty. The study also established that those areas most affected are within Samia near the border of Kenya and Uganda. Poor households in the region require microcredit to finance livelihood activities, for consumption smoothening, and to finance lumpy non-food expenses for purposes such as school fees, books, housing improvements, etc. Many communities in Samia have numerous small farms and their operators require microfinance services. Consolidation of small farms might be a future phenomenon if they decide to embrace microfinance. The other source of demand is non-farm microenterprises, which cover a wide array of activities such as food preparation and processing, weaving, pottery, mat and basket making and furniture making.

Microfinance can provide the economic opportunities that women need to control their lives. Poverty alleviation strategies that focus on empowering women not only improve the lives of women, but also positively affect entire families and communities. Studies show that when women are given greater autonomy over their lives and the lives of their children, living conditions invariably improve. This is mostly because women are most apt to use household income to better the nutrition and educational opportunities of their children (Grasmuck & Espinal, 2000:240).

(c) Corporations for marketing: Corporations would help women market their products. Most products such as clothes that used to be produced from Funyula rural cloth industry lacked ready markets. Other products in the area like, ropes, Marachi sofas (chairs made of reeds), local vegetables, fish, etc lack markets that could yield good prices. As a result, intermediaries end up exploiting these women frustrating further their efforts.

Implications for social sciences

We have looked at women in general, women groups in Samia in particular as a case for mainstreaming gender, and revitalising women groups in rural Kenya. This paper found that women are the majority (90%) involved in agribusiness at small scale compared to men. This implies that the little produce they get is what feeds most families in the rural areas yet their efforts are hampered financially and culturally. It was noted that women found their strength in forming women groups, which microfinance strategies can engage to mainstream gender. This means that products offered by microfinance can empower women and men for sustainability.

The study established that over 50% of men are working away from their rural home. This means that in such circumstances, women may take over managerial roles financially and become the *de facto* decision makers in the household, Pala (1976). This means that such women may or may not consult their husbands. Single women in-charge of homes may make decisions without consulting anyone. That is why the role played by rural women in agribusiness is crucial as producers in the sector. In this case then, mainstreaming rural women is developing the general market economy of the counties and the entire country.

The study established that women act as wives, household breadwinners and farmers whereas men are either working in urban areas or busy socialising. This proves the proverbial saying that 'women are beasts of burden'. The study found that women in Samia lack mentorship in terms of policy as the government has no development plans targeting them. This is true because the women groups do not get financial support from the government to invest in agriculture or improve their livelihood. They depend on little money they contribute weekly (between Ksh 50-100) as they meet. Men on the other hand can access capital from financial institutions using collateral like land title deeds which most women lack. Gender mainstreaming may call for a paradigm shift from depending on the man as the sole breadwinner to empowering both men and women to share responsibilities at household level. This means that increased income for women is improved bargaining power within the household and in the society.

Summary, recommendations and conclusion

One thing is clear that women groups have a vital role to play in agribusiness in the rural set up. They run micro-economies in the sector. Mainstreaming women groups will go a long way to control poverty, enhance capacity building, and enable households to educate their children. Microfinance services are appropriate for women because they are accessible. Women also gain free training, insurance and corporate marketing of their goods without being subject to cartels. Regulation of microfinance operations, networking and linkages, general knowledge on the impact of financial and non-financial services are areas that require analysis and developing in the sector. Therefore, the following recommendations can help improve this sector.

Recommendations

The recommendations follow the four objectives in this study:

The role of women in agribusiness: According to this study's findings, women are predominantly small farmers and largely responsible for household foodstuff production and exchange of the same in the local market. The focus on women is prompted by the numerous gender roles they play in the rural setting whereas some men wake up and spend their time idling at the market centers of Funyula, Odiado, Sio Port and Nangina as found out during field visits to these centers. This means that if agribusiness has to depend on the traditional approaches of supporting men alone without women, then there is danger since men have relegated serious farming and business to women. Rural women are still a force to reckon with as far as feeding rural areas is concerned and the county and national governments need to support their efforts financially and morally. Finally, when you empower a woman, you empower the family and society since women are in charge of rural economies while men seek white-collar jobs in towns. It is clear in this study that rural economy can be improved by giving more attention to the role played by women in agribusiness.

Overcoming gender-based challenges is not easy though possible. There is need to develop and implement an education campaign focused on gender equality and women's rights within the context of agribusiness in our counties throughout the country. With the new reforms in the constitution, sensitisation of masses on human rights, vision 2030, and millennium development goals is mandatory. This can be done by non-governmental organisations, county policy officers, microfinance agents, women groups among others. This awareness will also focus on local and meaningful content which is critical to ensure demand and a market for agricultural services and products availability online and in other marketing means. These efforts can serve as an opportunity to build local capacity and/or support local women, men and the nation. The support of adult literacy programmes in rural areas to empower men and women's literacy should be revived at county levels.

Mainstreaming gender is an option that cannot be evaded in our current society of changing gender roles. This study has demonstrated that women are not inferior to men when given equal opportunities to access and control resources. This study proposes that due to pending gender inequalities in the middle of changing gender roles as noted in the study, women groups can become the bedrock of intensive agribusiness production. This calls for the re-awakening of other women groups that are inactive to proactively engage in microfinance.

The demand for microfinance: To make microfinance a reality, the study proposes the promotion, facilitation and the establishment of public-private partnerships in the implementation of rural projects, both for financing purposes as well as implementation and operational support. These partnerships may include local or national businesses, including those providing technical support, rural cooperatives, including women's cooperatives, as well as other local businesses with the ability to reach out to users. Syndicated loans should routinely be availed to corporations, groups and other bodies to finance projects, which can be sourced through banks. This is because the study noted that microfinance reduces defaulter cases in repayment of loans through group guarantees.

Revitalisation of women groups and gender mainstreaming in agribusiness should become a policy issue. Policy makers at the county and national levels are to enable capitalising on local community, knowledge exchange, local participation, capacity building and information sharing among local people. This can be done through self help groups as a mobility factor in agriculture and small businesses. Policy implementers may try new crops aimed at a paradigm shift in farm management to suit gender mainstreaming at county and national levels. Policy issues that call for gender mainstreaming in agribusiness by county and national governments include, commitment of resources to rural development, food security and nutrition, markets and agricultural services, the role of women in rural development, poverty mitigation in rural areas among others.

Conclusion

Rural women and women in general have a major role to play in agribusiness. They produce food and distribute it to market places. They take care of their families and the nation with meager resources at their disposal. There is need for gender mainstreaming to empower women financially, socially and even economically. This will enable them to make decisions and implement them without pleading for men to help them. Microfinance services should be made available for easy access by women. There is need to explore, in another work on microfinance banks, commercial banks that focus on microfinance or target women, SACCOs and retail MFIs, research and knowledge management, policy advocacy and lobbying among others. Finally, men can help their wives in areas that need collateral since land and other resources are still under the care of men in most cases.

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