

TRANSFORMING WOMEN LIVELIHOODS BY DAIRY FARMING AND MICROFINANCE IN BUNYALA, WESTERN KENYA

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Abstract

This paper is about microfinance viewed as a social change “tool kit” and its consequent effects on livelihoods of women of Bunyala, especially those involved in small-scale dairy farming. The study investigated microfinance strategies, effects and challenges encountered by the farmers. Census techniques were applied in collecting primary data on all 93 dairy farmers in Bunyala District. The main instruments of data collection were questionnaires and document analysis. Data was obtained from dairy farmers, key respondents from the government, civil society organizations and microfinance institutions in Budalang'i. The data collected was coded and keyed into computer using Statistical Package for Social Scientist (SPSS) computer program. It was further analyzed and organized in tables, pie and bar charts for easy interpretation. Gender preferences in accessing microfinance services were not there and collateral was the biggest challenge in accessing microcredit. In conclusion microfinance was an important toolkit in providing social change and improving the livelihoods. The study suggests that women in Bunyala be empowered through trainings especially on saving methods so as to use microfinance optimally.

Key words: Microfinance, microinsurance, microcredit, microsavings and personal financial intermediation

Introduction

Microfinance's objective is to make the financial sector socially inclusive (Bouta, 2005). By facilitating access to financial services and pursuence of self-employment or micro-entrepreneur activities, microfinance delivers economic democracy to citizens and political stability (Lloyd, 2008). It also supports supply of goods and services to the low-income population, and act as safety values for rural-urban migration and economic contractions.

Microfinance services are not only provided in poor countries, but also in some of the world's richest countries like USA, where only 37 million people (12.6%) live below the poverty line (United Nations Secretariat, 2008). Other developed countries in which microfinance is gaining impetus include Israel, Russia, the Ukraine and more. Unlike developed nations where MSE shun away from microfinance for associating it with the cycle of poverty (Harper, 1988), small enterprises in developing nations face severe financing constraints. Majority of the people in developing countries have no savings accounts, do not receive credit from formal financial institutions, and have no insurance policy (United Nations Secretariat, 2008).

Throughout Africa, women are a powerful force to economic growth as workers and entrepreneurs (Elis, 2007). However they face unequal access to finance, property, discrimination in the labour market, and business related obstacles. To address this challenge various countries have employed different strategies to solve it. In Eritrea, ACORD has established a savings and credit scheme and involved barefoot bankers to counsel and encourage women to participate (Mehreteab, 2000). In Rwanda, women's communal funds established in 1997 enabled women to contribute nominal amount which was boosted with funds from the Ministry of Gender and Women in Development. The funds were channeled to the local level for housing, clothing, livestock and agricultural inputs (Women's Commission for Refugee Women and Children, 2001).

In Kenya, the provision of financial services for the poor and low income women to enable them to venture into meaningful agribusiness has not been successful (Livingstone, 1986). Instead they have strengthened social inequalities in rural communities (Heyer, 1976). Commercial Banks and other microfinance institutions have preferred lending regular income earners to small-scale farmers because mortgages in

small scale agriculture have not been effective securities (Mutoro, 1997). Procedures associated with such securities are time consuming and costly, and in case of default; it is difficult to sell land even when a court ruling has been gotten. Women in rural small-scale farming are worse off; the majority has no land and very few have gotten an education chance to secure jobs with regular income.

Problem statement

Most people on the planet cannot access sustainable financial services like savings, credit or insurance (Annan, 2003). Financial access by women is limited in most rural areas in developing countries because of high transaction costs and risk related to low levels of economic activities, poor infrastructure, high levels of production and price risks in agriculture, and poor public policies such as interest rate caps and debt write-offs (Nair, 2007). The greatest challenge is to fix constraints that exclude women who are traditionally excluded in some enterprises from full participation in the financial sector. Livestock farming has been traditionally and culturally dominated by men among the Luhya people of Western Kenya. In advent of gender-based development paradigm, many women have plunged into dairy farming. However information on gains and challenges women face in accessing credit to run dairy farming is still a gap that this study seeks to fill.

Objectives

The purpose of this study was to find out microfinance strategies that are used in financing women dairy farming enterprises in Bunyala

Literature review and conceptual framework

Microfinance is considered to have originated with the Grameen Bank in Bangladesh; its history can be traced to the 18th century with Lysander Spooner running the Irish Loan Fund, offering small loans for entrepreneurial activities (United Nations Secretariat, 2008). At the end of the World War II in 1945, microfinance was part of the Marshal Plan to reconstruct the destructions caused by the war.

Microfinance strategies

Key microfinance strategies include microcredit, micro-insurance and micro-savings.

Microcredit strategy

Microcredit is a microfinance strategy that involves extension of small loans to spur entrepreneurship among individuals who lack collateral, steady employment and a verifiable credit history (Weston, 1994). In Kenya, agricultural financial support for small-scale farmers has evolved from the 1955 Swynnerton Plan whose objective was to advance farmers credit to develop their land, intensify agricultural production and improve livestock, purchase the required inputs and machinery, adopt new innovations to boost, foster and intensify agricultural development in the small-scale farming sector (GoK, 1986). This later evolved into Integrated Agricultural Development Program (IADP), aimed at assisting poorer farmers, Agricultural Finance Corporation (AFC), Smallholder Production Services and Credit Project (SPSCP), Cooperative Production Credit Service, Kenya Agricultural Productivity Programme (KAPP), Njaa Marafuku Kenya (NMK), Western Kenya Community Driven and Flood Mitigation Programme to support farmers (Kareithi, 2009), Youth Enterprise Fund and Women Enterprise Fund. Private sector has also develop microcredit through Kenya Women Finance Trust Fund, K-Rep, cooperatives and not-for-profit organizations World Vision, Action Aid, Matumbo Women Group, Sango Women Group, Baba Foundation to support women to acquire dairy animals.

Micro-insurance

Micro-insurance is a microfinance strategy to protect poor people against risk such as accidents, illnesses, deaths in the family, natural disasters etc. in exchange for insurance premium payments that are tailored to their needs, income and level of risk (ILO, 2009). It is aimed primarily at the developing world's low-income workers, especially those people in the informal economy who tend to be underserved by mainstream commercial and social insurance schemes. A good example is in Kenya, where Cooperative Insurance Company (CIC) in collaboration with the National Hospital Insurance Fund (NHIF) has extended coverage to workers in the informal economy. Other insurance products on the market by UAP Insurance Company include weather index insurance enabling farmers to access credit for agricultural inputs, insurance for livestock (Churchil, 2006).

Efforts of coming up with the composite product of productive and protective micro-insurance that would best contribute to poverty alleviation and promote decent work has been frustrated by ownership, cost, marketing and transparency structures leading to less than 3% of the working poor having an insurance coverage (Roth et al, 2007). In Kenya typical micro-insurance products are yet to be realized among microfinance institutions.

Micro savings

Microsaving is a microfinance strategy that accepts small deposits on a day-to-day basis from the small scale entrepreneurs. Small savings serve as credit; as both a short term source of liquidity and a long term reserve for

emergencies (Gadway, 1991). Micro-savings has existed in the form of banks, microfinance institutions, Savings and Credit Cooperatives (SACCOs) and Rotating and Accumulating Savings and Credit Associations (ROSCA and ASCA) among marginalized populations such as farmers and weavers in rural and disaster stricken areas to enable them enter the broader society through “financial intermediation” (Bennet, 1993).

Box 3: VSLA Case Study – November 15th, 2012

Munjogo Self Help Group – Facts and Figures

Established	2009
Number of Members	30
Savings Portfolio	157555Kshs
Loan Portfolio	122,800 Kshs
Number of loans given	43
Average Loan Size	ca 3,000 Kshs
Repayment Rate	93 %

and manage a village savings and loan association. As the group organized itself and began its savings and loaning activities, the members that had dropped out over the course of the first year saw that the group was beginning to actually benefit from the activities and decided to rejoin, bringing the current membership to a total of 30 members.

The group has enjoyed steady success over its years in operation. The group has saved a total of 157555 Kshs to date.

The members have also enjoyed the access to loans through their savings efforts; with a total loan portfolio of 122,800 Kshs. The group has issued a total of 43 different loans to its members with an average loan size of about 3,000 Kshs. The group has a repayment rate of 93 % with only 3 of the members receiving loans defaulted. Currently the group has 79,000 Kshs in loans outstanding that they



plan to collect on in the following year. Members that have received loans are very positive about the opportunities the loans have given them, so much so that some members are currently borrowing their 2nd or 3rd loans from the group.

Majority of the members taking loans are using the money to invest in income generating activities or small enterprise activities that in return allow them to repay the loan as well as improve their economic conditions at home with the profits. The meeting shown in the picture above (taken on Aug. 9th, 2012) resulted in 15,700 Kshs loaned out to 5 individuals in the group. All 5 members were going to use the money from the loan to buy cereals for resale in the market (i.e. buying maize and beans to resell at the local markets in the Port Victoria area). The group believes that they are having good success through their loaning efforts and believe that the group is really helping them.

Of the four, ROSCAs are the simplest form of financial intermediation (Johnson, 2005). Rotating Savings and Credit Associations (ROSCA) operate on merry-go-round arrangements; there is no interest, and financial services are done by the members themselves. Members agree to form a group and collect a uniform saving from every member after every agreed interval of time and ‘prize’ each other. The number of days each cycle takes to prize all members depends on the number of members (Johnson, 2005). ASCA is an improved model of ROSCA. Unlike a ROSCA group has a central fund into which the contributions are deposited. Instead of the fund being automatically distributed to each member in turn, members can make loans at agreed interest rates. The nature of guarantees and collaterals are also agreed. A successful example of ASCA is the Padakhep Microenterprise Programme in Gazipur, Bangladesh where Rabeya, an illiterate poor house wife was able to improve from rags to grace (Padakhep, 2005). SACCOs are essentially a formalized version of an ASCA. It allows for legal registration and hence greater scale of operations. SACCOs operate like companies except on the organization principle of one member one vote whereas companies are organized on the principle of one share one vote. In a SACCO all members have an equal role in governance (Johnson, 2005). In Bangladesh, SafeSave is the living example of an ASCA graduating into a SACCO (Bugada, 2007). The services included savings, money withdrawals at any time and accessing loans at fulfillment of requirement.

Microfinance Legal Framework

In Kenya Microfinance is governed by the Microfinance Act, 2006 No. 19 of 2006 (GoK, 2006). It makes provisions for licensing, regulation and supervision of microfinance business and for connected purposes. The Act of Parliament defines Microfinance business in two perspectives. The business that receives money, by way of deposits or interest on deposits, which is lent to others or used to finance the business; or the business that provides loans or other facilities to micro or small enterprises and low income households. For an institution to provide microfinance services, it must be licensed under this Act by the Central Bank as a company or a wholly-owned subsidiary of a bank or financial institution with the main objective to carry out such business. The institution carrying out micro financing must have a minimum capital of sixty million Kenya Shillings. Contrary to these requirements, it is an offence that attracts a fine worth Kshs. 0.3 million or three years imprisonment (GoK, 2006).

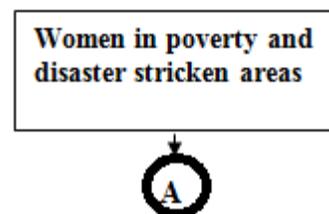
Microfinance and dairy farming in Kenya

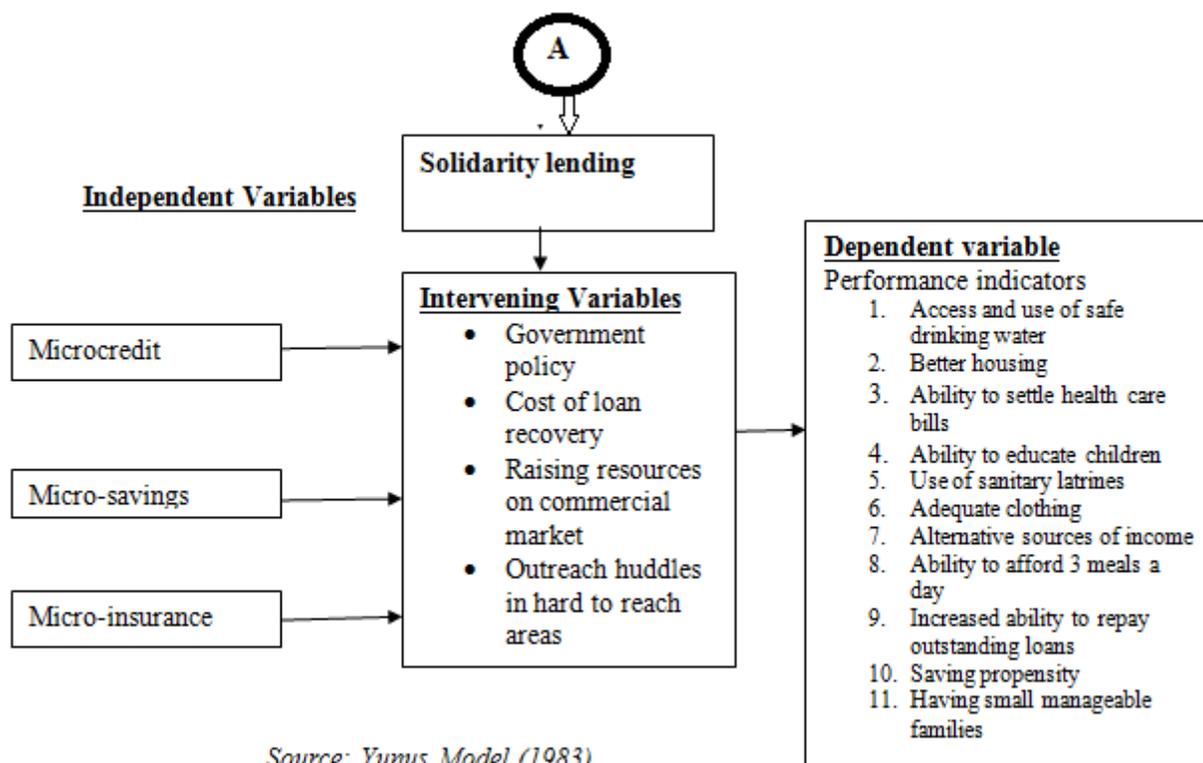
In rural set-ups, microfinance has been in use providing services to enable buying of farm inputs, implements, buying and treating animals among others. Livestock farming has been a traditional, cultural and men dominated undertaking among the Luhya people of Western Kenya. When cash is wanted to settle other family needs and on very serious occasions like funerals, weddings, dowry and other traditional ceremonies livestock is handy (Santacoloma, 2005). However, due to population pressure, the shrinking of farms and government policy on livestock farmers have reduced their herds to averagely two local zebu cows for milk (Santacoloma, 2005). The national policy on livestock has further encouraged creative destruction of the traditional zebu cattle by promoting adoption of the improved crossbreed or pure dairy grade. Improved cattle require less surface area and produce more milk than the local zebu (Santacoloma, 2005). As a result of this investment, output of animal products is very high (Ngugi, 1990), (McQuaid, 2000). Zero grazing is becoming increasingly popular in small scale farming of late because it provides an important additional source of cash to the farmer (Ngugi, 1990). It is attractive to work after the dairy animals on the farm because they supply an important source of milk for home consumption as well as for sale. With time it has progressively rolled out to other places of rural Kenya, including Bunyala, with the assistance of exogenous forces like the government policies and programs on agricultural, credit land tenure and credit, non-governmental initiatives and microcredit facilities (Ngugi, 1990). Today about 100 small scale farmers (women inclusive) have 150 high value animals in Bunyala (Ministry of Livestock Development, 2007).

Many of these farmers look upon development agencies for providing finance and managing risks for their business. Some of these institutions are civil society organizations, government line ministries, cooperatives, banks and others. The foresaid institutions offer microfinance services not only to the dairy farmers but many other small business owners.

Conceptual Framework

Figure 1: Grameen Bank Model





By means of the diagram above, the study explained basic personal financial intermediation of the poor in disaster prone areas. Yunus, 1976 explained social change in the context of microfinance as organizing the clients into small solidarity group of five that profess commitments to socio-economic developments of their households, advancing a lump sum to two members without collaterals upon whose performance will guarantee the rests' access to credit. The loans advanced are small, but sufficient to finance the microenterprises undertaken by borrowers, providing extension services to the clients by federating them into groups, linking them to Bank for savings and enhancing their skills in entrepreneurship (Churchchil, 2008). If the above is accomplished the clientele's livelihood would improve in terms of better housing, sanitation, drinking water, education and family planning.

Methodology

The study used census method. Census was preferred to sampling because the total number of exotic dairy farmers is small; as small as 93. Characteristics of census population reflected the feelings of all farmers with high value animals and keeping them under controlled methods of production for the purpose of improving their quality of life, self satisfaction and making more wealth. The study drew a list of dairy

farmers which currently has 93 farmers from the Ministry of Livestock Development to form the target population for the study. All elements of the population were interviewed using interview schedules and questionnaires. After collection of the data, the information was coded and typed into the computer using Statistical Package for Social Scientist (SPSS) computer program. Research findings were analyzed by a summated Likert scale because every respondent made some response to every item, and a high favorable score of a respondent indicates that there were more responses to the "strongly favorable" than the respondent with less favorable reaction.

Discussion of findings

Demographic Facts in Dairy Farming sector in Bunyala

Most farmers 60(66%) were males against 31(34%) women in small scale dairy farming; implying that men are still dominating the dairy farming sector in the poor rural communities. The study also found out that majority 25(26.9%) were aged above 56 years and only 4(4.3%) were below 25 years old. This means that most youths are not as keen on dairy farming as older people. Most farmers 74(82%)

were married. The unmarried were 16(18%) meaning that dairy

farming was a preferred enterprise among married people of Bunyala community. Most farmers 51(54.8%) had 4-6 children meaning that women still bear the task of child bearing besides farming. This added task still put them a step behind in dairy farming compared to their men counterparts.

Most farmers 39(41.9%) learned up to the secondary level of education implying that most of the farmers have not been to tertiary level of education. Women formed majority of the illiteracy class hence posing more challenges to their access to credit, risk management and saving services in an organized institutions.

Box 3: A Kenya Women Finance Trust Fund (KWFT) Client opinion of success in dairy and microfinance

Mama Fadhili is a married woman and a client of Kenya Women Finance Trust Fund (KWFT) in Bunyala western Kenya. She has been in dairy farming under zero grazing for the last 8 years and has seen the enterprise grow from one to five animals. She operates as an owner manager and literary works on the farm when the worker isn't in. Cleaning the unit, milking, chipping stalks and grass, fetching water and grass for the animal are some of the tasks she does, besides household cores.



Mama Fadhili is a mother of seven and appreciates both dairy farming and microfinance. She declares that she has survived on small loans from the KWFT. The enterprise has enabled her make ends meet including; educating and clothing her children, having milk for tea and for sale, settling medical and electricity bills and repaying the loans. Currently, the dairy enterprise pays a worker as well as her son who is now engaged in the farm as an employee as he looks for a better paying job.

Mama Fadhili faces a number of challenges including tropical diseases coupled with poor veterinary services from the Government Veterinary officer. She has also experienced high turnover of workers due to animals being heavy feeders and defining the enterprise as labour intensive. When the weather is dry and hot, it is quite difficult to get the feeds. She complains of failed water infrastructure. The water lines hardly drip water. This forces her to go for water from Lake Victoria, 11/2 kilometres away.

Most farmers 58(62.4%) kept cows making dairy goats unpopular as a source of milk and income. Given cows are heavy feeders compared to goats; it would be more difficult for women to engage in rearing the high value cows than high value goats. Feeding goats is easier and they are less susceptible to tropical diseases. This would be better for women who are married and heavily tied down with household duties.

Most of the farmers 43(46.2%) kept the animals for more than three years indicating that majority of small scale farmers are out of 'liability of newness.' Most women have kept the animals at a shorter duration than men. Men are more experienced; having adopted the practice much earlier. It therefore follows that women's enterprises in dairy farming are more vulnerable to the liability of newness than men. The study found out that 63(67.7%) of the farmers were owner managers and 49(52.7%) employed 1-9 workers meaning that they were micro-enterprises according to the European Union's standards. In instances where there was nobody employed, it is women who worked. This implied that in paid up labour women are not employed. In family enterprises women are engaged as free laborers. Unquantifiable rewards in salary terms cannot grant the labourer loans in financial institutions either. Comparing men and women, most men

were managers and women were workers. The enterprises were kept in a family set up where most men were engaged into other forms of work and left women at home to take care of the animals. The revenue raised was decided upon by the husband as the head of the household. This is not in tandem with Mohammed Yunus' work of microfinance that created economic and social development (Vletter, 2001) in Bangladesh (with similar disaster phenomenon as Budalang'i) that allowed women break out of poverty and thereby creating lasting peace.

Microfinance strategies and effectiveness in financing women dairy farming enterprises

Respondents were asked to rate effective microfinance strategies and 25(26.9%) stated microfinance has positive effect on enhancing savings propensity, 36(38.7%) they have been able to increase their savings due to microfinance, 54(58.1%) microfinance has positive effect on settling debts, 46(49.5%) microfinance has enabled them settle their debtors respectively. This can be interpreted that the respondents created wealth due to microfinance and gained some level of independence in their livelihoods. The respondents confessed that microfinance neither helped them afford a toilet nor planning their families.

Box 2: A client's opinion on microfinance in dairy farming

Madam Helen Okello is 69 years old from Bunyala District, Western Kenya. She is a widow and a mother of 3 children and raises 6 other vulnerable children. She joined Sango Women's Group in 1993 when she decided to start saving and accessing small amounts of credit through a "merry-go-round" arrangement in order to help her bring up her three children as a single mother. Besides small savings and credit, Helen is one of the beneficiaries of a "cow-to-cow" program from Sango Women Group in partnership with the Farming in Tsetse fly Infested and Control Areas (FITCA) Program.



Helen declares herself very happy with an advance she received in the year 2000 from the group in form of a dairy cow. In particular she has been able to pay back the debt in order to allow the next member to be advanced a cow as well. She acknowledges to have harvested 8 other high value animals. The enterprise has helped her settle school fees for her children, pay the worker, buy food and medication and clothing presents for the children at Christmas time. She has been able to attend much training in dairy farming as a business including the topics of record keeping of daily production, revenue and expenses.

The enterprise has made her popular. Many people from far and wide come to learn from her farm and encourage her to keep on. Under the group, she has gone for several expose visits within and outside the country. Hellen today is an elected chair person of the Board of Governors of a prominent NGO in the District and sits on various secondary School boards because of her success. This recognition, exposure and mingling with other members of the society has handled her psychological inadequacies well.

Hellen faces the climatic and human capital challenges in the dairy enterprises. This has made her unable to expand the enterprise. Feeding one animal on 6 sacks of feeds daily during the long dry spell is an uphill task. Many workers are unable to handle the task and so decide to exit. Tsetse flies, ticks and other tropical diseases put the cost of production high and some group members have lost their animals under such circumstances.

The study found out that most of the farmers 21(22.6%) disagreed that microfinance services have made them have a manageable number of children in my family , 29(31.2%) disagreed that they are able to settle hospital bills, 29(31.2%) disagreed that they have been able to construct a toilet due to microfinance. This shows that microfinance institutions exclusively dwelt on financial interventions hence defying the alleged two feedback effects of decrease in fertility rates and a need to have children (Morduch, 1999).

Analysis of the findings revealed that $\alpha=0.94$ and mean 4.54, the test was carried out to establish whether those who agree or disagree were major. It was thus concluded that statements made according to findings were significant. This is in agreement with (Dercon, 2007) observations in the study at the University of Oxford in United Kingdom and (United Nations Secretariat, 2008) statement by Kofi Annan that “sustainable access to microfinance helps alleviate poverty by generating income and wealth, creating jobs, allowing children go to school, enabling families to obtain healthcare and empowering people to make the choices that best serve their needs...”. Key informants 20(37.7%) also agreed that credit advancement, insurance and savings service have significant positive effect on settling debts, significant positive effect on having a better house, clean drinking water and clothing and 19(35.8%) very strongly agreed that credit advancement, insurance and savings service had significant positive effect on managing school fees for children with 17(32.1%) very strongly agreeing that microfinance services had significant positive effect on enterprise. Yunus (1983) and Rutherford (1999) observed that availing financial services to poor women would give them personal financial intermediation and improve their livelihoods in the words of Annan (2005).

Conclusions and way forward

Small Scale Dairy Farming in Bunyala District attracts more married people above 56 years old and more male than female and youths, though they form the majority of the population in the area of study. Most of the farmers do not practice large scale farming and they have been keeping livestock for more than three years. The farmers carryout most of the activities in their farms and they do not depend on hired labor. The farmers have small families excluding dependants and they have learned up to the secondary level of education. Most of the key informants were designated as members and majority of them were in the CSOs e.g NGO, FBO and the CBO and the civil servants sector.

These results plus those of key informants above implied that the availability of microfinance has played a very big role in improving the life of the people within Bunyala District. Microfinance services have positive effects on the farmers of Bunyala in many of the following areas: enterprise development and improved enterprise, access to clean water for drinking due to microfinance services, realization of their housing plans and the ability to have a better house, nutrition and diets as they are able to afford a meal a day due to microfinance. However, the performance of microfinance is still poor in micro-insurance schemes like medical care, flood and other disaster cover.

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