

## **Gender in Socio-Economic Development in Kenya**

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**Gender continues to elicit a lot of debate in socio-economic issues and academia in general. This paper attempts to put the gender debate in perspective by examining the key issues in the debate and recommendations.**

**It concludes by recommending an all inclusive system in which both men and women are integrated in the process of socio-economic management.**

**Key words:** Gender Equality, Gender Mainstreaming, Gender Construction

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## **INTRODUCTION**

The UN Millennium Declaration 2000 resolved to promote gender equality and empowerment of women as effective way to combat poverty, hunger, disease and to stimulate sustainable development. This is reflected in Millennium Development goal three. The Paris Declaration on Aid Effectiveness in 2005 called for harmonization of gender equality. Yet despite this formal commitments to gender equality, there are significant variations across and within countries and gender gaps persist in access to education and quality health care, employment and business opportunities, political participation and decision making, personal security and access to justice (World Bank, 2004). This paper introduces the key terminologies used in gender debate; gender roles, gender equality, gender mainstreaming, women in development “WID”, Women and Development empowerment and the concept of development in Kenya. It will examine the growth of gender debate politically, economically and socially. In addition it further looks at some of the strategies that are used to promote gender equality to ensure effective and sustainable development in Kenya.

### **Definition of terminologies**

#### **Gender**

According to Marsha (2007) gender does not refer to ‘biological differences between males and females, but to a set of culturally shaped and defined characteristics associated with masculinity and feminism. Unlike the term ‘women’, gender allows within its conceptualization the possibility of analyzing power relations between men and women. Accordingly,

gender does not only apply to one particular group but to the process by which gender is put into practice in society. The World Bank report 2001 defines gender as socially constructed roles and socially learned behaviors and expectations associated with females and males. Women and men are different biologically, but all cultures interpret and elaborate innate biological differences into a set of social expectations about what behaviors and activities are appropriate, and what rights, resources, and power they possess. Aguilar, Castaneda and Salazar, (2002) agree with the definition above and defines gender as a social construction that assigns to men and women a series of socially differentiated characteristics and roles. Gender is not primarily an identity or role that is taught in childhood and enacted in family relations. Instead, gender is an institutionalized system of social practices for constituting people as two significantly different categories, men and women, and organizing social relations of inequality on the basis of that difference. In Kenya just like many developed countries the issue of gender is entrenched in its socio-political and economic structure.

In this paper gender is conceptualized as socially and culturally constructed roles, behaviours, expectations and opportunities that determine one’s relations in terms of access to and control over resources, power and rights which in turn ascribes their participation in both social and economic development.

#### **Gender Equality**

The term gender equality has been defined in a variety of ways in the context of development. Gender equality could be

seen as leveling the playing field for girls and boys by ensuring that all children have equal opportunity to develop their talents. Gender equality can also be defined in terms of equality under the law, equality of opportunity (including equality of rewards for work and equality in access to human capital and other productive resources that enable opportunity), and equality of voice (the ability to influence and contribute to the development process). This would imply equal rights, responsibilities and opportunities between women and men and girls and boys. Equality does not imply that women and men will become the same but that women's and men's rights, responsibilities and opportunities will not depend on whether they are born male or female.

### **Development**

Development is a complex process, involving the social economic, political and cultural betterment of individuals and of society itself. Betterment is the ability of the society and its member to meet the physical, emotional and creative needs of the population as historically accepted. It means bringing about sustained improvement in the well-being of the individual and to bestow benefits on all. It involves pushing or pulling people down a pre-established path. Development is people-centered, participatory and environmentally sound. It involves not just economic growth, but equitable distribution, enhancement of people's capabilities and widening of their choices. It gives top priority to poverty elimination, integration of women into the development process, self-reliance and self-determination of people and Governments, and protection of the rights of indigenous

people.

### **Gender mainstreaming**

It is a strategy for making the concerns and experiences of both women and men an integral dimension of the design, implementation, monitoring and evaluation of policies and programmes in all political, economical and social spheres.

### **Growth of gender debate**

The theories of development before 1950's did not recognize the role of women in development. This was because women were defined in the domestic sector which was not important in the society. The African set up was no different. In Kenya for instance women were assigned less lucrative roles as compared to men. Men were seen productive in development. Before 1950's women were seen as; producers of children, mothers and wives, performers of household chores, principle careers of men, subordinates to men in authority and family comforter due to their sympathetic nature. This influenced the kind of socialization and education women were exposed to. Women were expected to engage in careers that would make them better mothers and wives. They were isolated from societal issues such as politics.

In 1970's things started changing. There was the introduction of micro-level studies that started paying attention to the differences in the society in terms of men and women. The differences raised concerns with development agencies which called for a fresh look at the role of women in development. This led to the growth of a feminist movement which

mainly worked to bring to the attention the great roles women play in the society.

The emergence of Liberal feminist groups (North America and Europe) brought a new dimension to the gender debate. Their aim was mainly to reject the patriarchal authority and worked hard to uplift the status of women across the globe. They wanted to change the discourse in as far as the role of women in society was concerned. The thrust of the Liberal feminist approach is the primacy of equality of all both women and men and the need to put structures in place to support the development of women in the socio economic and political structure.

On the other hand the Marxist feminists' groups' main argument is that as long as capitalism still exist, men will continue to dominate women as men controls the means of production. The supporters of this group disagreed with the views of capitalist nations which argued that the trickle down approach to economic development will automatically lead to women emancipation. That to change the women role in the society the structure of the political economy must be redefined

The women approach was initiated by women committees in Washington which was a charter aimed at developing women all over the world. They were mainly women professionals who were influenced by the work of Boserup who focused mainly on women in developing nations. Women in development (WID) - developed from the liberal feminist group advocated for women involvement in development. Women and Development (WAD) paradigm came in the late 1970's it aimed at improving women's life by ensuring that international structures

became equitable. WAD however failed to explain how this structure could be modeled to benefit women. It emanated from the Marxist feminists. Gender and Development (GAD)-emerged in 1980's and focused on social relations of gender. This paradigm took the analytical approach. It emphasis on the gender relations in both the labour force and the reproductive spheres. It focused on the relations between men and women in the work place as well as other settings. The approach used gender relations as an analytical tool for understanding different disparities and views men as potential supporters of women in any progress. It called for provision of social services in promoting women's emancipation. It saw women as a change agent rather than passive recipient of development assistance. It called upon women to organize themselves for a more effective political voice and it aimed at straightening women legal rights.

The declaration of the women's year by the UN culminated into the adoption of the Convention on the Elimination of all forms of Violence against Women (CEDAW) in 1979. This created awareness within groups and individuals in the world. Despite this women were still marginalized in different parts of the world, but the awareness led to flow of information.

In 1985, the UN conveyed a third world conference and the NGOs forum in Nairobi to review and appraise achievements of the decades. The conference adopted a strategy of equality, development and peace. This conference culminated into spirit of activism amongst women in different countries.

While all these events were unfolding the approach however used the European yardstick to define the role of women in developing countries Kenya included. The African woman was portrayed as oppressed by culture and in need of salvation. The debate did not factor the need to consider cultural dynamics even as equality is promoted. It therefore shifted the debate to a confrontation between men and women rather than an effort to promote the welfare of women.

### **Economic, Social and Political Issues Faced By Women in Promoting Development**

Women in development activities are faced with many challenges and they come in many forms but three main areas stand out: social, political and economic impediments. As noted earlier, the socialization process for both sexes one way or the other influences the kind of economic activities that women find themselves in. For instance, women are perceived to be homemakers and therefore they are socialized to care for the home and children. This contributes to low self-esteem for women who are made to believe that they are inferior to men and can therefore not stand up for themselves.

Also lack of access to or inadequate education and low literacy levels has hampered their ability to: Acquire vocational skills for self-employment, rural women are the most disadvantaged in terms of access to education and other forms of formal and informal training programmes. Given such limitations, rural women are mostly engaged in mainly subsistence farming activities, and low-income generating activities, while poor urban women

operate marginal enterprises in the informal sector. These activities yield little or negative returns on investment because the enterprises experience little or no growth during the lifetime of their owners. Thus, women form the bulk of the poor in many countries. Majority of Kenyan women live in the rural areas and the main economic activity is farming.

In Kenya for instance within the framework of women constitute 80% to 90% of the unskilled labor force in the Harambee projects in Machakos and Nyeri Districts. Through women's group movement, women have expanded their activities from the social to house improvement and economic projects especially in middle and high potential areas of Kenya. The Kenyan government through the women's Bureau, has shown commitment towards the movement. According to a UNESCO survey (1982), over 64% of Kenya's non-literate populations are women and the greatest percentages are rural inhabitants. This situation has reduced the understanding performance and managerial abilities of women. Lack of capital /material, poor and unreliable communication, lack of markets and technical know-how and leadership bickering have contributed to the underdevelopment of the women groups.

### **Access to and Control over Land**

For 'agro-based' countries in Africa such as Kenya, access to and control over land is vital for the survival of its people. Land to a large extent satisfies some of the most basic needs of humankind. It is the source of food, water and even shelter. It is also an important source of medicinal plants necessary for health delivery and among

rural dwellers; it may be the only source of health delivery since access to orthodox medicine is highly inadequate and expensive. The traditional arrangement in as far as land ownership is concerned is disadvantageous to women where ownership in most cases is restricted to men. Women thus have less say on land ownership unless they buy.

Thus the importance of land to the survival of the people cannot be overemphasized. When considered in terms of women's access to land it is seen as critical for the total economic emancipation and integration of women into economic and social spheres of life in the Kenyan. While the new constitution allows property ownership of land even to women, breaking the traditional ownership system is hard. The land tenure system and its administration is embroiled in a complicated maze of family/stool/tribe/clan holdings where land is held in trust by the leaders of the stool/family, who more often than not, are men. For tribes - with matrilineal inheritance even though women are supposed to be the leaders of the family, it is common practice for a man to be appointed to take care of the stool/family lands. This is so because in the traditional patriarchal setting.

When their access to land is hampered by cultural and economic constraints, their participation in economic activity is impaired and thus reduces their own efforts at improving themselves economically and socially. They thus end up as farm laborers or become workers on their husbands land and therefore are economically dependent on them. Difficulties in acquiring land especially by women themselves may lead them to farm

on abandoned plots with relatively low fertility and this contributes to the lower productivity of women's agricultural investment.

### **Access to Training Credit and employment opportunity**

Because many women lack access to training opportunities they are likely to miss out on employment opportunities that can help uplift their living standards. Access to jobs is dependent on access to training and employment opportunity.

Women also lack business and marketing skills that may allow them to put together viable business proposals. Women have less access to formal channels that provide comprehensive skills training because they are mostly unaware of the existence of such programmes. Moreover, some of them may lack the needed basic educational qualification for such skill training and are therefore cut off from benefiting from such programmes, where these programmes exist. However, irrespective of the constraints that face them, women's access to training and retraining is an important tool, which can enhance their economic activities to improve their earning power. It is paramount therefore that efforts be enhanced by all stakeholders government and government agencies, women advocacy groups, other civil society groups, international development partners to promote training for women at all levels and in all spheres of endeavor.

But in Kenya women enterprises such as the Kenya Women Finance Trust and other micro finance agencies have played a critical role in training women and offering access to credit facilities. It is an

initiative that has also been taken over by local banks.

### **Access to Labour**

Whether their business is in agriculture, industry or services, women need extra labour beside their own to carry out effectively their economic activities. The immediate labour supply for women come from that of her family - her husband, children and other relatives. However there have been shortfalls in family labour as a result of migration into urban centers of older sons and daughters. Sometimes husband also migrate leaving the women and children whose capacity to supply labour is very limited. Thus, women have to increasingly resort to hired labour, which have become expensive as a result of the supply shortages especially in the rural areas. This problem is especially serious for rural women farmers who have to support their husbands in planting and harvesting of their crops before attending to their own work on their individual farms, which have serious implications for her health, productivity and therefore the health and well-being of their children.

### **Access to Technological Inputs and Extension Services**

In today's global economy, access to information is vital for businesses. To succeed in any economic endeavor, one needs to position him/herself to benefit or to take advantage of information about new technology, existing and new markets opportunities in order to move ahead in business. While some women may have access to such business-sensitive information a majority of Kenyan women have no access to such information because they either live in rural areas

where such information may not be available or in peri-urban areas where such information may be limited to a few. Their low level of education to some extent hampers their access to information about existing/new technology. With this low access to information and technology, women's productivity will continue to be low and with lower productivity, their incomes will also be low which will leave them with nothing to plough back into their economic activities, a vicious cycle of under-productivity. Despite their central role in agriculture especially in food production, there is serious under-investment in their productivity and thus they continue to use hand-held farm tools, which tend to make their work laborious and time-consuming. This also limits their productive capacity and their ability to cultivate large tracts of land. Their access to extension services is also limited because some of them are intimidated by the mostly male extension officers who also may not understand the needs of the woman farmer. Scholars have attempted to explain the gender problem, the most suited to explain the gender problem in Kenya is by adopting the Traditional model of gender.

### **Traditional Model in understanding gender**

Advocates of traditional model of gender see the place of women as primarily in the home and the place of men as primary in the workplace. The husband is seen as the head even at home while the wife perceived as subservient to him. Traditionally, the man was the main breadwinner of the family whilst it was usually the woman's responsibility to look after the home. Looking after the home

incorporated activities such as raising children, cleaning, cooking and looking after the sick or elderly relatives. Before compulsory schooling was introduced education and religious upbringing also largely fell into the responsibility of the female head of the family, usually the mother. In general, contemporary stereotypes describe women as more communal and men as important and instrumental. In addition to this dimension of difference gender beliefs have a hierarchical dimension of status inequality. Men are viewed as more status worthy and competent overall and more competent at the things that count (instrumental rationality). Women are seen as less competent in general but 'nicer and better at communal tasks even though these tasks themselves are less valued. Other critics add that the model is injurious to men, forcing them into an emotionally constructing gender based stereotypes that denies them the joys of close relationships and places the burdens of financial supports squarely on their shoulders. In Kenya this traditional approach best explains the gender role for both men and women.

### **Gender Equality and Economic Development**

Although achieving equality between women and men was one of the ten commitments agreed to by the heads of state at the World Summit for Social Development (WSSD) and is a main priority of the international women's movement, (Buvinic, 1999) gender discrimination remains pervasive in many dimensions of life worldwide. The same report reiterates that this is so despite considerable advances in gender equality

in recent decades. The nature and extent of the discrimination vary considerably across countries and regions, and the patterns are striking.

Though the overall pattern of gender relations favor men in the distribution of resources, opportunities and power (CIDA, 2001), there have been significant changes, many of them positive, in the social and economic status of women. Female illiteracy has declined and more women are gaining access to higher levels of education. Women's longevity has increased in most countries and their health indicators continue to improve. With a few exceptions, the presence of women in public life has grown in all countries, whether in politics, in the workforce, or in the migrant streams that cross international borders. Critics doubt that women's access to the public spheres of work and politics is a step in the direction of greater gender equality or that this has the potential to increase well-being. On the other hand CIDA's, (2001) *Policy on Gender Equality* emphasizes the importance of women's empowerment to the achievement of gender equality. It provides a definition of empowerment and indicates a role for development cooperation. Empowerment is about people, both women and men taking control of their lives: setting their own agendas, gaining skills, building self-confidence, solving problems and developing self-reliance.

It further reiterates that outsiders cannot empower women: only women can empower themselves to make choices or speak out on their own behalf. However, institutions, including international cooperation agencies, can support processes that increase women's self-

confidence, develop their self-reliance, and help them set their own agendas (CIDA, 2001).

Gender gaps are widespread in access to and control of resources, in economic opportunities, in power, and political voice. This is because gender inequalities are resilient in the face of change.

Women and girls bear the largest and most direct costs of these inequalities but the costs cut more broadly across society, ultimately harming everyone. For these reasons, gender equality is a core development issue—a development objective in its own right. It strengthens countries' abilities to grow, to reduce poverty, and to govern effectively. Promoting gender equality is thus an important part of a development strategy that seeks to enable all people—women and men alike—to escape poverty and improve their standard of living. Kenya therefore cannot attain its development goals unless the gender issue is addressed.

### **Effect of gender equality in economic development**

Gender equality is a necessary precondition for sustainable development as it facilitates the utilization of all available resources in order to promote development. The marginalization of some groups on the basis of social roles implies inefficiency. Unless women and men have equal opportunities, capacities and voice, gender equality will not be achieved. There is a much stronger analytical focus on understanding the economic and societal processes that enhance education and health as key factors that influence the capabilities, including the spending power of the individual. The unequal distribution

of income and resources and in particular, gender inequality is a central concern in the quest to improve well-being. This is because economic inequality can contribute to or perpetuate various forms of restrictions such as discrimination, social intolerance, and lack of political power that inhibits the acquisition of individual capabilities.

A gender equitable economy requires policies to achieve several important goals. First, equitable access to jobs is required through elimination of discriminatory employment barriers. Second, equity in earnings is needed, with both women and men able to earn living wages sufficiently high to permit adults to adequately provide for their families. Provisioning for families requires relatively secure income sources. This is particularly necessary for women who are sole breadwinners in their households, but is also a prerequisite for women who are part of two-adult households. This is because secure earnings are an important means to improve women's power to negotiate for an equitable distribution of household resources and unpaid labour. A further requirement is equitable distribution of state resources that can contribute to a closure of gender gaps in economic and social wellbeing, such as access to health, education, basic infrastructure, and other public goods, and to redress market and social gender inequalities.

Gender inequality restricts a country's economic growth. Removing inequalities gives societies a better chance to develop. When women and men have relative equality, economies grow faster, children's health improves and there is less

corruption. World Bank (2004), states that it is widely understood that promoting gender equality is an essential component of an effective economic and human development strategy. For example, “there is now a shared understanding within the developing community that development policies and actions that fail to take gender inequality into account and fail to address disparities between males and females will have limited effectiveness and serious costs implications” (World Bank, 2004).

The toll on human lives is a toll on development—since improving the quality of people’s lives is development’s ultimate goal. In addition, gender inequalities impose an indirect cost by hindering productivity, efficiency, and economic progress. By hampering the accumulation of human capital through prejudice in the home and the labor market and by systematically excluding women or men from access to resources, public services, and certain productive activities—gender discrimination diminishes an economy’s capacity to prosper and provide for its people (World Bank, 2001). When seen in this light, gender equality is not only morally right it is pivotal to human progress and sustainable development.

Finally, gender inequality weakens the quality of governance in a country and thus the effectiveness of development policies. A country’s quality of governance and public life is a mark of its level of developments much as it is a factor of development. The first premise is obvious to most people and requires no evidence; the second, less apparent, has received a boost from recent cross-country studies. A country whose political regime

has checks and balances and is able to enforce laws is more stable and has better prospects of development than an autocratic one. Studies find a significantly negative association between corruption and economic growth and development, suggesting that the prevalence of corruption weakens the effectiveness of development policy. New research on corruption suggests that policies promoting gender equality can help clean up governments and businesses (World Bank 2001).

### **Strategies for promoting gender equality**

Progress towards gender equality depends upon strategic and well targeted interventions. An important priority is to ensure that all country and regional strategies and their performance frameworks integrate gender equality objectives, indicators and identify actions for tackling inequality. Wolfensohn the former president of World Bank 2001 in a rejoinder said that there can be no one-size-fits all formula but one can identify what works and these requires consultation with stakeholders both men and women on key issues and actions. To enhance development effectiveness, gender issues must be an integral part of policy analysts, design and implementation. The International Bank for Reconstruction and Development/The World Bank, 2001 report argues for a three-part strategy for promoting gender equality:

First is to reform institutions to establish equal rights and opportunities for women and men. They argue that reforming legal and economic institutions is necessary to establish a foundation of equal rights and equal opportunities for women and men.

Because the law in many countries continues to give unequal rights to women and men, legal reforms are needed, particularly in family law, protection against violence, land rights, employment, and political rights. Encourages awareness sometimes laws are not enforced even if reforms are done. Kenya through the enactment of the new constitution has attempted to reform institutions to allow more women participate both in government and legislature. But this is still not enough. In a country where constitutionalism is not always the case these laws without political reform for implementation could be useless.

Second is fostering economic development to strengthen incentives for more equal resources and participation. Rising income and falling poverty levels tend to reduce gender disparities in education, health, and nutrition. Higher productivity and new job opportunities often reduce gender inequalities in employment. And investments in basic water, energy, and transportation infrastructure help reduce gender disparities in workloads. Finally take active measures to redress persistent disparities in command over resources and political voice. Because institutional reforms and economic development may not be sufficient or forthcoming rather active measures are needed to redress persistent gender disparities in the short to medium term.

Gender mainstreaming is a strategy for achieving sustainable development for all by supporting the right of choice, empowerment and provision of resources. It involves ensuring that all human beings

,women, men, boys and girls are considered equal and treated equally in terms of dignity and rights.

Gender mainstreaming can also be regarded as an official strategy that allows all political actors to work on gender issues in a comprehensive way. Gender mainstreaming is the integration of the gender perspective into every stage of policy processes, design, implementation, monitoring and evaluation, with a view to promoting equality between women and men. It means assessing how policies impact on the life and position of both women and men and taking responsibility to re-address them if necessary. This is the way to make gender equality a concrete reality in the lives of women and men creating space for everyone within the organizations as well as in communities to contribute to the process of articulating a shared vision of sustainable human development and translating it into reality. Though gender mainstreaming has been adopted by many governments, development organizations and international institutions, the outcomes remain to be critically evaluated and determined. Furthermore, while gender has made its way onto the agendas of development initiatives, there is still a noticeable absence of masculinity and the role of men and boys, with much of the focus still concentrating on women. Capacity development is another strategy for promoting gender equality. It goes beyond training on how to mainstream gender into finance and planning ministries, or training gender equality advocates on how to formulate gender sensitive macroeconomic policies. The UNDP defines capacity development as a

comprehensive approach to generating a process through which abilities to formulate objectives, perform functions and achieve goals are obtained. Capacity development advocates for mobilization of stakeholders, facilitating partnerships among them; managing dialogues among various groups, mediating divergent interests and establish collaborative mechanisms. Each of these processes entail gender role expectations and power relations that capacity development approaches must take into account so that engagement is inclusive (UNIFEM, 2007).

Denton 2002 reiterates that women are amongst an increasingly marginalized and vulnerable group as their abilities to accede to basic infrastructure is inhibited by the growing number of constructs they face in education, sanitation ,transport, health and so on. The main focus of sustainability is to reduce vulnerability and foster an environment that is predicted on social justice. Hence there is a tacit understanding amongst development analysts and policy makers alike that sustainable development is the trajectory to achieve greater equity.

### **Strategies to Improve the Challenges of Gender**

#### **The promotion of women Groups**

The history of women mobilization in rural development in Kenya is long; it dates to the pre-colonial period. Women have always worked within the framework of mutual aid groups and have fully participated in rural development activities through self help. The expansion of the women group movement is demonstrated by increased number of groups that carry out agricultural and other welfare activities

in rural areas. Statistics show that by the end of 1989, there were more than 26000 women groups in the country with a membership of about two million women (Women Bureau reports 1989). Women play a part in the economic development of both their country of destination and their country of origin through financial contributions from remittances, the improvement of their own skills or their contribution to the improvement of the education and skills of the next generation.

Women dominate the agricultural sector in most rural areas, a situation created by massive absence of men in those areas. In Kenya, both traditional and current population dynamics have tended to give a dominant role to women in the farming systems. Framework is predominantly done by women. Studies show that the rural-urban migration of men seeking wage work tends to change rural farms into almost exclusively female farming systems. This is especially characteristic of regions experiencing population pressure like central province and western Kenya.

Women in Kenya play roles which suggest the need for redesigning the content of approach of agricultural extension. The accelerated improvements in agricultural production and utilization in Kenya depend on the extent to which women are actively involved in agricultural transformation. As such, women become a critical force in an economy heavily dependent on the motivational forces which underlie welfare programmes of women and use them within their programme package and implementation. The Kenyan women have also extensively participated in rural trade. They control

rural trade as manufacturers and makers of pots, handcraft, baskets, mats, utensils and clothing items.

The Convention on the Elimination of all Forms of Discrimination against Women (CEDAW) adopted 1979 is often called the 'international bill of rights for women' due to its comprehensive provisions, seeking equal protections and rights for women. As of May 2009, 186 States had ratified the treaty. All ratifying States of CEDAW are obligated to the following: ensure and provide for gender equality in all relevant legislation in all aspects of economic, social, cultural and political life; repeal all discriminatory existing provisions, enact provisions to guard against discrimination against women and establish public institutions to guarantee effective protection of women against discrimination.

During the Third World Conference on Women, the 157 countries present adopted by consensus the Nairobi Forward Looking Strategies for the Advancement of Women (1985), which provides for equality amongst genders, women's autonomy and power, recognition of women's unpaid work and advances in women's paid work. More notably, during the Fourth World Conference on Women, the Beijing Declaration and Platform for Action (1995) was adopted, advocating for the advancement and empowerment of women in all sectors of economic, social, cultural and political life. The Beijing Platform stresses the necessity of changing values, attitudes, practices and priorities at the national, regional and international levels in order to ensure equality between men and women. All stakeholders

governments, public, private and non-governmental sectors - must be actively engaged.

### **Credit Facilities Targeting Women**

In some programs that target both men and women, the average loan size for women's businesses is smaller than that for men. In the rural areas, relatively few financial institutions are lending to women entrepreneurs. Unless any of these institutions develop policy measures that set aside a significant proportion of loan funds to women, the volume of loans lent to men is always going to be higher than those made to women. Women have received financial support from informal suppliers such as Kenya Women Finance Trust (KWFT) and Community Based Organizations (CBOs). Savings and Loans, Rural and Community Banks, and Credit Unions have been the formal sources of financial support to women in Kenya.

To ensure sustainability, and responsiveness to the needs of their clients, some of these micro-finance institutions (MFIs) like Kenya Women Finance Trust (KWFT) have used a number of approaches to service delivery. These approaches include group methodology, peer pressure, responsive disbursement mechanisms, and savings as cash collateral. These strategies have helped to ensure high loan repayments from clients, and have secured the quality of the MFIs' credit portfolios.

### **CONCLUSION**

Gender inequalities operate on several levels within households and in communities, markets and government institutions and in virtually all spheres of

social, economic and political activity. For any nation to develop they have to come with strategies that will encompass both gender (male and female). Development results cannot be maximized without attending to the different needs, interests, priorities and roles of women, men, boys and girls, and the relations between them. Development programs cannot succeed without the participation and cooperation of all members of the community. The nature of relationships between men and women would therefore ultimately affect and help sustain development initiatives. Removing inequalities, alleviating poverty and empowering and creating an opportunity for women and men are vital to ensuring development. Kenya is no exception and for it to attain its goals in socio-economic development then it has to address gender issues.

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