PERCEPTIONS REGARDING GENDER MAINSTREAMING IN
ORGANISATIONS: A CASE STUDY OF FAULU KENYA

BY

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UNIVERSITY

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Declaration

'This project is my original work and has not been presented for degree award in any other university'

Edith Njeri Kabui

Signature ........................................ Date ........................................

'This project has been submitted for examination with my approval as University supervisor'

Dr. Margaret O. Oloko

Signature ........................................ Date ........................................
Dedication

This project study is dedicated to my parents and all members of my family who have provided unconditional support throughout my studies. Your patience, encouragement and assistance are greatly treasured. I thank you for the unconditional love, guidance, and support that you provided, helping me to succeed and instilling in me the confidence that I am capable of doing anything I put my mind to. May the Almighty God bless you.
Acknowledgement

This work could not be complete without the material and moral support from other persons, which was given freely and generously. To all concerned, whether mentioned by name herein or not, I say thanks a lot and may God bless you.

My Supervisor Dr. Margaret O. Oloko deserves special thanks and recognition. Her constructive suggestions were all very useful and important.

I also wish to thank the Library assistants, Department of Business Administration – Kenyatta University for their highly treasured assistance.

Finally, I thank my family and my parents for supporting me throughout all my study period.
# TABLE OF CONTENTS

DECLARATION ............................................................................................................ii  
DEDICATION ...............................................................................................................iii  
ACKNOWLEDGEMENT ...............................................................................................iv  
TABLE OF CONTENTS ..............................................................................................v  
LIST OF FIGURES AND TABLES ...............................................................................vii  
LIST OF ABBREVIATIONS .......................................................................................viii  
DEFINITION OF TERMS ...........................................................................................ix  
ABSTRACT ..................................................................................................................xiv  

CHAPTER ONE ...........................................................................................................1  
1.0 INTRODUCTION ..................................................................................................1  
   1.1 BACKGROUND OF THE STUDY .................................................................1  
   1.2 BACKGROUND OF FAULU KENYA ............................................................4  
   1.3 STATEMENT OF THE PROBLEM ...............................................................5  
   1.4 OBJECTIVES OF THE STUDY ....................................................................7  
   1.5 RESEARCH QUESTIONS .............................................................................7  
   1.6 SIGNIFICANCE OF THE STUDY ...............................................................8  
   1.7 SCOPE OF THE STUDY .............................................................................9  

CHAPTER TWO ......................................................................................................11  
2.0 LITERATURE REVIEW .....................................................................................11  
   2.1 INTRODUCTION ..........................................................................................11  
   2.2 ROLE OF PERCEPTIONS IN GENDER MAINSTREAMING .......................11  
   2.3 THE GENDER MAINSTREAMING PROCESS ..........................................12  
   2.4 GENDER SENSITIVE MICROFINANCE SERVICES .................................14  
   2.6 INTERNAL FACTORS IN GENDER MAINSTREAMING ............................22  
   2.7 EXTERNAL FACTORS IN GENDER MAINSTREAMING ...........................26  
   2.8 CONCEPTUAL FRAMEWORK ....................................................................32
# RESEARCH METHODOLOGY

<table>
<thead>
<tr>
<th>Section</th>
<th>Title</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.1</td>
<td>INTRODUCTION</td>
<td>36</td>
</tr>
<tr>
<td>3.2</td>
<td>RESEARCH DESIGN</td>
<td>36</td>
</tr>
<tr>
<td>3.3</td>
<td>TARGET POPULATION</td>
<td>36</td>
</tr>
<tr>
<td>3.4</td>
<td>SAMPLE DESIGN</td>
<td>37</td>
</tr>
<tr>
<td>3.5</td>
<td>DATA COLLECTION PROCEDURES</td>
<td>39</td>
</tr>
<tr>
<td>3.6</td>
<td>DATA MANAGEMENT AND ANALYSIS</td>
<td>40</td>
</tr>
<tr>
<td>3.7</td>
<td>EXPECTED OUTPUT</td>
<td>41</td>
</tr>
</tbody>
</table>

# FINDINGS, INTERPRETATION AND DISCUSSION

<table>
<thead>
<tr>
<th>Section</th>
<th>Title</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.0</td>
<td>INTRODUCTION</td>
<td>42</td>
</tr>
<tr>
<td>4.1</td>
<td>EXTENT OF GENDER MAINSTREAMING WITHIN FAULU KENYA'S ORGANIZATIONAL POLICY</td>
<td>43</td>
</tr>
<tr>
<td>4.2</td>
<td>EXTENT OF GENDER MAINSTREAMING WITHIN FAULU KENYA'S ORGANIZATIONAL CULTURE</td>
<td>49</td>
</tr>
<tr>
<td>4.3</td>
<td>EXTENT OF GENDER MAINSTREAMING WITHIN FAULU KENYA'S OPERATIONAL STRUCTURE AND SYSTEMS</td>
<td>51</td>
</tr>
<tr>
<td>4.2</td>
<td>EXTENT TO WHICH GENDER HAS BEEN MAINSTREAMED IN FAULU KENYA'S PROGRAMMES</td>
<td>55</td>
</tr>
</tbody>
</table>

# SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

<table>
<thead>
<tr>
<th>Section</th>
<th>Title</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>5.0</td>
<td>INTRODUCTION</td>
<td>60</td>
</tr>
<tr>
<td>5.2</td>
<td>SUMMARY OF FINDINGS</td>
<td>60</td>
</tr>
<tr>
<td>5.2</td>
<td>CONCLUSION</td>
<td>62</td>
</tr>
<tr>
<td>5.3</td>
<td>POLICY RECOMMENDATIONS</td>
<td>63</td>
</tr>
<tr>
<td>5.4</td>
<td>RECOMMENDATIONS FOR FURTHER RESEARCH</td>
<td>63</td>
</tr>
</tbody>
</table>

# REFERENCES

<table>
<thead>
<tr>
<th>Section</th>
<th>Title</th>
<th>Page</th>
</tr>
</thead>
</table>

# APPENDIX

<table>
<thead>
<tr>
<th>Section</th>
<th>Title</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>APPENDIX 1: THE GENDER AUDIT QUESTIONNAIRE</td>
<td></td>
<td>67</td>
</tr>
<tr>
<td>APPENDIX 2: FOCUS GROUP TOPIC GUIDE</td>
<td></td>
<td>71</td>
</tr>
<tr>
<td>APPENDIX 3: KEY INFORMANTS QUESTIONNAIRE</td>
<td></td>
<td>72</td>
</tr>
</tbody>
</table>
LIST OF FIGURES AND TABLES

FIGURE 1  CONCEPTUAL FRAMEWORK FOR GENDER MAINSTREAMING PROCESS .......32
FIGURE 2:  PROMOTION OF GENDER EQUITY FITS INTO THE IMAGE OF ORGANIZATION 49
FIGURE 3:  COLLECTION OF GENDER DISAGGREGATED DATA ..................................53
FIGURE 4:  GENDER EQUITY OBJECTIVES ARE INCLUDED IN PROGRAM DESIGNS ....55
TABLE 1:  SAMPLING FRAME ..................................................................................38
TABLE 2:  RESPONDENT GENDER ...........................................................................42
TABLE 3:  HIGHEST LEVEL OF EDUCATION ..............................................................43
TABLE 4:  EXISTENCE OF A GENDER EQUITY POLICY .................................44
TABLE 5:  MANAGEMENT INVOLVED IN DEVELOPMENT OF A GENDER POLICY 45
TABLE 6:  EXISTENCE OF MATERNITY/PATERNITY LEAVE POLICY IN FAULU KENYA 47
TABLE 7:  ALL STAFF HAVE EQUAL ACCESS TO STAFF DEVELOPMENT .............47
TABLE 8:  THE ORGANIZATION ENCOURAGES A GENDER SENSITIVE BEHAVIOUR 50
TABLE 9:  GENDER STEREOTYPING IS ADDRESSED BY INDIVIDUAL STAFF MEMBERS 51
TABLE 10:  COMMITMENT TO GENDER EQUITY IN PARTNERS SELECTION .........52
TABLE 11:  IS THERE A PERSON/DIVISION IN CHARGE OF GENDER .................54
TABLE 12:  BUDGETS ADEQUATE RESOURCES TO SUPPORT GENDER MAINSTREAMING54
TABLE 13:  ALL CLIENTS ARE CONSULTED IN PRODUCT DESIGN AND DEVELOPMENT 56
TABLE 14:  PROJECT IMPLEMENTATION TAKES INTO ACCOUNT EXISTING GENDER ROLE58
**LIST OF ABBREVIATIONS**

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>BPA</td>
<td>Beijing Platform for Action</td>
</tr>
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<td>CEDAW</td>
<td>Convention on Elimination of All forms of Violence against Women</td>
</tr>
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<td>CIDA</td>
<td>Canadian International Development Agency</td>
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<td>CEDPA</td>
<td>Center for Development and Population</td>
</tr>
<tr>
<td>COTU</td>
<td>Central Organization of Trade Unions</td>
</tr>
<tr>
<td>DFID</td>
<td>Department for International Development</td>
</tr>
<tr>
<td>FGD</td>
<td>Focus Group Discussions</td>
</tr>
<tr>
<td>HIV/AIDS</td>
<td>Human Immune Deficiency Syndrome / Acquired Immune Deficiency Syndrome.</td>
</tr>
<tr>
<td>HRM&amp;D</td>
<td>Human resource management and development</td>
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<tr>
<td>ILO</td>
<td>International Labour Organization</td>
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<tr>
<td>KIPPPRA</td>
<td>Kenya Institute of Public Policy Research and Analysis</td>
</tr>
<tr>
<td>MFI</td>
<td>Micro Finance Organizations</td>
</tr>
<tr>
<td>NY</td>
<td>New York</td>
</tr>
<tr>
<td>SSI</td>
<td>Semi Structured Interviews</td>
</tr>
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<td>UN</td>
<td>United Nations</td>
</tr>
<tr>
<td>UNDP</td>
<td>United Nations Development Programme</td>
</tr>
</tbody>
</table>
DEFINITION OF TERMS

GENDER

Gender identifies the socially ascribed relations between men and women. It therefore refers to the relationship between them, and the way this is socially constructed. Gender relations are contextually specific and often change in response to altering circumstances. (Moser 1993:230)

SEX

Sex identifies the biological difference between men and women.

GENDER ANALYSIS

Refers to a systematic way of looking at the different impacts of development on women and men. As development programmes have actively sought to reach women, we have learned that gender has a lot to do with what work we do, how much time we have to do it, and how much money we have to do it with. Gender analysis requires separating data by sex, and understanding how labour is divided and valued. Gender analysis must be done at all stages of the development process; one must always ask how a particular activity, decision or plan will affect men differently from women. (Parker 1993:74)

GENDER MAINSTREAMING

Gender mainstreaming is the process of assessing the implications for women and men, of any planned action, including legislation, policies or programmes, in all areas and at all level, making women’s as well as men’s concerns and experiences an integral dimension of the design, implementation, monitoring and evaluation of policies and programmes in all political, economic and societal spheres so that both gender benefit equally and inequality is not perpetuated. The ultimate goal is to achieve gender equality.
GENDER AND DEVELOPMENT (GAD)

This approach shifts the focus from women as a group to the socially determined relations between women and men. A Gender and Development approach focuses on the social, economic, political and cultural forces that determine how men and women might participate in, benefit from and control project resources and activities differently. (Parker 1993:74)

GENDER DISAGGREGATED INFORMATION

Information differentiated on the basis of what pertains to women and their roles, and to men and their roles.

GENDER BLIND

Person, policy, or an institution that does not recognize that gender is an essential determinant of the life choices available to us in society. (based on Parker 1993:74)

GENDER PLANNING

A planning approach that recognizes that because women and men play different roles in society they often have different needs. (Moser 1993:230)

POLICY

A course or principle of action adopted or proposed by an NGO, Government or business.

PRACTICAL GENDER NEEDS

Needs women identify in their socially accepted roles in society. These needs do not challenge, although they rise out of, gender divisions of labour and women's subordinate position in society. Practical gender needs are a response to immediate perceived
necessity, identified within a specific context. They are practical in nature and often concern inadequacies in living conditions such as water provision, health care and employment. (Moser 1993: 230)

STRATEGIC GENDER NEEDS

Needs women identify because of their subordinate position in the society. They vary according to particular contexts, related to gender divisions of labour, power and control, and may include such issues as legal rights, domestic violence, equal wages, and women's control over their bodies. Meeting strategic gender needs assists women to achieve greater equality and change existing roles, thereby challenging women's subordinate position. (Moser 1993:231)

WOMEN IN DEVELOPMENT (WID)

Development workers' and planners' concentration on Women In Development issues arose from a realization that women's contributions were being ignored and that this led to many failures in development efforts. Women In Development projects, frequently involving only women as participants and beneficiaries, were an outcome of this realization. (Parker 1993:74)

POLICY

The word "policy" is an umbrella concept that covers mission, philosophy, goals, etc as all these provide a framework for action. The word policy is used to refer to that written framework for action within which an organization acts, the overriding decisions known by all staff, and which are grounded in the organisation's legitimate authority, more often enacted and passed from the Board level

ORGANISATIONAL CULTURE
Organizational culture is the connective tissue that binds together the organization, including shared values and practices, behaviour norms, and most important, the organization's orientation towards performance. The culture of an organisation strongly influences the way things are done.

**OPERATIONAL SYSTEMS**

Operational systems and procedures refer to the way in which various processes, decision-making and flows take place within the organization. Systems include both formal and informal elements. They include decision making, human resource, operations and administration and financial systems.

Human resource system includes the processes of attraction, recruitment, development management and separation of staff in an organisation.

Operational systems refer to the administration functions that enable an organisation to run smoothly such as transport, administration and communication.

Financial management includes all financial resource requirements, both operating and capital budgets as well as the cash management and financial accounting functions. Budgeting and financial record keeping is critical to overall organizational functioning as it enables essential information to be collected and used for informed decision making.

**PROGRAMMES /PROJECTS**

Organisations' programmes and projects are its core "product." Program management on the other hand, is the ability to develop and administer these programmes in a way that supports the organisational mission. Program management is vitally connected with all other areas of organizational capacity, for ultimately, the strength of the organization's strategic leadership, human resources, other core resources, process management, and
intra institutional linkages affect the quality of the institution's programs. Program performance is highly visible outside the organization and is often the major focus of organizational assessments. Gender sensitive programme management sees to it that proper weight is given to gender equality at all stages. For instance, if equality is a priority, it should receive commensurate resources.
Abstract

*Human Development, if not engendered, is endangered. That is the simple but far-reaching message of Human Development Report 1995*.¹

Gender discrimination has remained pervasive in all parts of the world. The extent and nature varies considerably across countries and regions and internally across provinces, district and divisions. According to a World Bank Report (2001), there is no region of the developing world where women are equal to men in legal, social or economic rights. Gaps are widespread in access to and control of resources, in economic opportunities, in power and in political voice.

It is therefore important to promote gender equality as a vital cross cutting development strategy that seeks to enable all people, men and women alike, to escape poverty and improve their standards of living as they form a critical mass for development through gender mainstreaming.

The United Nations (ECOSOC 1997/2002) defines gender mainstreaming as the process of assessing the implications for women and men of all planned action, including legislation, policies or programmes, in all areas and at all levels making women’s as well as men’s concerns and experiences an integral dimension of the design, implementation, monitoring and evaluation of policies and programmes in all political, economic and social spheres so that both gender benefit equally and that inequality is not perpetuated.

Gendered patterns have often frustrated fundamental transformation towards gender equality in development organizations. This is often reflected in organizational policy, strategy, culture, systems and procedures. As a result most of these organizations end up paying limited or no attention to existing structural inequalities of men and women despite the social role and the power they wield.

Faulu Kenya is one of the Micro finance organizations that stands out in empowerment of women as one of their explicit goals. The organization has sought to transform women’s

lives through access to financial services individually and through groups. It is upon this platform that the researcher will sought to understand the extent of gender mainstreaming within its internal structure and organization; the factors that are embedded in the organizational fabric to establish gender sensitivity of the organization as a whole and which are evident in various policies, procedures and practice in the day to day running of the organization.

The study will sought to understand the personal perceptions, options, assessments and attitudes of staff and beneficiaries with respect to gender mainstreaming, its legitimacy and usefulness in the organization and by extension the importance they attach to it in Faulu Kenya. Based on the findings emanating from the study, good practices were drawn and recommendations provided on strategies for improvement.

The study findings were of significant importance to Faulu Kenya organization and beneficiaries, academicians and researchers. Faulu Kenya as an organization may utilize the findings as a starting point for intensified gender mainstreaming efforts. Academicians and researchers will also benefit from the findings as additional body of knowledge on gender mainstreaming in organizations.

The study was conducted in the Nairobi Ngong Road Offices, Faulu Kenya Head and Field office as a case study for gender mainstreaming process in organizations. The study population included staff at various levels, management, middle management or programme staff and support staff in the offices. The study also targeted beneficiaries who are members of groups benefiting who are benefiting from loans and business development services. It was conducted in Nairobi Headquarters and the adjoining Field office that serves areas of Dagorreti, Riruta, Langata Uthiru, Kawangware, and Kangemi areas.

The researcher wishes to thank Faulu Kenya for the honor and kind permission to undertake this historic study and hopes that the Report will contribute to better programming and increased empowerment of the women of Kenya.
CHAPTER ONE
INTRODUCTION

1.1 BACKGROUND OF THE STUDY

Gender discrimination has remained pervasive in all parts of our country, alongside the rest of the world. The extent and nature varies considerably across countries, regions and internally across provinces, districts and divisions. According to a World Bank Policy Report (2001),

...In no region of the developing world, are women equal to men in legal, social and economic rights. Gaps are widespread in access to and control of resources, in economic opportunities, in power and political voice.

It is critically important to promote gender equality as an important cross cutting development strategy that seeks to enable all people, men and women alike to escape poverty and improve their standards of living. In other words, gender should be mainstreamed in all spheres of development.

The term gender refers to the social relations between men and women. It therefore refers not to men and women but to the relationship between them, and the way this is socially constructed, gender relations are contextually specific and often change in response to altering circumstances. (Moser 1993:230). On the other hand, mainstreaming refers to a long-term process that takes place on many fronts, requiring changes in awareness, attitudes, policies, plans and programs. The end goal of mainstreaming is to ensure that initiatives to address cross-cutting issues have been woven into the fabric of society in a way that contributes to sustainable development. The origin of the term mainstreaming can be traced to the Education sector process in the 1970’s of integrating handicapped
children with those that did not have any disabilities. The strategy aimed at facilitating children with disabilities to benefit from the mainstream education system alongside other children without disabilities and being provided with extra support to cope well in the new environment.

Similarly, in every society, organization or government, there is a "mainstream" where choices are considered and decisions are made that affect the economic, political and social position, and options, of community members, staff or citizens. Mainstreaming is a strategy to ensure that concerns related to a specific issue or themes are considered within this central decision-making arena. It is an approach to development that makes mainstreamed considerations an integral part of planning, budgeting, programming and evaluation. Mainstreaming contributes to more responsive and effective society, organization or government and better service provision because it takes into account special issues that "cut across" various departments and impact on all sectors.

International treaties and agreements such as the Convention on Elimination of all violence Against Women (CEDAW) and the Beijing Platform for Action both exemplify the importance of mainstreaming gender as a strategy. The Platform for Action recommended gender mainstreaming as the strategy for achieving gender equality. The term 'mainstreaming' was established as the internationally agreed strategy for governments and development organisations to promote gender equality. This was in response to consistent lessons that have emerged from at least twenty years of experience of addressing women’s needs in development work. To clarify the meaning of the term 'mainstreaming' for all United Nations bodies (ECOSOC 1997/2), define gender
mainstreaming as the process of assessing the implications for women and men of any planned action, including legislation, policies or programmes, in all areas and at all level, making women's as well as men's concerns and experiences an integral dimension of the design, implementation, monitoring and evaluation of policies and programmes in all political, economic and societal spheres so that both gender benefit equally and inequality is not perpetuated. The ultimate goal is to achieve gender equality."

The United Nations Office of the Special Advisor on Gender Issues (King, 2002) defines the term as bringing the perceptions, experience, knowledge and interests of women as well as men to bear on policy-making, planning and decision-making, in essence situating gender equality issues at the centre of analyses and policy decisions, medium-term plans, programme budgets, and institutional structures and processes. This requires explicit, systematic attention to relevant gender perspectives in all areas of the work of the United Nations.

In the same lines, the Protocol to the African Charter on Human and Peoples Rights on the Rights of Women in Africa is yet another critical tool to facilitate African women's empowerment, and which most regrettably; the Government of Kenya is yet a signatory to. In the introduction, the Protocol declares that women's rights are inalienable, interdependent and indivisible. Article 13 on Economic and Social Welfare Rights, binds State parties to adopt and enforce legislative and other measures to guarantee women equal opportunities in work and career advancement and other economic opportunities. They shall promote equality of access to employment, and promote the right to equal remuneration for jobs of equal value for women and men. It has, however, not been an easy task to transform these concepts into reality. Organisations have often had to
redefine themselves and their roles, structures and mandates in order to make progress towards equitable development outcomes.

1.2. BRIEF DESCRIPTION OF FAULU KENYA

Currently, there are several loan products available to clients mainly in two categories, business loans and consumer loans. The focus of the Study will be the business and consumer loans, which are cascaded from Kshs. 1,000 (US$ 13) to Kshs. 1,000,000 (US$ 13,000).

1. Pamoja is the basic business loan, which is also the entry point business loan product for all clients and has a maximum amount of Kshs. 100,000 (US$ 1,300) for a period of 12 months.

2. Fanaka starts after Kshs. 100,000 and caps at Kshs. 500,000 (US$ 6,500) for a period of 18 months.

3. Fanaka Plus then starts after Kshs. 500,000 and caps at Kshs. 1,000,000 (US$ 13,000) for a period of 24 months.

The categories shall be classified as below.

a. Loan level 1 – These are groups that benefit from high loan portfolio and are mainly in medium to large manufacturing and trading services. This group is able to manage higher loan levels under the Fanaka Plus class of Kshs. 500,000.00 to Kshs. 1,000,000.00 for 18 months.

b. Middle level 2 – These are groups that benefit from loan levels ranging from Kshs 100,000.00 to Kshs 500,000.00 for a period of 24 months.

Basic entry level 3 - These are groups that benefit from loan level of Kshs 100,000.00 for
a period of 24 months.

All clients can benefit from the two types of consumer loans.

Elimisha is a 12-month school or college fees loan with a maximum of Kshs. 100,000 (US$ 1,300),

Mara Moja is an instant 6-month loan for emergencies, capped at Kshs. 50,000.

Other products include a number of partnerships with key Kenyan corporate players to develop loan products targeted to various market niches. There are loan products for the acquisition of LPG gas cylinders, solar power, water tanks, Samsung household goods and mobile phones and GSM community phones amongst many others.

1.3 STATEMENT OF THE PROBLEM

Gendered patterns in organisations have often frustrated fundamental transformation towards gender equality in organisations. Drawing from the patriarchal society in which they emerge, organizations allocate power and resources between men and women in the similar fashion to their specific social context. This is often reflected in organizational policy, strategy, culture, systems and procedures. This also influences decisions on who gets what resources, who benefits from which services and who participates in decision making. Depending on their mandates, organizations, be they governmental, for profit or non-governmental, determine and influence power and resource allocation within internally and externally to sections of communities they perceive to be primary beneficiaries.

Non-governmental organizations have visions and missions that revolving around social change and transformation. Goertz (2001) in studying such organizations writes about the
hopes vested in NGOs. She observed that staff working in NGOs do not necessarily address gender imbalance within their own workplaces, programmes and projects. Her experience in these organizations revealed that they could be just as male biased as large state and multilateral bureaucracies. As a result, most of these organisations end up paying limited or no attention to existing structural inequalities of men and women despite the social role and the power they wield. Programmes and projects implemented bear a tendencies to not only entrench but also to also perpetuate gender inequalities resulting in further marginalisation of women.

Faulu Kenya seeks to empower women as an explicit goal. The ability of a woman to transform her life through access to financial services depends on many factors—some of them linked to her individual situation and abilities, and others dependent upon her environment and the status of women as a group. Microfinance programs can have tremendous impact in ushering forward the gender equality process if their products and services take these circumstances into account.

Gender mainstreaming specifically implies bringing the outcome of gendered socioeconomic and policy analysis into all decision-making processes of the organization. This includes core policy decisions as well as the small everyday decisions of programme implementation The Researcher scrutinized all the above mentioned factors that are embedded in the organisational fabric to establish gender sensitivity of the organisation as a whole.
1.4 **BROAD OBJECTIVES OF THE STUDY**

The study sought out to understand the personal perceptions, opinions, assessments and attitudes of staff and beneficiaries with respect to gender mainstreaming, its legitimacy and usefulness in the organization and by extension, the importance they attached to it in Faulu Kenya. The Study further sought to understand their personal opinions with regard to the progress made by Faulu Kenya to achieve gender equality.

1.4.1 **SPECIFIC OBJECTIVES**

Based on the foregoing, the specific objectives of the Study are:

1. To assess staff and beneficiary perceptions with regard to the extent of gender mainstreaming within FAULU Kenya’s organisational policy.

2. To assess staff and beneficiary perceptions with regard to the extent of gender mainstreaming within FAULU Kenya’s organisational culture.

3. To assess staff and beneficiary perceptions with regard to the extent of gender mainstreaming within FAULU Kenya’s operational structure and systems.

4. To assess the extent to which gender has been mainstreamed in FAULU Kenya’s programmes.

1.5 **RESEARCH QUESTIONS**

The Study addressed the following research questions.

1. What are the staff and beneficiary perceptions with regard to the extent of gender mainstreaming within Faulu Kenya policy?

2. What are the staff and beneficiary perceptions with regard to the extent of gender mainstreaming within Faulu Kenya organisational culture?
(2002) as well as other similar books on human resources and the workplace do not consider gender, femininity, masculinity women men and their differential experiences.

The Study findings would be especially significant to the following groups. Firstly, FAULU Kenya as an organisation may utilise the study findings as a starting point for intensified gender mainstreaming efforts. Secondly, FAULU Kenya beneficiaries remain key stakeholders of development efforts extended by the organisation and any improvement will directly benefit them. Thirdly, academicians and researchers will also benefit from the findings as additional body of knowledge on gender mainstreaming in organisations. This should narrow the gap on knowledge on this subject that exists at the moment.

1.7 SCOPE OF THE STUDY

The Study was conducted in Nairobi and focussed on Faulu Kenya as a case study for gender mainstreaming process in organisations. The Study population included staff at various levels, management, middle management or programme staff and support staff in the two offices.

The Study also targeted Faulu Kenya beneficiaries who are members of groups benefiting from loans and business development services and focussed on the Faulu Kenya headquarters and Nairobi Western Field office that serves Dagoretti, Riruta, Langata, Uthiru, Kawangware and Kangemi areas.
CHAPTER TWO
LITERATURE REVIEW

2.1 INTRODUCTION

This chapter is divided into four main sections. The first section reviews the use of perception as a measure for gender mainstreaming progress. The second section reviews the key elements that should be considered in designing gender sensitive micro finance services. The next section highlights the key internal issues that a gender mainstreaming process should take cognisance of and the gains for undertaking the process in an organisation, its programs and projects. The external environment heavily influences organisational change processes. The fourth section reviews key enabling and hindering issues in this environment that exert influence towards mainstreaming of gender in organisations. The final section reviews the conceptual framework for the gender mainstreaming process in organisations.

2.2 ROLE OF PERCEPTIONS IN GENDER MAINSTREAMING.

The term perception refers to the representation of what is perceived, or way of conceiving something by an individual. In this Study, the term refers to personal opinions, perspectives, assessment and attitudes of staff and beneficiaries of FAULU Kenya with regard to gender roles among women and men, both as regards the labor market participation, decision making and general treatment at the work place. The study seeks to understand their personal attitudes to the approach to gender mainstreaming, its legitimacy and usefulness in the organization and by extension, the importance they attach to it. The Study further seeks to understand their assessment of the progress made
by FAULU Kenya to achieve gender equality. Their readings of the current as opposed to desired situation are expected to facilitate a greater insight into their broader perspectives with respect gender mainstreaming in FAULU Kenya.

2.3 THE GENDER MAINSTREAMING PROCESS

Mainstreaming of gender is a long-term change process that contributes to overall effectiveness of the organisation. A number of arguments can be made for why women should be equitably integrated into the development process. A persuasive argument is found in the UN’s rights based approach. It posits that women and men’s equal human rights, and by extension women’s right to be treated equally in access to education, employment, remuneration and promotion. Another popular argument is an efficiency-based approach, which posits that integrating women into development will lead to greater market efficiency. This argument suggests that keeping women out of the economy means not making use of all of society’s productive assets, and so by integrating women into the productive work force, economic activity and growth prospects will be enhanced. Increasing women’s participation in the workplace and in self-employment can also contribute to rectifying previous imbalances, in line with national priorities, and at the same time contribute to a more equitable work force, and a more equitable society by extension. Globally women have a very small share of access to credit from formal banking institutions despite a better track record at making repayments, across the world women have a smaller share of national income than men, even when performing the same work. A rights-based response to women’s participation in the MFI sector takes a more holistic view of women’s participation, and looks beyond
the narrow efficiency argument which only considers women's productive potential.

There are major gains to be derived by organisations. Berg (1997) identifies some crucial gains to be attained in mainstreaming gender in organizations. Staff members, both men and women, who may feel they are not being treated equally (work equally valued, being taken equally seriously both at a personal and professional level, given equal opportunities for personal development, etc.), may become de-motivated, obstructive or leave the organisation all together. Either way, the organisation's performance suffers. By ensuring that both male and female staff are treated as equals in both theory and practice within the organisation, the chances are higher that staff motivation will improve and, along with it, individual performance.

If an organization does not promote gender equality at the target group level, the special needs of a large part of that group (women make up more than 50% of the population) are ignored. Therefore, the outputs of the organisation will not fully meet the needs of the target group, and consequently the organisation's performance will be inadequate.

There is a definite link between the level of emancipation of the organisation and its ability to address gender inequalities at the target group level. By ensuring that gender equality is genuinely and systematically integrated into the policy, operational systems and culture of the organisation, the chances are high that outputs achieved at the target group level will reflect the value attached to gender equality, and will consequently address the various needs of men and women more adequately.
2.4 GENDER SENSITIVE MICROFINANCE SERVICES

According to English and Henault (1995), Kenya's small-enterprise sector is defined as being all of those businesses that employ 1–50 people. The publication estimates that 2.1 million of Kenya's workforce are employed in the sector's 912,000 enterprises and growing at an impressive rate. In 1993, for example, it grew 20%; the large-enterprise sector, on the other hand, recorded a rather sluggish 2.3% growth in the same year. The implication of these growth rates is that in the foreseeable future small enterprises will employ three out of every four people looking for a job in the non-agricultural sector of the economy. In addition to its importance in job creation, the small-enterprise sector contributes 33% of the value added in manufacturing and the retail trade in Kenya. These, the authors cite, are compelling reasons for the Government of Kenya to take an active interest in the continued growth and expansion of small businesses. Microfinance organizations serving this sector have sprung up with many having branches in the rural and urban areas. Women have been identified as the key market niche for majority of these micro finance organizations. The reasons for this may be varied from one MFI to the other. For some MFIs, this may be rooted in women's high credit worthiness and associated high repayment levels. MFIs may also extend services to women out of humanitarian and empowerment reasons rooted in their institutional mandate.

Microfinance organisations have increasingly targeted women in Kenya and across the world. It is acknowledged that targeting women is necessary for the following reasons. According to Burjorjee et al (2002), the reason for this may include the following. Women make up a disproportionate percentage of the poor, with the poorest households relying more heavily on women's income. It is recognized that women's access to micro
finance not only benefits women but also their families and communities, by generating increased income, awareness, and bargaining power for women; increased resources available to the family for investment in nutrition and education; Growth in local economies through local increases in women’s spending; and an expanded view in the larger society of social and economic norms that relate to women.

According to Burjorjee et al (2002), MFIs that seek to create products and services that take women’s special needs and constraints into account need to take four basic steps:

1. Understand the unique needs of female clients through techniques including surveys, focus groups, and interviews, as well as feedback mechanisms built into the structure of the institution;

2. Develop products and services that respond to these needs;

3. Design a delivery system that enables women to gain access to these products and services given their particular responsibilities and constraints; and

4. Control costs so that these products and services can be delivered at prices that the women can afford but that also enable the micro finance institution to be sustainable.

According to Burjorjee et al (2002) women’s access to microfinance is not automatic; nor is the benefits they can derive from it. Both necessitate gender-sensitivity and innovation in the design and delivery of microfinance products and services. Women’s multiple roles mean that their goals, needs, and constraints are often distinct from men’s, translating into distinct patterns of loan use, repayment, and saving, thus requiring different services.

Women have a triple burden in most low-income households. These responsibilities include:

1. Productive work: activities in the formal or informal sectors mainly for monetary
earnings

2. Reproductive work: unpaid functions of childbearing, child care, and household management that enable household members to accomplish productive work;

3. Community management work: unpaid maintenance of community networks and the provision of scarce resources that are collectively consumed, such as water, housing, and health care.

The need to balance productive, reproductive, and community roles can limit a woman’s physical mobility and the time she has available to invest in remunerative activities. This in turn, has important consequences for the size and scope of the enterprises she can undertake, the kinds of loans she can obtain, and the way she repays these loans or saves her money.

2.5 CHALLENGES FACING WOMEN IN ACCESSING MICROFINANCE SERVICES

Women have special challenges related to access to credit, savings, business support and risk cushioning services offered by MFIs. According to Burjorjee et al (2002) they face the following specific challenges. Alongside each challenge, the means to address the challenge is outlined.

Firstly, women have low literacy and numeracy. The proprietor’s educational level has been shown to be one of the key predictors of high profit levels in micro-enterprises. However, women’s literacy rates in developing countries still lag as much as 30 percentage points behind those of men. Lower literacy tends to impede women’s access to information and to limit women’s interaction with formal institutions. This in turn
hampers their ability to gain access to capital from formal financial establishments as well as to support services provided by the government.

To address this challenge, it is necessary to institute simple formalities to make credit accessible to semiliterate or illiterate customers. The daunting paperwork in application and disbursement procedures for formal sector loans has traditionally excluded those with limited literacy and education. As female literacy rates are far inferior to men's in many countries, this obstacle marginalizes women in particular. To actively include women in their potential client base, successful microfinance programmes have streamlined loan application and disbursement procedures to make them easy to understand. Loan officers assisting women with limited literacy must also be trained to help them understand and complete any required formalities.

With respect to business support training, programmes should be flexibly designed so that training can be integrated when needed. Training and other capacity building activities must be tailored to the programme and the women, and their input should be solicited when deciding on the topics to be addressed. The timing of training sessions should be decided in consultation with the clients, in order to mitigate women's time constraints. Course schedules have to work not only around the enterprise responsibilities of the borrower, but also around her household responsibilities. The sites for training should be local, reducing women's transaction costs to attend. Courses should as much as possible not require overnight stays or distant travel which present additional obstacles to women wishing to attend. The methodology used should be appropriate for the target clients given their levels of literacy or education. Informal education techniques using participatory and visual methods can be especially effective for adult audiences; and
female as well as male entrepreneurs should be used in illustrations, and language referring only to men should be eliminated.

Secondly, women have low levels of asset ownership. Their typically low level of asset ownership is a reflection of cultural and sometimes legal conditions. In certain countries, laws prohibit women from having property under their names, and where women do hold title to land and property, the value of women’s holdings is often lower than that of men’s. In addition, women’s assets are likely to be in non-liquid forms, such as jewellery or household furnishings. Although moneylenders and pawnbrokers may accept these assets as collateral, they do not meet the collateral requirements of formal financial institutions.

To address this challenge, it is important to establish other forms of collateral. Non-traditional collateral compensates for women’s low levels of asset ownership. Many of the most successful microfinance programmes accept non-traditional forms of collateral to guarantee loans. The most common form is the mutual guarantee that accompanies solidarity group lending. Other types of character references or an analysis of business viability are also sometimes accepted as loan guarantees. Some MFIs that still use property-based collateral accept forms of property that women are more likely to have access to and control over, such as jewellery, cooking utensils, and other household goods.

Thirdly, prevailing notions of acceptable women’s work prescribe a certain types and roles in work. Gender roles that prescribe what kind of work, women may do, and where and how they may do it, have far-reaching consequences for the profitability and growth
potential of their enterprises. Aside from facing potential social stigma for entering non-traditional industries, women must also often overcome systemic barriers such as training and extension systems that are oriented toward men. Women in the labour force also often find themselves receiving less pay for equal work compared with men in the same jobs, increasing their chances of indebtedness and further eroding their capacity to build assets.

To address this challenge, a multi-pronged approach is necessary. The first approach is to match loan terms to women’s business cycles helps them maximize the benefits of micro credit. The trade and service sector, where many women are concentrated, is often characterized by rapid turnover and slim margins. Loans whose term length and repayment schedules match these criteria are most likely to increase women’s access to and benefits from credit, maximizing the chances of successful repayment by minimizing the stress and risk that repayment imposes upon the woman. In diverse parts of the world, small working capital loans with frequent (weekly or biweekly) repayments have proven especially popular with female clients.

The second approach is to establish flexible procedures which allow women to sign for their own loans reducing institutionalised gender inequities. When possible, gender-sensitive micro finance programmes allow women to sign for their own loans, without requiring the signature of husbands or male relatives. Often, current practices of non-collateralised individual lending require guarantees from government employees or formal sector workers.

Fourthly, it is important to enlarge the scope of activities for which women can obtain
loans and services opens up credit access. Eliminating restrictions that specify the activities for which a loan must be used opens women’s access to credit, and is especially important given women’s tendency to diversify their portfolio of economic activities. Likewise, making unregistered businesses eligible for loans, or assisting women to acquire business licenses if required by law, will increase participation of female entrepreneurs.

Fifthly, flexibility in lending is a key factor in women’s lending. MFIs should ensure that flexibility governs decisions on whether to lend to groups versus individuals. Solidarity or joint-liability groups, self-help groups, and village banks constitute the three main types of group methodologies currently in use; the groups vary in size, structure, and services offered. Groups carry two advantages. The first flows out of the mutual guarantee mechanism, which enables asset-poor women to obtain credit and provides an effective and cost-effective method for encouraging repayment, benefiting both the MFI and its clients. Second, groups can serve as efficient vehicles for awareness raising and social intermediation. Many NGOs therefore pair their group lending activities with training and awareness raising around other social issues.

However, not all women are in a position to take advantage of group lending. For women on both the lowest and the highest ends of the poverty spectrum, the transaction costs involved can prove too great. The poorest women often lack the social networks required to enter a mutual guarantee group, and, once in, are more likely to experience severe pressure to exit the group during times of repayment difficulties. Conversely, women on the higher end of the spectrum may find it more efficient to seek larger amounts of credit.
elsewhere, especially if they can provide more traditional forms of collateral.

Whether they have outgrown the loan sizes offered in-group lending schemes or have credit requirements that are too high to begin with, such women often prefer more streamlined, individual lending methodologies. While standardization and ease of administration are important considerations for the MFI, flexible lending methodologies — allowing women as well as men to graduate to larger or individual loans as they become older, more established clients — will go far in meeting challenging client demands.

Women regularly undergo periods of financial need resulting from both predictable and unpredictable events in their lives. For example, many women have to meet expenses related to the birth and marriage of children or the death of parents, which can represent a substantial proportion of a woman’s annual income. MFIs have recently begun offering a range of insurance products that give women the opportunity to protect themselves from such shocks. These products take their cue from commercial insurance as well as from informal systems set up by poor people themselves. In one popular model, the MFI acts as an agent for a commercial insurance company, which benefits all three parties involved. While clients gain access to a formal insurance plan, insurance companies gain access to a new market niche. As for the MFIs, they earn commissions from the insurance company while placing the actuarial analysis and much of the administrative work in the hands of an experienced provider.

The sixth important aspect is the business support access for women. In business support, women’s time, mobility, and educational constraints must be taken into account
when designing non-financial services, just as they are with financial products and services. Services that might not ordinarily be considered BDS, notably child care, go a long way toward lifting gender-based constraints on women micro entrepreneurs. Making provisions for women’s domestic tasks is especially important because this work is often shifted onto girls when adult women must work outside the home, with potentially negative impacts on their education.

2.6 INTERNAL FACTORS IN GENDER MAINSTREAMING

Transforming organisations through the mainstreaming process is a political process requiring political will and accountability as the key drivers. Amartya (1999) writes that institutions limit or enhance people’s right to freedom, of choice and action. Change strategies must envision institutional change that is able to lead to equality outcomes for men and women. Changes within organisations must go beyond written policies to unravelling power relations in the deep structure. These deep structure elements are a collection of taken for granted values, ways of thinking that underlie decision making and action.

Organisations rarely feel the need to change the way they function without pressure or needs arising and therefore requiring action. Pressure can be exerted from internal quarters or externally through donors, accountability mechanisms and incentives. At this stage, a gender lens is applied on policy and decision making, culture, operational systems such as human resource practice, finance allocations, partner relations and programmes design, implementation, monitoring and evaluation. Gaps are identified and recommendations drawn, which are documented in a gender action plan. At a post audit
stage, action on key recommendations facilitates the organisation to transform into one which is gender sensitive having attributes such as a gender policy, equitable decision making, an enabling culture, systems such as human resource, finance and partnerships been engendered and programmes that are responsive to men and women. The process does not stop there as the environment is also rapidly changing requiring the organisation to sustain the gains it has made as well as address emerging issues. It is therefore necessary to continuously reflect and review action as the organisation transforms towards attaining gender equality at all levels.

2.6.1 Policy
The study will elicit staff perceptions with regard to gender sensitivity of their organisations mission and values levels through the content of their policies. Gender sensitivity inbuilt at this level serves to steer an organisation towards outcomes that promote equality and empowerment. Organisations with policies that explicitly promote gender sensitivity and equity at all levels are more likely to achieve these goals.

2.6.2 Organisational culture
Staff perceptions with regard to organisational culture will inform if the organisation encourages gender sensitive behaviour or not. The study will seek to understand perceptions of staff on how the organisation places a watchful eye over issues such as workplace sexual harassment and the extent which gender issues are taken seriously and discussed openly. It will also seek to understand staff perceptions with regard to promotion of gender and if they perceive that it fits well with their organisational image.
2.6.3 **Operational systems and procedures**

Operational systems and procedures refer to various elements such as the human resource, operations and transport, finance and budgeting systems. The term 'systems' refers to processes of a diverse nature: operational/implementation, decision-making, planning, monitoring and evaluation, learning, policy-making, communication and information, sensing the environment, administration. Systems and procedures refer to the way in which various processes, decision-making and flows take place within the organization. Systems include both formal and informal elements.

The Human resource system is pivotal in its function to facilitate the organisation to attract manage and retain good workers. The processes of recruitment, management and development determine access to work. The perceptions of staff with regard to the human resource procedures and how these contribute to retention of both gender equitably at all levels will be sought.

Partnerships form a critical system through which organisations achieve objectives jointly with others. Non-Government organisations make the choice to work in partnerships to take advantage of pooled resources. The choice of partners ranges from Government to private sector firms as well as other NGOs. Working with partners is viewed as a means to achieving their organisational aims. Some NGOs see the development of long-term relationships with partners as an end in itself, based around notions of solidarity and the strengthening civil society organisations. Nevertheless, funding has tended to influence the nature of most partnerships. In the study, staff perceptions with regard to gender sensitivity of the process of identification and nature of partnership will be sought.

Financial resource allocations are yet another key element that serves as a pointer for the
level of gender mainstreaming in an organisation. Financial management includes all financial resource requirements, both operating and capital budgets as well as the cash management and financial accounting functions. Budgeting and financial record keeping is critical to overall organizational functioning as it enables essential information to be collected and used for informed decision making. Overall, important organizational goals should be supported by the budget. Allocation of sufficient financial resources is necessary for implementation of gender mainstreaming goals and activities. Staff perceptions with regard to adequacy of the budget for gender mainstreaming will be established.

2.6.4 Programme and projects cycle management

Organisations' programmes and projects are its core "product." Program management on the other hand, is the ability to develop and administer these programmes in a way that supports the organisational mission. Program management is vitally connected with all other areas of organizational capacity, for ultimately, the strength of the organization's strategic leadership, human resources, other core resources, process management, and intra-institutional linkages affect the quality of the institution's programs. Program performance is highly visible outside the organization and is often the major focus of organizational assessments. Gender sensitive programme management sees to it that proper weight is given to gender equality at all stages. For instance, if equality is a priority, it should receive commensurate resources.

Gender mainstreaming at programme level is critical if equity outcomes are to reach beneficiaries. The Study will seek to understand staff perceptions with regard to gender responsiveness of programmes and projects cycle. Specifically, the study will seek to
understand the extent which Faulu Kenya uses gender disaggregated data at planning, implementation, monitoring and evaluation level. Technical expertise in gender mainstreaming is critical for an organisation. If such expertise is not utilised, then programmes designed, planned and implemented are not likely to be sensitive to the needs of the beneficiaries.

2.7 EXTERNAL FACTORS IN GENDER MAINSTREAMING

This section reviews major factors that have enabled gender mainstreaming in organisations. Some of the enabling factors include international conventions and treaties that countries have ratified. The next section reviews major hindering factors in the external environment. These include limited domestication of international conventions at local level as well as limited organising and advocacy within the labour industry.

2.7.1 Enabling factors

Many countries have ratified international policies, treaties and agreements that are supportive to gender mainstreaming. Countries that have done so include Kenya. Some of these international treaties include the Beijing Platform for Action in 1995. The Platform of Action (BPA) set out twelve critical areas of concern as a basis for a global Platform of Action. The BPA states that the full implementation of the human rights of women and of the girl child are an inalienable, integral and indivisible part of all human rights and fundamental freedoms.

The BPA sets out a powerful framework for international agreements in the pursuit of gender equality, calling for fundamental transformation in the relations between women and men to unlock the full potential for economic, social and human development for all.
It called upon governments to take action in the following 12 critical areas of concern identified as barriers to women’s empowerment: poverty, education, the economy, power and decision-making, health, violence, armed conflict, institutional mechanisms for the advancement of women, human rights, media, environment, and the girl-child.

Many of these critical areas of concern have direct relevance to the micro finance sector. If the industry wishes to contribute to sustainable development in the region, then increasing women’s participation in the economy, reducing women’s poverty, increasing access to educational opportunities and enhancing women’s access to power and decision-making have direct bearing on the way the industry currently operates, and points to areas where there is scope to support women’s advancement through a proactive recruitment, promotion, women’s sensitive programmes and skills building policy.

Most of the Governments in the continent have signed the UN’s Convention on the Elimination of All Forms of Discrimination against Women, the second major United Nations convention that seeks to commit States to protecting women. With regard to gender mainstreaming, States that are signatory to this Convention have committed themselves to systematically ensuring women’s equal rights to men in both policy and practice in all sectors.

The efforts of the International Labour Organisation have been a major boost to gender mainstreaming in the world of work. Through its Conventions and Recommendations, the ILO has made great efforts in improving the situation of the workplace for men and women. Each ILO Convention is a legal instrument, which once ratified by a country, comes into force, with the State being obliged to bring its national law and practice into conformity with the provisions of the Convention, and to report periodically to the ILO.
on its application in both law and practice. ILO Recommendations are not open to
ratification but lay down general or technical guidelines to be applied at the national
level. They often provide detailed guidelines to supplement ILO Conventions, or may
provide guidance on subjects that are not covered by Conventions.

The three main ILO Conventions that prohibit discrimination and promote equality on the
basis of sex are: the Equal Remuneration Convention, 1951 (No. 100), the Discrimination
(Employment and Occupation) Convention, 1958 (No. 111) and the Workers with Family
Responsibilities Convention, 1981 (No. 156). A number of the ILO Conventions provide
for special conditions of work and protection when the reproductive capacity of workers
would be endangered by exposure to particular substances or situations in the workplace.
Others provide for social security protection for women in pregnancy and childbearing.
There should be no debate that measures based on the sex or biological characteristics of
women, such as the ILO Maternity Protection Convention, 2000 (No.183), are necessary
for the achievement of true equality. But other protective measures based on gender in
terms of perceptions about the capabilities or the appropriate role of women in society
have come under increasing scrutiny, as they can actually be disadvantageous to
women’s employment and promotion prospects or deny them entry into certain jobs.

The Part Time Work Convention, 1994 (No. 175) and the Home Work Convention, 1996
(No. 177) aim to ensure proper terms and conditions of work in atypical forms of
employment where women tend to be concentrated. Further, the ILO Declaration on
Fundamental Principles and Rights at Work and its Follow-up, 1998 reaffirms the
commitment of all member States of the ILO to the fundamental principles and rights,
which are incumbent on all countries by the very fact of their membership in the
Organization, even if they have not ratified the corresponding Conventions. The elimination of discrimination in respect of employment and occupation is among the principles concerning the fundamental rights, which are subject of those Conventions.

There is specific legislation banning discrimination in access to goods and services and participation in different activities, including holding public office. There are also anti-discrimination provisions in labour legislation that apply to recruitment, promotion and dismissal, training and vocational opportunities and the terms and conditions of employment. Sexual harassment in the workplace is usually treated as a form of sex discrimination. The provisions may also apply to more indirect forms of discrimination, such as discrimination on the basis of marital status, pregnancy and family responsibilities. Labour legislation can cover health and safety regulations to protect women’s reproductive and maternal capacities, such as maternity protection and benefits and the provision of special conditions of work for pregnant women or nursing mothers.

There is also “supportive” legislation - because non-discrimination legislation alone is normally not adequate for “levelling the playing field” for women and men or for achieving de facto equality. For example, provisions for dependent care (of young children, aged parents or family members with disabilities) and parental leave are often crucial for removing the barriers which, in practice, hinder women’s equal participation with men in the labour force. Laws affecting women’s right to inherit and own land, to enter into a contract in her own name and to be treated as an individual worker rather than a family dependent for taxation and social security purposes are all important. Many countries also have positive or affirmative action legislation to eliminate the current direct and indirect consequences of past discrimination and disadvantage that women
In the African context, the African Protocol represents the main agreement guiding African governments and organisations with regard to gender mainstreaming and women's empowerment. It states that, "the integration and mainstreaming of gender issues into the legislative and policy frameworks of individual countries is of key importance. This statement provides a key starting point for transformative interventions in the entire African continent.

2.7.2 Hindering factors

The way development organisations structure and organise work reflects the physical and social capabilities of those who dominate organisations, both in terms of numbers across the board, from the lowest levels to governance levels. In all societies, women work longer hours than men do, and in all societies women are responsible for the bulk of domestic responsibility. Based on data from 31 countries, women work longer hours than men in nearly every country. Culture, among other elements, dictates women to perform reproductive work in the home and combine this with productive work in the workplace. They are less mobile than men because of the reproductive/caring labour activities and because of social and cultural norms, which may restrict their participation in the workplace. Even when women do enter the labour market, because of their primary responsibility to domestic work and childcare, it is likely that majority are confined to lower paying supportive work, casual work and badly paid work. Even then, women’s combined paid and unpaid labour time is greater than men's. These patterns and nature of household labour division clearly restrict the capacity of women to be excel in the
workplace, thereby limiting achievement of excellence and recognition in the workplace, increasing their susceptibility to poverty and adversely affecting their quality of life.

In many countries, the key means of action promoting gender equality in the workplace is through collective bargaining, which is a process of negotiation leading to a legal written agreement between workers and employers. Since statute law often only provides for a minimum level of protection, collective (and other workplace) agreements can expand upon legislative protections and norms of equality. Trade unionism in Kenya has been fraught with fundamental problems that have forced increasing compromise of workers rights to agitate for their rights, mainly through legislation. For example, an article appearing in the local press, decried the requirement to provide notice for a strike in which time, the momentum fizzled out. Loose linkages between the umbrella body COTU and its constituent trade unions and the fact that it cannot call a national strike made it possible for the Government to appropriate it. Poor leadership, lack of vision and direction has only served to weaken the body further.

Development experience shows that advocacy efforts must emanate from the grassroots, influencing regional and national levels and eventually international levels. Though women are present in substantial numbers in NGOs, they have limited organising capacity to address their needs as a constituency. The informal sector where majority of the players are female, has limited trade unionism. Most of the players are unorganised, self-employed with limited organising and negotiating capacity, which limits linkages between the grassroots level, the national and international level advocacy efforts.
The Conceptual Framework seeks to portray the linkages and relationships that influence the extent of gender mainstreaming in an organisation. There are three major variables that influence the outcomes of gender mainstreaming process in an organisation. The three types of variables are independent, mediating and dependent. Each of the variables is identified and relationships outlined as follows.

The gender mainstreaming process commences with the organisation being in either of the following variable conditions or state. An organisation can be gender blind which is either conscious or unconscious way of doing things without considering the position, needs, feeling e.t.c of women, men, girls and boys. In most organisations where there is...
lack of understanding and appreciation for gender issues, women are the main victims of gender blind policy and programmes internally or externally among beneficiaries.

An organisation can be gender neutral, whereby planning is done for women, men, girls and boys as if they were homogeneous and not taking into consideration their different needs and roles. Experience has shown that gender neutral planning in reality addresses the needs of the dominant group, mainly male. An organisation can be gender discriminative. In this state, an organisation has policy and practice that favours one gender, leaving the other more disadvantaged. This is illustrated in the Pre Audit stage, in the first box.

The process of mainstreaming gender in an organisation involves focusing a gender “lens” on organisational policy, decision making, culture, systems, partnerships, programmes and projects. These are the independent variables. Changes in these independent variables cause or affect change to the mediating and dependent variables. For example, engendering policy will result in changes mainstreaming showing progress towards the desired state. The outcomes at this stage are transformative, contributing to moving the organisation closer to the ideal state of gender equality. This is illustrated by the second box with the caption Audit Stage in Fig. 1 above.

Mainstreaming is considered as a dependent variable. This is because changes in this variable are inspired or effected by other variables, specifically independent and mediating variables. The mainstreaming process as a variable is represented by the arrows linking the Pre Audit Stage, Audit Stage, Post Audit stage and the ideal state – the
Gender equality state. Progress in mainstreaming is gradual, requiring continuous reflection and action on the independent variables.

The Framework illustrates the third type of variable – mediating variables. Perceptions are considered mediating variables as they affect and are affected by both the independent and dependent variables outlined above. For example, different perceptions among the individuals in an organisation can affect or be affected by any of the independent variables and in turn, affect the pace and momentum of the mainstreaming, this being the dependent variable in the Framework.

Pressure internally and externally, being exerted on the organisation to change is the second mediating variable. Pressure is affected by independent variables and at the same time, it affects the mainstreaming process as a dependent variable. For example, pressure contributes to bring the gender agenda in the organisational priority list. This directly spurs movement in the mainstreaming process. The converse also holds true. Little progress in the independent variables tends to dampen enthusiasm for sustained pressure, directly affecting the mainstreaming process negatively.
CHAPTER THREE
RESEARCH METHODOLOGY

3.1 INTRODUCTION

This chapter presents in some detail the research design, methods of data collection and the rationale for choosing the methodology. It also discusses administration of the methods, data processing and analysis, and the limitations encountered while employing the methodology.

3.2 RESEARCH DESIGN

The research design used in this study is descriptive, to obtain information concerning the current status of gender mainstreaming in FAULU Kenya based on perceptions of various staff and beneficiaries. The Study design facilitated descriptions of the different perceptions with respect to the various organisational variables in FAULU as an organization. In the light of the aforementioned factor the research yielded both qualitative and quantitative data.

3.3 TARGET POPULATION

The target population involved in this study were all 51 staff members based in the Head office of Faulu Kenya. These included management, programme staff and support staff who hold an employment contract with the organisation. The target population also comprised of all the individual members making up the 210 client groups affiliated to the Head office.
3.4 SAMPLE DESIGN

3.4.1 SAMPLING TECHNIQUES

A multi-stage clustering sampling technique was used. The researcher divided the population into strata based on their location of work and position in the organisation. In this case the sample was taken from a particular office, the FAULU Kenya head office that also houses the Western Nairobi field office. The process was repeated to sample the number of staff based on their position in the organisation. A sample was drawn from each category of staff based on classifications of management, programme staff and support staff based on existing FAULU structure and policy. A similar process also applied to the beneficiary groups. The first stage was to identify a sample based on the location or area, this case being Western Nairobi area, which is the primary coverage area for FAULU Kenya Head Office. The next sampling stage was to identify a sample population representative of all groups in the designated area that are working with FAULU Kenya office based on the loan amounts borrowed. Purposive sampling was employed to select a sample of 30% of the total number of staff and the organized community groups. The percentage was deemed to be adequately representative of the general population in FAULU Kenya Head Office staff and beneficiaries. To fully explore the issues raised in this Study, the sampled individual and groups only included Savings and Development Fund loanees. Key informants were selected from the Human resource office, finance and programme office because of the pivotal position that these positions occupy within an organisation and the potential influence they may exert in the organisation with regard to organisational change processes.
3.4.2 SAMPLE SIZE

The Study targeted a representative sample of 86 people comprising clients and staff in FAULU Kenya in the administration of the Perceptions Questionnaire. In addition, key informants were selected at Head Office and Field level Office. Gender balance was adhered to in selection of sample population. Table 1 shows the sampling frame.

Table 1: Sampling Frame

<table>
<thead>
<tr>
<th>OFFICE</th>
<th>TOTAL POPULATION</th>
<th>RESPONDENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management (10 staff)</td>
<td></td>
<td>(3) 3 people</td>
</tr>
<tr>
<td>Programme/middle management (20 staff)</td>
<td></td>
<td>(6) 6 people</td>
</tr>
<tr>
<td>Support staff (10 staff)</td>
<td></td>
<td>(3) 3 people</td>
</tr>
<tr>
<td>Management (3 staff)</td>
<td></td>
<td>(0.3) 1 person</td>
</tr>
<tr>
<td>Programme staff (4 staff)</td>
<td></td>
<td>(1.2) 2 people</td>
</tr>
<tr>
<td>Support staff (4 staff)</td>
<td></td>
<td>(1.2) 2 people</td>
</tr>
</tbody>
</table>

**TOTAL FOR PERCEPTIONS QUESTIONNAIRE**

<table>
<thead>
<tr>
<th>Semi structured interviews (Key informants) Human resource, Finance and Programme</th>
<th>Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fanaka Plus level 1 – 20 groups</td>
<td>1 FGD (6 pple) representing 6 groups</td>
</tr>
<tr>
<td>Fanaka Middle level 2 – 40 groups</td>
<td>1(12 people) FGDs representing 12 groups</td>
</tr>
<tr>
<td>Basic level 3 - 140 groups</td>
<td>4 FGDs (12 x 4 pple) representing 42 groups.</td>
</tr>
</tbody>
</table>

**TOTAL FOR FGDS**

66 PEOPLE

**TOTAL SAMPLE**

Perceptions Questionnaire = 17 people, SSIs = 3 people and FGDS= 66 people

TOTAL = 86 people.
3.5 DATA COLLECTION PROCEDURES

Data collection procedures included a Gender Perceptions questionnaire, Key Informants guide and a Focus Group Discussion Guide.

The Gender Perceptions audit questionnaire was administered to the sampled FAULU Kenya staff. The Tool, based on Likert scale was designed to solicit information from FAULU staff. It is based on Likert rating scale and is divided into sections. The sections are demographic information, gender policy, human resources, organisational culture, programme cycle, partner organisations and financial resources.

The second instrument is a semi-structured questionnaire for key informants in FAULU Kenya. The instrument has sections on opening protocol, gender mainstreaming from the organisational standpoint, organisational systems and recommendations.

A focus group discussion topic guide is the third instrument. The Topic guide was used to collect data from FAULU affiliated community groups in the sampled population. The Tool has sections to facilitate data collection on beneficiary participation, perceptions about men and women’s empowerment and recommendations.

A questionnaire eliciting perceptions of staff was employed to collect data on critical issues of gender mainstreaming in FAULU Kenya. The questionnaire was adapted from a version first developed by InterAction, a United States based organisation. The Perception measures used are described in detail as follows.

The perceptions questionnaire is designed to solicit information from staff based on their perceptions with regard to the state of affairs in gender equity within their organization. The questionnaire is based on Likert rating, named after Rensis Likert, its inventor in 1932. The Likert rating scale measures the strength of agreement with a clear statement
to gauge staff attitudes or reactions. Traditionally a five-point scale is used. There are three categories of information solicited by the Questionnaire. The first solicits responses that indicate “to what extent”, the second “to what intensity”, and the third “with what frequency”.

Questions or statements designed to determine the extent of gender equity have the following response categories. The first response is “not at all”. This response indicates complete absence if the matter under investigation. For example, there is no gender policy in place. The second response is “to a limited extent”. This response indicates signs of the element under investigation. For example there could be a policy being developed though not implemented. The third response is “to a moderate extent”. This response indicates a higher level of the element/issue under investigation. For example, there is a policy in place, which is usually implemented. The fourth response is “to a great extent”. For example, a policy is fully in place and reliably implemented. The fifth response is “to the fullest extent”. This represents the highest affirmation as to the presence of the element or issue under investigation.

3.6 DATA ANALYSIS

The information from the questionnaires was quantified and coded then categorized and generalized for analysis. Data entry was done continuously during the course of the study. Descriptive statistics was used to analyse the data to meet the objectives of the study. The frequency of occurrence and prevalence amongst the respondents will be determined. Simple statistical analysis of the quantitave aspects will be done to generate appropriate inferences. The number of percentages of those favouring the responses in
comparison to secondary data will determine the significance of any response. In addition, the researcher will use the Statistical Package for Social Sciences (SPSS) programme to analyse data collected.

Information from the focused interviews and the semi-structured interviews was put into categories, meanings extracted and coded to establish patterns of responses. The research findings will be presented in the form of tables and other findings in qualitative form will be presented as text.

3.7 EXPECTED OUTPUT

The researcher will present general patterns and trends in the data set with regards to parameters of interest such as perceptions of staff and beneficiaries with regard to gender mainstreaming at policy level, in decision making, in specific policies such as the human resource policy, finance and budgeting, partnership policy and programme implementation cycle. Further, data on staff and beneficiary perceptions regarding organisational culture will be collated into themes and documented. Other areas such as spending will be presented in bar graphs and pie charts. The themes in qualitative data on the research questions gathered during FGD will be summarized and grouped into categories and integrated into their appropriate themes as above.
CHAPTER FOUR
FINDINGS, INTERPRETATION AND DISCUSSION

4.0 Introduction

The data was collected from 17 members of staff at Faulu Kenya western field office. In-depth interviews were also used to obtain data from 3 key members of staff in charge of operations, human resources and administration as well as finance. Qualitative data was obtained from three groups via focus group discussions. Useful responses obtained from the three categories of respondents were analyzed and findings herein presented.

The quantitative data collected was coded and entered in SPSS package where analysis was done. Frequency tables, percentages and charts were used to present the findings upon which interpretations and conclusions were made.

The findings presented in Table 4.1 shows the gender composition of the staff respondents.

Table 2: Respondent Gender

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>6</td>
<td>35.3</td>
</tr>
<tr>
<td>Female</td>
<td>11</td>
<td>64.7</td>
</tr>
<tr>
<td>Total</td>
<td>17</td>
<td>100.0</td>
</tr>
</tbody>
</table>

As shown in Table 2, majority (64.7%) of the staff respondents were female as compared to the males who made 35.3% of the sample.
Table 3: Highest level of education

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diploma</td>
<td>2</td>
<td>11.8</td>
</tr>
<tr>
<td>Degree</td>
<td>14</td>
<td>82.4</td>
</tr>
<tr>
<td>Certificate</td>
<td>1</td>
<td>5.9</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>17</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

As shown in Table 3, majority of the staff respondents, 82.4%, were university graduates while only 5.9% were certificates holders. The ages of the staff respondents were found to range from 29-40 with a mean of 33.5 years and a standard deviation of 3.205. This indicates that the workforce in Faulu-Kenya was youthful and well educated.

4.1 Extent of gender mainstreaming within FAULU Kenya’s organizational policy

The study sought out to establish the respondents’ opinion as regards perceived gender mainstreaming policy provisions in Faulu-Kenya. This was evaluated on two facets namely staff and client. At the staff level, it was to be established whether gender mainstreaming featured in any respect, be it staffing, promotions or remuneration. The Faulu-Kenya client respondent were asked whether there existed a policy on gender equity in the organization. The responses elicited from the staff informants are as shown in Table 4.
Table 4: Existence of a gender equity policy

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>4</td>
<td>23.5</td>
</tr>
<tr>
<td>Don’t Know</td>
<td>1</td>
<td>5.9</td>
</tr>
<tr>
<td>No</td>
<td>12</td>
<td>70.6</td>
</tr>
<tr>
<td>Total</td>
<td>16</td>
<td>100</td>
</tr>
</tbody>
</table>

As shown in Table 4, 70.6% of the respondents reported that there was no policy in Faulu Kenya that stipulated commitment to gender equity. Only 23.5% were aware of existence of such a policy. On further investigation it was revealed that 75% of the senior managers that took part in the study were negative on the existence of a policy on gender equity.

It was further established that Faulu-Kenya’s policy on employment was to be an equal opportunity employer and that merit was the major criterion for accessing service opportunities in the organization. The policy was equally silent on the gender composition of the staff members. This implies that to a large extent employment opportunities in the organization were available to the females as much as they were to males.

The Faulu-Kenya clients reported that they were not required to observe gender considerations in the composition of their groups. They reiterated that gender variations in participation could be more attributable to factors such as individual choice and mobilization as opposed to organizational policy. From the foregoing it is evident that
gender mainstreaming was not outlined in policy at any level of Faulu-Kenya's operations.

In the wake of lacking gender policy or statement in the organization, the staff respondents were asked to evaluate the extent to which the Faulu-Kenya management took responsibility in the development and implementation of a gender policy. This was aimed to determine whether a gender policy was thought to be a necessary and timely intervention to the gender situation in the organization.

Table 5: Management involved in development of a gender policy

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Always</td>
<td>3</td>
</tr>
<tr>
<td>Frequently</td>
<td>3</td>
</tr>
<tr>
<td>Occasionally</td>
<td>2</td>
</tr>
<tr>
<td>Seldom</td>
<td>4</td>
</tr>
<tr>
<td>Never</td>
<td>5</td>
</tr>
<tr>
<td>Total</td>
<td>17</td>
</tr>
</tbody>
</table>

As shown in Table 5, a majority (64.8%) of the staff respondents felt that the management rarely took responsibility in developing a workable or suitable gender policy for the organization. This shows that gender mainstreaming was not regarded as an issue that required special attention as indicated by the minimal efforts to highlight it in the Faulu-Kenya policy.
The staff respondents were unanimous that the recent times had seen precipitating and increasing numbers of women in senior management positions in the organization and in the board; the foregoing absence of a gender mainstreaming policy notwithstanding. This is likely to have influenced the staff opinion on gender mainstreaming in two ways; First, it could have served as testimony that women can be competitive enough to ascend to senior positions without the need for affirmative action policy. Secondly, the performance of women in the senior positions, which was reported to be at par to that of men, could have served as further substantiation of the fact that the organization was not compelled to introduce gender checks.

Understandably, the males were reported to be dominant in senior positions in Faulu Kenya’s ranks. One respondent attributed this to the availability of more men than women with higher qualifications and the fact that men are naturally more exposed and make more interactions that lead them to arising opportunities. However, other respondents felt that it was inappropriate to introduce policy level measures to guard against male dominance.

Other policy issues that were explored with regard to gender mainstreaming in Faulu Kenya were staff development and maternity and paternity leave. Tables 6 and 7 show the responses obtained.
Table 6: Existence of maternity/paternity leave policy in Faulu Kenya

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not at all</td>
<td>1</td>
<td>6.3</td>
</tr>
<tr>
<td>To a limited extent</td>
<td>3</td>
<td>18.8</td>
</tr>
<tr>
<td>To a moderate extent</td>
<td>2</td>
<td>12.5</td>
</tr>
<tr>
<td>To a great extent</td>
<td>7</td>
<td>43.7</td>
</tr>
<tr>
<td>To the fullest extent</td>
<td>3</td>
<td>18.7</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>16</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

Table 6 shows that majority of the respondents (62.4%) were aware of maternity leave provisions in Faulu-Kenya. Paternity leave was however unknown to most respondents. The key informants reiterated that the policy provided for a maternity leave for mothers and a compassionate leave for fathers. There was however no provision for paternity leave although maternity costs support were available to both male and female staff members.

Table 7: All staff have equal access to staff development

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>To a limited extent</td>
<td>1</td>
<td>6.3</td>
</tr>
<tr>
<td>To a moderate extent</td>
<td>1</td>
<td>6.3</td>
</tr>
<tr>
<td>To a great extent</td>
<td>5</td>
<td>31.3</td>
</tr>
<tr>
<td>To the fullest extent</td>
<td>9</td>
<td>56.3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>16</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

As shown in Table 7, majority of the respondents (87.6%) reported that all staff members regardless of gender had equal access to staff development opportunities in Faulu-Kenya. Training was carried out at departmental level with the objective of addressing perceived
weaknesses amongst the staff. This is an indication that to the majority of staff members
gender was not perceived to be a limiting factor to their career and staff development
prospects within the organization.

Responses obtained from key informants indicated that the organization carried
assessment of team spirit as part of performance management. This was enforced
strategically with the objective of enhancing teamwork within departments in Faulu-
Kenya. This indicates that teamwork as opposed to gender mainstreaming, was accorded
prominence as a vehicle to attainment of organizational goals. The underlying assumption
seemed to be that all staff members regardless of gender would collectively perform
better if the worked as a team.

The organization also discouraged late working practices with the objective of
maintaining work-family balance. This applied to both male and female employees. In
the same length Faulu-Kenya practiced ‘family friendly’ postings, whereby females
especially the married with children were rarely sent to remote field locations.

Perhaps the nearest Faulu-Kenya got to making gender guidelines was in the
implementation of a sexual harassment policy. This can be viewed as a deterrent to overt
sexual practices amongst the employees. The policy can also be viewed as bent on
addressing criminal aspects of gender relations at the work place.
4.2 Extent of gender mainstreaming within FAULU Kenya’s organizational culture

The study sought out to explore the practice of gender mainstreaming within the organizations’ organizational culture. It was anticipated that this dimension would unravel any inconsistencies between policy stipulation and day to day practices. In the same breadth, the study examined issues intrinsic in the organizations’ culture.

The respondents were asked to state the extent to which they agreed to the statement that promotion of gender equity fits into the image of organization. This elicited the respondents’ inherent perception of gender relations within the organizations based on their day-to-day observations and experiences.

Figure 2: Promotion of gender equity fits into the image of organization

As illustrated in Figure 2, majority of the respondents (82.4%) agreed that Faulu-Kenya could be viewed as an organization that espoused the principle of gender equity within its
ranks. The findings indicate that the experience of the respondents in the organization did not gainsay the policy stipulated principle of gender equity. In this respect therefore it can be deduced that gender mainstreaming was neither propagated in policy nor in the organizational culture despite staff opinions supportive to gender mainstreaming within the organisation.

The respondents were asked to state whether the organization was perceived to proactively promote gender sensitive behaviour. The responses are shown in Table 8.

Table 8: The organization encourages a gender sensitive behaviour

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not at all</td>
<td>2</td>
</tr>
<tr>
<td>To a limited extent</td>
<td>2</td>
</tr>
<tr>
<td>To a moderate extent</td>
<td>4</td>
</tr>
<tr>
<td>To a great extent</td>
<td>3</td>
</tr>
<tr>
<td>To the fullest extent</td>
<td>6</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>17</strong></td>
</tr>
</tbody>
</table>

As shown in Table 8, only 35.3% of the respondents reiterated that the organization encouraged the staff to exhibit gender sensitive behaviour to the fullest extent. It is notable that a large proportion of the respondents perceive that the organization's efforts to encourage gender sensitive behaviour as either lukewarm or altogether non-existent. These responses suggest that in-house gender sensitivity messages were either selective or inconspicuous.

To further explore the issue, respondents were asked whether gender stereotyping was
addressed and countered by individual staff members. Table 9 shows the responses obtained.

Table 9: Gender stereotyping is addressed by individual staff members

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not at all</td>
<td>9</td>
</tr>
<tr>
<td>To a limited extent</td>
<td>2</td>
</tr>
<tr>
<td>To a moderate extent</td>
<td>2</td>
</tr>
<tr>
<td>To a great extent</td>
<td>1</td>
</tr>
<tr>
<td>To the fullest extent</td>
<td>3</td>
</tr>
<tr>
<td>Total</td>
<td>17</td>
</tr>
</tbody>
</table>

It is shown in Table 9 that majority (76.5%) had not come across individual staff members addressing cases related to gender stereotyping. The finding suggests that cases of staff to staff confrontations rooted in gender stereotypes were seldom in the organization.

In practice however, it was reported that gender consideration was observed only when gender balance needed to be introduced. Further, jobs such as front office, secretarial and office support staff were traditionally occupied by females. It was also reported that gender was not consciously considered except in rare occasions when donors insisted on the issue.

4.3 Extent of gender mainstreaming within FAULU Kenya’s operational structure and systems

This objective sought out to investigate the views of the respondents with regard to the
manifestation of gender mainstreaming in the organizations' operations. Operations are a key area in that it is the engine of Faulu-Kenya very existence. It is also the level at which the staff meet the clients. Thus, any key variable that may be deemed beneficent to the efficiency and ultimately the success of programmes would be captured and addressed at the operations level. This study seeks to determine facets of gender mainstreaming perpetuated at the operations and systems level.

Table 10: Commitment to gender equity is a criterion to selection of partners

<table>
<thead>
<tr>
<th>Commitment to Gender Equity</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not at all</td>
<td>10</td>
<td>58.8</td>
</tr>
<tr>
<td>To a limited extent</td>
<td>3</td>
<td>17.7</td>
</tr>
<tr>
<td>To the fullest extent</td>
<td>4</td>
<td>23.5</td>
</tr>
<tr>
<td>Total</td>
<td>17</td>
<td>100.0</td>
</tr>
</tbody>
</table>

As shown in Table 10, majority (76.5%) of the respondents reported that commitment to gender equity was not a determining factor for Faulu-Kenya in the selection of business and strategic partners. Further it was revealed by 87.5% of the staff respondents that Faulu-Kenya did not have commitment to gender as a criterion in written agreements. This implies that the organization does not present gender equity when dealing with partners. Neither does it use it as a decisive factor in any of its agreements.

The study also explored areas in which Faulu-Kenya paid attention to gender while monitoring and evaluating its programs. In this regard the respondents were asked whether the data collected in the stated areas was clustered by gender. The findings are illustrated in Figure 3.
Figure 3 clearly shows that monitoring and evaluation data was not gender disaggregated. It can be seen that data related to ‘control over resources’ and ‘participation in decision making’ were the least disaggregated. These are arguably very sensitive or even controversial facets of gender relations whose impact should be carefully examined and corrective action taken. Figure 3 also shows that data related to ‘access to resources’ and ‘material well being’ were the most disaggregated as indicated by 64.3% and 50% of the respondents respectively. The findings imply that gender was not anticipated to be a major determining factor in the success of the programmes implemented by Faulu-Kenya, hence the monitoring and evaluation process was not designed to thoroughly measure its...
influence. The findings indicate that the organization is more concerned with practical gender concerns such as access to resources and has much less interest in strategic gender concerns related to control.

Table 11: Is there a person/division in charge of gender

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not at all</td>
<td>15</td>
</tr>
<tr>
<td>To a limited extent</td>
<td>1</td>
</tr>
<tr>
<td>To a moderate extent</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>17</td>
</tr>
</tbody>
</table>

It was further established that there was no person or division in Faulu-Kenya in charge of gender mainstreaming. It was also established that no gender training provided for staff to increase understanding, knowledge and skills for mainstreaming gender in development policy and practice.

The study also evaluated whether Faulu-Kenya allocated any resources towards the support of gender mainstreaming. Table 12 shows the findings.

Table 12: Budgets adequate resources to support gender mainstreaming

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not at all</td>
<td>9</td>
</tr>
<tr>
<td>to a limited extent</td>
<td>5</td>
</tr>
<tr>
<td>to a great extent</td>
<td>1</td>
</tr>
<tr>
<td>to the fullest extent</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>16</td>
</tr>
</tbody>
</table>
As shown in Table 12, majority of the respondents (87.4%) reiterated that no resources were allocated by the organization to expressly promote gender mainstreaming within its programming. The respondents were also unanimous that staff training on gender issues was not systematically budgeted for in the organization. Once again, this is testimony that Faulu-Kenya is gender blind organization and gender issues are not considered to pose significant influence to the attainment of its organizational goals and objectives.

4.2 Extent to which gender has been mainstreamed in FAULU Kenya’s programmes

Programmes were the other facet of the organization which the study sought to examine elements of gender mainstreaming. The objective was to scrutinize whether gender played any role in the programme design and implementation processes. The respondents were asked whether gender equity goals and objectives were included in program designs. Figure 4 illustrates the findings.

Figure 4: Gender equity objectives are included in program designs
Figure 4 above shows that majority of the respondents (58.9%) did not perceive much attention being accorded to gender in the design of Faulu-Kenya products. Only 5.9% of the respondents stated otherwise. Further, 82.4% of the respondents reiterated that there were no needs assessments linked to an analysis of gender roles and responsibilities.

Perhaps the best way in designing customized products is by consulting in men and women individually. The respondents were asked whether this kind of approach took place at Faulu-Kenya. Table 13 shows the findings.

Table 13: All clients are consulted in product design and development

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>To a limited extent</td>
<td>2</td>
</tr>
<tr>
<td>To a moderate extent</td>
<td>1</td>
</tr>
<tr>
<td>To a great extent</td>
<td>4</td>
</tr>
<tr>
<td>To the fullest extent</td>
<td>10</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>17</strong></td>
</tr>
</tbody>
</table>

As shown in Table 13, 82.3% of the respondents attested that Faulu-Kenya actively engaged men and women for consultations in product design and development process to develop acceptable products sensitive to the particular needs of the clients. Through this, Faulu has taken advantage of insights which are useful in understanding the psyche of its clients in the design of suitable products.

The key informants also revealed that Faulu-Kenya had put in place a wide range of products to reach out to a wider cadre of clients and to satiate various needs. Though
probably not by design, some products such as Pamba Nyumba would be more attractive to women while investment and educational ones were more popular to male clients.

The informants also confided that the very nature of serving clients in groups rather than individuals was bound to attract more females since they were more likely to coalesce in groups than men. The respondent was quick to point out that the design was not a deliberate strategy for reaching out to females. Going hand in hand with this was the no-collateral requirement to access Faulu-Kenya loans. Arguably women have less access to collateral compared to men and therefore find the products more accessible. Informants also stated that this was not a design to attract women in particular, but rather the general economically active cadres in the communities.

The clients confided that consultations on their needs usually took place in forums convened by Faulu-Kenya for all the clients. In these meetings clients and officers exchange views on all relevant issues including required products. Officers attached to various groups are also given requests which they pass on to the headquarters for consideration and implementation. The demand for products is assessed from the groups which generate ideas. These findings indicate that the clients are listened to and their opinion were sought and considered in product design and development.

The clients were emphatic that they did not come across any form discrimination or favoritism on the basis of gender from Faulu-Kenya. Neither did they set gender as a criterion for intra-group operations such as admission or elevation to group leadership positions.
In one particular group, the composition of men was found to be 20%. Upon inquiry into the causes of such imbalance, members confided that men were generally reluctant to join because they associated it to women. They further reiterated that some men were yet to get over the ‘chama’ (group) mentality in which they believed was an entirely feminine way of doing things. The findings show that respondents alluded that male egoism stood in the way of more men joining Faulu-Kenya groups.

Men were also said to be less amenable to the concept of starting small and growing slowly over time. Coupled with this, they were perceived to exercise less patience compared to females and therefore less likely to be attracted to joining the groups or are more likely to want out prematurely.

Table 14: Project implementation takes into account existing gender roles

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not at all</td>
<td>3</td>
<td>17.6</td>
</tr>
<tr>
<td>To a limited extent</td>
<td>2</td>
<td>41.8</td>
</tr>
<tr>
<td>To a moderate extent</td>
<td>5</td>
<td>19.4</td>
</tr>
<tr>
<td>To a great extent</td>
<td>5</td>
<td>19.4</td>
</tr>
<tr>
<td>To the fullest extent</td>
<td>2</td>
<td>11.8</td>
</tr>
<tr>
<td>Total</td>
<td>17</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Table 14 shows that majority of the respondents reiterated that at the implementation stage, gender roles of the beneficiaries were not observed. To further examine these results, key informants confirmed that factors believed to directly influence the outcomes of the programmes got more attention. In this regard, business related issues were addressed through training initiatives for the clients. The skills imparted to clients were
good business practices, record keeping and budgeting. Specific business support issues that hinge on success of men and women reproductive care duties such as time, mobility, and educational constraints, and other services that might not ordinarily be considered BDS, notably child care, which can go a long way toward lifting gender-based constraints on the majority of Faulu’s clients are not considered. Making provisions for domestic tasks is especially important because this work is often shifted onto girls when adult women must work outside the home, with potentially negative impacts on their education. The clients reiterated that training received from Faulu-Kenya was mainly on support services, training on public relations, business management, changing business activity. All these can be seen to dwell on capacity building and aimed at encouraging the groups to grow and attain independence.
CHAPTER FIVE
SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction
This chapter gives a summary of the study findings gathered from the analysis of the data. It also bears the recommendations, conclusion and areas for further research. The broad objective was to understand the personal perceptions, opinions, assessments and attitudes of staff and beneficiaries with respect to gender mainstreaming, its legitimacy and usefulness in the organization and by extension, the importance they attach to it in Faulu-Kenya. Findings have been summarized alongside the objectives of the study, conclusions have been drawn from the study and recommendations for action are also given.

5.2 Summary of findings
It was found out that more than two thirds of the staff respondents (70.6%) reported that there was no policy in Faulu–Kenya that stipulated commitment to gender equity. The position was confirmed by key informants that took part in the study. The policy stipulation was to be an equal opportunity employer. This indicates that males and females had equal chances of accessing employment in the organization. However, data confirmed that males dominate most of the key senior positions.

It was equally noted from clients’ responses that there was no Faulu policy that governed the gender composition of their groups. These gender mainstreaming was not outlined in the policy governing client relations.

58
About two thirds of the staff respondents (64.8%) reported that the management rarely took responsibility in the development and implementation of a gender policy for the organization. This indicates that gender was deemed to be a burning issue requiring policy interventions in Faulu-Kenya. To reiterate, recent times in Faulu staff had witnessed ascension of female top management positions. This could have strengthened the view that gender was not in any way an impediment in Faulu-Kenya.

With respect to organizational culture, more than four fifths of the staff respondents (82.4%) agreed that Faulu-Kenya projected an image of an organization that upheld the principle of gender equity within its ranks. Respondents reported that the staff was encouraged to uphold gender sensitive behaviours. In this regard policy against sexual harassment was in place.

More than three quarters of the staff respondents (76.5%) reported that commitment to gender equity was not a determining factor for Faulu-Kenya in the selection of business and strategic partners.

In terms of monitoring and evaluation, majority of the respondents reported that gender issues were observed only while collecting data pertaining to access to resources and material well being. Other seemingly relevant areas as control over resources and participation in decision making were not observed or analyzed in a gender perspective.

The respondents were unanimous (87.5%) that absolutely no resources were allocated by
the organization to promote gender mainstreaming within its ranks. In the same respect there was no person or division in charge of gender issues.

In the area of product design and development, majority of the staff respondents (58.9%) emphasized that the gender factor was not given prominence. Further, 82.4% of the respondents reported that there were no needs assessment that focused on analysis of gender roles and responsibilities among clients.

5.2 Conclusion

Majority of the staff members interviewed did not foresee gender issue as warranting attention. The respondents exuded confidence in the existing policy and culture that provided a level ground for all employees to access employment and career development opportunities regardless of gender. The organization adopted the same gender blind policy at client level. Any gains at client level can be attributed to donor insistence and sheer luck rather than strategic and informed focus on gender mainstreaming.

Whilst access to products was open to all that met the requirements, client respondents attached residual gender stereotyped explanations as to what caused a gender imbalance in joining the organization which appears to be tilted in favour of women. Fortunately, there were no documented negativities attributed to the status quo.

Although unwritten, immeasurable or inconsequential to group operations, there seemed to be some underlying consensus that men and women harbored gender stereotyped views. Women did not seem to mind nor did they take offence of being viewed as the ‘chama’ people. They seemed comfortable with some degree of stereotyping which they
paid back with thin veiled stereotyped explanations of why men, with egos, chose to largely keep off group activities.

5.3 Policy Recommendations

It was found out that there was no department or person dealing with gender issues at staff or client level. Faulu-Kenya should introduce such an office to research and advice on the impact of gender relations on its operations.

It was found out that majority of the clients were female. Faulu-Kenya therefore needs to establish why their products attracted more female clients than males so as to be able to institute measures that would bring more men on board as clients. Further, Faulu needs to consistently monitor the effect of products beyond access and into strategic gender needs among its clients in line with its mission to empower the poor, both women and men.

5.4 Recommendations for Further Research

Although the policy and practice of Faulu-Kenya were not gender sensitive, majority of the clients were females. Research needs to be conducted why their products attracted more females than males and what can be done to bring more men on board as clients.

Further, study on key issues affecting women in business such as time use, mobility and child care responsibilities in a wider scale to better understand their situation.

Due to resource constraints and time limit the study was carried out in Faulu-Kenya only. More research can be carried out in other micro enterprise firms to gather adequate information on the subject.
REFERENCES


Rao and Kelleher (2005), Is there Life After Gender Mainstreaming? Gender and Development Journal Vol 13, Gender at Work, Toronto.


APPENDIX 1: THE GENDER AUDIT QUESTIONNAIRE

A. Demographic information of the Audit’s respondents.
1. Are you male or female?
[ ] male       [ ] female

2. What is your position in Faulu- Kenya?
[ ] senior management
[ ] Middle /Program staff
[ ] Support staff

4. Highest level of education
[ ] Can read and write
[ ] Primary level
[ ] Secondary level
[ ] Diploma
[ ] Degree (Bachelor, Masters, Doctorate)

2 What is your age? ____________________________

B. Gender policy
1 Does Faulu Kenya have a written gender policy / statement that affirm a commitment to gender equity?
[ ] Not at all
[ ] To a limited extent
[ ] To a moderate extent
[ ] To a great extent
[ ] To the fullest extent

2 Does the management take responsibility for the development and implementation of the gender policy?
[ ] Not at all
[ ] To a limited extent
[ ] To a moderate extent
[ ] To a great extent
[ ] To the fullest extent

3 Has there been an increase in the representation of women in senior management positions in the past few years at Faulu - Kenya head office?
[ ] Not at all
[ ] To a limited extent
[ ] To a moderate extent
[ ] To a great extent
[ ] To the fullest extent

4 Has there been an increase in the representation of women on Faulu- Kenya's board in the past few years?
[ ] Not at all
4. Is there a written equal opportunity policy in Faulu-Kenya?
   - Not at all
   - To a limited extent
   - To a moderate extent
   - To a great extent
   - To the fullest extent

6. Is there a maternity and paternity leave policy in Faulu-Kenya?
   - Not at all
   - To a limited extent
   - To a moderate extent
   - To a great extent
   - To the fullest extent

7. Do female and male staff have equal access to staff development in Faulu-Kenya?
   - Not at all
   - To a limited extent
   - To a moderate extent
   - To a great extent
   - To the fullest extent

C. Organizational Culture
1. Staff in Faulu-Kenya think that the promotion of gender equity fits into the image of
   the organization.
   - Strongly Agree
   - Agree
   - No opinion
   - Disagree
   - Strongly Disagree

2. Does Faulu-Kenya encourage a gender sensitive behavior, for example in terms of
   language used, jokes and comments made?
   - Not at all
   - To a limited extent
   - To a moderate extent
   - To a great extent
   - To the fullest extent

3. Is gender stereotyping (e.g. "those gender blind men", or "those feminists,")
   addressed and countered by individual staff members in Faulu-Kenya?
   - Not at all
   - To a limited extent
   - To a moderate extent
   - To a great extent
4. In Faulu-Kenya, what are three cherished characteristics of an ideal worker?
1. 
2. 

D. Program Planning and Design
1. Are gender equity goals and objectives included in program/project designs?
   [ ] not at all
   [ ] to a limited extent
   [ ] to a moderate extent
   [ ] to a great extent
   [ ] to the fullest extent

2. For each program/project, is there needs assessment that includes an analysis of gender roles and responsibilities in the targeted community?
   [ ] not at all
   [ ] to a limited extent
   [ ] to a moderate extent
   [ ] to a great extent
   [ ] to the fullest extent

3. Men and women are consulted in product design and development processes.
   [ ] not at all
   [ ] to a limited extent
   [ ] to a moderate extent
   [ ] to a great extent
   [ ] to the fullest extent

E. Program Implementation
1. Do your project implementation strategies and plans take into account existing gender roles and interests of both male and female beneficiaries?
   [ ] not at all
   [ ] to a limited extent
   [ ] to a moderate extent
   [ ] to a great extent
   [ ] to the fullest extent

F. Technical Expertise
1. Is there a person/division responsible for gender in Faulu-Kenya?
   [ ] not at all
   [ ] to a limited extent
   [ ] to a moderate extent
   [ ] to a great extent
   [ ] to the fullest extent

G. Monitoring and Evaluation
1. Is gender disaggregated data collected for Faulu Kenya projects and programs?
   [ ] not at all
1. Faulu- Kenya's programs/projects collect gender disaggregated data in the following areas:

1. Material well being [ ] YES [ ] NO
2. Access to resources [ ] YES [ ] NO
3. Access to training [ ] YES [ ] NO
4. Participation in decision-making [ ] YES [ ] NO
5. Control over benefits [ ] YES [ ] NO
6. Control over resources [ ] YES [ ] NO
7. Beneficiaries' views on project benefits [ ] YES [ ] NO

H. Partner Organizations
1. Is commitment to gender equity a criterion in Faulu- Kenya's selection of partners?
[ ] not at all
[ ] to a limited extent
[ ] to a moderate extent
[ ] to a great extent
[ ] to the fullest extent

2. Is commitment to gender equality included in the written agreements outlining Faulu Kenya relationship with partners?
[ ] not at all
[ ] to a limited extent
[ ] to a moderate extent
[ ] to a great extent
[ ] to the fullest extent

I. Financial Resources
1. Does Faulu- Kenya budget adequate financial resources to support gender mainstreaming work?
[ ] Not at all
[ ] to a limited extent
[ ] to a moderate extent
[ ] to a great extent
[ ] to the fullest extent

2. Is staff training on gender issues systematically budgeted for in Faulu- Kenya?
[ ] Not at all
[ ] to a limited extent
[ ] to a moderate extent
[ ] to a great extent
[ ] to the fullest extent

Thank you very much for taking time to complete this Questionnaire.
APPENDIX 2: FOCUS GROUP TOPIC GUIDE

1. Opening protocol
   1. Introductions
   2. Briefly describe the activities of your groups

2. Participation
   1. How do you rate your level of participation in the design and delivery of following elements:
      - Loans products
      - Business support services
      - Other services – risk insurance services

3. Perceptions about men and women’s empowerment
   1. Do you feel that Faulu Kenya policy is supportive of men’s/ women’s empowerment? How?, Why?
   2. What are the main changes resulting in benefiting from Faulu Kenya services and loans? Probe for men and women.
   3. Can you identify any Best Practices in the way Faulu Kenya works with you

6. Recommendations
   1. What recommendations can you give to Faulu Kenya to further enhance the situation of your community?
   2. What recommendations can you give to Faulu Kenya to further enhance the situation of women in your community?
APPENDIX 3: KEY INFORMANTS QUESTIONNAIRE

Opening Protocol

3  Introductions

4  Briefly describe the work you do

Gender mainstreaming in Faulu Kenya

5  What is Faulu Kenya’s organisational stand on the question of gender and women’s empowerment?

6  How is this translated into reality at international level/ and local level?

7  Is the organisational stand/position likely to change in the future? How? Why do you think so?

Organisational systems

1  What elements in your departmental system and procedures allow/hinder effective gender mainstreaming and women’s empowerment?

2  To what extent are resources allocated for gender and women’s empowerment in your department?

Recommendations

1  What recommendations can you give to enhance Faulu Kenya position on gender and women’s empowerment?