

**K. COMMUNITY, FARMERS' ORGANIZATION AND
RELATED SUPPORTING SERVICES**

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K.1 Rural Communities of the Study Area

K.1.1 Rural Communities and Their Livelihoods

The community of the Study Area consist of two main sub-groups i.e. the Tugen who are mostly settled on the hill-slopes around the rim of Lake Baringo basin and the Il Chamus who are concentrated on the flat flood plains. In the recent past, these communities were largely dependent on livestock for their livelihood. However, considerable diversification has occurred over the last thirty years and the basis of the community's economy now include:

- Livestock keeping (goats, cattle, sheep and donkeys),
- Rain-fed and irrigated farming
- Fishing on Lake Baringo
- Bee-keeping
- Off-farm employment (public, NGO's, private sector)
- Self employment (hawking, grocery shops, honey collection, refining & marketing and burning of charcoal etc)
- Making handicrafts (mats, baskets, bead neck-laces, decorated beads)

Since the turn of the century, the two main groups have engaged in trade either among themselves or with outside communities including Uganda-bound travelling caravans. Such trade involved exchange of livestock for grain (internal trade) or exchange of these two commodities with outsiders for cloth, salt and other modern articles. Today, both internal and external trade activities are still significant as demonstrated by livestock auctions at five livestock auctions within the Study Area, regular cross- border trade between the Study Area (Arabal, Mukutani) and the neighbouring Laikipia District as well as the quantity and variety of goods available in Marigat Town.

K.1.2 Homestead and Settlement Patterns

Within the Study Area, the pattern of homesteads and construction materials used depend on tradition as well as household income. The most common pattern is likely to feature the following structures:

- One roomed circular main house for wife, husband and young children
- One smaller circular house for an unmarried son or guests
- An outside circular kitchen with an adjoining drying rack for utensils
- An elevated circular granary for storing grain and other produce as well as farm tools
- Two circular or semi-circular thorn enclosures one for cattle and the other one for goats
- Chicken are normally housed under the granary where the supporting sticks are reinforced with smaller sticks to form a protective enclosure

The wall and roof framework of an individual house unit is constructed from sticks and twigs (men's work) while grass is used for thatching (women's work). In the case of a dwelling house, both sides of the wall and the floor are plastered with a mixture of mud and cow-dung

(women's work). The final look of the dwelling house is a reflection of the combined expertise and artistic skills of the husband and wife.

This homestead configuration as well as building materials may vary depending on the preference or income status of the household head. For instance, wealthy households prefer rectangular structures made of timber and iron sheets for walls and roof. Some household heads also like to enclose the entire homestead with a thorn bush fence thus giving it some measure of security. This is particularly true in Ilchamus settled areas.

Although homesteads are not grouped together in a village pattern, in the case of the Tugen community, people who are related by blood (kinship group) tend to settle in one neighbourhood. Members of this kinship group know the approximate extent of "their communal land". While outsiders may graze on this land, only members of the kinship group are accepted to erect a homestead within this communally owned land. The situation in the Il Chamus areas is more inclusive. Until very recently, a member of the Il Chamus community could readily get consent of local elders to settle on any unoccupied space within what was recognized as Il Chamus land. With increase in population, such consent is nowadays difficult to get.

Although the name village is commonly used, it refers to a scattered settlement of separate homesteads that form a neighborhood. The physical demarcation of one neighborhood from the next is, however, not always visibly obvious. Nevertheless, the village neighborhood has crucial significance in the governance of the country since the "village" represents the lowest administrative unit that stretches to the sub-location, location, division and finally to the district.

In the past, the communities were able to practice typical nomadic pastoralism and periodically moved homesteads in search of new pasture and water. However, over the last thirty years, increased human and livestock population has forced a sedentary or semi-sedentary lifestyle. Nevertheless, during the dry season (September-October and January to April), some members of the household (mostly young man with wives) move with cattle from a homestead base to the hills in search of water and pasture. Apart from water, the other main concerns of the rural community are food shortage during the dry season as well as incidence of human and livestock diseases.

K.1.3 Food Habits of the Community

The staple food of the study community's is "ugali" made from maize or millet flour or a mixture of both and is eaten with sour milk, meat stew or vegetables. When harvest is satisfactory or off-farm income adequate, such a meal may be eaten twice a day. During the period January-May food is usually in short supply and the number of meals may be reduced to once a day particularly if there are no alternative sources of income. In times of severe drought, both the amount and frequency of meals is curtailed further. At such a period, the Government, with support from donor agencies, supplies famine relief food to the communities, most often in the form of two to five kilogrammes of maize per household, every two weeks.

Meat is eaten when there are traditional ceremonies (circumcision, wedding or, in case of Il Chamus, during graduation of warriors to elders). In the past, when cattle were plentiful, blood drawn from bulls was also taken either on its own or mixed with sour milk. This practice has now declined.

K1.4 Household Composition and Living Conditions

In both the Tugen and Il Chamus community, a household consists of a nucleus family (husband, wife and 5-7 children) as well as members of the extended family who include parents, in-laws, brothers, cousins, nieces and nephews. The point of reference for the household is the three-stone common cooking point normally managed by the wife. Where the husband is polygamous, the wives occupy different homesteads that are usually located far apart in the case of a Tugen husband. An Il Chamus husband has, however, the option of locating the wives either together in one homestead or a distance apart in separate homesteads. Each wife therefore operates as a separate household.

To maximize pastoral benefits from communal range resources, a husband treats the wives' homesteads (preferably located on different grazing areas) as semi-independent livestock management units. He then provides overall control and co-ordination of herding activities. This arrangement is particularly important during seasonal migration of livestock between different grazing areas.

Some members of the extended family may make short visits while others may come for a longer attachment to the nucleus family. While on a visit, members of the extended family have the same rights and obligations as other members of the household.

In the past, the communities were able to practice typical nomadic pastoral movements in search of new pasture and water. However, population growth within and around the Study Area has resulted in a sedentary or semi-sedentary lifestyle. Nevertheless, during the dry season, some members of the household (mostly young man with wives) move with cattle from a homestead base to the hills in search of water and pasture. This normally takes place during the period September-October and January-April.

K.1.5 Household Division of Labour in the Study Area

The current household division of labour reflects roles as prescribed by tradition as well as by the requirements of a modernizing society halfway between subsistence and commercial production. Hence, household labour is provided on the basis of age and sex. Boys tend to concentrate on herding while girls help in both herding and carrying out domestic chores. Adult women are concerned with production, processing and distribution of food. Male elders are involved in administration and overall management at both the domestic and community level.

Young males (“morán”, in the case of Il Chamus) help with herding of livestock, look for new sources of pasture and water and defend local community from outside threats.

The outlined household division of labour has somewhat changed owing to modernizing influences such as education of children and engagement in wage employment. Such influences have generated new roles for both men and women. In particular, women members of the household are having to take an increasing share of the household tasks such as herding as a result of boys enrolling in school and young men being employed. Thus what on the surface appears desirable from a society’s point of view (increased schooling and formal employment opportunities) will be achieved at the expense of unbearable hardship for the woman of the house.

Using the results of the PRA workshops, the division of labour among different members of the household is as illustrated in Table K.1-1.

Table K.1-1 Household Division of Labour

Activity	Adult Active Women	Adult Active men	Young Women	Young Men	Old Women	Old Men
Purchasing domestic requirements	XXX	X	X	X		
Fetching water	XXX		X			
Setting hives on trees		XXX		X		
Herding	XX	XX	X	XXX		
Milking	XXX			XX		
Fetching firewood	XXX		XX		X	
Processing and cooking food	XXX		XX		X	
Constructing house frame		XXX		XX		
Plastering house	XXX		XX			
Cleaning house and compound	XXX		X			
Making or mending clothes and utensils	XXX	X	XX	X	X	X
Health care for livestock		XXX		XX		XXX
Caring for the young	XXX		XX		XXX	X
General household Supervision		XXX		X	X	X
Traditional Education and Counseling	XX	XX			XXX	XXX

Key: XXX= Mainly Responsible; XX= Active Participation; X= Modest Participation

It is clear from the table that women have a disproportionately large share of household chores. In this regard, evidence obtained during the field survey indicated that women have to operate a 15 hours day in order to tackle their busy schedule. The division of labour has

considerable implications in the design of the master plan. Given the state of the household economy, women are more likely to support proposals that light their work. On the hand, they will shy from projects that increase their work load unless accruing benefits to them are considerable.

K.1.6 Minority Rural Communities

There are minority communities who migrated into the Study Area for a variety of reasons. Such minority groups include the following:

1) The Pokot Community

The Pokot are settled on the fringes of the Study Area (Mukutani and Salabani locations) as well as in Marigat location. They came from their original home in the adjoining Nginyang and Tangelbei divisions in search of Pasture, water or new employment opportunities. Although engaging in some limited irrigated farming (Mukutani, Perkerra), the community has a deeper attachment to animals than other communities within the Study Area and therefore relies largely on livestock for its livelihood. Their livestock mix is also more diversified and include cattle, sheep, goats, donkeys and camels.

In general, the Pokot homestead is similar to that of other indigenous communities apart from two differences. The typical Pokot homestead lacks such modern items as chairs and utensils. In way of compensation, however, the homestead is rich in a wide variety of traditional artifacts such as spears, decorated gourds, beadwork, and portable head-rest/stools as well tanned skins. It may also be worth noting that the entire work of constructing a dwelling house (wall and roof framework, thatching and plastering) is the responsibility of the wife. The husband concentrates on acquisition and herding of livestock.

2) The Turkana

Presently, the Turkana are settled at “Kampi Turkana” and “Kampi ya Samaki” within Marigat and Salabani locations respectively. As the names suggest, the community has settled in “camps” or villages consisting of small temporary houses made from sticks, mud and grass thatch but lacking the refined finish of either a Tugen or Il Chamus house. Although neighbouring houses are based on the settlers’ relationships at their original home in Turkana district, the pattern is not visible to outside observers. Indeed the settlements are similar to slums in other urban centers of the country.

The Turkana community has been migrating from their home district of Turkana (Kapedo, in Lumelo division) into the Study Area over the last 20 years in order to escape from persistent raids by the neighbouring Pokot community. It was stated that such raids resulted in loss of livestock and

extensive killing of male members of the Turkana Community. Uprooted from their traditional home setting, the community has no land and virtually no livestock. For its livelihood, it depends on:

- Casual farm labour (cultivation, weeding, harvesting in Perkerra Irrigation Scheme), herding, night-watching as well as any other menial tasks within and around Marigat town
- Hand-outs from the government and charitable organizations
- Self employment including breaking stones to make ballast for sale to builders

3) The Luo Community

This community is concentrated at Kampi ya Samaki where, in the past, Lake Baringo offered attractive fishing opportunities. Originally coming from around Lake Victoria where fishing is a traditional occupation, members of the community earn their livelihood through fishing and providing tour-guide services around the lake.

K.1.7 Property, Its Ownership, Right of Use and Rights of Disposal

Ownership of property within the two main groups of the Study Area may be viewed at two levels. First, there is property ownership at the household level. Then there is ownership within the broader context of community as a whole. At the household level, ownership of major assets (cattle, goats, and sheep) rests with the husband while the wife normally owns small stock such as chicken and contents of the granary. All members of the household may use household resources. However, as the head of the household, the husband makes most asset disposal decisions with or without consultation with the wife.

Apart from a few places on the elevated areas of Lobo and Kimalel (where demarcation is envisaged), land is owned by the community and normally cannot be disposed. A household has, however, exclusive use of the homestead area as well as trees near the homestead. A household that has fenced out a plot for rain-fed or irrigated cultivation also has nominal ownership of such a plot. Members have access to all those grazing lands recognized as belonging to their community subject to use guidelines set out by elders on swamps and other dry season reserves. The pattern of property ownership is summarized in Table K.1-2

Table K.1-2 Property Ownership Pattern at Household and Community Level.

Type of property	Ownership	Right of Use	Right of Disposal
House	Husband/wife	Family members	Husband
Furniture	Wife/husband	„	Husband
Utensils	Wife	„	Wife
Cattle	Husband	„	Husband
Goats/sheep	Husband/wife	„	Husband
Chicken	Wife/Children	„	Wife/children
Land	Communal	Community	None

Trees & pasture	Communal	„	Anybody
River & pan water	Communal	„	None
Stored grain	Wife	Family members	Husband

The above pattern is an over-simplification since there are significant exceptions. For instance at the time of marriage, the young bride is usually given gifts of livestock (cows or goats) by her in-laws which can only be disposed with her consent. However, the dominant position of a husband in the control of household resources is quite clear. This fact was further endorsed during discussions with members of the women groups. They indicated that the husband was often consulted regarding monthly group contributions and items to be bought with the such contributions.

K.1.8 Categorization of Households on the Basis of Sex of Household Head

In each of the seven PRA workshops, the local community was facilitated to understand itself and its resource environment and thereafter to prepare a community action plan. One of the activities carried out by the participants was to categorize the households of the village on the basis of the sex of the household head. The results of this analysis for the seven sites are given in Table K1-3. It may be noted that overall, some 29 percent of the households are headed by women while in two villages i.e. Ntepes and Noosukuro more than a third of the households are women-headed. This is somewhat unexpected since existing traditional value systems in the Study Area indicate limited space for female leadership. Several reasons were given for having a woman as a household head and included: never married, husband died, deserted, divorced or went far away to look for a job and never returned home. As the head of the household, the woman therefore makes most key decisions regarding time and resource use with the occasional assistance of a close male relative (father, brother, uncle).

Table K.1-3 Categorization of Households on the Basis of Sex of Household Head

HH	PRA Village Site														Overall	
	Ndambul		Chemoro- ngion		Noosuku- ro		Kamaech		Kapkole		Ntepes		Marti			
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
M	83	83	61	68	63	63	60	74	66	83	47	60	66	67	446	71
FM	17	17	29	32	37	37	21	26	14	17	31	40	32	33	181	29
Tot	100	100	90	100	100	100	81	100	80	100	78	100	98	100	627	100

Key: HH = Household Head; M = Male; FM = Female; Tot= Total

K.1.9 Social Differentiation on the Basis of Wealth

Although members of the community have equal access to natural resources (grazing land and water) there is nevertheless considerable stratification on the basis of wealth. In each of the PRA workshops, participants listed households comprising the village and assessed each against a basket of wealth indicators (number of cattle, goats and sheep). The households were then grouped into four main categories as shown in Table K.1-4

Table K.1-4 Socio-economic Differentiation of Households in Seven PRA Sites

	PRA Site														Overall	
	Ndambul		Chemoro-ngion		Noosuku-ro		Kamaech		Kapkole		Ntepes		Marti			
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
R	7	7	8	9	20	20	3	4	3	4	10	13	8	8	59	9
M	77	77	40	44	24	24	43	53	65	81	21	27	23	23	293	47
P	13	13	32	36	24	24	35	43	12	15	24	31	28	29	168	27
PP	3	3	10	11	32	32	0	0	0	0	23	29	39	40	107	17
Tot	100	100	90	100	100	100	81	100	80	100	78	100	98	100	627	100

Key: R = Rich; M =Medium; P = Poor; PP = Poorest of the Poor

Overall, households classified as poor or poorest amount to 43 percent of all the households covered by the PRA survey. However, at Noosukuro and Marti, the incidence of those classified as poor or poorest exceeds 50 percent. This category owns few or no livestock and earns its livelihood working for other households either as farm workers or herders. It is also interesting to note that the contradiction in Noosukuro where the second highest incidence of poverty (56%) co-exists with the highest incidence of rich households (20%). Further investigations revealed that at Noosukuro, members from poor households were often employed as herders by rich households.

K.1.10 Poverty from a Gender Perspective

With a view to getting a more focussed understanding of poverty, the category of the poor households (poor and poorest) were further split into male and female headed sub-groups. The results are presented in Table K.1-5

Table K.1.5 Breakdown of Poor Households on the Basis of Sex of Household Head

HH	PRA Site														Overall	
	Ndambul		Chemoro-ngion		Noosuku-ro		Kamaech		Kapkole		Ntepes		Marti			
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
M	13	81	22	52	25	45	23	66	7	58	26	55	41	61	157	57

FM	3	19	20	48	31	55	12	34	5	42	21	45	26	39	118	43
Tot	16	100	42	100	56	100	35	100	12	100	47	100	67	100	275	100

Key: HH = Household Head; M = Male; FM = Female; Tot= Total of poor households

It may be seen from the table that female-headed households account for about 43 percent of the poor. At Noosukuro, Women-headed households constitute 55 percent of those households categorized as poor in the village. From a gender perspective this situation is worrying because even in those poor households that are male headed, it is the wife who still has the responsibility of providing for the children and the husband as well.

Turning attention exclusively to women-headed households, this group is analyzed in Table K.1-6. It is clear from the table, that almost two thirds of the female-headed households are classified as poor or poorest of the poor. Hence, as a distinct social category, this is a marginalized group that has important implications in drawing of the Study Area Master Plan.

Table K.1-6 Socio-economic Differentiation among Female-headed Households

	PRA Sites														Overall	
	Ndambul		Chemoro- ngion		Noosuku- ro		Kamaech		Kapkole		Ntepes		Marti			
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
R	3	17	2	7	2	6	0	0	0	0	1	3	0	0	8	4
M	11	65	7	24	4	11	9	43	9	64	9	29	6	19	55	30
P	1	6	13	45	11	29	12	57	5	36	8	26	7	22	57	32
PP	2	12	7	24	20	54	0	0	0	0	13	42	19	59	61	34
Tot	17	100	29	100	37	100	21	100	14	100	31	100	32	100	181	100

Key: R = Rich; M =Medium P = Poor; PP = Poorest of the Poor

K.1.11 Probable Causes of Poverty

During informal discussions with members of the community, possible causes of poverty were discussed. The following factors were seen as influencing the position of a household in the poor/rich continuum:

- Death of livestock during a major drought
- Inadequate herd management skills of the household head (timely disease diagnosis and treatment, herd relocation to better pastures and water sources, timely disposal prior to drought etc)
- Insufficient labour for livestock and crop management
- Death of a husband or wife implying loss of management skills and labour
- Husband becomes a drunkard and quarrelsome (loss of labour, loss of management skills)
- Husband divorces wife or simply runs away from home (loss of management skills, loss of labour)

- Weakened community ties that nowadays fail to assist kinship members to rebuild lost livestock through loaning or out-right gifts

The above factors are not necessarily independent of each other and in most cases tend to be inter-linked.

K.1.12 Social Organization and Leadership

1) Social Organization

Traditionally, the social organization of the main communities within the Study Area (Tugen and Ilchamus) was based on clans. Although to a lesser extent, this is still true today. A clan itself is composed of lineages or kinship groups that arise from families related by blood. The clan acts as a social point of reference providing identity to an individual, a family and a kinship group.

Both the kinship group and the clan provide a framework for mutual assistance when organizing weddings, funerals, initiation ceremonies, births as well as in contributing towards hospital and education expenses. In particular, the kinship group provides a social insurance mechanism during times of major adversity such as drought and animal disease epidemic. Those members of the kinship group who have survived the adversity with some livestock are expected to loan some to those who lost out. Co-operation in managing livestock or in mobilizing labour for crop production is also more likely to be based on kinship linkages. As the community is getting increasingly sedentarised, it is within the kinship and clan framework that access to land will be recognized.

The mode of transmitting kinship and clan identity is through the male offspring. However, socialization of a member of the community is an on-going process from birth to the time of death. This socialization is aimed at defining an individual's place in the wider community including roles, rights and expectations. In the past, an individual was expected to undergo rites of passage that marked transition from one social stage to the next. The more important rites of passage were circumcision, elevation to an elder status and marriage. These rites were public events which were accompanied by elaborate ceremonies including slaughter of animals, dancing and merry making. In the case of marriage, two families were bonded together through recognition of mutual obligations that included payment of bride price (in cows, goats and sheep) in exchange for a wife. Hence polygamy was seen as an indicator of wealth and added status.

Today, the influence of Christian churches as well as modern state and private institutions has modified the nature and importance of these rites of passage. For instance polygamy is now losing favor with the young generation because of the current difficult economic situation. At the same time, girl circumcision is being discouraged by Government and

women organizations. “Maendeleo ya Wanawake”, which is a national women organization, is already active within the more elevated areas settled by members of Tugen community.

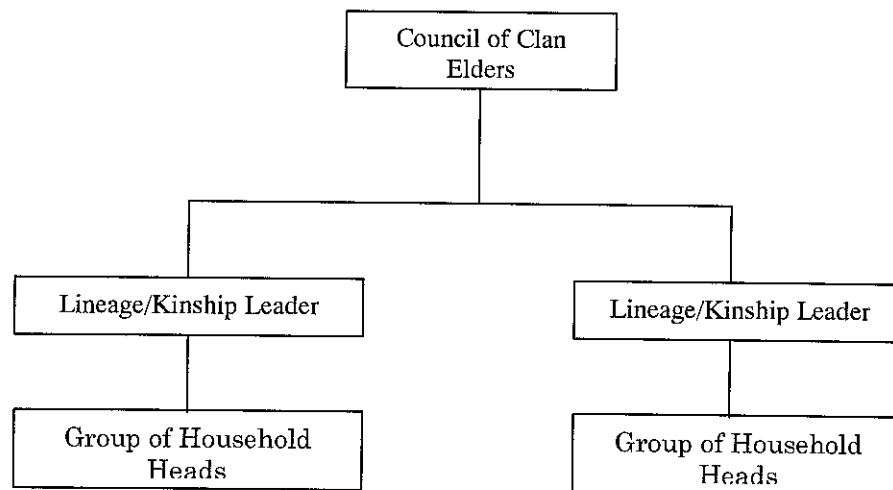
Community members within the Study Area are therefore facing a similar dilemma as the majority of Kenyans with regard to their identity. While still holding on to some traditional cultural values and practices, they are at the same time yielding to the pull of modern innovations and way of life.

2) Leadership Patterns within the Study Community

a) Traditional Leadership Patterns

In the past, leadership roles within the community were organized at various levels from the family head to the council of clan elders as illustrated in Figure K.1-1

Figure: K.1-1: Traditional Leadership Pattern



Typically the council of elders would be localized and its structure and mode of conducting meetings would be informal. Since there was no single supreme elder, decisions of the council would be by consensus. The council of elders, whose membership would range between 10-20, was responsible for the following tasks:

- Defining traditional cultural norms, behavior and roles of different community members in accordance with age and sex
- Arbitrating over major family disputes which kinship groups were unable to solve
- Adjudicating disputes between clans and tribes
- Trying and punishing major crimes such as stealing of livestock and killing of human beings

- Defining and enforcing rules for using range resources including grazing, livestock movements and use of watering points
- Preparing strategies for war and livestock raiding expeditions

In parallel with the clan system, there were leaders whose authority derived from their age group (men circumcised at the same time) and age-set (men circumcised during the same period). The age-set system cut across clan boundaries and required male members of the same age-set to know, respect and help one another. Men recruited through initiation into an age-set then progressed together through age grades that included warriors, junior elders and up to senior elders.

With the onset of Christian influence and exposure to modern life (education, trade, commerce and urban life), loyalty to the age set is waning. However, even today, the age group is an important basis for networking and forging of mutual assistance among the community.

In case of the Il Chamus community, the "Laibon" is a spiritual leader from a specific family whose his main responsibility is to prophesy and give fore-warnings on issues of strategic importance to the community e.g. epidemics, drought, invasion or raiding strategies. Apart from the Laibon whose position was hereditary, all other leaders, including the elders, were chosen by consensus. In an interview with the study team, the Laibon at Kiserian location saw his function today as that of occasionally advising the government-appointed chief on community affairs, providing advice to individuals on their lives and blessing community's assets.

b) Current Leadership Pattern

With the on-set of modern government institutions, leadership at the community level reflects a combination of the old with new administrative structures. The chief and assistant chief are government appointees whose main task is to maintain law and order and promote general development activities among the community. While still accorded respect, elders now discharge their roles as mere attachments to the new administrative structure. For instance, in each village or neighbourhood, there are five to six elders who help the assistant chief in local conflict management and general maintenance of law and order. The elders are elected by the local community except the village headman who is appointed by the assistant chief. To qualify for election or selection, the elders should be persons who command respect within the community as demonstrated by their general conduct, stable family life as well as their counseling skills.

At the same time, there is an elected councilor who represents each location in the Baringo County Council. As an elected leader, he is mandated to represent his location on matters that affect the local community. He therefore takes a keen interest on development issues within the location. Furthermore, the Study Area's Member of Parliament usually keeps himself abreast of development events that affect the community.

Apart from the existing administrative framework, there are opinion leaders who contribute towards shaping the local community's attitudes and behaviour towards new innovations. This group of opinion leaders includes teachers, businessmen as well as people employed in the formal sector (government, commercial firms and NGO's). The majority of such opinion leaders are normally living within the community. However, there is a handful of such opinion leaders who are living away where they hold important positions in government or private sector and yet are able to project their influence into the community. Indeed, such people who are living away are occasionally looked upon for guidance and support in major community-based initiatives.

K.1.13 Decision Making and Conflict Management

Apart from personal quarrels, conflicts within the Study Area mostly relate to access, use or damage of other people's resources. The main causes of conflict and mechanisms used for conflict resolution are summarized in Table K1-7.

Table K.1-7: Conflict and Conflict Management at Community Level

Cause of Conflict	Decision making/ Conflict Resolution Mechanism	Examples of Decisions Made
1. Livestock damaging or injuring neighbor's crops, clothes, furniture or children	Village elders, head-man, assistant Chief, Chief, Police	Replace crops, fine, pay money to complainant.
2. Encroachment on individual boundaries	Village elders sitting as a tribunal	Decision is made for or against the complainant; however both have to pay arbitration fees to the elders.
3. One community (Pokot) using grazing lands of another without permission (IIChamus)	Provincial Administration i.e. D.O. Chief, Asst. Chief, Elders	Provincial administration imposes fines against offending community in terms of livestock ranging 5-20 cows.
4. Fighting among individuals in the village, adultery, theft of neighbour's livestock	Village elders, assistant chief, chief	Guilty party pays compensation to complainant and additional money as elders' fine.
5. Recurring dispute over inter-community boundaries and use of grazing land	Provincial Administration, Elders from both communities	Offending community removed from disputed lands
6. Cutting somebody's tree without permission	Village elders, Assistant Chief, Chief	Offending party is warned, and complainant advised to put a mark on trees next to his homestead
7. Competition for river water between irrigation farmers and livestock downstream during the dry season	Chief, Village elders	Allocation decided between the parties in dispute on timing and amount
8. Dispute over grass for thatching (women) and grass for livestock (morans)	Village Elders	Women advised to take smaller loads of grass and leave sufficient grass for livestock

K.1.14 A Comparative Overview of Communities in the Study Area

The Study Area is not uniform and displays considerable contrast in physical as well as socio-economic features. In order to obtain a comparative overview of the community of the Study Area, the eleven administrative locations may be separated into six clusters whose socio-economic characteristics are summarized in Table K.1-7.

Table K.1-8: Comparative Overview of Rural Communities in the Study Area

Cluster of Locations	Main Socio-economic Characteristics of the Settled Community
Kimalel Location	<ul style="list-style-type: none"> - Economy is based on goats, cattle and rain-fed farming and area is bisected by tarmac road - Community is homogeneous (Tugen ethnic group) and is actively participating in such modern institutions as churches, schools and other government agencies - Human population is located on the hill slopes where land ownership is nominally communal although settlements are more or less permanent
Marigat & Salabani Locations	<ul style="list-style-type: none"> - Economy highly diversified: livestock (goats and cattle), irrigated farming, fishing, bee-keeping, crafts, tourism and general commerce; Area is well served with main tarmac road, telephone, electricity, school, health centers - Sedentary settlements are dominant with the exception of areas bordering the hills where limited semi-nomadic lifestyle is practised - The community is already exposed to considerable outside influence (education, churches, tourism, commerce etc) and is hence more inclined to adopt change; however, presence of several ethnic groups (Tugen, Il Chamus, Turkana, Pokot) particularly around the main towns makes group formation and cohesion difficult but not impossible
Sandai, Loboï & Kapkuikui Locations	<ul style="list-style-type: none"> - Economy is based on livestock (goats, cattle and donkeys), irrigated farming, bee-keeping limited craft-making and tourism and some parts have fair access to tarmac road, telephone and electricity - Community is homogeneous (Tugen ethnic group), largely sedentary and well exposed to education and other modernizing factors
Ngambo, Eldume & Kiserian Locations	<ul style="list-style-type: none"> - Livestock is the dominant component of the community's economy (cattle and fewer goats but more sheep) and is supplemented by limited irrigated farming, bee-keeping and craft-making; quality of access road range from fair in Ngambo and Eldume to poor in Kiserian - With increased human population, community is more or less sedentary - Main ethnic group is Il Chamus who, in spite of a fairly long exposure to education and other modernizing influences, still cling strongly to some traditional values and practices (e.g.early girl marriage, female initiation etc)
Arabal Location	<ul style="list-style-type: none"> - Economy is based on livestock (cattle, goats, sheep), irrigated and rainfed farming, bee-keeping; road access to Marigat town is difficult while education and other social facilities are few - Area was relatively newly occupied by Tugen ethnic group and settlement pattern is mainly sedentary although semi-sedentary movements do occur - Traditional attitudes and practices such as girl initiation rites are prevalent and education participation is relatively low

<p>Mukutani Location</p>	<ul style="list-style-type: none"> - Economy is based on livestock (cattle, goats and sheep) as well as limited irrigated and rain-fed farming; the only access road to Marigat is poor, and there is no telephones or electricity while other social infrastructure such as health and education facilities are poor developed - The community is homogeneous (Il Chamus) and sedentary and semi-sedentary settlement tendencies co-exist - The community's remote location and high loyalty to traditional cultural values has lead to the lowest participation in education (particularly girl-child education)as well as in other modern institutions
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K. 2 Farmers' Organizations

K.2.1 Justification for Farmers' Organizations

The Study Area is characterized by a harsh ASAL ecology where rain-fed agriculture is risky, drought and famine frequent and complete loss of livestock, from diseases and drought, not unknown. In addition, social infrastructure is inadequately developed. As part of its mechanism for coping with this difficult environment, people of the Study Area often resort to formation of community-based organizations and groups. These organizations have been formed with the aim of marshalling collective efforts for confronting specific constraints or problems such as inadequate rainfall, scarcity of surface water, lack of credit facilities and poor marketing structure for crops and livestock.

K.2.2 Types of Farmers'/Community Organizations

During the field study, the Study Team identified a variety of community-based organizations whose scope reflected specific needs and priorities of the local community. Hence, the organizations may be grouped into the following six categories:

1) Organizations Dealing with Irrigation Water Distribution

These organizations include semi-formal organizations such as "Water User Associations" which are registered with the Department of Social Services. They normally operate in a geographically distinct irrigation scheme with a permanent or semi-permanent intake and a fairly well defined water distribution system. There is normally a standard organization and management structure consisting of an elected management committee of 9-15 members including four office bearers i.e. chairman, vice-chairman, secretary and treasurer. In addition they have written by-laws which are supposed to guide how the scheme is operated and maintained. Examples of these semi-formal organizations are found at Sandai, Eldume and Kapkuikui irrigation schemes.

Also included in this group are the informal groupings of 3-8 people who collaborate to construct a temporary weir of sticks and mud for diverting water into their fields. The weir lasts only for one season and has to be reconstructed prior to onset of the following irrigation season. Typically, the groups do not have a defined organization structure, registration, written operation rules or formal meetings. However, there is usually one member who takes the lead in mobilizing the group. Such groups may be formed and disbanded fairly quickly depending on availability of water in the rivers. At the time of the field survey, such groups were estimated to be 20 in number. Examples of these informal groups are located all along the four main rivers (Perkerra, Molo, Arabal and Mukutani) as well as along several seasonal rivers draining into Lake Baringo.

2) Organizations Dealing with Livestock Health and Production

This category includes 16 cattle dip groups, “Marigat Pastoralists Association” and 9 dormant “Group Ranches”. All these organizations possess a standard semi-formal organization structure and are registered with the Department of Social Services.

3) Water Supply Organizations

This category of organizations features community groups set up with the purpose of facilitating water supply to the community. The actual mechanisms for supplying the water include installation of pan/dam, piped system or bore-hole. The organization structure is semi-formal and registration with Department of Social Services is required before implementing project works.

4) Credit, Marketing and Input Procurement Organizations

This category features the only three co-operative societies that are known to have ever been initiated in the Study Area. These are the Marigat Co-operative Society and the now dormant Mogoswok and Lake Baringo Fishermen’s Co-operative Societies. Although having an organizational structure similar to associations, co-operatives are formal, have to be registered with the Department of Co-operatives and are subject to direct taxation by the Central Government.

Also included are semi-formal organizations engaged in handling of commodities such as farm produce or procurement of farm in-puts. The organization structure has a typical semi-formal pattern similar to irrigation water users’ groups. The only available example of an organization dealing with inputs and farm produce is Sandai Water User’s Association, which is dedicated to procurement of maize and horticultural seed and is planning to market maize and other farm produce on behalf of its members. Despite its name, however, the Sandai Water Users’ Association does not deal with water use

5) Multi-purpose Women and Youth Groups

Included in this category are a relatively big number of groups whose organization structure range from informal to semi-formal. It is a requirement, however, that women and youth groups, be registered with the Department of Social Services before commencing their activities. Women and Youth groups are engaged in a wide variety of activities such as mobilization of savings and implementation of income generation projects. Characteristically, the groups have a short term-horizon and once the short-term objective is realized, they tend to disintegrate.

Some of the groups already operating on the ground are not registered while a majority of those registered have been dormant or dead for many years. For instance out of 138 registered

women groups only 58 or 42 percent were stated to be active on the ground as summarized in Table K.2-1.

Table.K.2-1 Number of Women and Youth Groups in the Study Area

Type of Group	Number Registered			Number Active	% Active
	Marigat Division	Mukutani Division	Total		
Women Group	128	10	138	58	42%
Youth Group	58	24	82	23	28%

The instability of women and youth groups may also be explained by the approach of past support programmes. Between 1985 and 1997, women and youth groups were favoured targets of donor and government support programmes. During the field survey, it was indicated that formation of some women groups were, in the past, promoted by people outside the group membership with the sole purpose of attracting available funds even when no activities were on the ground or contemplated. Two instances were cited where two influential persons (both men) promoted formation of two women groups including assisting them to open a bank account and realize an initial target financial contribution. Having satisfied conditions set out by the funding agency (bank account and target contribution), the women groups then received matching funds into their bank account. Thereafter, the women groups convened a meeting and agreed to withdraw all the money from their account (initial contribution and donor agency's contribution) and divide it among themselves. The groups then ceased further operations although they are still registered in the books of the Department of Social Services.

Similar stories were told in respect of youth groups. There is, at present, a general belief that formation of a group is likely to attract donor funding in spite of having no on-going activities. However, in directing support to women and youth groups, funds would be better utilized in facilitating specific activities that are part of a viable economic undertaking.

6) Summary of Organization Types and Associated Activities

A summary of the types of farmers' organizations and related activities are presented in Table K.2-2.

Table K.2-2 Types of Farmer's Organizations and Associated Activities

Category of Organization	Main Justification	Main Organization Activities
<ul style="list-style-type: none"> - Irrigation Water Users' Association - Informal Irrigation Water Group 	<ul style="list-style-type: none"> - Past crop failure as a result of inadequate and poorly distributed rains - Ineffectiveness of individual effort 	<ul style="list-style-type: none"> - Seeking external assistance in planning and installing irrigation facilities - Mobilizing community resources (labour, materials and money) - Operating and maintaining irrigation system
<ul style="list-style-type: none"> - Cattle Dip Project Groups 	<ul style="list-style-type: none"> - Death of livestock through tick-borne diseases - Individual initiative costly 	<ul style="list-style-type: none"> - Planning and construction of dips - Operating and maintaining dipping facilities
<ul style="list-style-type: none"> - Pastoralist's Association 	<ul style="list-style-type: none"> - High cost of veterinary drugs 	<ul style="list-style-type: none"> - Bulk buying & stocking of drugs - Selling drugs to members at an affordable price
<ul style="list-style-type: none"> - Pan/Dam Group - Bore-hole/Well Group - Piped Water Group 	<ul style="list-style-type: none"> - Lack of nearby water supply for livestock and human consumption 	<ul style="list-style-type: none"> - Mobilizing community resources - Seeking external assistance in planning and installing pan/dam, bore-hole or pipes - Operating and maintaining water facility
<ul style="list-style-type: none"> - Marketing/In-put Association/Group - Co-operative Society 	<ul style="list-style-type: none"> - Low produce prices - High input prices - Poor marketing/Input procurement arrangements - Lack of credit facilities, 	<ul style="list-style-type: none"> - Contacting and bargaining with buyers and input suppliers - Installing and maintaining storage facilities - Providing credit facilities to members
<ul style="list-style-type: none"> - Women Group - Youth Group 	<ul style="list-style-type: none"> - Inadequate capital/income - Ineffective out-put when operating alone - Lack of employment opportunities 	<ul style="list-style-type: none"> - Pooling of labour and investment capital - Procurement of domestic items e.g. utensils and productive assets such as livestock - Initiation of income generating activities such as irrigated farming , rental housing, craft making, buying & sale of commodities, honey harvesting and marketing etc - Mutual help during farm labour peaks and in meeting expenses in an emergency or during special occasions
<ul style="list-style-type: none"> - Informal Council of Elders 	<ul style="list-style-type: none"> - Scarce pasture and water resources in relation to population increase - Conflicts within and between communities 	<ul style="list-style-type: none"> - Defining grazing rules and arbitrating disputes - Awarding of fines

K.2.3 Assessment of Selected Farmers' Organizations

1) Co-operative Societies

To gain an insight of the operational situation of co-operatives in the Study Area, case profiles of two co-operative societies are given below;

Case Profile I: Marigat Co-operative Society

Observation Item	Comments
Objective:	- To give members loans for farming, school fees and emergencies
Current Status:	- Operational
Membership	- 420 tenant farmers within the Perkerra Irrigation Scheme
Strengths:	- Stock of physical assets i.e. Buildings, 2 tractors, 3 lorries and petrol station - Loans are recovered by NIB and remitted to Co-op society free of charge
Weaknesses:	- Inadequate organizational and management skills - Poor accounting systems - Low share capital base - Presently lending volume is low and some member are resigning - Poor corporate strategies including carrying out too many services - Insufficient understanding of roles, rights and obligations by management and ordinary members and annual general meeting has not been held for 2 years
Recommendation	Downsize current operations to only two activities i.e. tractor hire service and provision of loans; dispose lorries and petrol station; increase members' share capital in order to enhance lending capacity; take on additional operation of stocking agricultural in-puts for sale to members on credit and on cash to non-members

Marigat Co-operative Society is important since it constitutes the only farmers' organization in the highly centralized irrigation system of Perkerra. Should a policy decision be made to introduce participatory irrigation management (PIM) into Perkerra Irrigation Scheme, the Society has potential of offering crucial services such as credit, cultivation and agricultural inputs.

However, for the Society to perform this expanded role, it will need a more dedicated leadership as well as better informed and active ordinary members. The society may therefore benefit from structured support aimed at improving corporate planning processes and improving operational skills of management committee members.

Case Profile II: Mogoswok Co-operative Society

Observation Item	Comments
Objective	To collect, refine, package and market honey on behalf of its members
Current Status	Dormant
Membership	About 1,000 members scattered all over Marigat and Kabarnet Divisions
Strengths	Physical facilities that include two buildings, storage tank, honey processing machinery, some furniture
Weaknesses	<ul style="list-style-type: none"> - Past deficient and dishonest management that ran the co-operative down in 1992 - History of poor pay-out to farmers thus losing their confidence - Membership too large thus making group cohesion weak - Poor management structure with no provision for accounting, marketing or quality control services
Recommendation	<ul style="list-style-type: none"> - Initiate a programme for renewing members confidence and building capacity of management committee through structured training - Raise members share capital contribution from the present Ksh 100 to 800 - Pay outstanding Co-operative Bank loan estimated at Ksh 300,000, sell land-rover, and arrange for farmers to deliver honey to factory - Recruit professional management team including quality control, accounting and marketing supervisors - Pay farmers a fair price for delivered honey

Mogoswok Co-operative Society is a good illustration of how things can go wrong even with the best of intentions. As part of its BSAAP programme, the World Bank installed the society's buildings, honey refining equipment as well as perimeter fencing. SIDA, on its part, provided solar heating panels and associated plumbing. Apart from the nominal membership and share contribution, the farmers' contribution and involvement was negligible.

An irresponsible management committee misused society's resources, paid farmers low honey prices and failed to cultivate markets through contacts and quality management. The membership number was large (in excess of 1,000) and spread out and did not take active participation in the affairs of the society. Hence, honey refining and marketing operations ground to a halt, four years after initiation. Revival of the society will require building of farmers' confidence and a highly dedicated management committee must therefore be in place while support of the Departments of Social Services and Co-operative Development will be essential.

K.2.4 Assessment of Other Types of Organizations

Assessment of other types of farmers' organizations is summarized in Table K.2-3.

Table K.2-3 Assessment of Other Types of Farmers Organizations

Type Of Organization	Organization Assessment		Recommended Interventions
	Current Strengths	Current Weaknesses	
- Irrigation Associations	<ul style="list-style-type: none"> - Irrigation Infrastructure already installed - Existence of irrigation by-laws 	<ul style="list-style-type: none"> - Low capacity for planning allocation and distribution of irrigation water - No provision for maintenance fund - Irrigation water rights not secured through water permit renewals 	<ul style="list-style-type: none"> - Strengthen water associations through planning support - Train in organizational and leadership skills, irrigation water management and maintenance of irrigation system - Provide support in securing water rights
- Informal Irrigation Groups	<ul style="list-style-type: none"> - Fewer members who know each other well 	<ul style="list-style-type: none"> - Unsecured water rights 	-do-
<ul style="list-style-type: none"> - Input/Marketing Associations - Sandai Water User's Association - Marigat Pastoralist Association 	<ul style="list-style-type: none"> - Ready market for inputs 	<ul style="list-style-type: none"> - Low capital base - Poor management and organization skills e.g. Marigat Pastoralists' Association. 	<ul style="list-style-type: none"> - Community mobilization to create wide awareness about the organization - Expand membership beyond the current 50 founder members - Strengthen organization by training in book keeping and technical understanding of drugs
- Cattle Dip Group/Water Pan/Water Groups	<ul style="list-style-type: none"> - Often facility is already in place 	<ul style="list-style-type: none"> - Deficient leadership and organization skills - Operational procedures not well understood by members and even management committee 	<ul style="list-style-type: none"> - Create community awareness on need for dipping and use of correct dosage when dipping or spraying - Train management committee on leadership and business management skills - Prepare operation manual for each facility
- Women Groups /Youth Groups	<ul style="list-style-type: none"> - Members in most cases know each other well 	<ul style="list-style-type: none"> - Leadership and organization skills low - Poor record keeping - Interest limited to short term objectives - Infrequent meetings - Groups too large leading to lack of cohesion 	<ul style="list-style-type: none"> - Strengthen groups through training in organization and management skills - Train in records and book-keeping skills - Train in quality control as well as marketing - Promote formation of "Study Area Association of groups" where exchange of knowledge and experience can take place

K.2.5 Underlying Reasons for Poor Performance of Farmers' Organizations

K.2.5.1 Incomplete Adaptation Old Social Organizational Norms to New Organization Requirements

Community organization and group action have long traditional roots within the Study Area as illustrated by:

- Traditional ceremonies which often required pooling of resources from kinship, lineage or clan members
- Installation of indigenous irrigation activities (in the 1890s and 1930s) which required a certain level of localized community organization and mobilization for group action
- Organization of livestock raiding expeditions which were based on meticulous planning and group co-ordination

However, the nature of such traditional organization was mainly ad hoc and lacked formal structures and processes geared to continuous action. Indeed, organization operational goals were limited in time (a few days or months) or in space (the immediate neighbourhood, village, or next community).

However, community organization that have emerged over the last 20-30 years (co-operatives, water users associations, women & youth groups) are theoretically expected to endure indefinitely. They all have a formal organizational structure consisting of ordinary members, management committee of 9-15 members and four office bearers i.e. chairman, vice chairman, secretary and treasurer. As in other parts of the country, the transition from the informal organizations (for pursuing limited objectives) to formal organizations (geared to achieving more ambitious objectives in time and space) has not been successfully made. Incomplete adaptation of old social organizational norms to the requirements of new organization may partly explain the disappointing performance of many of them.

Because of this incomplete adaptation, the performance of these new organizations has depended much on the style and charisma of their leaders (chairmen) as exemplified by two contrasting dip groups viz: at Kapkuikui (success) and Ngambo (resounding failure). A change in the quality of leadership (same person or different persons) is therefore likely to be accompanied by an appreciable response in organization performance.

However, long term viability of these new groups should depend less on a single leader and more on internal dynamics of the group. In particular, sustainability of the group must be based on cohesive forces that pull members together because they have:

- A shared experience
- A common vision
- A mutual responsibility towards each other.

K.2.5.2 Individual Interests Versus Group Interests

Traditionally, a person's preferences were always placed below the interest of the group and any attempt to subvert group interests was regarded as anti-social. An individual displaying such behaviour was severely punished in terms of fines or exclusion from further social contacts with members of the group. With the onset of the capitalist market economy, by the turn of the century, these traditional sanctions have been progressively eroded while modern legal processes have proved inadequate. Consequently, community members are becoming increasingly self-centered and persons elected to positions of group leadership have tended to convert group assets to their own benefits. In the course of field survey, this was stated to be the case in respect of Mogwosok co-operative Society and Marigat Women Group. In the country as whole, the prevalence of individuals gaining advantage at the expense of the group underlies the current troubles facing the co-operative movement today.

If a farmers' organization is to become and remain strong, individual interest must be placed lower than those of the group as a whole. This can only be achieved if the members have:

- A clear understanding of their rights as well as obligations
- Appreciated the role of the leadership they elect including its performance standards
- Acquired the courage to use social as well as legal sanction against members (including management committee) who subvert the collective interest of the group

K.2.5.3 The Way Forward in Strengthening Farmers Organizations

A strategy for strengthening farmers' organizations must consist in defining fairly simple processes (step-wise activities) that improve organization formation, enhance group participation and identity as well as promote transparency in the conduct of group-related activities.

K.2.6 Forthcoming Scenario of Farmers' Organizations without Intervention

1) Co-operative Societies and Irrigation Groups

Without intervention, the only functional co-operative society within the Study Area i.e. Marigat Co-operative Society, is likely to decrease its capacity to provide loans and other services. Members will then become disillusioned and, as indicated in an interview with one of the employees, continue to resign from the organization. The situation could become unbearable and lead to physical confrontation between ordinary members and the management committee as is happening in the co-operative coffee sector. In the end, Marigat co-operative society could become dormant just like Mogoswok Co-operative society.

With regard to irrigation groups, lack of positive intervention is likely to lead to the following scenario:

- Areas currently under irrigation will display increased incidences of water disputes and conflicts
- The conflicts will occur within each scheme, between schemes as well as between irrigators and livestock keepers
- Rise in water table and associated salinity problems will become significant as a result of inappropriate irrigation techniques
- Secure of water rights will continue to be disregarded and some water groups will soon or later be forbidden by law to use water for irrigation.

2) Dip Groups and Marigat Pastoralist Association

Livestock diseases are already endemic within the Study Area. Hence without intervention, more dips are likely to cease operation while those that remain will continue to be poorly operated and maintained. In turn, this will lead to increased incidence of tick borne diseases, high livestock mortality and ultimately reduced level of community's livelihood.

At the same time, operation of Marigat Pastoralists' Association will cease operations and pastoralists' will miss an alternative source of more affordable drugs. This decline is already much in evidence as shown by the Association's trading turnover that has fallen from Ksh 327,000 in 1997 to a projected Ksh 90,000 this year.

3) Women and Youth Groups

Operation of these groups is likely to decline since short time objectives will still dominate their planning perspective. The number of active groups (women and youth) can be expected to be reduced by half from the present 81 to a projected 40 in 5 years' time. In addition, performance and turnover of these groups will remain unclear because the standard of record keeping will still be poor.

K.3 Gender Issues

K.3.1 Policy Environment

The Kenya Government is a signatory to the U.N Women Conferences in Nairobi (1985), and in Beijing (1995) as well as to the 1995 Commonwealth Plan of Action on Gender and Development. Hence, the Government is committed to taking positive action aimed at empowering women to play a more meaningful role in development. More specifically, the government has put in place mechanisms for addressing women's economic marginalization and social vulnerability. The establishment of the "Women's Bureau" within the Department of Social Services (DSS) and a "Gender Management Unit" in the Ministry of Agriculture and Rural Development is an indication of this commitment.

K.3.2 Conceptual Framework on Gender Issues

Over the last five years, the conceptual focus has shifted from "women in development" (WID) to "gender and development" (GAD). WID policies aim at integrating women into existing structures and at addressing women specific needs and concerns. The emphasis in WID is on how women must change to fit into a man-made world. GAD, however, aims at integrating gender awareness and competence into mainstream development in order to account for different gender roles and different impacts of development projects on men and women. GAD emphasizes that all development activities affect men and women differently and calls for incorporation of a "gender perspective" when planning development projects. It is understood that the Government is now geared towards pursuing the more ambitious GAD policy.

Gender Perspective Defined

A gender perspective looks not at women alone but at the relationship between women and men and how societies are structured along gender lines. It is focused on four broad areas:

- Women involvement, concerns, needs, aspirations as well as those of men
- Outcomes of projects on women, men and children
- Assessment regarding how project benefits are distributed within a household and within the community

Gender Needs and Gender Planning

Because men and women have different capabilities and responsibilities, they also have different gender-specific needs. If gender roles and gender needs are clearly understood, planning is more effective. Hence programmes and projects are more likely to be designed with different needs of the people, who are supposed to benefit, explicitly being taken into account.

Women tend to perceive their needs as being practical and will focus on ways to make their day to day work easier. In trying to meet practical needs, the underlying strategic needs should also be identified so that progress can be made towards changing women status in society.

Practical Gender Needs

Practical gender needs relate to what is required to perform current roles more easily, effectively or efficiently. In this regard, projects can be designed to meet the practical gender needs of both men and women without necessarily changing their relative position in society.

Examples of actions that address women practical needs include:

- Reducing their work load e.g. convenient location of a water supply point; provision of grinding mills; developing fuel efficient cooking stoves
- Improving health e.g. primary health centers, clean water supply
- Improving services e.g. primary schools, transport facilities and housing
- Increasing income e.g. income-generating activities skills training, credit groups, access to markets

Strategic Gender Needs

Some cultural and legal structures place women on a subordinate position in society. Hence strategic gender needs are concerned with changing the relative position of women in relation to men. Specific interventions must therefore be formulated and implemented with the aim of improving women's position in society. Examples of actions that address women's strategic needs include:

- Improving education opportunities e.g. adult literacy classes, female teachers provided as role models, gender neutral textbooks
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- Improving access to productive assets, e.g. legal status on land ownership, rights to common property, bank accounts
- Allowing women to take part in decision making e.g. local committee on development projects, participation in elections, establishment and support to women groups
- Allowing equal opportunities for employment, e.g. access to jobs traditionally done by men; equal pay for comparable jobs even if there is a gender division of labour
- Allowing equal access to education, health ,nutrition and freedom from sexual and physical violence

The above actions take time to bear results. This is so because the actions require (a) change in a community's attitude towards women and (b) drastic review of cherished traditions and cultural practices.

Area of Special Interest to Women

On the basis of RRAs, PRAs and PCMs conducted in the Study Area, women practical and strategic needs are likely to met by the following interventions:

- Establishment of income generating activities tailored towards women e.g. handicrafts, poultry rearing, honey refining & packaging, vegetable and fruit growing as well as small business enterprise and cottage industries
- Introduction and promotion of labour saving tools and devices e.g. hand-held maize shellers, grain-milling devices, improved cooking stoves, improved water supplies & sanitation, nutrition and food production
- Improved methods and approaches for adult literacy including civic education
- Improvement of water and health services
- Setting up of a gender unit and women information center at district or divisional level

K.3.3 Status of Women in the Study Area

1) Traditional Status of Women

In the past, communities within and around the Study Area often engaged in livestock rustling aimed at enlarging or re-establishing the respective community's livestock resources. These raiding missions were executed by young warriors thus making the male-child to be a comparatively more valued asset. Furthermore, communities within the Study Area are both patri-lineal and patri-local implying that family lineage and inheritance are traceable through the male-child. Again, a family's projection into the future is through the male offspring. For instance, when a man died, his property was inherited by the sons usually the first son taking a bigger share. On the other hand, if a woman died, her assets were inherited, not by the daughter, but by her last son. A man who did not have a son was therefore facing a dead end since he could not guarantee his family lineage into the future.

It is against this background that the present status of women within the Study Area may be discussed.

2) Present Status of Women in the Study Area and Related Implications

Past traditions and cultural practices still shadow the present. In comparison with male counterparts, a female has less social standing and has fewer opportunities for accessing education, productive resources (land and livestock) as well as employment. At the same time, she is regarded as a junior partner in a marital relationship and during her lifetime she is likely to face some form of physical violence.

As a result of their status, women of the Study Area control fewer economic resources than men and have less access to market information, credit as well as technical advice. They have less say in decision making on important domestic or community level issues even about issues that directly affect them (e.g. marriage, initiation rites, deployment of their labour etc).

Yet women within the Study Area are responsible for a wide range of tasks that support and sustain life in the household and the community as a whole. Among other tasks, women are responsible for fetching firewood and water, procuring and processing food, as well as caring for the young and sick. Women relationships with key aspects of the household economy are not, however, matched with their considerable responsibility. Although expected to deliver crucial services within very tight deadlines (food at early morning and early evening), she has limited control of the family budget and even less on the land on which food crops are grown.

The relationship between women and key aspects of the household economy is outlined in Table K.3-1, while the pattern of asset ownership and decision making is presented in Table K.3-2.

Table K 3-1 Women Relationships to Key Aspects of the Household Economy

Aspects	Comments
Access to agricultural Land	Access through father, husband or other male relative.
Land /Crop management	Limited decision making capacity; most of the decisions are made by husband except in female-headed households.
Livestock	Has access to livestock products but husband retains ownership and disposal of large livestock; may own goats but disposal must be agreed with husband; can own and freely dispose chicken and eggs.
Relative contribution to household labour	Responsible for the bulk of household tasks: reproduction, water, fire-wood, food processing, milking, cooking, house thatching, house-plastering, herding small livestock, planting, weeding, harvesting, cloth & utensil making and mending, caring for the young, old and the sick.
Food crop	Has control of stored produce for home consumption and of vegetables for home use sale and use the accruing cash; husband controls crops that generate significant amounts of cash.
Share of household benefits	Takes a low share in relation to her large labour contribution.
Precedence in eating	Wife eats last after husband and children have eaten.
Relative level of education	In most instances, less educated than husband; high level of female illiteracy (estimated at over 80%) in Study Area.
Access to Education	Low enrolment compared to males.
Access to Health facilities	Given the existing cost sharing arrangements, women have less access to quality health care since they possess limited disposable income.

Table K.3-2 Asset Ownership and Household Decision Making in the Study Area

Household Item	Ownership		Decision Making		Type of decisions
	Husband	Wife	Husband	Wife	
House	XX	XXX	XXX	XXX	- Moving house; Construction and renovation
Cattle	XXX	X	XXX	X	- Grazing; Restocking; sale and slaughter
Goat	XXX	XX	XXX	X	-do-
Sheep	XXX	XX	XXX	X	-do-
Chicken	X	XXX	XX	XXX	- When to restock, sale, or slaughter
Furniture	XX	XXX	XX	XXX	- When to replace or repair
Radio	XXX	X	XXX		- When to open or repair
Bicycle	XXX		XXX		- When to buy, use and repair
Utensils		XXX		XXX	- When to replace or discard
Handicrafts				XXX	- When to make and sell
Tools	XXX	XX	XXX	XX	- When to restock, repair or discard
Stored Grain		XXX	XXX	XX	- When to process for food or sell

Key: XXX = Main Responsibility; XX = Some responsibility; X= Limited Responsibility

3) Organizations Implementing Activities Relevant to Uplifting of Women Status

Within the Study Area, there are a number of organizations carrying out activities that contribute towards uplifting of the status of women in the Study Area. Such organizations and relevant activities are summarized in Table K.3-3

Table K.3-3 Organizations Involved in Uplifting Women Activities

Name of Organization	Activities Relevant to Up-lift of Women Status	General Assessment
1. Department of Social Services	<ul style="list-style-type: none"> - Promotes and registers women groups - Trains women group leaders on operation and management aspect 	<ul style="list-style-type: none"> - Handicapped by low budgetary provision and inadequate staff - Staff not fully trained in appropriate participatory methods
2. Women's Bureau	<ul style="list-style-type: none"> - Formulates national policy on women - Represents women issues to higher GOK authorities 	<ul style="list-style-type: none"> - Lacks direct representation at the district level and is inadequately funded - Appears not sufficiently aggressive or independent
3. Catholic Church	<ul style="list-style-type: none"> - Promotes and supports women groups - Avails credit facilities for income generation activities and supports schools 	<ul style="list-style-type: none"> - Does not take a strong stand on cultural practices detrimental to women e.g. female genital mutilation (FGM)
4. African Inland Church	<ul style="list-style-type: none"> - Initiates and supports schools - Takes a firm stand on cultural practices harmful to women including FGM 	<ul style="list-style-type: none"> - Insufficient funds
5. World Vision Kenya	<ul style="list-style-type: none"> - Initiates and supports educational institutions - Sponsors education of children from poor families 	<ul style="list-style-type: none"> - Limited budgetary provisions

6. CCF	-do-	-do-
7. Maendeleo ya Wanawake	<ul style="list-style-type: none"> - Takes an active role in fighting FGM - Undertakes general education of women leaders on development matters 	<ul style="list-style-type: none"> - Inadequate funds and out-reach staff - Poor linkages with other organizations supporting women development
8. Ministry of Agriculture and Rural Development	<ul style="list-style-type: none"> - Has a gender sensitization unit as part of its extension services - Advises inclusion of women in farmers organizations supported by the Ministry of agriculture 	<ul style="list-style-type: none"> - Gender sensitization unit not known at the grass-root level - Women extension officers very few compared to male counter-parts
9. Ministry of Education	<ul style="list-style-type: none"> - Supports initiation and operation of education facilities 	<ul style="list-style-type: none"> - Inadequate funds - Not sufficiently aggressive in taking affirmative action in female education

The above organizations are contributing towards change in social attitudes in respect of women and their status in society. Given the entrenched value systems, particularly within the Il Chamus community, this change is likely to take some time. A vision should, nevertheless, be upheld when men and women of the Study Area will have equal rights and opportunities and when women will be respected and valued as equal partners in the development process.

K.4 Agricultural Supporting Services

K.4.1 Agricultural Extension

The District office of Agriculture and Livestock Extension the Ministry of Agriculture and Rural Development(MARD) have two offices for District Agriculture/Livestock Extension Officer and Veterinary Officer. In the District Agriculture Extension office, there are several officers who take in charge of crop and horticulture, soil conservation, farm management, marketing, irrigation, home economy, rural youth, coffee, animal production and range management. The Marigat divisional office of MARD for agricultural sector covers two divisions of Marigat and Mukutani. The office has two subject matter specialists, respectively irrigation and soil conservation officers. As for extension workers in the field, three Technical Assistants, three Junior Technical Assistants and five Technical Field Assistants are assigned for Marigat division For Mukutani division only one Junior Technical Field Assistant is staying. Thus twelve extension staff cover about 6,080 farmers in Study Area, namely a worker per about 500 farmers (refer to Figure K.4-1 to K.4-3).

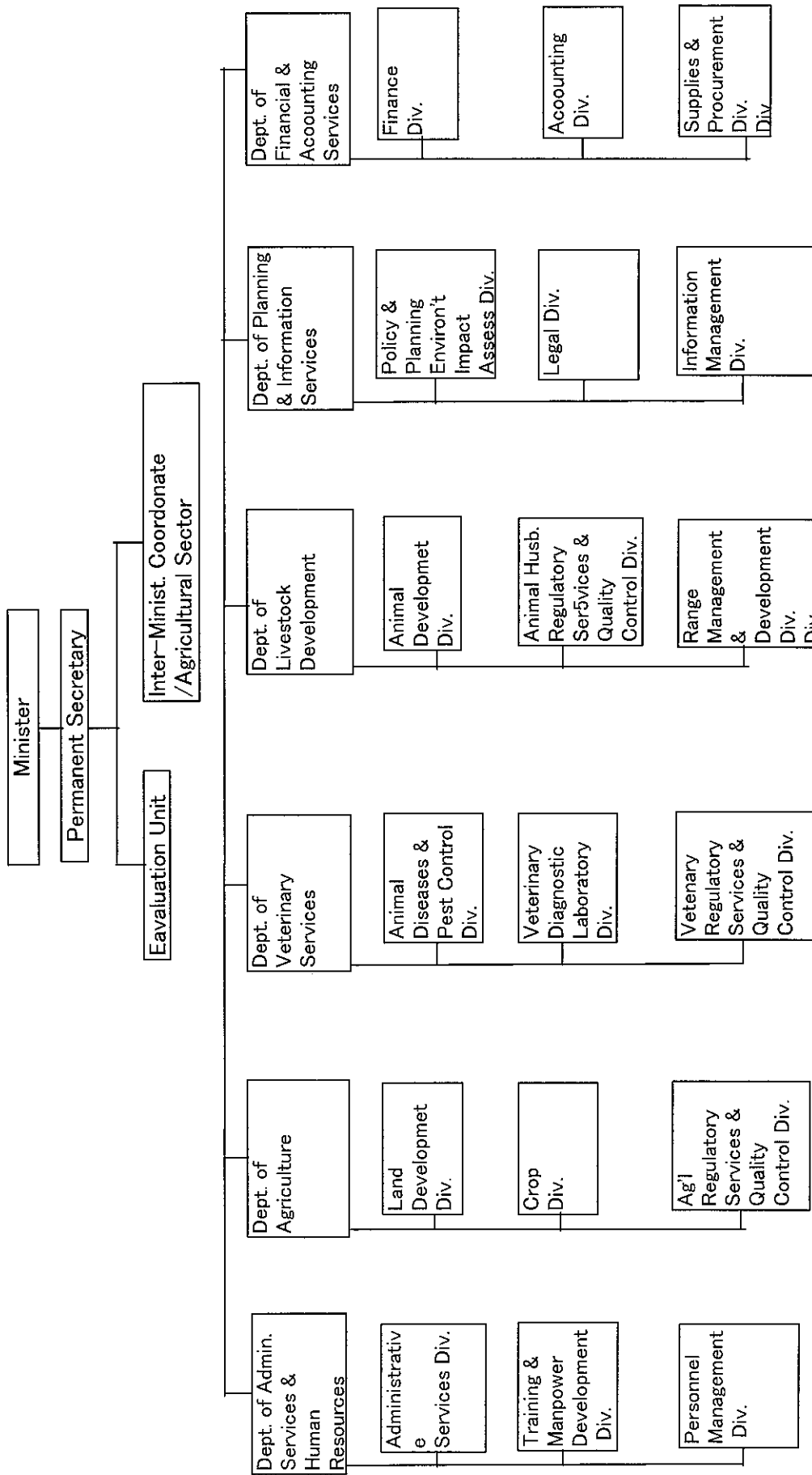
If veterinary assistants staff are taken into account about 300 farmers are covered by either extension staff or veterinary assistants. The coverage of farmers per extension staff is quite inadequate, taking into account the special conditions that there are 178 villages, which are scattered in remote area. No transportation facilities are available for these extension staff. Thus the activities of extension staff and veterinary assistants are disturbed particularly by poor transportation facilities (refer to Figure K.4-4).

K.4.2 Research

A Regional Research Center Perkerra is located in Marigat Division under Ministry of Science and Technology, which will be transferred to MARD. The center has four research divisions for Livestock, crops, soil and water, and a division of research extension linkages. This center covers the ASAL areas including Baringo, Koibatek ,Keriyo, Marakwet and Samble districts.

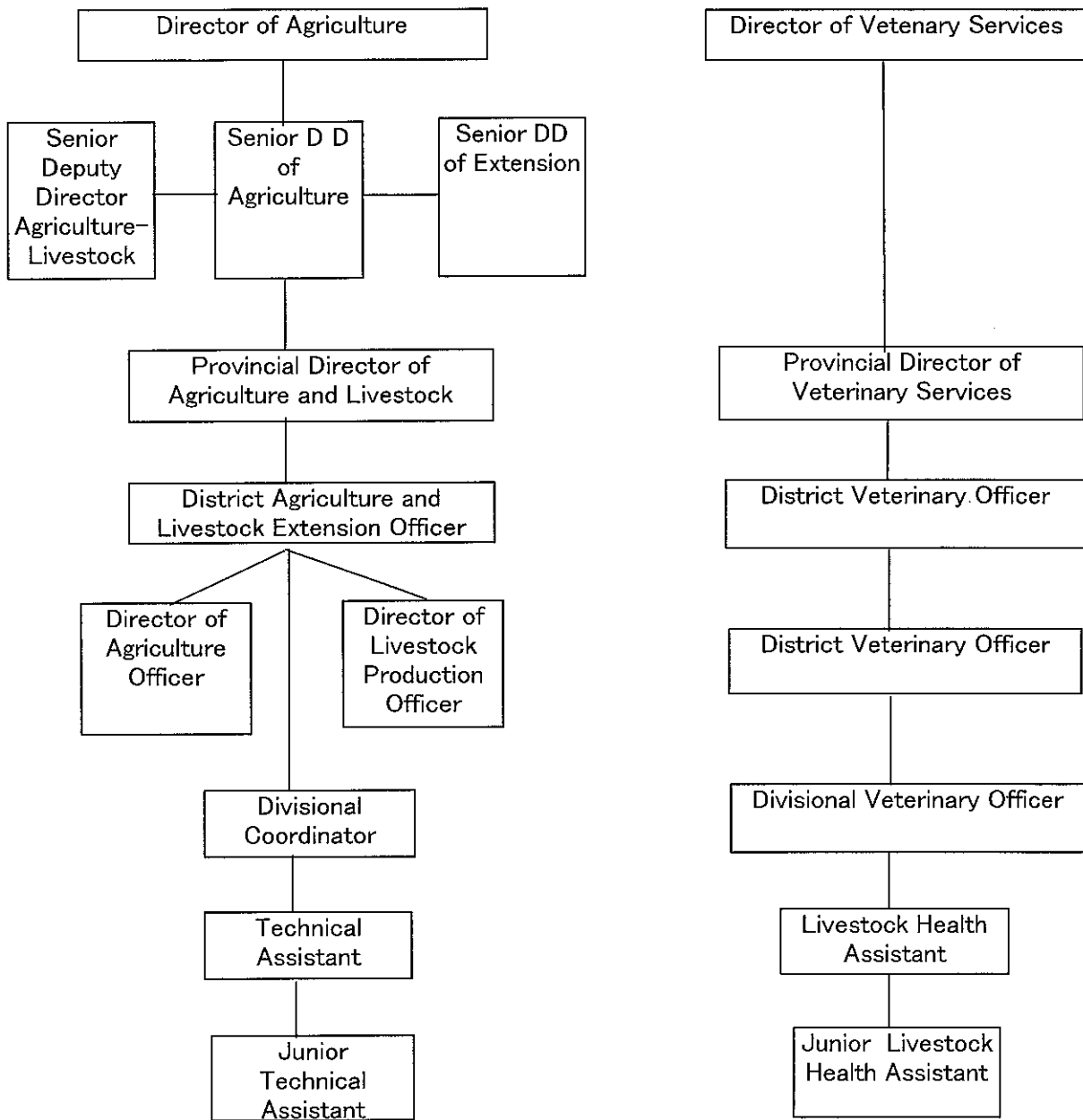
The provincial office sends a staff for the strengthening of linkages between research and extension. The monthly meeting between the center and MARD is hold for the Center Research Advisory Council which is organized in the center. Also Regional Extension Advisory Committee is organized to have coordination activities between the center and the agricultural sector in the above said districts. The building facilities are renovated in 1994 under the “National Agricultural Research Program” which is assisted by World Bank. However the necessary equipment of soil and plant analysis laboratory, meteorological and audio-visual aid and office are not available. Therefore the research activities regarding to semiarid area are limited. For example even basic meteorological data are not collected properly at the station.

Figure K.4-1 Ministry of Agriculture and Rural Development(Except Dept. of Rural Development)



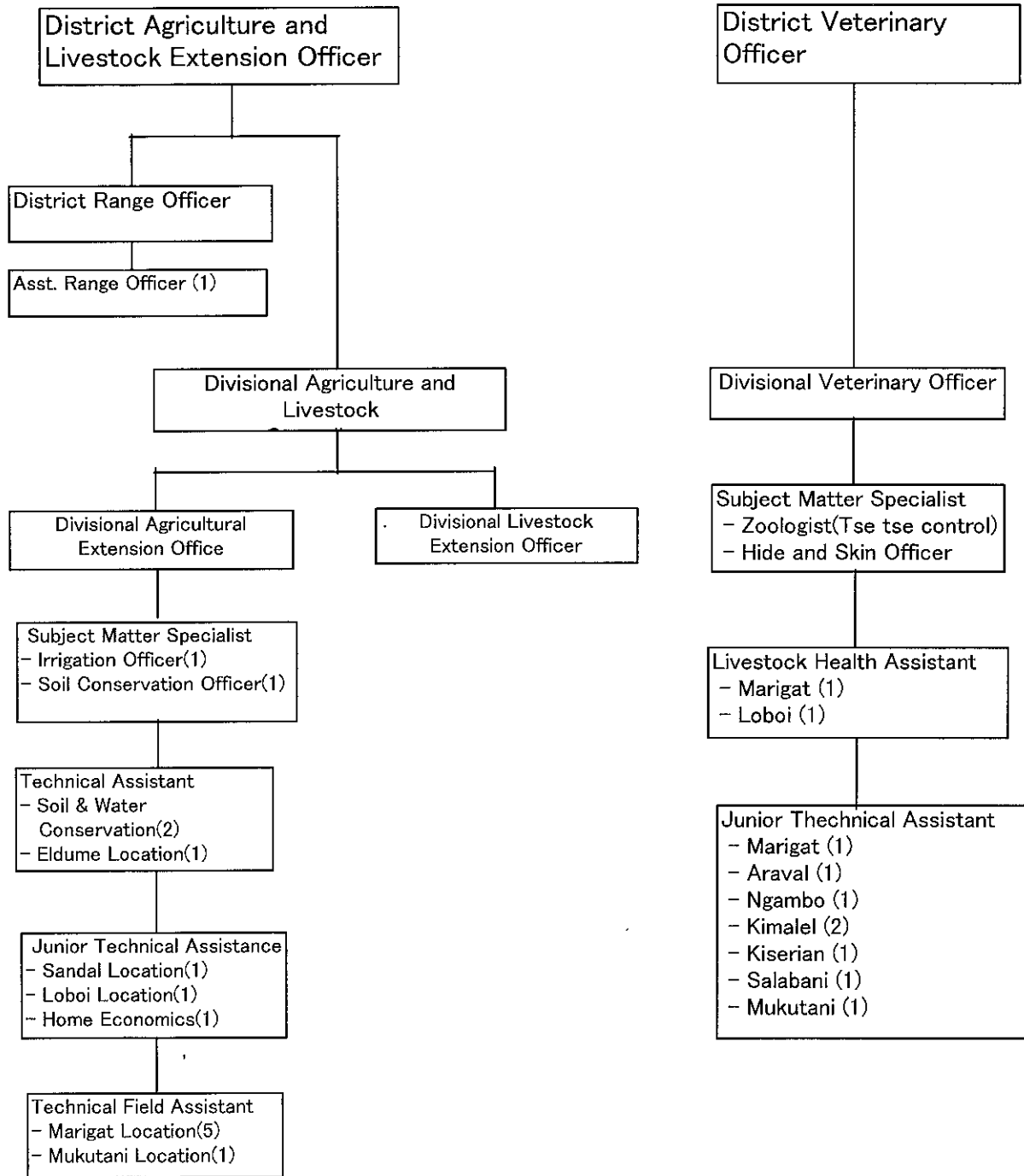
Source: MARD

Figure K.4-2 Technical Staff Structure



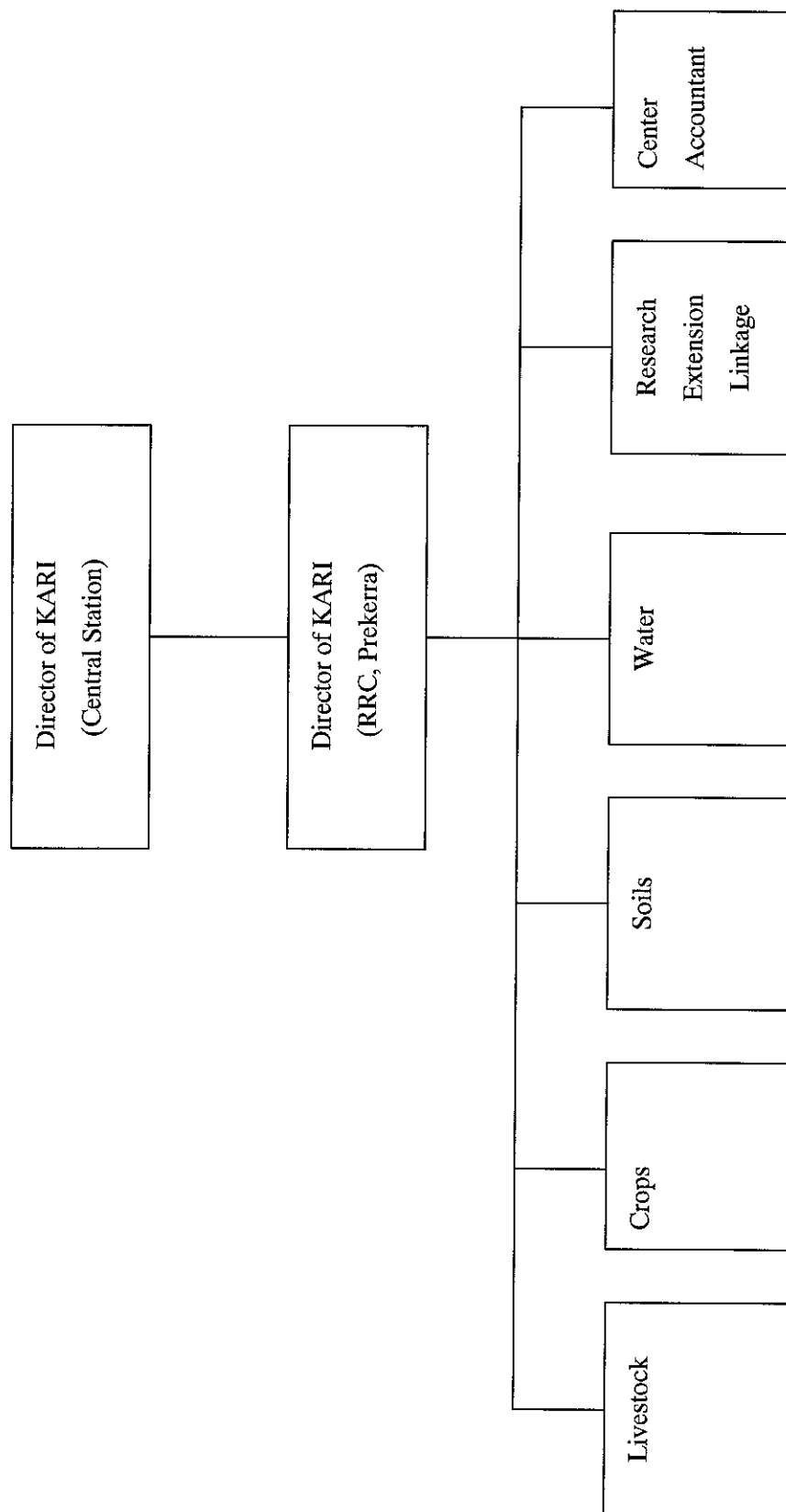
Source: MARD, Baringo District

Figure K.4-3 Organization of Ministry of Agriculture and Rural Development(Excluding Dept. Rural Development)



Source: MALR, Marigat

Figure K.4-4 Organization of Kenya Agricultural Research Institute (KARI)



Source :Regional Research Institute, Perkerra, KARI

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Box L.3-1 Access to Credit

L.1 Overview of the Country

Table L.1-1 Economic and Social Indicators at Long-term Trends in Kenya

Year	1976	1986	1996	1997
GDP (US\$ billions)	3.5	7.2	9.2	10.2
Interest payments/GDP (%)	1.5	2.6	2.6	1.8
Total debt/GDP (%)	43.0	63.4	74.6	67.7
Balance of payments (US\$ millions)				
Exports of goods and services	1,106	1,871	2,973	3,154
Imports of goods and services	1,104	2,164	3,401	3,790
Resource balance	2	-293	-428	-636
Current account balance	-127	-475	-221	-336
Structure of the Economy (% of GDP)				
Agriculture	37.9	33.0	29.5	28.8
Industry	18.6	18.6	16.1	15.5
Manufacturing	11.3	11.9	10.2	10.1
Services	43.5	48.4	54.5	55.6
Private consumption	61.6	59.7	68.2	71.7
General government consumption	17.5	18.3	15.5	16.9
Imports of goods and services	31.8	25.6	37.0	37.0
Year	1976-86	1987-97		
Average annual growth (%)				
GDP	4.3	2.5		
GNP per capita	0.6	-0.2		
Exports of goods and services	1.0	5.0		
(GDP by sector)				
Agriculture	3.4	1.2		
Industry	4.2	2.6		
Manufacturing	5.6	3.3		
Services	5.7	3.9		
Private consumption	2.7	3.2		
General government consumption	3.1	9.5		
Gross domestic investment	-0.3	1.2		
Imports of goods and services	-4.5	9.4		
Year	1970-75	1980-85	1990-96	
Annual population growth rate (%)	3.6	3.8	2.6	
Total fertility rate (births per woman)	8.1	6.9	4.6	
Access to safe water				
Total	17	27	53	
Urban	100	61	67	
Rural	4	21	49	
Life expectancy at birth				
Total	51	52	58	
Male	49	50	57	
Female	53	54	60	
Infant mortality (per thousand live births)	98	64	57	

Source: World Bank, "Country Assistance Strategy", 1998

Table L.1-2 Key Economic and Social Indicators 1996-2000

Item	Unit	1996	1997	1998	1999	2000 *
Population	million	26.3	27.1	27.9	28.7	29.3
Growth of GDP at constant prices	%	4.6	2.4	1.8	1.4	-0.3
GDP at current prices	Ksh mn	528,740	623,235	690,842	740,330	788,917
Trade balance	Ksh mn	-50,286	-70,228	-76,608	-83,842	-113,277
Money supply (M3)	Ksh mn	267,828	294,052	303,750	312,116	314,686
Total domestic credit	Ksh mn	279,235	327,412	350,629	371,366	381,325
Balance of payments (current account)	Ksh mn	-4,200	-26,829	-28,688	-6,875	-18,145
Coffee marketed production	'000 tonnes	103	68	51	64	98
Tea marketed production	'000 tonnes	257	221	294	249	236
Maize marketed centrally	'000 tonnes	296	205	218	224	201
Wheat marketed centrally	'000 tonnes	130	124	177	53	71
Milk sold centrally	mn litres	257	197	126	180	137
Manufacturing output	Ksh mn	576,400	675,240	703,000	742,500	661,200
Construction output	Ksh mn	32,220	33,140	37,800	43,214	47,103
Cement consumption	'000 tonnes	11,612	1,137	1,072	1,014	846
Petroleum consumption	'000 tonnes	2,231	2,175	2,199	2,312	2,448
Electricity consumption	GWH	3,488	3,672	3,602	3,685	3,321
Tourism earnings	Ksh mn	25,600	22,640	17,509	21,367	19,593
Wage employment	'000	1,619	1,647	1,665	1,674	1,677
Education-primary enrolment	'000	5,598	5,677	5,920	5,792	5,883
Education-secondary enrolment	'000	658	688	701	639	652
Education-post secondary enrolment	'000	86	89	76	77	90
Hospital beds and cots	number	49,331	50,909	52,186	54,378	57,416
GDP per capita at Current Price	Ksh	17,096	19,788	21,267	22,208	22,943
GDP per capita at Constant Price	US\$	311	316	344	305	296
Exchange rate (to US\$)	Ksh	3,732	3,708	3,665	3,613	3,528
Consumer prices (1982=100)	US\$	68	59	59	50	46
Annual inflation rate (%)	Ksh	55,021	62,630	61,830	72,931	77,485
Real wages (1982=100)	Ksh	517	575	613	635	674
		9.1	11.2	6.6	3.6	6.1
		113	108	112	111	109

Source: Economic Survey 2001, Statistical Abstract 2000, Leading Economic Indicators Aug. 2001

* Provisional

Constant Price (1982=100)

Table L.1-3 Gross Domestic Product (GDP) 1996-2000

	Current Prices					Constant (1982) Prices							
	1996		1998		1999		2000 *		1996	1997	1998	1999	2000 *
	1996	1997	1998	1999	2000 *	1996	1997	1998	1999	2000 *			
A NON-MONETARY ECONOMY	1,688.0	1,724.2	1,800.4	1,831.6	1,874.2	722.6	742.0	751.8	762.3	770.7			
Forestry	111.2	136.6	135.0	135.4	137.6	28.4	29.4	29.6	29.7	29.5			
Fishing	2,431.4	2,492.0	2,528.0	2,599.8	2,667.4	1,598.2	1,617.4	1,619.0	1,620.4	1,628.5			
Building and Construction	1,354.4	1,437.8	1,518.4	1,612.0	1,711.0	573.8	594.6	619.0	634.4	660.3			
Water Collection	7,410.2	8,089.2	8,261.0	9,022.0	9,870.0	2,492.2	2,579.4	2,656.8	2,710.0	2,747.0			
Ownership of Dwellings	12,995.2	13,879.8	14,242.8	15,200.8	16,260.2	5,415.2	5,562.8	5,676.2	5,756.8	5,826.0			
TOTAL NON-MONETARY ECONOMY	124,660.0	137,999.0	148,018.0	139,936.0	124,411.0	24,507.0	24,751.0	25,121.6	25,425.0	24,813.0			
B MONETARY ECONOMY	4,477.0	5,093.8	5,361.6	5,639.4	5,922.0	1,300.0	1,339.0	1,380.8	1,415.4	1,387.6			
1 Enterprises and Non-Profit Institutions	1,367.4	1,688.8	1,638.2	1,636.4	1,664.8	284.8	304.0	309.0	312.4	305.8			
Agriculture	741.2	815.4	823.2	993.8	1,142.9	240.2	243.4	246.8	252.0	254.2			
Fishing	47,758.4	54,606.9	65,970.7	78,534.7	87,973.6	13,153.6	13,408.8	13,596.6	13,732.5	13,526.6			
Manufacturing	17,583.2	18,771.0	21,404.8	24,470.0	26,466.2	2,429.4	2,475.6	2,507.7	2,530.3	2,492.0			
Building and Construction	4,400.0	4,840.0	5,443.6	5,755.8	5,912.9	974.4	1,013.8	1,038.8	1,054.4	1,011.2			
Electricity and Water	82,895.2	109,804.0	123,452.6	137,316.4	150,253.0	11,933.6	12,407.4	12,693.4	12,947.2	13,077.4			
Trade, Restaurants and Hotels	35,471.2	41,816.0	43,255.2	45,616.8	49,892.0	5,931.6	6,047.4	6,118.0	6,202.0	6,326.0			
Transport, Storage & Communications, Finance, Insurance	55,718.6	68,747.0	75,009.8	76,078.0	69,750.0	9,843.1	10,360.8	10,690.3	10,904.1	10,945.0			
Real Estate and Business Services	18,722.0	20,968.6	22,352.6	24,368.8	27,177.6	5,406.4	5,593.8	5,705.6	5,796.6	5,877.8			
Ownership of Dwellings	16,372.0	19,973.8	23,721.2	27,790.4	33,151.6	3,367.0	3,438.8	3,499.6	3,569.6	3,587.8			
Other Services	-36,107.2	-39,296.2	-47,126.6	-42,178.0	-30,758.0	-3,826.7	-3,972.1	-4,099.2	-4,195.1	-4,245.6			
Less: Imputed Bank Service Charges	374,059.0	445,828.1	489,324.9	525,958.5	552,959.6	75,544.4	77,411.7	78,809.0	79,946.4	79,358.8			
Total	5,683.4	6,174.8	6,710.2	7,293.6	7,928.6	2,496.4	2,641.2	2,793.0	2,920.4	2,990.0			
2 Private Households (Domestic Services)	13,515.6	15,635.8	17,897.6	14,792.6	15,929.4	-	-	-	-	-			
Producers of Government Services	1,295.4	1,379.9	1,395.4	1,718.3	2,122.6	-	-	-	-	-			
Public Administration	31,046.4	40,598.6	50,264.2	56,532.3	60,300.6	-	-	-	-	-			
Defence	5,205.2	6,187.2	6,493.8	7,465.6	7,513.6	-	-	-	-	-			
Education	2,010.8	2,236.4	2,026.8	2,950.6	3,851.0	-	-	-	-	-			
Health	3,810.4	4,343.6	4,997.0	5,449.3	5,353.6	-	-	-	-	-			
Agricultural Services	56,883.8	70,381.5	83,074.8	88,908.7	95,070.8	14,895.8	14,857.2	14,974.5	15,077.9	15,181.9			
Other Services	436,626.2	522,384.4	579,109.9	622,160.8	655,959.0	92,736.6	94,910.0	96,576.5	97,944.7	97,530.7			
TOTAL MONETARY ECONOMY	449,621.4	536,264.2	593,352.7	637,361.6	672,219.2	98,151.8	100,472.8	102,252.7	103,701.5	103,356.7			
TOTAL MONETARY AND NON-MONETARY ECONOMY	26.3	27.1	27.9	28.7	29.3	26.3	27.1	27.9	28.7	29.3			
ESTIMATED POPULATION	17,095.9	19,788.3	21,267.1	22,207.7	22,942.6	3,732.0	3,707.5	3,665.0	3,613.3	3,527.5			
GDP PER CAPITA													

Source: Economic Survey 2001

* Provisional

Table L.1-4 Contribution by Sector and Growth of Gross Domestic Product (GDP) 1996-2000

	Contribution by Sector at Current Prices					Growth Rate at Constant (1982) Prices						
	1996		1997		1998		1999		2000 *			
A NON-MONETARY ECONOMY												
Forestry	0.4	0.3	0.3	0.3	0.3	0.3	2.7	1.3	1.4	1.1	2.2	
Fishing	0.0	0.0	0.0	0.0	0.0	0.0	3.5	0.7	0.3	-0.7	4.1	
Building and Construction	0.5	0.5	0.4	0.4	0.4	0.4	1.2	0.1	0.1	0.5	1.0	
Water Collection	0.3	0.3	0.3	0.3	0.3	0.3	3.6	4.1	2.5	2.5	3.8	
Ownership of Dwellings	1.6	1.5	1.4	1.4	1.4	1.5	3.5	3.0	2.0	1.4	3.9	
TOTAL NON-MONETARY ECONOMY	2.9	2.6	2.4	2.4	2.4	2.4	2.7	2.0	1.4	1.2	2.8	
B MONETARY ECONOMY												
1 Enterprises and Non-Profit Institutions												
Agriculture	27.7	25.7	24.9	22.0	18.5		1.0	1.5	1.2	-2.4	2.9	
Forestry	1.0	0.9	0.9	0.9	0.9		3.0	3.1	2.5	-2.0	4.4	
Fishing	0.3	0.3	0.3	0.3	0.2		6.7	1.6	1.1	-2.1	4.5	
Mining and Quarrying	0.2	0.2	0.1	0.2	0.2		1.3	1.4	2.1	0.9	2.0	
Manufacturing	10.6	10.2	11.1	12.3	13.1		1.9	1.4	1.0	-1.5	2.7	
Building and Construction	3.9	3.5	3.6	3.8	3.9		1.9	1.3	0.9	-1.5	2.6	
Electricity and Water	1.0	0.9	0.9	0.9	0.9		4.0	2.5	1.5	-4.1	2.7	
Trade, Restaurants and Hotels	18.4	20.5	20.8	21.5	22.4		4.0	2.3	2.0	1.0	5.7	
Transport, Storage & Communications, Finance, Insurance	7.9	7.8	7.3	7.2	7.4		2.0	1.2	1.4	2.0	2.8	
Real Estate and Business Services	12.4	12.8	12.6	11.9	10.4		5.3	3.2	2.0	0.4	5.6	
Ownership of Dwellings	4.2	3.9	3.8	3.8	4.0		3.5	2.0	1.6	1.4	4.1	
Other Services	3.6	3.7	4.0	4.4	4.9		2.1	1.8	2.0	0.5	4.1	
Less: Imputed Bank Service Charges	-8.0	-7.3	-7.9	-6.6	-4.6		3.8	3.2	2.3	1.2	4.9	
Total	83.2	83.1	82.5	82.5	82.3		2.5	1.8	1.4	-0.7	3.7	
2 Private Households												
(Domestic Services)	1.3	1.2	1.1	1.1	1.2		5.8	5.8	4.6	2.4	7.9	
3 Producers of Government Services												
Public Administration	3.0	2.9	3.0	2.3	2.4		-	-	-	-	-	
Defence	0.3	0.3	0.2	0.3	0.3		-	-	-	-	-	
Education	6.9	7.6	8.5	8.9	9.0		-	-	-	-	-	
Health	1.2	1.2	1.1	1.2	1.1		-	-	-	-	-	
Agricultural Services	0.4	0.4	0.3	0.5	0.6		-	-	-	-	-	
Other Services	0.8	0.8	0.8	0.9	0.8		-	-	-	-	-	
Total	12.7	13.1	14.0	13.9	14.1		1.1	0.8	0.7	0.7	1.3	
TOTAL MONETARY ECONOMY	97.1	97.4	97.6	97.6	97.6		2.3	1.8	1.4	-0.4	3.4	
TOTAL MONETARY AND NON-MONETARY ECONOMY	100.0	100.0	100.0	100.0	100.0		2.4	1.8	1.4	-0.3	3.4	
GDP PER CAPITA							-0.7	-1.2	-1.4	-2.4	0.7	

Source: Economic Survey 2001

* Provisional

Table L.1-5 Principal Interest Rates, 1994-2000

As at 31st December	1994	1995	1996	1997	1998	1999	2000 *
Central Bank of Kenya							
Advances against Treasury Bills	17.90	20.90	21.61	26.36	12.56	20.47	13.47
Bills and Notes under Crop Finance Scheme	20.50	23.50	26.88	21.26	17.56	26.47	19.47
Discounts	21.50	24.50	26.88	31.26	17.56	26.47	19.47
Advances	21.50	24.50	26.88	31.26	17.56	26.47	19.47
Other Bills and Notes:							
Discounts	21.50	24.50	26.88	31.26	17.56	26.47	19.47
Advances	21.50	24.50	26.88	21.26	17.56	26.47	19.47
Advances against Kenya Government Securite	21.50	24.50	-	-	-	-	-
Kenya Commercial Banks							
3 months -less than 6 months	1.20-15.87	0.48-18.07	13.26-18.05	17.27	14.84	10.27	6.29
6 months -less than 9 months	1.35-15.79	0.65-14.27	12.85-17.24	15.52	13.34	8.63	6.65
9 months -less than 12 months	1.80-16.82	0.12-13.47	12.44-16.64	13.85	13.93	9.25	5.91
Sh 2 million and above Savings Deposits	8.56-15.73	6.89-12.09	17.95-14.49	9.77	7.89	6.15	4.51
Loans and Advances (maximum)	30.93	33.14	34.60	30.43	27.13	25.19	19.60
Other Financial Institutions							
Kenya Post Office Savings Bank Deposits	10.00	6.00	6.00	6.00	6.00	5.00	5.00
Agriculture Finance Corporation Loans							
(a) Land Purchase	20.00	20.00	20.00	20.00	20.00	20.00	20.00
(b) Seasonal Crop loan	20.00	20.00	20.00	20.00	20.00	20.00	20.00
(c) Other	20.00	20.00	20.00	20.00	20.00	20.00	20.00
Hire-purchase Companies and Merchant Banks							
Deposits (time)	8.00-17.50	8.00-18.50	8.00-23.00	8.40-24.00	7.76-12.43	6.0-15.25	6.01-10.36
Loans	9.00-27.00	3.00-33.50	8.00-36.50	33.70	28.55	25.51	22.42
Building Societies							
Deposits	1.50-30.00	4.00-30.00	4.00-28.00	6.20-19.10	5.94-19.84	8.25-12.00	5.63-11.50
Loans	29.00	26.00	31.00	25.00	24.90	21.47	19.90

Source: Statistical Abstract 2000, Economic Survey 2001

* As of December 2001

Table L.1-6 Total Reported Arrivals 1996-2000

Year	Visitors in				Total
	Transit	Holiday Visitors	Business Visitors	Other Visitors	
1996	56,200	820,800	103,700	22,300	1,003,000
1997	72,300	804,800	101,700	21,800	1,000,600
1998	101,900	686,900	86,800	18,700	894,300
1999	107,400	746,900	94,400	20,600	969,300
2000 *	138,500	778,200	98,300	21,500	1,036,500

Source: Economic Survey 1999

* Provisional

Table L.1-7 Percentage Increases in Nairobi Consumer Prices* 1996/95 - 2000/99

Income Group **	1996/95	1997/96	1998/97	1999/98	2000/99
Nairobi Lower Income Index	8.8	12.0	5.8	2.6	5.9
Nairobi Middle Income Index	9.8	8.4	9.3	6.1	7.1
Nairobi Upper Income Index	8.9	10.9	9.1	6.0	7.7
Weighted Average Increases for 12 Months (Inflation rates)***	9.0	11.2	6.6	3.5	6.2

* The figures are derived from Nairobi Consumer Price Indices

** The Income Groups were defined as:

1. The lower income group comprises households with monthly earnings below Ksh 2,000.
2. The middle income group comprises households with monthly earnings between Ksh 2,000 - Ksh 7,999.
3. The upper income group comprises households with monthly earnings of Ksh 8,000 and above.

*** The Indices for the three income groups are weighted as 0.768 for lower income group, 0.209 for middle income group and 0.023 for upper income group.

L.2 Overview of the Study Area

Baringo district, where the Study Area is located, is the threshold of ASAL areas with comparatively higher population density of 44 people per sq. km, to that of 16 in total ASAL areas. The pastoralists from the northern part of the country find firstly here to migrate and shift their lives to agro-pastoralism. People in south were forced to move toward north by the invasion of white settlers in early 1900s and found somehow the resources to live on in the entrance of the ASAL.

L.2.1 Land

The Study Area covers an area of 1,224 sq. km, the whole area of Marigat and Mukutani divisions. Marigat division is administratively divided into eight locations and Mukutani division into three locations. The locations are further divided into sub-locations of 18 in Marigat division and six in Mukutani division. (Refer to Table L.2-1)

The lands are used for animal grazing, irrigation and rain-fed agriculture and residential area. About 85 percent of the land in the study Area are utilized for animal grazing. The cultivated lands with irrigation and rain-fed count only 1,900 ha (1.5 percent of the Study Area) and 590 ha (0.5 percent) respectively. The water and swamp areas occupy about 11 percent including lake Baringo with 113 sq.km (about nine percent of the Study Area). The towns and forest each count only one percent of the Study Area.

In terms of land holding system, most of the lands in the Study Area are communal lands (trust lands), except for the area of 20 sq. km in Perkerra Irrigation Scheme, which is an estate owned by National Irrigation Board (NIB). The territory of communal land is based on the locations and the community members can build their homesteads anywhere in their locations and graze animals free. The cultivated lands are demarcated individually to the community members but without title deed, while in the vicinity of the Study Area such as the high land, Koibatech, Nakuru cultivated lands are privately owned with title.

The community of Lobo location in Marigat division has been going through the procedure of acquisition of title deed. There is a community managed irrigation scheme in the location and the community regarded having title as a good thing in terms of clarifying the responsibility of each person so as the people to be intensified for better farm management and soil conservation.

L.2.2 Population

The population in the Study Area in 1999 is estimated at 54,200. Among them 42,500 live in Marigat division and 11,700 in Mukutani division. The population density is 44 people/sq.km. The average family size is 5.5 persons and the number of households is

estimated at 9,850. The number of households is based on a definition of household in the Kenya population census (members who eat together). Regarding social aspects, the family size related to blood and marriage can be bigger by the tradition of polygamy and extended family system. The definition of household in the Kenya population census is shown at Box L.2-1. There are 178 villages in the Study Area and the average population of a village is 305 (55 households). The annual growth rate from 1989 to 1999 is estimated at 5.5 percent. (Refer to Table L.2-1 to Table L.2-3)

There are two market centers in the Study Area, namely Marigat and Kampi Ya Samaki. According to the Baringo District Development Plan, the population and number of households in Margat market center is 5,582 and 1,197 respectively.

There are several ethnic groups living in the Study Area. The major ethnic groups are Tugen and Il chamus. There are also a certain number of Turukana, Pokot and others. The populations of Tugen, Ilchamus, Turukana, Pokot and others in the Study Area in 1999 are estimated at about 23,970, 21,500, 5,130, 2,500 and 1,100 respectively.

L.2.3 Living Conditions

According to the series of survey and the RRA, the living conditions of the people in the Study Area are described as follows;

- Major economic activities are herding animals such as cattle, goats and sheep, irrigated and rain-fed cropping such as maize, beans, kale, watermelon, bee-keeping, and also casual labor.
- The staple food is ugali and milk. Especially milk is important for those who do not have cultivated land. The people tend to have meal twice per day. Milk tea is the major breakfast and people eat goat meat but not often. Having beef seems rare.
- The most popular house is a round one-room semi-permanent house with wall made of wood, mud and cow dung, and a grass thatched roof. Homestead is demarcated by fencing with tree branches and the house for kitchen is built detached from the main house. Better-off households tend to have a house with iron sheets. There are still very few houses with toilets and piped water except for the township.
- Women and children take water from rivers, canals, lakes and pan dams. They go to fetch water everyday and the amount is 20 to 40 liters. The need for clean water is prevailing. Boiling water or putting chlorine in drinking water is practiced but not so common, since the boiling water is a heavy burden and the chlorine costs. Digging riverbed to silt the river water is also practiced.
- Firewood is the main fuel for cooking. In the rainy season charcoal is also used for it. Women go to fetch firewood. Once they go to fetch the firewood, it lasts three days on average. For the lighting, kerosene lump is popular, since most of the houses in the villages are not electrified.
- Educational status is low, as the primary school enrollment ratio for the age of six to 14

year-old children is about 43% in the Study Area. The 1989 census of Baringo district shows that the literacy ratio is 37 % and the ratio for male and female is 43%, 31% respectively. The literacy ratio in the Study Area would be higher than that of Baringo district.

L.3 Household Economy

L.3.1 Major Income Sources

The household economy survey was conducted to 84 households, who are engaged with irrigation and rain-fed farming, at the seven villages (12 households in each village) where the PRAs were conducted. The PRA sites were selected in order to represent the major region of the Study Area. Therefore the results of the household economy survey can reflect the major region of the Study Area and the outputs of the PRAs allow evaluating the survey results. The outlines of the survey are as follows (and see Figure L.3-1 and Table L.3-1).

The seven villages are located in Marigat, Sandai, Eludume, Salabani, Arabal, Mukutani and Kimalel locations. Irrigation scheme has been practiced in Marigat (NIB Perkerra), Sandai, and Eldume, while the other locations are more dependent on rain-fed farming. Average cultivated area in each location is from 1.4 acres to 3.3 acres for irrigated land and from 0.3 acres to 3.0 acres for rain-fed land. The amount of residential land and farming land depends on the community understanding and the ability of the individual to utilize the land, but earlier settlers tend to have bigger lands. Major crops are maize, millet, beans and some vegetables. Because of severe shortage of water, the rain-fed farming sometimes completely fails.

Livestock is a major asset of the households. The average ratio of animal kinds kept in a household is 2:5:1 to cattle : goats : sheep. Arabal location got the largest number of livestock as the surveyed households keep 15 cattle, 48 goats and 5 sheep on average, followed by Sandai, where there are well managed communal grazing lands, with 17 cattle, 32 goats and 10 sheep per household. The surveyed households in Mukutani keep the smallest number of livestock with 9 cattle, 6 goats and 2 sheep. They take their livestock as far as 6.0 km from their homes from April to November.

The major income sources of the households are farming in irrigation area and livestock (selling a few animals annually and one to four liters of milk daily) in each location. Honey and fishery are also important income sources. The estimated monthly income on average basis in 1998 is from 1,200 ksh/month to 5,500 Ksh/month. This numbers include the value of home consumption. The real cash income is estimated at from 900 Ksh/month to 3,800 Ksh/month. In the areas except for Marigat and Sandai locations, most of agricultural produce is consumed at home. The income level is high in Marigat and Sandai because of considerable income from the irrigated farming. To the

contrary, the income level is low in Mukutani and Kimalel locations. Especially low yields in the rain-fed farming due to drought affected the household income of the locations where there is no irrigated farming. Although there is irrigation in Eldume, the yields are low due to the water shortage of their dependent river Molo. It seems, therefore that they in Eldume supplement their income by fishery. (Refer to Table L.3-1 to Table L.3-4 and Figure L.3-2)

According to the PRA results, the above income levels are of the middle class households in each location. The criteria of classification are such as the number of livestock, farming land, number of wife and children etc. The PRA results are summarized in Table L.3-5 to Table L.3-19.

L.3.2 Other Income Sources

There are various income sources apart from the above said major incomes in the Study Area. According to the results of PRAs and RRAs, the rich households may run business such as kiosk, or shops, while the poor households are much more dependent on casual labor. There are several means to earn as;

- Making charcoal. Charcoal can be sold at 100 to 150Ksh/50kg. However this produce are limited because it is prohibited by Chief Act to cut trees in the village.
- Collection of sap from Aloe plant for selling to a local processor (mainly Mukutani division, It can be collected as much as 5liter/day and sold with 15ksh/liter to middlemen.
- Tourism. Guiding tourists to the lake Baringo by boats. There is a group who runs this business.
- Bead work and gourd decoration (Mukutani location)
- Ballast making (Kampi Turukana). It can be sold with 15 to 20ksh/debe(20liters). They can make as much as one debe per day.
- Casual Labor: weeding , making basin, harvesting. It can make 40 to 80 Ksh/day in irrigation area.

L.3.3 Expenditure

Food is the biggest expenditure, although they consume their own produce from the farm and livestock. It is estimated that expenditure of maize and milk for eight-member family costs about 2,000Ksh (added value of home consumption). The second biggest expense is education. Although the school fee is free for primary school, it costs for uniform, textbooks, school building fund, examination fee, charge for cook etc. The secondary school costs more including school fee, for example, it costs about 20,000Ksh per year to go to secondary school. The other expenses are clothes, repairing houses, etc. Normally there is no direct tax unless running business or operating farms as business.

To make balance between income and expenditure, there are some safety nets like Harambee (communal assistance), or extended family system (relatives help each other). There is also considerable amount of famine relief food supply into the Study Area by the Office of the President through National Cereal and Produce Board (NCPB). In Baringo district, about 4,000 sacks of maize per month is delivered to the community. The food is allocated through the meeting of chiefs. PRA results show that the villages received the relief food for five to 12 months per year in 1998. There is also a Catholic Missionary who provides maize, beans, sugars and sometimes cooking oil in the Study Area and a feeding program at school assisted by NGOs and United Nation's World Food Program through Office of the President. The PRAs found the people's survival strategies such as depending on famine relief, casual labor, eating the meat of dead cows or goats, eating natural grown tree fruits. (Refer to Table L.3-6 to Table L.3-19)

L.3.4 Savings and Credit

Livestock is their savings. They keep cows and goats, and sell for school fee, dowry, agricultural input, food purchasing, etc. Access to banks is limited because the banks are far and they require minimum deposit, which is rather a burden to have bank account. The animals are therefore literally considered as savings. Livestock as savings can be deserved by communal land that feeds animals free. There are mobile banks coming in Marigat town but few. Kenya Cooperative Bank comes to the town once a week. Standard & Chartered and Kenya Commercial Bank, whose nearest branches are in Kabarnet, come to the town but not so often.

There is a branch of Agricultural Finance Cooperation (AFC) in Kabarnet. To get loan from AFC, however, the collateral such as land is required although they have never taken the lands of borrower who got default. Since there are no titled lands, the farmers in the Study Area cannot access to the credit of AFC. There are some saving and credit societies organized by certain occupations such as teachers, and civil servants. The members can only save and get loan from their societies without collateral but with guarantees.

Other credit source is NGO's program. World Vision, CCF and Catholic churches have been providing revolving funds especially for small-scale enterprise. Their requirement is to loan to a group not to individual. The members of the group will become guarantees each other. By this group loaning, the accountability of the loan could be strengthened. The budget for the loan is limited, but the loan by NGOs is the most accessible credit scheme for the people in the Study Area.

The major credit organizations in the Study Area are as follows and the detail of the organizations are shown in Box L.3-1.

- Agricultural Finance Cooperation (AFC), Kabarnet (inaccessible without land title)
- Commercial Bank, Kabarnet (Kenya Commercial Bank, Standard & Chartered Bank, etc, need to be saving customer)
- NGO, Marigat (World Vision: Micro Enterprise Development Program)
- NGO, Marigat (Christian Children Fund (CCF): Small Scale Enterprise Development)
- Marigat Catholic Church headed by Dioces of Nakuru
- Marigat Co-operative (temporarily stopped)

Table L.2-1 Summary of Demography in the Study Area

Division	Location	Sub-Location	Land km ²	Population Estimate 1999	No. of Household	No. of Village	Population Density	Average Village Size	
								(Population)	(No. of HH)
Marigat	Marigat	Perkerra	37.6	8,520	1,549	14	226	609	111
		Yatoi	103.5	1,665	303	12	16	139	25
		Endao	47.1	1,667	303	7	35	238	43
	Eldume	Total	188.2	11,852	2,155	33	63	359	65
		Eldume	79.4	3,368	612	11	42	306	56
		Jingarua	34.0	3,462	629	6	102	577	105
		Total	113.4	6,830	1,241	17	60	402	73
	Ngambo	Ngambo	25.5	3,011	547	10	118	301	55
		Sintaan	10.9	1,506	274	5	138	301	55
		Total	36.4	4,517	821	15	124	301	55
Loboi	Maji-Ndiege	14.6	989	180	3	68	330	60	
	Chelaba	17.1	679	123	3	40	226	41	
	Total	31.7	1,668	303	6	53	278	51	
Sandai	Sandai	5.9	1,217	221	5	208	243	44	
	Mbechut	12.4	1,048	191	5	84	210	38	
	Total	18.3	2,265	412	10	124	227	41	
Kapkuikui	Kapkuikui	40.7	739	134	3	18	246	45	
	Kaptombes	4.5	495	90	4	110	124	23	
	Total	45.2	1,234	224	7	27	176	32	
Kimalael	Koriema	24.9	2,753	501	10	110	275	50	
	Kimalael	24.0	908	165	5	38	182	33	
	Savor	47.0	3,129	569	9	67	348	63	
Salabani	Total	95.9	6,790	1,235	24	71	283	51	
	Salabani	111.3	2,824	513	5	25	565	103	
	Meisori	102.8	4,553	828	11	44	414	75	
Mukutani	Total	214.1	7,377	1,341	16	34	461	84	
	Division Total	743.2	42,533	7,732	128	57	332	60	
	Mukutani	172.2	2,163	393	13	13	166	30	
Arabal	Rugus	43.0	1,154	210	5	27	231	42	
	Total	215.2	3,317	603	18	15	184	34	
	Arabal	59.8	2,143	390	10	36	214	39	
Kiserian	Ngelesha	48.9	1,154	210	6	24	192	35	
	Total	108.7	3,297	600	16	30	206	38	
	Kiserian	103.6	3,297	599	12	32	275	50	
Division Total	Logungum	53.3	1,758	320	4	33	440	80	
	Total	156.9	5,055	919	16	32	316	57	
	Division Total	480.8	11,669	2,122	50	24	233	42	
Baringo District	Ground Total	1,224.0	54,202	9,854	178	44	305	55	
	Rift Valley Province	8,659	379,100	69,238		44			
	Nation	173,868	6,959,457	1,160,827		40			
			582,646	30,400,000	5,049,522		52		

Source: Land; measured from land map and data from Location Offices

Population; Estimated from 1989 Population Census, Baringo District Development Plan 1997-2001, Marigat Divisional Office, National Development Plan 1997-2001

No. of Household; Estimated from the average family size of 5.5 persons in reference to Welfare Monitoring Survey II 1996

No. of Village; Location offices in Marigat and Mukutani Division

Table L.2-4 Population Projection in the Study Area

(Population Projection (Male) in Baringo District)								
Age-Cohorts	1989	1994		1999	2004	2009	2014	2019
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
0-4	20,419	26,750	1.244	35,819	47,294	62,444	82,145	108,143
5-9	19,385	25,396	1.105	33,277	44,559	58,834	77,680	102,188
10-14	16,346	21,414	0.988	28,063	36,771	49,238	65,012	85,836
15-19	12,324	16,145	0.836	21,157	27,726	36,330	48,647	64,232
20-24	7,860	10,297	1.192	13,497	17,687	23,179	30,372	40,669
25-29	7,153	9,371	1.030	12,274	16,088	21,083	27,629	36,203
30-34	5,625	7,369	1.092	9,652	12,642	16,571	21,715	28,458
35-39	4,691	6,145	1.039	8,047	10,540	13,805	18,096	23,713
40-44	3,722	4,876	1.062	6,385	8,361	10,951	14,343	18,802
45-49	3,016	3,951	0.998	5,178	6,781	8,879	11,630	15,232
50-54	2,298	3,011	1.019	3,943	5,168	6,767	8,861	11,607
55-59	1,787	2,341	1.125	3,068	4,018	5,266	6,896	9,029
60-64	1,534	2,010	1.043	2,634	3,452	4,520	5,924	7,758
65-69	1,221	1,600	0.904	2,096	2,747	3,600	4,714	6,179
70-74	843	1,104	0.951	1,446	1,895	2,483	3,254	4,261
75-79	612	802	1.801	1,050	1,375	1,802	2,361	3,095
80+	841	1,102		1,444	1,891	2,476	3,245	4,252
Total	109,677	143,684		189,030	248,995	328,228	432,524	569,657

(Population Projection (female) in Baringo District)								
Age-Cohorts	1989	1994		1999	2004	2009	2014	2019
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
0-4	19,846	26,210	1.247	34,113	45,042	59,471	78,233	102,993
5-9	18,744	24,754	1.135	32,684	42,539	56,167	74,160	97,557
10-14	16,113	21,280	0.993	28,096	37,096	48,282	63,750	84,172
15-19	12,121	16,008	1.048	21,131	27,899	36,836	47,944	63,304
20-24	9,615	12,698	1.146	16,776	22,145	29,238	38,604	50,245
25-29	8,346	11,022	0.892	14,552	19,225	25,378	33,507	44,240
30-34	5,640	7,448	1.069	9,832	12,980	17,149	22,637	29,888
35-39	4,566	6,030	1.023	7,962	10,510	13,876	18,332	24,199
40-44	3,538	4,672	1.135	6,169	8,145	10,752	14,195	18,754
45-49	3,040	4,015	1.000	5,303	7,002	9,245	12,204	16,111
50-54	2,301	3,039	0.980	4,015	5,303	7,002	9,245	12,204
55-59	1,707	2,254	1.387	2,978	3,935	5,197	6,862	9,060
60-64	1,792	2,367	0.914	3,126	4,130	5,458	7,208	9,518
65-69	1,240	1,638	0.982	2,163	2,857	3,775	4,989	6,588
70-74	922	1,218	0.830	1,609	2,124	2,806	3,707	4,899
75-79	579	765	2.150	1,011	1,335	1,763	2,329	3,077
80+	943	1,245		1,645	2,174	2,870	3,790	5,007
Total	111,053	146,663		193,165	254,441	335,265	441,696	581,816

Estimate of the population from to 4 years old (sample)

$\frac{52,960 \text{ (Age 0-4 male\&femal)}}{61,893 \text{ (Age 15-49 female in 1994)}}$	=	0.8557
$81,725 \text{ (Age 15-49 female in 1994)}$	X	0.8557
	=	69,932
$69,932 \times 105/205 =$		35,819 male 0-4 in 1999
$69,932 \times 100/205 =$		34,113 female 0-4 in 1999

(Population Projection in the Study Area)						
Year	1999	2004	2009	2014	2019	
Total in Baringo*	220,730	290,347	382,195	503,436	663,493	874,220 1,151,473
Growth Rate(%)		5.64	5.65	5.67	5.68	5.67 5.66
Study Area		54,202	71,412	94,132	124,021	163,323

Note: * The population of Baringo District in 1999 on this table is based on the cohorts analysis conducted by the Study Team. Hence the number differs a few from the data of District Development Plan 1997-2001.

The estimated population is applied as the population in the beginning of year 2000, 2005, etc.

Box L.2-1 Definition of Household in the Population Census in 1989

Homestead – is a structurally separate and independent place of abode. In most cases homesteads will be surrounded by fences, walls etc. so that a person or group persons can isolate themselves from other persons in the community for the purpose of sleeping, preparing and taking their meals. A homestead may contain for example, a hut or a group of huts. The manyatta will be considered as a homestead. A homestead need not to be surrounded by wall, fence or hedge, for example a house, boy's quarters, garage, kitchen etc. may constitute whether or not they are surrounded by wall, etc. during enumeration you will visit all place of abode and identify the structure, dwelling units and households in them.

Structure – For census purposes a structure will constitute a building which is used for dwelling purposes. In rural areas most of the structure will be found within a homestead. A structure can contain one or more dwelling units.

Dwelling unit- Is the abode occupied by the respondents and constitutes one or more households. There can be many dwelling units within a structure.

Household – Consists of a person or a group of persons who live together in the same dwelling unit or homestead, and eat together. It is important to remember that members of an household are not necessarily related (by blood or marriage) . The household is the most convenient small group of persons for census purposes. You will enumerate the population in dwelling units and homesteads by households.

Dividing a structure or homestead into household may not be easy. However the following examples should guide you in deciding who should form a household.

For census purposes, you will list only those persons who spent the census night i.e. the night of 24/25 August in the household, whether visitors, servants, etc.

A household may consist of one or more persons and may occupy a whole building or part of a building or many buildings in the same compound/ homestead.

If two or more groups of persons live in the same dwelling unit and have separate living and eating arrangements, treat them as separate households.

A domestic servant who eats with the household should be included with the household. If the servant cooks and eats separately he/she should be enumerated as a separate household. The particulars of persons (visitors) who spent the reference night with another household should be recorded in the questionnaire for that household.

In a polygamous marriage if the wives are living in separate dwelling units, cook and eat separately, treat the wives as separate household. Each child with a children will therefore constitute a separate household. The husband will be listed in the household where he spent the reference night. If the wives eat together and live in the same dwelling unit then treat them as one household.

It is the custom in many parts of Kenya for boys to live in separate quarters between circumcision and marriage, while continuing to take heir meals with their parents. Such boy's quarters don't fall precisely within definition of household for they nomarly eat and don't sleep in their parents' household. Enumerate them with their parents' household.

Figure L.3-1 Location Map of Household Economy Survey

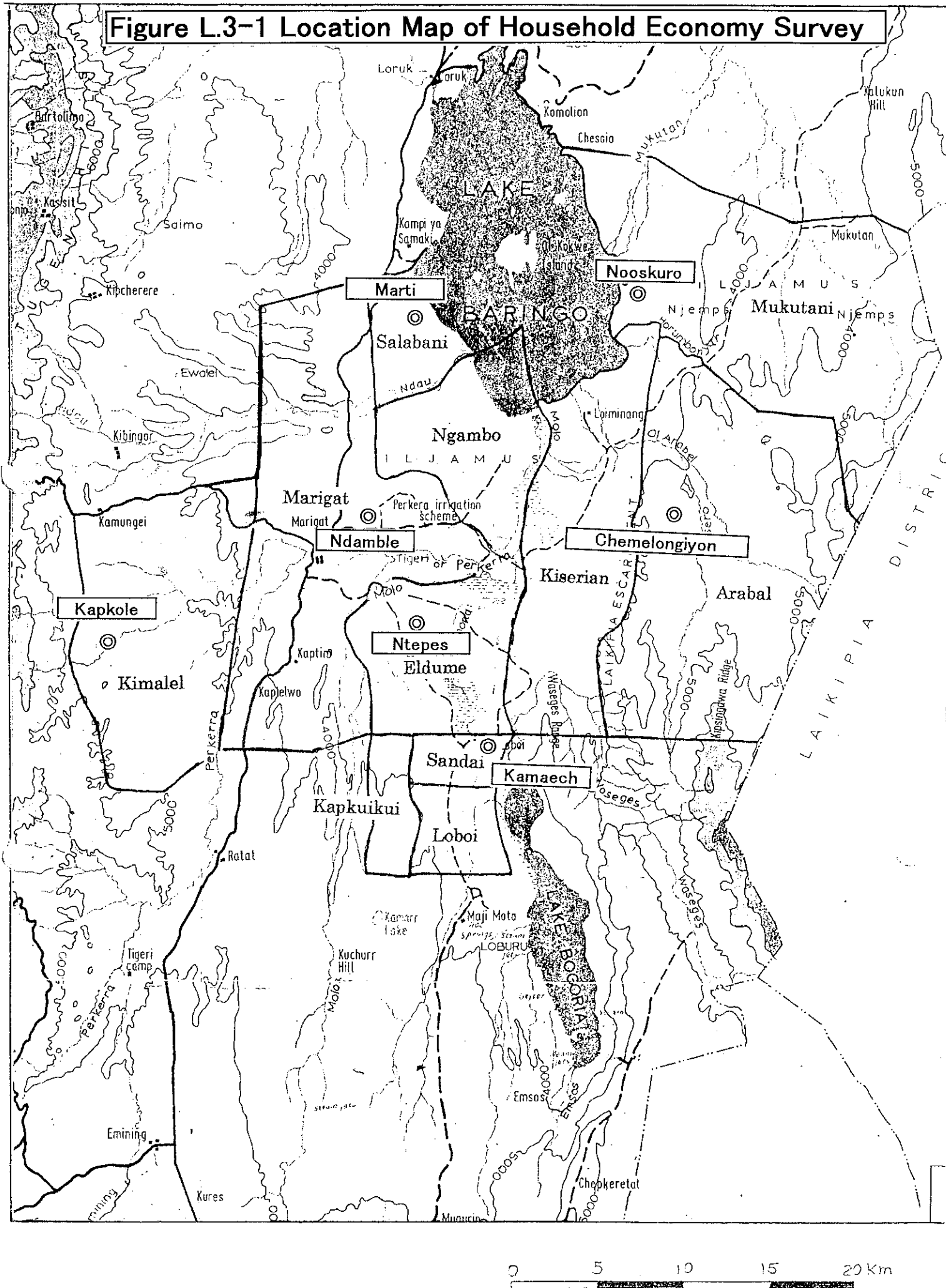


Table L.3-1 Summary of the Household Economy Survey

		Marigat	Sandai	Eldume	Salabani	Arabal	Mukutani	Kimalel
Family Size	Sample(HH)	12	12	12	12	12	12	12
	Average	7.8	6.4	6.9	6.0	8.3	7.3	6.2
Grazing Distance	Apr. to Nov.	4.0	4.4	5.0	3.9	4.9	6.0	4.0
	Dec. to Mar.	3.6	5.5	3.2	4.7	4.8	5.2	4.1
Cultivated Land								
Irrigated	Average(ac)	3.3	2.8	1.4	0.0	0.0	0.0	0.0
Rain-fed	Average(ac)	0.0	0.3	0.3	2.1	1.9	3.0	0.9
Crop (Irrigated) in 1998 acre								
Maize		2.0	2.2	0.9	-	-	-	-
Millet		0.0	0.2	0.2	-	-	-	-
Beans		0.0	0.2	0.04	-	-	-	-
Chili		0.2	0.0	0.0	-	-	-	-
Cotton		0.1	0.0	0.0	-	-	-	-
Water melon		0.2	0.05	0.2	-	-	-	-
Onion		0.3	0.0	0.0	-	-	-	-
Vegetables		0.1	0.1	0.0	-	-	-	-
Tomato		0.1	0.0	0.0	-	-	-	-
Total		3.0	2.75	1.34	-	-	-	-
Cropping Intensity (%)		91	98	96	-	-	-	-
Crop (rain fed) in 1998 acre								
Maize		-	0.04	0.2	1.5	1.5	2.1	0.1
Millet		-	0.02	0.1	0.0	0.3	0.4	0.4
Beans		-	0.0	0.0	0.4	0.02	0.3	0.02
Sorghum		-	0.0	0.0	0.0	0.04	0.0	0.2
Groundnuts		-	0.0	0.0	0.0	0.02	0.0	0.1
Total		-	0.06	0.3	1.9	1.88	2.8	0.82
Cropping Intensity (%)		-	20	100	90	99	93	91
Number of Livestock								
Local Cattle	Male	0.4	1.8	0.4	0.7	1.8	0.7	0.5
	Female	2.3	8.9	3.5	2.7	8.4	4.8	1.4
	Calf	1.3	5.2	1.4	1.2	3.3	3.2	1.2
Milk Cattle		1.2	0.6	0.4	0.1	1.4	0.8	0.0
Total of Cattle		5.2	16.5	5.7	4.7	14.9	9.5	3.1
Goat		17.2	31.6	21.0	21.7	48.1	6.3	16.0
Sheep		2.2	9.8	2.8	6.6	4.8	2.0	4.5
Poultry		8.1	14.3	3.4	7.5	5.5	4.0	6.6
Number of Beehive								
Log Hive		2.7	5.9	0.6	0.1	7.9	0.3	5.4
KTBH		0.6	0.1	0.0	0.0	0.0	0.0	0.0
Crude Honey Yield(199. liter/year)		9.0	33.1	2.8	0.7	25.6	0.7	22.7
Home Consumption Ratio (%)								
Maize		33	50	88	75	100	85	100
Millet		-	71	100	-	100	100	100
Milk		65	73	100	65	94	100	100
Honey		1	12	14	0	23	0	46
Income in 1998 (add to value of home consumption)								
() : exclude home consumption								
Crops	Ksh	49,032	25,705	4,527	6,273	1,554	3,367	821
	Ksh	(36,973)	(13,825)	(1,099)	(2,233)	(0)	(623)	(397)
Cattle	Sold No.	0.2	2.0	1.0	1.0	2.0	2.0	1.0
	Ksh	1,917	9,933	7,217	2,108	10,958	7,017	8,000
Goat/Sheep	Sold No.	3.0	6.0	6.0	2.0	12.0	2.0	2.0
	Ksh	2,106	5,503	5,058	1,329	8,068	1,433	1,829
Milk	Ksh	12,240	15,600	6,600	10,200	6,800	6,400	3,000
	Ksh	(4,284)	(4,212)	(0)	(3,570)	(408)	(0)	(0)
Poultry	Ksh	0	160	34	80	25	56	0
Honey	Ksh	683	5,783	1,217	92	2,418	133	1,154
	Ksh	(676)	(5,089)	(1,047)	(92)	(1,862)	(133)	(623)
Fish	Ksh			1,600	11,400		3,100	
Total	Ksh	65,978	62,684	26,253	31,482	29,823	21,506	14,804
	Ksh	(45,956)	(38,722)	(16,055)	(20,812)	(21,321)	(12,362)	(10,849)
Income/month	Ksh	5,498	5,224	2,188	2,624	2,485	1,792	1,234
	Ksh	(3,830)	(3,227)	(1,338)	(1,734)	(1,777)	(1,030)	(904)

Source: JICA Study Team

Figure L.3-2 Income Distribution by Locations (Include Value of Home Consumption)

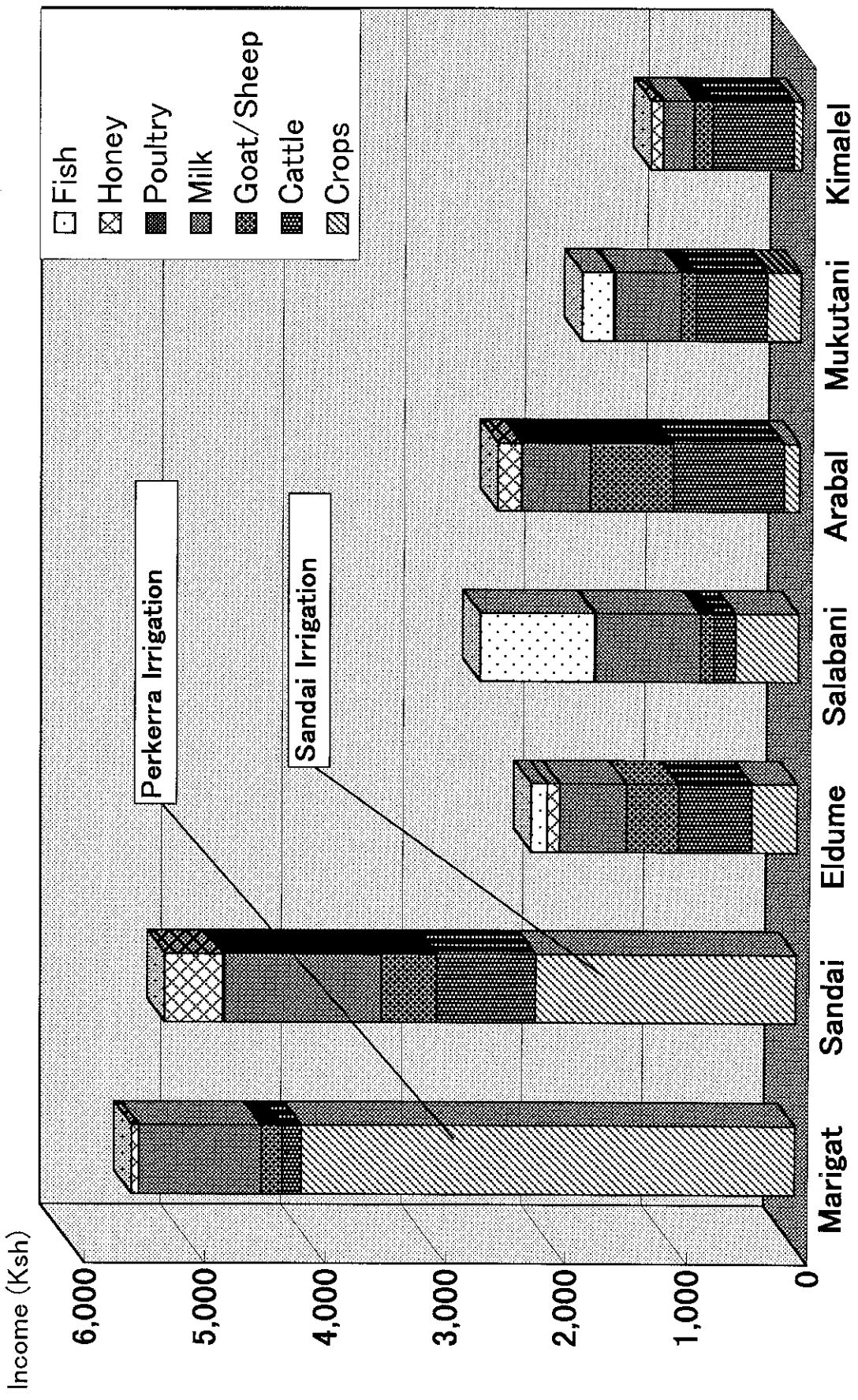


Table L.3-2 Unit Yield of Irrigated Area (Result of Household Economy Survey)

Location	Crop	Unit Yield			Remark
		Average Year kg/ha (kg/acre)	1997 kg/ha (kg/acre)	1998 kg/ha (kg/acre)	
Marigat	Maize	2,001 (810)	2,024 (819)	2,980 (1,206)	
	Chilli(fresh)	3,212 (1,300)	4,139 (1,675)	3,706 (1,500)	
	Watermelon	4,324 (1,750)	7,413 (3,000)	4,942 (2,000)	
	Onion	4,739 (1,918)	4,346 (1,759)	8,347 (3,378)	
	Kale	3,706 (1,500)	3,175 (1,285)	5,065 (2,050)	
	Tomato	1,651 (668)	2,244 (908)	2,244 (908)	
Sandai	Maize	2,958 (1,197)	2,557 (1,035)	3,180 (1,287)	
	Finger Millet	845 (342)	578 (234)	867 (351)	
	Beans	56 (23)	17 (7)	78 (32)	Inter-crop with maize (mostly failed)
	Watermelon	7,413 (3,000)	- -	7,413 (3,000)	
	Kale	1,050 (425)	803 (325)	1,421 (575)	
Eldume	Maize	956 (387)	845 (342)	200 (81)	suffering from water shortage
	Finger Millet	289 (117)	111 (45)	267 (108)	
	Beans	- -	74 (30)	74 (30)	Inter-crop with maize (mostly failed)
	Watermelon	1,730 (700)	- -	1,977 (800)	

Table L.3-3 Unit Yield of Rain-fed Area (Result of Household Economy Survey)

Location	Crop	Unit Yield			Remark
		Average Year kg/ha (kg/acre)	1997 kg/ha (kg/acre)	1998 kg/ha (kg/acre)	
Salabani	Maize	934 (378)	356 (144)	979 (396)	
	Beans	297 (120)	74 (30)	311 (126)	
Arabab	Maize	289 (117)	245 (99)	89 (36)	
	Finger Millet	44 (18)	44 (18)	22 (9)	
	Beans	25 (10)	25 (10)	- -	
	Groundnuts	- -	- -	17 (7)	
Mukutani	Maize	445 (180)	467 (189)	156 (63)	
	Finger Millet	289 (117)	334 (135)	67 (27)	
Kimalel	Maize	489 (198)	267 (108)	556 (225)	
	Finger Millet	89 (36)	89 (36)	156 (63)	
	Beans	25 (10)	49 (20)	99 (40)	
	Groundnuts	247 (100)	297 (120)	190 (77)	

Table L.3-4 Unit Yield of Crude Honey (Result of Household Economy Survey)

Location		Unit Yield			Remark
		Average Year liter/hive	1997 liter/hive	1998 liter/hive	
Marigat				3.3	
Sandai				5.6	
Eldume				4.7	
Salabani				7.0	
Arabab				3.2	
Mukutani				2.3	
Kimalel				4.2	

Table L.3-5 Status of the Household Economy Survey by PRA Survey Results

Location Village	Marigat Ndamble	Sandai Kamaech	Eldume Ntepes	Salabani Marti	Arabal Chemelongiyon	Mukutani Noosukuro	Kimalel Kapkole
Total Households	200	81	80	98	73	110	80
Sample Households share	6%	15%	15%	12%	16%	11%	15%
Average Monthly Income of Sample Households (Ksh)	5,498	5,224	2,188	2,624	2,485	1,792	1,234
Economic Status of Average Sample Household in the Village	Middle	Upper Middle	Lower Middle	Lower Middle	Upper Middle	Lower Middle	Lower Middle
Distribution of the Income Class in the Village (%)							
Rich Hopuseholds	7	4	13	8	9	22	4
Middle Households	77	53	27	23	44	27	81
Poor Households	13	43	31	29	36	27	15
Poorest of the Poor	3	-	29	40	11	24	-

Refer to Table L.3-6 to L.3-19

Table L.3-6 PRA Results in Relation to Household Economy-Profile (Marigat Location, Ndambul Village)

Location	Marigat		
Sub-Location	Perkerra		
Village	Ndambul Village I		
Established year	1979		
Ethnic Group	Tugen, Il Chamus, Turukana, Pokot, Kikuyu, Swahili		
Household	200		
Population Total	1,000 (farmer =477)		
male			
female			
Family Size	5.0		
Soil	Range from clay loam which are fertile in the south and central areas of the village to poor sandy soils bordering the Turukana village		
Vegetation	has been eaten by goats, making the area susceptible to wind and water erosion. Some areas especially sloping basins have better vegetation (shrub, sesia, neem trees)		
Farm Size	3-4 acres		
Main Crops	Onions, chilies, watermelon, papaw, cotton, maize seed		
Major Problem in Agriculture	NIB poor management and lack of credit for farm inputs. Price of livestock is low, the land is overgrazed, land tenure is uncertain, because of lack of title deed		
Other Income source	Small business, livestock		
Water source	Perkerra river		
Distance from Market	2km to Marigat		
Poverty Profile	Rich Households: (7)	Middle Households (77)	Poor Households (13)
	more than 200 cows more than 300 goats own sheep run business e.g. rental house, use all of the farmland afford to practice crop rotation without any problem own farmland outside the village build brick houses have food storage facilities have water in their homes own cars own tractors have good furniture have good clothing 1-4 children children are healthy children with university education sustain family financially during hard time employ other people as workers in a position to be elected	20 goats 3 acres of land and able to employ casuals 0.5 acre plot generally have enough food have bicycles may have motorcycles wooden furniture semi-permanent houses some have water in their homes can marry 2 wives 5-7 children Secondary education afford Christmas gifts for family can be elected as a leader unable to afford farm inputs unless they get credit from NIB	Poorest of the Poor households (3) no cow, no goat Thatched and mud house in very bad condition Put on tattered clothes Rely on relief food from government 3-5 children have children who never go to school subject children to labor (from 7 years old) face poor health conditions and poor nutritional status face separation of husband and wife due to poverty

Table L.3-7 PRA Results in Relation to Household Economy-Trends and Seasonal Calendars (Marigat Location, Ndambul Village)

(Trends)

	1982	1987	1992	1996	1998
Food Shortage (months)	5	9	6	7	2
Crop Production	Adequate	Poor	Adequate	Poor	Bumper
Receipt of Aid	No	Yes	No	Yes	No
Price Levels (Ksh)					
Sell: maize/90kg	180	350	450	650	500
Sell: goat	100	300	600	1,000	700
Buy: Sugar/kg	6	12	30	40	50
labor(basin 6x5m mkato)	0.5	5	8	10	15

(Seasonal Calendars)

Year 1998	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Farm Gate Price (Ksh)												
Kenya Seed Maize	2,610											
Pilipili	800											
Commercial maize	1,000	1,200	1,250	1,350	1,400	1,500	1,500	1,600	800	700	600	500
Onion	200	200	300	180	160	150	150	150	150	150	150	150
Source of Food and Income												
Seed Maize												
Onions												
Hot pepper												
Livestock												
Casual Labor												
Labor Demand												
Excess Labor												
Full employment												
Labor Shortage												
Food Security												
Period of Shortage												
Food aid (y/n)	N	N	Y	Y	Y	N	Y	Y	N	N	N	N

Table L.3-8 PRA Results in Relation to Household Economy-Profile (Sandai Location, Kamaech Village)

Location	Sandai
Sub-Location	Mbechot
Village	Kamaech
Established year	1930's
Ethnic Group	Tugen
Household	81
Population Total	438
male	
female	
Family Size	5.4
Soil	The upper sides of the is loamsoils. As the land slopes down the soils become loam-cray and then clay in the swampy area. Western part is sandy and less fertile.
Vegetation	Swamp area as grazing land.
Farm Size	1.5 -3 acres
Main Crops	maize, finger millet, sorghum, beans, kales, tomatoes and water melon by irrigation (Sandai Water Users Association)
Major Problem in Agriculture	Irrigation ware cannot reach some part of the village, wild animals and birds, shortage of irrigation water due to temporary intake and seepage, floods and river flow change
Other Income source	Bee-keeping, sale of livestock
Water source	Wasegeses river
Distance from Market	19km to Marigat
Poverty Profile	Rich Households: (3) about 30 cows about 40 goats and 20 sheep cultivate 2 acres able to rent other farms assets bicycle, radio, TV 5-10 children, as many as 5 wives house with good quality grass, iron roof educate children sec. Or university
	Middle Households (43) about 10 cows about 10 chicken, 3 sheep, 15 goats not able to cultivate whole 2 acres and rent 1 acre to rich muddy house thatche poor quality grass participates in development activities and meetings 12-15 children and 2-3 wives educate children up to form 4
	Poor Households (35) no livestock no land but may get 0.25 acre 8-10 children educate children up to Standard 6 wear poor clothing

Table L.3-9 PRA Results in Relation to Household Economy-Trends and Seasonal Calendars (Sandai Location, Kamaech Village)

(Trends)

	1980	1984	1989	1993	1997
Food Shortage (months)	9	4	2	none	3
Crop Production	Failure	Poor	Adequate	Bumper	Adequate
Receipt of Aid	Yes	Yes	Yes	No	Yes
Price Levels (Ksh)					
Sell: maize/90kg	250	300	500	700	1,000
Sell: one cow	800	500	10,000	15,000	15,000
Buy: Sugar/kg	7.50	10.00	28.00	36.00	42.00
Buy Salt/250g	0.25	0.50	3.00	5.00	9.00
casual labor/day	4	15	30	40	60

(Seasonal Calendars)

Year 1998	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Farm Gate Price (Ksh)	1,500	1,500	1,600	1,700	1,800	1,900	2,000	2,100	1,000	1,000	1,200	1,300
Maize/90kg												
Beans/kg	50	50	60	70	70	75	80	80	40	40	40	45
Millet/kg	30	30	30	30	30	30	30	30	25	25	25	25
Watermelon/kg	5	5	5	5	5	5	5	5	4	4	4	4
Vegetables(hand)	5	5	5	5	5	5	5	5	5	5	5	5
Source of Food and Income												
Maize												
Beans												
Finger millet												
Livestock												
Honey												
Labor												
Credit												
Savings												
Labor Demand												
Excess Labor												
Full employment												
Labor Shortage												
Food Security												
Period of Shortage	●	●●	●●●	●●●●	●●●●●	●●●●●	●●●●●	●●●●●	●			
Food aid (y/n)	Y	Y	Y	Y	Y	Y	Y	N	N	N	N	N

Table L.3-10 PRA Results in Relation to Household Economy-Profile (Eludume Location, Ntepes Village)

Location	Eludume			
Sub-Location	Inga rua			
Village	Ntepes			
Established year	1880			
Ethnic Group	Il Chamus (major), Tugen (minor)			
Household	80			
Population Total	640			
male				
female				
Family Size	8.0			
Soil	Mainly clay loam, very fertile. The soil is light and highly prone to soil rosion.			
Vegetation	Acacia tree, cactus, euphorbia, salaban tree			
Farm Size	2 acres			
Main Crops	Maize, (rain water only?)			
Major Problem in Agriculture	Lack of skill, soil erosion, poor usage of rain water, Lack of irrigation water			
Other Income source	Selling cattle, goats.			
Water source	Tikirich water point (2km), Perkerra water point (0.5km)			
Distance from Market	6km to Marrigat			
Poverty Profile	Rich Households: (10) iron seat (Mabati house) about 50 cattle, 50 goats, 50 sheep farm land 4 acres irrigated assets, bicycle, radio, sofa set, TV 2 wives educate their children business (shop, kiosk) Have a toilet can buy new clothes can eat 3 meals per day keep livestock carry out business (shop, kiosk) farming	Middle Households (21) about 10 cattle, 20 goats grass thatched house have a bicycle 1 wife educate their children use second hand clothes can eat 2 meals per day	Poor Households (24) 2 cattle, 5 goats 3 sheep, 2 chicken grass thatched house 1 wife about 3 children who do not go to school eat 1 meal per day war tattered clothes	Poorest of the poor households (23) grass thatched house no wife or husband rarely or occasionally eat proper meals traditional clothes (shuka/cloth) may be a begger borrows from rich and the middle households
Activities		employed in the government, Perkerra irrigation Scheme business (shops, kiosk) farming sell goats get employment, casual labor	casual labors small business, hawking rent farms from rich	employed by rich as casuals
Survival strategy	sell goats and cattle get money from the bank savings		sell goats receive famine relief work in the Perkerra Irrigation Scheme	borrow money from neighbours depend on famine relief work in the Perkerra Irrigation Scheme

Table L.3-11 PRA Results in Relation to Household Economy-Trends and Seasonal Calendars (Eludume Location, Ntepes Village)

(Trends)

	1980	1985	1990	1995	1998
Food Shortage (months)	7	5	9	3	4
Crop Production	Poor	Adequate	Poor	Bumper	Adequate
Receipt of Aid	Yes	No	Yes	No	No
Price Levels (Ksh)					
Sell: maize/90kg	300	450	730	900	1,400
Sell: millet/kg	5	8	12	16	30
Sell: cow	500	1,400	6,000	12,000	4,000
Sell: goat	40	160	230	800	500
Buy: sugar/kg	2.50	12.00	24.00	36.00	50.00
Buy: salt/50g	0.10	0.60	5.00	6.00	7.00
Buy: tea leaves/50g	0.25	1.60	7.00	12.00	16.00
casual labor/day	25	30	30	40	60

(Seasonal Calenders)

Year 1998	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Farm Gate Price (Ksh)												
Sukuma/bag	200	250	300	250	200	180	200	200	250	300	350	400
Goat	500	500	600	700	700	800	800	800	800	900	1000	1200
Cattle	2500-2600	2500-2600	2500-2600	3000-3500	4000-4200	5000-5200	6000-6400	7000-7400	6000-6400	5800-6000	4800-5000	4000-5000
Onion/net							150	200	200	250	280	320
Maize	70-100	70-100	70-100	70-100	70-100	70-100	70-100	70-100	80-120	80-120	100-150	100-150
Chicken												
Source of Food and Income												
Animal blood												
Milk												
Beans												
Wild animals												
Wild Vegetables												
Fish												
Meat/cow												
Maize												
Labor Demand												
Excess Labor												
Full employment												
Labor Shortage												
Food Security												
Period of Shortage	●	●	●	●	●	●	●	●	●	●	●	●
Food aid (y/n)	Y	Y	Y	N	N	Y	Y	N	N	N	N	N

Table L.3-12 PRA Results in Relation to Household Economy-Profile (Salabni Location, Marti Village)

Location	Salabani								
Sub-Location	Meisori								
Village	Marti								
Established year	1928								
Ethnic Group	Il Chamus (major), Tugen, Turukana								
Household									
Population Total									
male									
female									
Family Size									
Soil	Very fine sand and silty loam clay soils in most parts of the village.								
Vegetation	The range conditions are poor and the vegetation cover is made up of mostly semi-deciduous woodland								
Farm Size	1-7 acres								
Main Crops	maize, beans and millet, and a few other crops.								
Major Problem(potential) in Agriculture	Lack of water for irrigation leads to fod shortages in the households, fertile soils, plot for Ostrich farming								
Other Income source	Livestock keeping (main productive activity), fishing, handicrafts								
Water source	2km (to water pan, Moro seasonal river, Noolmorjo seasonal river)								
Distance from Market	4km to Kampi Samaki								
Poverty Profile	<table border="1"> <thead> <tr> <th>Rich Households: (8)</th> <th>Better off Households (23)</th> <th>Poor Households (28)</th> <th>Poorest of the poor households (39)</th> </tr> </thead> <tbody> <tr> <td>50-100 cows 100-150 sheep and goats 6-10 donkeys 4-10 chicken 3-7 acres of land have a bicycle, motor vehicle educate their children run some business have enough food 1-4 wives</td> <td>30-50 cows 30-60 sheep and goats 2-4 donkeys 15-20 chicken 3-5 acres of land have a bicycle educate their children have a kiosk have adequate food 1-2 wives</td> <td>1-5 cows 1-4 goats 1-4 sheep 2 chicken 0.5 acre of land engage in casual labor 1 wife</td> <td>no cow, sheep, goats 0-5 chicken no farm land casual work have little food 1 wife may be a single parent</td> </tr> </tbody> </table>	Rich Households: (8)	Better off Households (23)	Poor Households (28)	Poorest of the poor households (39)	50-100 cows 100-150 sheep and goats 6-10 donkeys 4-10 chicken 3-7 acres of land have a bicycle, motor vehicle educate their children run some business have enough food 1-4 wives	30-50 cows 30-60 sheep and goats 2-4 donkeys 15-20 chicken 3-5 acres of land have a bicycle educate their children have a kiosk have adequate food 1-2 wives	1-5 cows 1-4 goats 1-4 sheep 2 chicken 0.5 acre of land engage in casual labor 1 wife	no cow, sheep, goats 0-5 chicken no farm land casual work have little food 1 wife may be a single parent
Rich Households: (8)	Better off Households (23)	Poor Households (28)	Poorest of the poor households (39)						
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Table L.3-13 PRA Results in Relation to Household Economy-Trends and Seasonal Calendars (Salabani Location, Marti Village)

(Trends)

	1982	1984	1989	1992	1997
Food Shortage (months)	9	12	6	10	5
Crop Production		Failure	Adequate	Poor	Adequate
Receipt of Aid	No	Yes	No	Yes	No
Price Levels (Ksh)					
Sell: maize/90kg	300	-	650	750	900
Sell: goat	60	150	350	750	1,200
Buy: maize flour/2kg	5	6	10	24	30
Buy sugar/kg	2	12	14	45	48
Labor(5x10m mkato-basin)	2.50	-	3.50	5.00	10.00

(Seasonal Calendars)

Year 1998	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Farm Gate Price (Ksh)												
Maize/90kg	1,800	1,800	1,800	1,800	1,800	1,800	1,800	1,000	1,000	1,400	1,500	1,600
Beans/kg	56	56	56	56	56	56	39	39	39	39	44	50
Millet/kg	30	30	30	30	30	30	30	30	30	30	30	30
Cows	4,000	4,000	4,000	4,000	4,000	4,000	4,000	5,000	5,000	5,000	5,000	5,000
Goats	1,500	1,500	1,500	1,500	1,500	1,500	1,800	1,800	1,800	1,800	1,000	800
Sheep	1,200	1,200	1,200	1,200	1,200	1,200	1,800	1,800	1,800	1,800	1,800	1,800
Chicken	150	150	150	150	150	150	150	150	150	150	150	150
Source of Food and Income												
Livestock												
Fish												
Maize												
Beans												
Millet												
Casual work												
Borrow												
Labor Demand												
Excess Labor												
Full employment												
Labor Shortage												
Food Security												
Period of Shortage	●	●●	●●●	●●●●	●●●●●	●●●●●●	●●●●●●●	●●●●●●●●	●●●●●●●●	●●●●●●●●	●●●●●●●●	●●●●●●●●
Food aid (y/n)	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y

Table L.3-14 PRA Results in Relation to Household Economy-Profile (Arabal Location, Chemorongion Village)

Location	Arabal								
Sub-Location	Arabal								
Village	Chemorongion								
Established year	1930								
Ethnic Group	Tugen								
Household	73								
Population Total	373								
male	162								
female	211								
Family Size	5.1								
Soil	Vary from stony red-brown soils on the hills and red soils with good water retention on the land sloping down to lower areas with black cotton soils								
Vegetation	grassland and scattered indigenous shrubs and trees								
Farm Size	zero to 3 acres								
Main Crops	maize, millet, sorghum and beans								
Major Problem in Agriculture	unreliable rain results in frequent crop failures, adequate rains come only once in about 5 years.								
Other Income source	bee-keeping, livestock sale, donkeys, casual labor, and animal hide and skins								
Water source	9km to Arabal river, Arsin water pan								
Distance from Market	30 to 32km to Matwiku and Marigat								
Poverty Profile	<table border="1"> <thead> <tr> <th>Rich Households: (8)</th> <th>Middle Households (40)</th> <th>Poor Households (32)</th> <th>Poorest of Poor Household (10)</th> </tr> </thead> <tbody> <tr> <td>15-30 heads of cattle 20-60 goats about 5 donkeys 10-20 beehives about 20 chicken 2-3 wives assets such as bicycle business activities educate children up to pri. or sec. Farming: 1.5-3 acres</td> <td>10-20 heads of cattle 10-20 goats 1 donkey 5-10 beehives about 15 chicken 2 wives do not own tangible assets may run a kiosk educate few children up to pri. or sec. Farming: 0.5-3 acres</td> <td>3-8 cows 1-10 goats no donkey 1-2 beehives 10 chicken 1 wife no tangible assets no business activities educate a few children Farming: 0-1.5</td> <td>no cows no goats no donkey about 6 chicken often single parents no tangible assets no business activities do not educate children Farming: 0-1.5</td> </tr> </tbody> </table>	Rich Households: (8)	Middle Households (40)	Poor Households (32)	Poorest of Poor Household (10)	15-30 heads of cattle 20-60 goats about 5 donkeys 10-20 beehives about 20 chicken 2-3 wives assets such as bicycle business activities educate children up to pri. or sec. Farming: 1.5-3 acres	10-20 heads of cattle 10-20 goats 1 donkey 5-10 beehives about 15 chicken 2 wives do not own tangible assets may run a kiosk educate few children up to pri. or sec. Farming: 0.5-3 acres	3-8 cows 1-10 goats no donkey 1-2 beehives 10 chicken 1 wife no tangible assets no business activities educate a few children Farming: 0-1.5	no cows no goats no donkey about 6 chicken often single parents no tangible assets no business activities do not educate children Farming: 0-1.5
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Survival Strategies	Eating the meat of dead cows or goats, eating Ngosiek and Nyakanyek, which grow on big trees and produce small fruits which people collect and boil. Depend on relief food from the government or from donors Rich Households may use some income they have obtained from their business								
Main Sources of Household food and income	Sources of food and income, to which different categories of households have access in varying degrees, include income derived from selling livestock and honey, and farming of maize, beans and millet. For the poor and poorest households casual labor and dead livestock (dried meat) are significant.								
Labor and Employment	The main type of employment in this area is working in the farms as casual laborers, which is usually done by the members of the poor and the poorest households. Some of the rich people are employed in government offices.								

Table L.3-15 PRA Results in Relation to Household Economy-Trends and Seasonal Calendars (Arabal Location, Chemorongion Village)

(Trends)

	1982	1984	1989	1990	1998
Food Shortage (months)	10	12	8	11	11
Crop Production	Poor	Failure	Adequate	Failure	Failure
Receipt of Aid	No	Yes	No	Yes	Yes
Price Levels (Ksh)					
Goat Sale	70	100	250	370	600
Buy mazie flour/kg	1.50	3.50	4.50	8.00	22.00
Buy Salt/250g	0.30	0.50	0.75	2.50	7.00
casual labor/day	2.25	3.00	5.50	10.00	20.00

(Seasonal Calendars)

Year 1998	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Farm Gate Price (Ksh)									250	250	250	250
Honey/gallon							5000					
Cows	1500-6000						500-1400					
Sheep/Goats	300-600						1200					
Donkey	800											
Chicken	70											
Source of Food and Income												
Maize												
Beans												
Millet												
Honey												
Livestock												
Donkey												
Borrow				B	B	B						
Labor Demand												
Excess Labor												
Full employment												
Food Security												
Period of Shortage				●	●	●	●					
Food aid (y/n)	Y	Y	Y	Y	Y	Y	N	N	N	N	N	N

Table L.3-16 PRA Results in Relation to Household Economy-Profile (Mukutani Location, Noosukuro Village)

Location	Mukutani								
Sub-Location	Rugus								
Village	Noosukuro								
Established	1912								
Ethnic Group	Il Chamus								
Household	110								
Population Total	900								
male									
female									
Family Size	8.2								
Soil	Lower side has fertile loam soils forming the major part of the communal farms. The upper section of the village has sandt soils being used for livestock grazing								
Vegetation	Lower section of the village is fairly lush consisting mainly of acasia trees and other drought tolerant tree species.								
Farm Size									
Main Crops	maize, millet, and beans. Fertilizers and improved seeds are not used. Traditional tools as jembes and pangas are the farm inputs.								
Major Problem in Agriculture	droughts, lack of control fo Ngasotok river								
Other Income source	Goat and Cattle rearing (main income source), fishing, quarrying of stone and concrete chips								
Water source	Nagsotok seasonal river, Lake Baringo								
Distance from Market	33km to Marigat								
Poverty Profile	<table border="1"> <tr> <td>Rich Households: (20)</td> <td>Middle Households (24)</td> <td>Poor Households (24)</td> <td>Poorest of Poor Household (22)</td> </tr> <tr> <td>100-200 cattle and goats several (three) wives assets radio, bicycle, sofa set, bed dress in a suit business people have a farm operate a shop education level form four or higher water from Lake Baringo Iron Shet roof</td> <td>40 cattle, 60 goats, 5 chicken more than one (two) wives assets radio, bicycle traditional seat, shuka, bed made of local skin might operate a shop have a farm water from Lake Baringo</td> <td>6 cattle, 2 goats, 12 chicken one wife assets only livestock use local skin use traditional dresses no shop or farm use dierty water from Lake Baringo</td> <td>no cattle, no goats about 5 chicken one wife traditional dresses use skin beds no farm no assets use dirty water from Lake Baringo</td> </tr> </table>	Rich Households: (20)	Middle Households (24)	Poor Households (24)	Poorest of Poor Household (22)	100-200 cattle and goats several (three) wives assets radio, bicycle, sofa set, bed dress in a suit business people have a farm operate a shop education level form four or higher water from Lake Baringo Iron Shet roof	40 cattle, 60 goats, 5 chicken more than one (two) wives assets radio, bicycle traditional seat, shuka, bed made of local skin might operate a shop have a farm water from Lake Baringo	6 cattle, 2 goats, 12 chicken one wife assets only livestock use local skin use traditional dresses no shop or farm use dierty water from Lake Baringo	no cattle, no goats about 5 chicken one wife traditional dresses use skin beds no farm no assets use dirty water from Lake Baringo
Rich Households: (20)	Middle Households (24)	Poor Households (24)	Poorest of Poor Household (22)						
100-200 cattle and goats several (three) wives assets radio, bicycle, sofa set, bed dress in a suit business people have a farm operate a shop education level form four or higher water from Lake Baringo Iron Shet roof	40 cattle, 60 goats, 5 chicken more than one (two) wives assets radio, bicycle traditional seat, shuka, bed made of local skin might operate a shop have a farm water from Lake Baringo	6 cattle, 2 goats, 12 chicken one wife assets only livestock use local skin use traditional dresses no shop or farm use dierty water from Lake Baringo	no cattle, no goats about 5 chicken one wife traditional dresses use skin beds no farm no assets use dirty water from Lake Baringo						
Survival Strategies									
Main Sources of Household food and income	The income in most households is obtained from the sale of cows, goats, chicken and eggs, and fish. The women control income from selling chicken and eggs, while men control and make decisions regarding all the other income.								
Labor and Employment									

Table L.3-17 PRA Results in Relation to Household Economy-Trends and Seasonal Calendars (Mukutani Location, Noosukuro Village)

(Trends)	1978-83	1983-85	1985-90	1990-95	1995-98
Food Shortage (months)	7	4	2	8	8
Crop Production	Poor	Poor	Adequate	Poor	Poor
Receipt of Aid	No	Yes	No	No	No
Price Levels (Ksh)					
Sell: maize/90kg	60	120	600	800	1,800
Sell: millet/kg	2	5	15	20	35
Sell: cow	600	3,000	6,000	9,000	15,000
Sell: goat	180	250	700	800	1,000
Buy: sugar/kg	5	9	12	15	52
Buy: tea leaves/50g	3	6	8	12	16
Buy: salt/200g	1.50	3.00	4.50	6.00	8.00
Buy: kimbo/500g	2.50	5.00	20.00	55.00	60.00
Buy: soap panga	2.00	4.00	6.00	8.00	10.00

(Seasonal Calendars)

Year 1998	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Farm Gate Price (Ksh)												
Chicken	35-60	35-60	35-60	35-60	35-60	35-60	35-60	35-60	35-60	35-60	35-60	60-100
Cattle	2000-4000	2000-4000	2000-4000	2000-4000	4000-6000	4000-6000	4000-6000	6000-10000	6000-10000	6000-10000	6000-10000	6000-10000
Sheep/Goats	500-600	500-600	500-600	500-600	600-800	600-800	600-800	800-1000	800-1000	800-1000	800-1000	800-1000
Maize 20kg	200	200	200	200	200	200	200	200	150	150	150	150
Source of Food and Income												
Goat/cattle												
Mazie & beans												
Water lily roots												
Water lily sorghum												
Wild vegetables												
Full employment												
Food Security												
Period of Shortage	●	●	●	●	●	●	●	●	●	●	●	●
Food aid (y/n)	Y	Y	Y	Y	Y	Y	Y	Y	N	N	N	N

Table L.3-18 PRA Results in Relation to Household Economy-Profile (Kimalel Location, Kapkole Village)

Location	Kimalel	
Sub-Location	Sabor	
Village	Kapkole	
Established year	1910	
Ethnic Group	Tugen	
Household		
Population Total	200	
male		
female		
Family Size		
Soil	Some part of the vilage have fertile soils, mainly loam soils.	
Vegetation	There are big patches of stony and murram land where shrubs and aloe plants grow.	
Farm Size	2-3 acres	
Main Crops	Finger millet, groundnuts , people do not like taking heavy risks of no harvesting, so they do not expand the land	
Major Problem in Agriculture	Most sections of the vilage do not seem to be good for farming.	
Other Income source	Goat rearing (main income source), beekeeping, rope and basket making.	
Water source	seasonal stream	
Distance from Market	20 km to Marigat	
Poverty Profile	Rich Households: (3)	Poor Households (12)
	<p>about 20 cows</p> <p>about 50 goats</p> <p>about 30 beehives</p> <p>cultivate 3 acres</p> <p>run kiosk</p> <p>1 wife</p> <p>6-7 children</p> <p>educate children up to form 4</p> <p>brick or iron sheet house</p> <p>own sofa set and radio</p>	<p>no goats, no cows</p> <p>poor clothing</p> <p>very small thatced house</p> <p>1 wife</p> <p>4-5 children</p> <p>depend much on casual labor</p> <p>no furniture, sleep on animal skins</p>
	Middle Households (65)	
	<p>about 10 cows</p> <p>about 15 goats</p> <p>mostly thatched house</p> <p>6-10 children</p> <p>1 wife</p> <p>good clothing</p> <p>educate some of children up to St. 8</p> <p>join vilage polytechnics</p> <p>cultivate up to 0.25 acre</p> <p>have stools and tables in the house</p>	

Table L.3-19 PRA Results in Relation to Household Economy-Trends and Seasonal Calendars (Kimalel Location, Kapkole Village)

(Trends)

	1979	1984	1989	1993	1998
Food Shortage (months)	6	12	4	8	3
Crop Production	Poor	Poor	Adequate	Adequate	Bumper
Receipt of Aid	No	Yes	No	No	No
Price Levels (Ksh)					
Sell: goat	80	120	200	450	1,200
Sell: groundnuts/kg	1.5	-	10	20	30
Buy: sugar/kg	0.75	3.00	8.00	12.00	40.00
Buy salt/500g	0.25	1.50	2.00	5.00	10.00
Casual labor/day	2	12	25	30	50

(Seasonal Calenders)

Year 1998	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Farm Gate Price (Ksh)												
Groundnuts/kg	40	40	50	60				30	30	30	35	35
Finger millet/kg	30	30	30	32				20	20	20	25	25
Source of Food and Income												
Buying food												
Farm produce												
Food aid												
Sell livestock												
Sell honey												
Casual labor												
Sell ropes and baskets												
Labor Demand												
Excess Labor												
Full employment												
Labor Shortage												
Food Security												
Period of Shortage	●	●	●	●	●	●	Y					
Food aid (y/n)	Y	Y	Y	Y	Y	Y	Y	N	N	N	N	N

Table L.3-20 Survey Form of Household Economy Survey

No:

Household Economy Survey Sheet

Interviewed by: _____

Date Interviewed: _____

Name: _____ (Sex: _____, Age: _____, Education _____, Ethnic: _____)

Address: Location: _____, Sub-Location: _____, Village: _____

1. Family Composition

(1) Number of Members: _____ (No. of Children _____)

(2) Number of children who work: _____ (Inside Village _____, Outside Village _____)

2. Land Use

2.1 Grazing Land (Distance from House)

April to November: _____ km December to March: _____ km

2.2 Irrigated Land

_____ acres (titled communal tenant)

2.3 Cultivated Land without Irrigation

_____ acres (titled communal tenant)

3. Production and Income

3.1.1 Crop Production (Irrigated area)

Crop	Acre	Unit Yield per Acre			
		Unit	1998	1997	Average Year
Maize					
Millet					
Beans					
Vegetables					
()					
()					
Others					
()					

3.1.2 Crop Production (Rain fed area)

Crop	Acre	Unit Yield per Acre			
		Unit	1998	1997	Average Year
Maize					
Millet					
Beans					
Vegetables					
()					
()					
()					
Others					
()					
()					

3.1.3 Income from Crop Production (from 1998 July to 1999 June)

Crop	Sold Amount	Unit Farm-Gate Price (Ksh/)	Gross Income (Ksh)
Maize	Bags	Ksh/bag	
Millet			
Beans			
Vegetables			
()			
()			
()			
Others			
()			
()			

3.2.1 Livestock and Poultry

Animals	Number			Kind
	Adult Male	Adult Female	Kid	
Beef Cattle				
Milk Cattle				
Goat				
Sheep				
Chicken				

3.2.2 Income from Livestock and Poultry

(1) Sold Number of Cattle from 1998 July to 1999 June: _____,

Total Price: _____ Ksh

(2) Sold Number of Goat/Sheep from 1998 July to 1999 June: _____

Total Price: _____ Ksh

(3) Milk: Home Consumption: _____ liter/day Sale: _____ liter/day Price _____ Ksh/liter

Milk monthly sale: _____ Ksh/month

(4) Others (poultry)

_____ (_____ Ksh/month)

_____ (_____ Ksh/month)

3.2.3 Bee-keeping

No. of Bee-hives : - Log Hive ()

 - KTVH ()

Yield per one time: (Crude: debe or liter /hive)

 (Refined: debe or liter/hive)

No. of Harvest: (times/year)

Unit Farm-Gate Price of Crude Honey: _____ Ksh/liter Gross Income: _____ Ksh/liter

3.2.4 Fishing

Kind					
Fishes/day					
Unit Price					
Gross Income					

3.2.5 Other Income Source

4 Production Cost

4.1 Bee-keeping

(1) Bee hives: (make himself, purchase (Ksh/hive)

(2) Mating: (Natural, Artificial (Ksh))

(3) Hired Labor: (Kind of Operation: _____, Price: _____ Ksh)

(4) Other Cost ()

4.2 Farm Input per acre

Crop	Irrigated/Rain Fed				Irrigated/Rain Fed				Irrigated/Rain Fed				
	Input/acre	Kind	Quantity (/ acre)	Price (Ksh/acre)	Kind	Quantity (/ acre)	Price (Ksh/acre)	Kind	Quantity (/ acre)	Price (Ksh/acre)	Kind	Quantity (/ acre)	Price (Ksh/acre)
Seed													
Fertilizer													
Pesticide													
Labor			(Total Labor)(% of Hired)	(for Hired)		(Total Labor)(% of Hired)	(for Hired)		(Total Labor)(% of Hired)	(for Hired)		(Total Labor)(% of Hired)	(for Hired)
Ploughing		tractor/manual			tractor/manual			tractor/manual			tractor/manual		
Ridging		tractor/manual			tractor/manual			tractor/manual			tractor/manual		
Bed making		manual			manual			manual			manual		
Planting		manual			manual			manual			manual		
Watering		manual			manual			manual			manual		
Fertilizing		manual			manual			manual			manual		
Weeding		manual			manual			manual			manual		
Spraying		sprayer			sprayer			sprayer			sprayer		
Harvesting		manual			manual			manual			manual		
Transporting to store		tractor/manual			tractor/manual			tractor/manual			tractor/manual		
Threshing		thresher/manual			thresher/manual			thresher/manual			thresher/manual		
Other													

Box L.3-1 Access to Credit

1) Christian Children Fund (CCF) Small Enterprise Development

The annual report of CCF explains, "The programme was started in order to help the sponsored families to improve their sustainability and a way of reducing the dependency syndrome. The area covered by Marigat project is suitable for small-scale business and commercial farming within the irrigation scheme such as Perkerra, for this reason both those undertaking commercial farming and are on business are eligible for joining the programme. The business Officer introduces the group approach to the individual concerned that is not more than thirty members per group. This must be those undertaking similar business that is small-scale and those undertaking commercial farming should form different group, if a group has twenty members 12 should get loans first while the remaining 8 should get after 2 months." The interest is 24% in 6 months. 300,000 Ksh is the budget of the loan program (revolving) in 1999. At present there are 25 customers who are doing vegetable marketing, butchery, kiosk, animal trading, farmers in Perkerra Irrigation Scheme, honey etc. CCF advertised their credit programme in the villages so people are aware of the credit. There is also a case of the loaning in year 1995/96, saying:

"During this year the late loans were connected while the new approach was introduced to the beneficiaries. They have reorganized themselves into groups of between fifteen to thirty, they form their own committee, set their own by-law registered with Social services and opened group accounts. Nine groups benefited from loan amounting to 1,193,000Ksh. Two of these groups belong to farmers of Perkerra Irrigation Scheme while the others are businessmen. Farmers take loans to buy pesticides, for weeding and harvesting purposes. At first they agreed they should plant horticultural crops which they could sell on monthly basis so they could repay the loan but this has been a bit hard. This is because according to the National irrigation board programme water is directed to different areas at different times and so when the water level is low it is not enough to all the farmers as was the case between December and May. The farmers have decided to repay their loans with the pay out from the produce delivered to the board like Onions, Pepper, Pawpaw and watermelons. They have agreed this should not exceed ten months, should be paid together with the fines for each month. Total repayments recorded have been correct but to differentiate between principal and interest have been hard because of poor recording within groups to evade fines possibly. The groups have not saved as much as would have been expected because others have preferred to invest elsewhere. One group has constructed a two roomed rental house which was Officially opened on 10th July 96, others have been loaning the saving their members and buying goats."

2) World Vision Micro Enterprise Development Program

They started the program in the nation wide. In their operation manual saying "Micro Enterprise Development (MED) will emphasize on the individual self-reliance aspects. MED approach if managed effectively is able to deal with alleviation of poverty. If given as revolving loans and a percentage charged as interest, even with limited funds, there will be sustainability, beneficiary involvement, and the community in return is empowered to

address their needs both at individual and community levels. Therefore, there is need for WVK (world Vision Kenya) to explore MED as an alternative approach to Community Development." Its goal is to raise the economic status of the economically poor by making them realize their potential and mobilize them to form manageable income generating activities through revolving loans. Its strategies are, to provide credit to the poor and oppressed, group formation, to mobilize group savings, credit follow-up, training, monitoring and evaluation.

Here to be focused is the approach includes lending to groups. The guidelines of the group formation are as follows:

- At least 5 members with common interest and not more than 30 members (should be part of a larger group of 30 registered by the Ministry of Culture and Social Services, as a self group)
- Co-guarantee loans to each other by pledging their normal savings to Project through the group
- Have a Chairman/Chairlady, a Treasurer and a Secretary.
- Must be from the same locality, ADP or Project area
- The group should undertake the responsibility of loan repayment. They shall make monthly/weekly loan reports to the group, who in turn report to the Credit officer.
- Members of each group should pledge security to each other.
- The group members should agree to pay service charges to cover all other extra expenses which have been considered sound.
- Be bound by group rules and by laws.
- Members should agree to repay loan within the specified period.
- Members will not withdraw from the group while they have an outstanding loan.
- Group members shall not be immediate members of the same family.

3) Marigat Catholic Church headed by Diocese of Nakuru

It is about to start. The system is revolving fund similar to the system of CCF, or World Vision.

4) Agricultural Finance Cooperation (AFC), Kabarnet

Outline of AFC

The Agricultural Finance Corporation (AFC) was established according to the Act of Parliament in 1963. The objective of the AFC is to finance farm projects and agrobusiness. It is the largest single agricultural credit institution in Kenya assisting in the development of agriculture and agricultural based industries by making loans to farmers, co-operative societies, private companies etc. The source of AFC used to be heavily funded by the government. However, after introduction of the privatization policy, fund by the government has been limited. So the major source of AFC is interest from borrowers. International agencies that used to provide fund to AFC have stopped funding. Kabarnet Branch is the only one in Baringo district.

Type of Loan

There are two types of the loan in AFC as follows;

Type	Term	Interest	Amount	Remark
Seasonal Loan	1 year	20 %	6,000 Ksh/acre	
Development Loan	3 to 5 years	20 %	Up to 75% of investment cost	Approval of manager at the headquarters in Nairobi is required for over 100,000 Ksh

Farmers are utilizing the loans for daily cattle, beef cattle, fence, water tank and pipe, cash crop such as coffee, pyrethrum.

Loan in Marigat and Mukutani division

Because the lands in the areas are communally owned, the people have no mean to give collateral. Therefore AFC have not serviced the people in Marigat and Mukutani. Only five farmers in Marigat have been using the loan of AFC. They are migrants from Kabarnet. They have their own lands in Kabarnet (Tugen hill) and these lands are given as collateral. They are tenants of NIB irrigation scheme area. They rent money for farm inputs (50,000 to 200,000 Ksh) 50% from NIB and 50% from AFC. AFC has given loans mostly to farmers in Kabarnet, Kabartonjo, Tenges division.

Present Problems

- Repayment: Default rate is now estimated at about 30%. However the attachment of collateral has not executed actually. There is a big debt made in 1984, the year serious drought occurred. Most of the farmers could not repay the seasonal loans for maize. AFC is still following to collect the debt.
- Lack of Collateral: People who have means to give collateral (land title) are limited.
- Limited Land Use: most of the land are range land.
- Size of Land Holding: the average land area of farmers is small, so the amount of loan is limited.

5) Commercial Banks

Kenya Commercial Bank, Kabarnet:

They started credit for coffee growers last year. The interest is 24%, higher than that of AFC. However, AFC lost borrowers because they did not have enough finance.

Standard Chattered Bank, Kabarnet: no agricultural loan but for business.

6) Marigat Co-operative Society

Loans are issued for school fees, medical expenses, food purchase, and labor for weeding or harvesting in the irrigated plots. The loans are then recovered through NIB from farmers crop accounts (Perkerra farmers say lack of credit). It is constrains in fund for it, sometimes stopped due to lack of fund.

7) Other Credit Source to have potential to access

Kenya Industrial Estates (KIE)

They have a branch in Kabarnet. Schemes available are informal sector loans, Jua Kali, formal loan scheme, etc. On condition for borrowing, land title is not necessarily required but cattle or a guarantor. Interest is 18% with a few months of grace period.

Kenya Women's Finance Trust (KWFT) (NGO) Loan Scheme:

They have some schemes but no branch in the Study Area. Their schemes are;

1. BIASHARA Credit Scheme

Women entrepreneurs organize themselves into 6 groups of five. Loans are given to individual women through these groups. Amounts lent range from 10,000 Ksh to 50,000 Ksh/.

2. UAMINIFU Credit Schemes

The broad objective of the Uaminifu Scheme is to access credit to women small and micro-enterprises for the purpose of developing their business in order to increase income and generate employment. Security is provided by the group savings as well as the numbers who co-guarantee each other. As group fragility directly affects repayment, the strength of the schemes lies in the cohesion that is characteristic of indigenous groups.

3. Barclays Bank of Kenya Limited and Kenya Women Finance Credit Scheme

The KWFT provides business management skills, training and other technical services to the clients, while the Barclays Bank of Kenya meets their credit needs.

4. Loan Guarantee Scheme

KWFT has an agreement with commercial banks. Business women who are unable to get credit from commercial banks and credit institutions because of lack of collateral are enabled to get loans from the banks where the bank and KWFT share the risk by providing pro rata security loans under this scheme ranging from Ksh 50,000/ to 100,000 Ksh/.

5. KWFT Brokering Credit Scheme

KWFT trains women entrepreneurs and recommends them to the banks for loans of 101,000 Ksh/ to 4,000,000 Kah. The loan is processed direct by the bank.

(Quoted from "Credit System for Women's Micro-Enterprises in ASAL Project Areas FAO, UNDP Nov. 1993")

PRIDE (NGO)

They do not have significant activity in the Study Area. But they provide credit mostly to women's group: First of all, they organize group of 25 members. The members are all known each other and all have to have their own business. They are divided into 5 sub-groups with 5 members each. The first person of each group borrows 10,000 Ksh with the repayment period of one year and interest rate is about 22-23 %. After a while next person can borrow 20,000Ksh, third year, 30,000Ksh and up to maximum amount of 150,000ksh. On the other hand, each members have to save about 100Ksh/week Repayment rate is 98%. They have never provided loans to nomadic people, but they have plan to work with them near future (they don't know how yet).

Kenya Cooperative Bank

There is no branch in Baringo district. The nearest branch is in Nakuru. The cooperative bank serves normal savings, checking and deposit accounts to cooperative societies, companies and individuals. Only registered cooperative societies can get loan. Individual cooperative societies borrow from the Cooperative Bank for on-lending to their members through their local Saving and Credit Cooperative (SACCO) section. It seems still hard for the people in the Study Area to access the bank.