IFPRI Discussion Paper 01986

December 2020

Gender-Inclusive Governance of "Self-Help" Groups in Rural Kenya

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ABSTRACT

There is vast literature on groups as a useful mechanism for rural development, especially for women. However, for group participation to fulfil on potential benefits to women, gender-specific constraints must be addressed. This study examines how to promote gender-inclusive governance of mixed-sex self-help groups in the African context, analysing twenty mixed-sex focus group discussions with 190 group members in rural western Kenya. Emphasizing group member perceptions and beliefs about participation and governance, we undertake an empirical assessment of institutional factors that explain and facilitate effective participation of female members. We find that group-member endowments impact the group's interpretation in terms of their understanding of gender issues and political processes, and that the pro-gender intentions behind governance structures are more important than the structures themselves. Furthermore, groups in this context serve as a distinct parallel institution to that of the home that enable them to push the boundaries of community gender norms.

Keywords: Group-based approaches, gender, Sub-Saharan Africa, institutions, governance

ACKNOWLEDGMENTS

We thank the German Federal Ministry for Economic Cooperation and Development for funding the broader research program, “Enhancing Women's Assets to Manage Risk under Climate Change: Potential for Group-Based Approaches,” and Claudia Ringler for facilitating this research.

This work was undertaken as part of the CGIAR Research Program on Policies, Institutions, and Markets (PIM) led by the International Food Policy Research Institute (IFPRI).

Introduction

There is vast literature on groups as a useful mechanism for rural development, especially for women. The literature largely views group participation as a mechanism for developing social capital in women and also an indicator of empowerment (Meinzen-Dick et al. 2014). Groups are also mechanisms for improving livelihoods more directly by facilitating risk pooling, promoting the adoption of agricultural technologies, and facilitating asset accumulation (Meinzen-Dick, Bernier, and Haglund 2013). Groups can generally decrease transaction costs that tend to be high for small farmers and women in particular and thus can address women's specific agricultural constraints and increase women's wellbeing and capacity to adapt to climate change (Fischer and Qaim 2012; Markelova et al. 2009; Dorward et al. 2009). However, for group participation to fulfil its potential for women, gender-specific constraints must be addressed. In addition, group performance is enhanced when all members are active participants (Ostrom 1992).

Women's and men's participation are each constituted by different interests, priorities and abilities. Their respective roles and responsibilities—determined largely by existing gender norms—will determine their needs and priorities in terms of climate change adaptation and wellbeing more broadly (Bryan and Behrman 2013). Thus women's ability to voice their concerns and determine activities and strategies of groups' approaches will largely determine how effective they are as mechanism for addressing women's needs. That is, the degree to which groups fulfil women-specific needs depends in part on how substantial women's engagement is in the group (Meinzen-Dick et al. 2014; Meinzen-Dick, Bernier, and Haglund 2013).

Groups made up only of women may be dismissed by men and face community challenges, while groups made up of both women and men may find women playing perfunctory roles in decision making (Baden 2013; Pandolfelli, Meinzen-Dick, and Dohrn 2008). In addition, some authors criticize an attempt to address gender issues by focusing on women only, recommending approaches that examine the roles of men and women—and their social dynamics—to promote development and women's empowerment (Bellows and Lemke 2011; WCRWC 2005; Connell and Messerschmidt 2005). Thus, it is important to assess which institutional characteristics can promote effective engagement of women in group decision making of mixed-sex groups. Agarwal's (2000a; 2001) research in India pointed to gender norms related to women's roles in

public as the major inhibitor to effective participation. However, in contexts where gender norms related to public appearances tend to be less restrictive, such as many—though not all—communities in Sub-Saharan Africa, gendered-dynamics in mixed-sex groups may be different. In addition, analysis in this context may provide additional insights into gendered group participation and which group governance mechanisms may promote effective participation of women.

Failing to understand how best to design groups for women's participation, we can miss out on many potential benefits of interventions, in particular the potential to address the gender gap in agriculture and food security and improve women's ability to adapt to stresses of climate change. While some studies have examined this issue, there is a dearth of empirical work explicitly examining mixed-sex groups in the African context.

This qualitative study analysed twenty mixed-sex focus group discussions with 190 group members in rural western Kenya between August 2013 and May 2014 to determine the institutional characteristics—with an emphasis on group design and governance—that explain and facilitate effective participation of female members. It examines group member perceptions and beliefs, and then applies an analytical framework to guide the empirical analysis of gender-inclusive group decision-making.

The paper is organized as follows: The following sections review the evidence on gender and group governance, lay out the analytical framework that guides analysis, and then describe the social, economic and political context in the study area. Then we provide detailed description of the methodology. Finally, we summarize the empirical results and end by discussing the implications for policy and practice and the utility of the analytical framework for future studies.

Review of Evidence on Gender and Group Governance

As mentioned above, groups have become the major mechanism for development interventions and targeting of programs and services. There are a number of reasons for this, including using groups as mechanism to enable small farmers to pool risk and engage in the market economy, to broaden the reach of development partners or government interventions given limited funds, to encourage social capital development and women's empowerment, or to promote sustainable natural resource management (Thompson et al. 2009; Meinzen-Dick et al. 2014). Thompson et al

(2009) describe groups (farmers groups in particular) as having elements of both traditional and formal organizations. They are often formally registered with the government and/or facilitated by non-governmental organizations (NGOs) and organized around economic principals. But they are also based in communities and "rooted in local contexts and customs" (Thompson et al. 2009, 2). Groups are particularly important for women as they provide access to information and resources that women may otherwise be excluded from (Meinzen-Dick et al. 2014). Given the emphasis on groups in development policy and practice, groups have been the focus of research in a number of sub-fields of development.

For instance, there are a number of studies in development economics assessing the incentives for collective action in group savings schemes such as ROSCAS (rotating savings and credit associations), where neoclassical economic theory would tell us that people are better off not participating, or participating once and then dropping out. This body of literature finds various social considerations that promote group membership and continued participation such as women trying to separate some assets from the typical intrahousehold bargaining rules for assets, a desire for social capital and need to protect oneself against social rejection, and the power of self-commitment to a savings goal as an important mechanism for improving savings outcomes. Furthermore, these types of savings groups are generally found to be beneficial to members in terms of welfare outcomes, though they do tend to leave out the poorest of the poor (Greaney, Kaboski, and Leemput 2013).

In addition, natural resource management literature, often based on Ostrom's seminal work on collective action and management of common-pool resources, considers how various groups can facilitate sustainable use and management of natural resources such as water resources, forests, or pasture, or more broadly for promoting community-based adaptation to climate change (Bryan and Behrman 2013; Ostrom, Gardner, and Walker 1994). This body of work provides some guidance on group design principles specifically for the sustainable management of common pool resources (Ostrom, Gardner, and Walker 1994; Cox, Arnold, and Tomás 2010).

Some of this literature goes beyond natural resource management to focus on gender dynamics in groups. For instance, Valdivia and Gilles (2001) review a series of case studies looking at gendered access to and control of resources and find a close relationship between women's resource control and voice. They also find that, in addition to a mechanism for risk sharing,

group participation gives women a “legitimized and institutionalized context through which they can work” to develop their livelihoods and increase not only social capital but social control (Valdivia and Gilles 2001, 8). However, according to Meinzen-Dick and Zwarteveen’s (1998) review of evidence on female participation in water user organizations, the time costs and social risks associated with group participation often outweigh the benefits for women. Thus they note the need for detailed analysis to identify the major factors that can strengthen women’s participation in groups. Similarly, Fischer and Qaim’s quantitative assessment of commercialization through farmers organizations finds that the benefit-cost ratio may be lower for women such that better targeting group activities to meet the needs of women would likely increase their participation (2012).

Kabeer and Subramanian (1996) develop a framework for the institutional analysis of gender programs and policies. They argue that the norms and values that determine gender inequalities are rearticulated at all levels of institutions, and thus to understand the role of women in groups one must assess institutions at the levels of family, community, market and state. They also define a set of constitutive components of institutions that can be used to empirically assess them: rules, activities, resources, people and power. Agarwal (2000a) finds that women in community forest groups in South Asia have low levels of participation in groups.

In a related paper, Agarwal (2000b) specifies factors that affect women’s participation: formal rules of entry, degree of awareness of rules by women, social norms restricting appearing and speaking in public, workload and logistics of childcare and tasks, and personal attributes such as education level, confidence and age. She describes a more meaningful definition of participation than the quantitative studies described above, explaining that beyond membership (which is linked to rules of entry) and attendance, there are finer degrees of participation that require such things as speaking out and having one’s opinions carry weight in decision making.

Along these lines, Agarwal (2001) develops a typology for group participation, ranging from nominal participation (membership) to interactive participation, wherein women have voice and influence in group decision making. She illustrates empirically that women’s needs are not addressed when their participation is limited. She finds a number of factors that impact the effectiveness of women’s participation in groups, which are gender-restrictive social norms (negative), ability to form women-only groups (positive), and external agents supporting

women’s effective participation (positive), especially when pushed from the beginning before men’s territorial interests are established. Agarwal also suggests consideration of various institutional levels that impact group dynamics, such as the state, community and household.

In addition, in a review of evidence on women's participation in mixed-sex groups, Meinzen-Dick et al. (2014) found that women's active participation improves rule enforcement, conflict resolution, and overall group effectiveness. In addition, the literature they reviewed showed that mixed-sex groups may be harder to set up but have higher pay-offs. For instance, in a study of women-only, men-only and mixed-sex organizations for natural resource management in Bangladesh, Sultana and Thompson (2008) find that women-only groups prioritize inclusivity while men-only groups prioritize clear rule-making. Furthermore, compliance with rules limiting fishing in protected areas is higher when both men and women are actively involved in the management groups, though women-only groups improved with time.

In an empirical assessment of African farming cooperatives, Baden (2013) finds a few group characteristics that seem to work best for women. First, where women already have some assets and experience managing groups, women-only groups can be quite successful in promoting development. Second, with a critical mass of women members, women are more likely to gain leadership roles but that will not necessarily lead to equitable decision making. Lastly, a rotational leadership mechanism ensured a minimum number of women in the group leadership at all times and lead to greater recognition of women’s positive contributions in mixed-sex cooperatives.

The literature highlights the increasing importance of groups, and especially effective participation in groups, for development. While there is some evidence that women-only (or mostly women) groups can be beneficial, especially in a context where women are highly restricted in terms of public appearances, the possible benefits of mixed-sex groups necessitate further examination of these to better understand how to support their pro-gender governance. As such this study complements previous studies on gender-inclusive group governance by developing and applying an analytical framework that assesses the various institutional factors that may affect women’s inclusion in the African context.

Analytical Framework

Gender analysis entails examination of how institutions create and reproduce, or break down, gender inequalities (Kabeer 1999). Institutions affect inequalities through the rules, norms and practices they espouse. This view of inequality is often described as structural inequality, or as described by Dani and de Haan (2008, 3) "by the condition of attributing an unequal status to a category of people in relation to another," in this case the status of women to men. This is a relationship "reinforced by a confluence of unequal relations in roles, functions, decision, rights and opportunities" (2008, 3). Institutions are human constructs that govern the peoples' behaviour. As such, within the structural confines of these institutions, people also take actions and make choices. The extent to which they have freedom of action and choice can be described as agency. Agency and structure interact as structure defines the choices available, and the choices and action of individuals and groups can break down, reinforce or otherwise alter structural constraints (Kabeer 2001, 26).

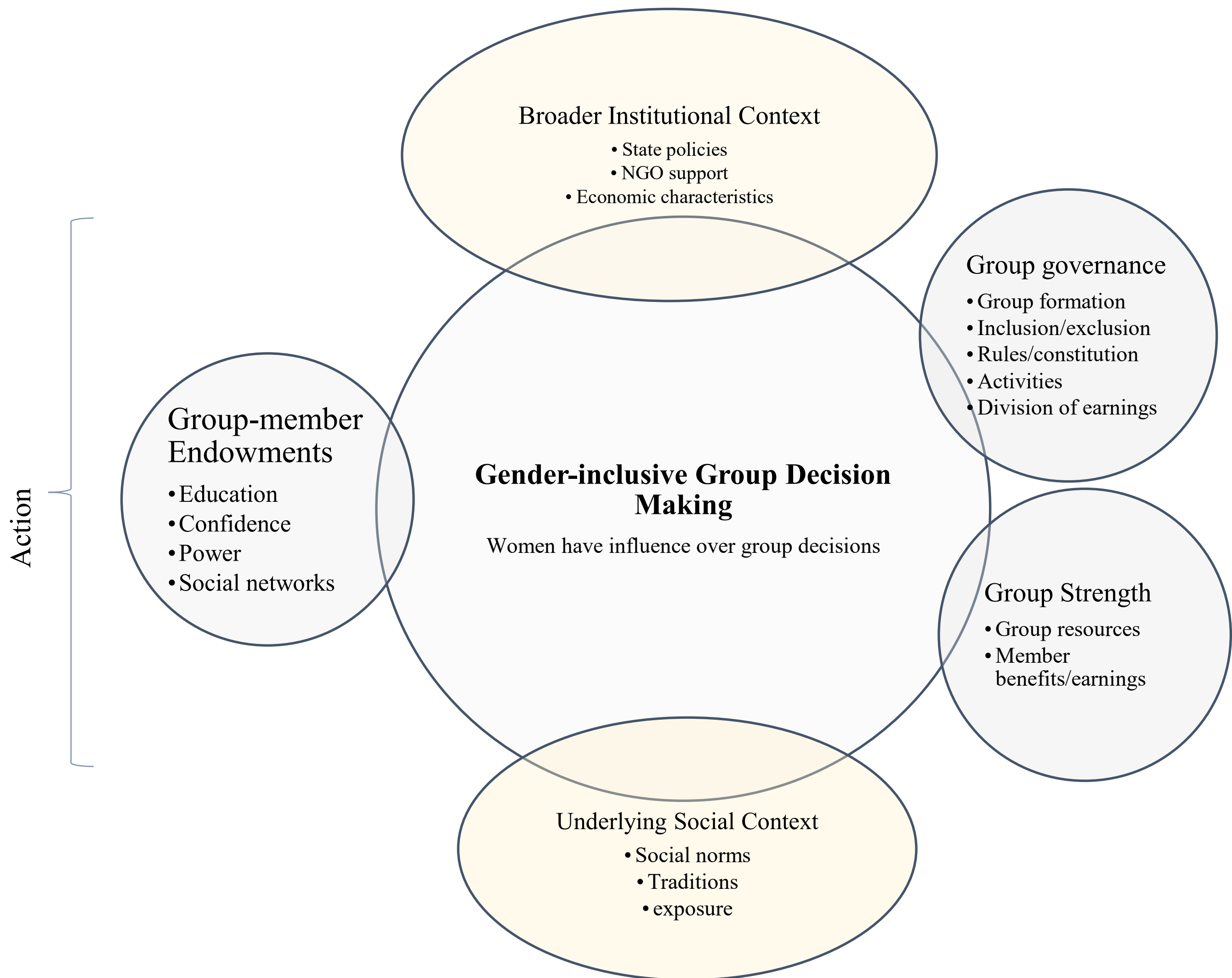
Just as institutions exist at different levels, gender analysis can take place at different levels, such as that of the state, the community, or the family (Kabeer 1999). This study undertakes gender analysis of the institution of the group, which is a community construct.

This study is guided by an analytical framework adapted from the Social Relations Framework (Kabeer 1999; Kabeer and Subrahmanian 1996), the Framework for Institutional Analysis (Kirsten et al. 2009), and the Bargaining Framework (Agarwal 2000b). Based on the three adapted frameworks, we develop a new framework that is applied here as a guiding structure for the gender analysis undertaken. The framework presupposes a relationship between gender-inclusive governance, the institutional and social context, group strength, group governance and personal endowments. Specifically, we assess the how group governance structures effect gender-inclusive group decision-making. Group-member endowments and group strength are also explicitly explored in the analysis, as is the role of the institutional and social context. We begin with a definition of effective participation in line with Agarwal's depiction of interactive participation wherein women have voice and influence in group decision-making (2001), and then empirically test that definition.

We can consider the first three elements as the *action arena* (the area under investigation), which is made up of the rules of engagement in the group, inclusion or exclusion, activities, the assets or benefits of a group, and attributes of individuals in the group. The broader institutional environment is made up of national policies and other external support or services such as NGOs, while the underlying social context is made up of the social and cultural norms that drive beliefs and behaviours related to gender and livelihoods. We can think of the groups as embedded within the broader institutional environment and the social context, both of which can impact the actions of group members, the collective actions taken by groups, and the actions of other relevant actors in the community (Dorward and Omamo 2009). These concepts are visualized in Figure 1.

In addition, Kabeer's and Subrahmanian's classification of development policies in terms of their approach to gender issues—gender blind, gender neutral, gender specific, or gender transformative—is a useful analytical tool for this analysis (Kabeer 1999; Kabeer and Subrahmanian 1996). The rules and organizing structures of groups can be seen as group *policies*, per se, making this classification relevant. Policies can either be *gender blind*, not considering gender in their development, or *gender aware*. All the groups assessed here are gender aware in that the mixed-gender groups by design and deliberately have both men and women as members. Gender aware groups can then be categorized as neutral–largely operating within existing gender division of resources and responsibilities and target delivery of services to both men and women–or specific–wherein they still work within existing gender divisions, but specifically respond to the practical needs of men and women. Finally, policies can be transformative in that they both recognize and seek to transform existing gender relations through the redistribution of resources and responsibilities. This last category is the most politically challenging category and that addressing the structural aspects of gender relations (Kabeer and Subrahmanian 1996, 18).

Figure 1. Analytical Framework for Assessing Group Gender-Inclusivity



Source: Adapted from the Social Relations Framework (Kabeer 1999; Kabeer and Subrahmanian 1996), the Framework for Institutional Analysis (Kirsten et al. 2009) and the Bargaining Framework (Agarwal 2000b).

Economic, Social and Political Context

The rural western Kenya is characterized by subsistence agriculture and fishing. In 2010 Nyanza Province was devolved into six separate counties, although national data is still reported by province (KDHS 2014). This study was undertaken primarily in one of six former Nyanza counties: Homa Bay. The locality is predominantly populated by the Luo people, the third largest of Kenya's 40 different tribes. Smith (2006) describes the Luo as holding a paradoxical position in Kenyan society as they are both among the poorer populations of the nation, and also have contributed to some of the nation's most notable public figures such as statesmen, academics, and lawyers. However, they have a historically troubled relationship with the dominant Kenyan tribe, the Kikuyu, dating back to the 1960's.

As in many communities in Sub-Saharan Africa, women in this region are disadvantaged by gender norms that restrict their involvement in income-earning activities and yet burden them with non-income earning aspects of agricultural production as well as the majority of domestic responsibilities. As is common in Africa, the majority of domestic responsibilities fall to women, as do specific lower-impact aspects of agricultural production such as planting and weeding, while men are seen as responsible for protection of the household and heavy labour such as ploughing with draft animals. Furthermore, women in Kenya have much lower access to agricultural inputs and training than men (The Nature Conservancy 2013).

Luo society is patriarchal and virilocal, and marriage is ideally preceded by payment of bride wealth, often in cattle. An ethnographic study on polygyny in Luo communities indicated a much higher rate among Luo than the national average, although it has decreased over the last decade (Oguda 2012). Furthermore, they found household bargaining for resources in a polygynous context was detrimental and disempowering to the co-wives. The prevalence of early childbearing is highest (19.2 percent of girls from age 15-19) in Nyanza among all Kenyan provinces, and domestic and sexual violence is higher only in Western Province, the bordering lakeshore province (KDHS 2014). Paradoxically, educational attainment among females in Nyanza is higher than the national average (5.7 years compared to 5.2 years) (KDHS 2014).

Indigenous social groups of many sorts have long been common throughout Africa and in Kenya specifically, including funeral associations and labour sharing groups, wherein communities pool

risk or labour in the absence of state support (Meinzen-Dick et al. 2014). Farmers' organizations such as cooperatives were a major part of agricultural policy previously. The Government of Kenya encouraged farmer cooperatives through the Cooperative Societies Ordinance in 1945 and the Swynnerton Plan in 1954, resulting in the substantial growth of these farmer groups (Thompson et al. 2009). However, there was a major decline in groups throughout Africa, Kenya included, in the 1980's leaving farmers largely without a collective voice (Thompson et al. 2009).

In recent years, group-based approaches have once again taken an increasingly central role in the policies and programs of governments and development partners in Kenya (Meinzen-Dick et al. 2014; Thompson et al. 2009). Currently the Ministry of Gender, Children and Social Development supports formally registered self-help groups through: community trainings on group dynamics, financial management, leadership and governance; connecting the registered groups with other service providers; and providing financial support between Ksh 20,000 and 50,000 (approximately US $200–$525), depending on the proposed activities. In order to receive support, groups must have a valid registration certificate, be gender-sensitive (defined as having a majority of female members), hold elections to be attended by ministry officials, and be actively undergoing some group activities. This support seems to provide an incentive for groups to both register formally and ensure female-majority of members.

In addition, international organizations and non-governmental organizations increasingly promote groups; some examples are the proliferation of group-loan schemes, the rise of the concept of social capital—through group participation or social networks—as a new key to development, and the use of groups as a mechanism for targeting of non-governmental organization (NGO) services and for facilitating market access for smallholders (Markelova et al. 2009; Pandolfelli and Meinzen-dick 2007; Fischer and Qaim 2012).

Among the many reasons mentioned for starting groups, one is for better access to NGO and agricultural extension services. For instance, many NGO's only target services to already formalized groups and group membership facilitates information sharing regarding services available, such as subsidized fertilizer and seeds, from the Ministry of Agriculture.

The gender-focused policy environment in Kenya, historically subjugating women both in customary norms and through skewed legal colonial and post-colonial frameworks, has

developed into one highly supportive of gender equality over the last decade, on paper if not in practice (Odhiambo and Oduor 2010; Institute of Development Studies 2013). A number of policies and plans have been put in place to address gender issues from the national government level down to the local village level, including revisions to the Constitution, Kenya's Vision 2030, the Kenya National Policy on Gender and Development, and the Agricultural Sector Development Strategy 2010-2020. There have been critiques of some of these policies in terms of their effectiveness and degree of implementation, but the understanding of gender as a national issue in Kenya is widespread.

While these new policies indicate a commitment by the Government of Kenya to begin to address the challenges of gender inequality, Odhiambo and Oduor (2010) remind us that even with adequate laws and policies in place, the structural aspects of gender descrimination may be slow to change without deliberate and practical interventions to address specific challenges.

Methodology

This study attempts to identify the institutional characteristics that promote effective participation of women in groups. We apply a social constructivist epistemological approach that allows us to define participation and supportive institutional characteristics based on the subjective and socially constructed views of the respondents. Qualitative data is coded using inductive reasoning to identify themes and patterns in the data that can contribute to the current body of theory on gender and decision-making in farmers organizations (Pascale 2011).

Inductive analysis relies on the identification of patterns in the data, and logical explanations for those patterns. A strength of this approach is the emphasis on searching out and explaining "negative cases" that do not fit with emerging explanations or theories, and thus helping to avoid weak or abstract conclusions (Pascale 2011, 54–55).

The analytical framework outlined above guided our analytical process by providing a broad set of categories into which data were coded. However, within the broad categories, specific themes and codes were empirically driven and not predetermined at the onset of the research. This allows for results that are driven by patterns within the data, rather than attempting to fit the data into a specifically defined framework that may encourage overlooking of unexpected results. While we hypothesized that components described in the analytical framework would be salient

to effective participation, through the inductive analytic process we determined which ones were supported by the empirical data.

Data collection and sampling

Data was collected through twenty mixed-sex focus group discussions (FGDs) with ten farmers groups and a total of 190 interviewees between August 2013 and May 2014 in and around Homa Bay County, a primarily Luo tribal area in western Kenya. Interview groups were made up of members of existing farmers groups and were purposively sampled according to their emphasis on activities that can be characterized as climate change adaptation and their geographic location. For smaller farmers groups all the members attended, but for larger ones, group leadership was asked to choose a subset of members to invite in order to make interview smaller and more manageable.

FGDs are a particularly useful approach to data collection that allows for discussion and exchange, allowing participants to flesh out ideas and giving the researchers insight into individual and group dynamics (Robinson 1999). In advance of the FGDs, the research team discussed and debated the appropriate translation of key terms into Luo. Respondents were each asked to rate themselves in terms of their own decision-making power in the group and their power at home, choosing a number of pegs between 0 and 5. This exercise was meant to encourage them to concretely consider and describe their experience of the social dynamics of power and decision-making. The numerical data from the exercise was not used, but the discussions it elucidated were a very interesting part of the qualitative transcripts.

Analysis

Data from FGDs were recorded, transcribed and translated from Luo to English and then coded for recurring themes to identify patterns across the interviews.[1] The data was analysed using NVivo 10 qualitative analysis software. Coding was undertaken in multiple phases. The first phase was broad coding into the categories laid out in the conceptual framework. Then, within those broad categories, data was re-coded into related themes and sub-themes. Finally, coded

[1] Some of the interviews were translated to English in the course of the interview. Most of the interviews were done completely in Luo. All interviews, even those translated during the course of the interview, were translated word-for-word into English to ensure no details were missed.

data was reviewed across interviews for patterns and divergences. We then sought empirical and theoretical explanations for the patterns. Analysis emphasized two main objectives: determining socially constructed group typologies related to their degree of gender inclusiveness, and identifying specific institutional characteristics that are associated their degree of gender inclusiveness.

Reflexivity, Validity and Ethics

The field team was very well-versed in the context of agricultural development, group engagement, and climate change, and were ethnically Luo, giving them an insight and understanding of the culture and society. This enhanced the validity of the results, while also providing opportunities for the whole team (the foreign principal investigator and the Luo field team) to reflect on our own expectations and biases throughout the data collection and analysis process.

One limitation of the team was that all except the principal investigator were largely unfamiliar with qualitative methods. A training on the research approach and the interview guide was undertaken before the start of the data collection. The data collection process was closely monitored by the principal investigator, leading many of the interviews in partnership with the field team, discussing and reflecting on results and interview techniques at the end of each day, and taking time for short refresher trainings. In this way, the field team developed a good understanding of the data requirements. Nevertheless, the lack of experience in the approach combined with the principal investigator's inability to speak Luo, does create the possibility of data quality issues and misinterpretation of responses, which was carefully considered during data analysis.

Given limited time and resources, there was a trade-off between assessing additional groups versus understanding decision-making dynamics in more depth for a few groups. While useful and insightful empirical information was gained from this study, a useful follow-on study would entail deeper longer-term assessment of group dynamics including going beyond group interviews to undertake participant observation in group meetings and individual interviews.

While the analysis was undertaken solely by the principal investigator, feedback and validation were sought from the groups and from other members of the field team, who were Luo.

Representatives from each of the groups were convened to discuss preliminary results for validation. And the field team was consulted at multiple stages of analysis to validate emergent results.

This study received approval of the International Food Policy Research Institute's Institutional Review Board as minimal risk research. To ensure the confidentiality of the interview responses, care was taken to keep transcriptions in a password protected folder. All duplicate copies of recordings and transcripts were deleted from all locations except the primary investigator's password protected computer. Names and village names were not mentioned in the text of the paper.

Assessing the Gender-Inclusivity of Group Governance

Examination of group governance considers the formal rules that govern member participation and group activities, as well as the way the rules are enforced and followed in practice. First we examine socially constructed conceptions of women's participation and barriers to participation across groups, from which we develop a typology of groups. Then we examine the institutional characteristics that arose as salient from the data analysis—such as group formation (who formed the group for what reasons), the rules that guide decision-making and conflict resolution processes, allocation of tasks and benefits, and group strength—some came from the analytical framework and others were empirically driven. We are particularly interested in any pattern of responses promotes or is otherwise associated with the effective participation of female members.

Group Governance Typologies

As discussed in the above analytical framework section, we consider women's effective participation in groups to be characterized by their voice and influence in group decisions, or, simply put, their decision making power. Empirically, group members universally considered attendance and speaking up in the group to be a key driver of a member's decision making power, along with other personal attributes. The ability to speak up and be listened to in the group is seen as a contributor to a member's decision making power, though it does not guarantee a voice in group decision-making. The quotes below illustrate the extent to which

speaking up is seen as a driver of power in the group, such that it can overcome other weaknesses:

> Male Respondent: *"I (have a lot of power) due to my nature of contributing always to the group and it happens that if someone does not always contribute then he may be considered as weak."*
>
> Female Respondent: *"Women may not contribute in the group because they are not confident. Talking less makes women feel that they have less power in the group."*

The groups interviewed were all formally registered with the government and thus all had constitutions and group by-laws, as per the requirements. The types of rules and governance practices in place were relatively consistent across groups, with elected officials and set term lengths, rules about taking on new members, participation requirements, and rules related to sharing of earnings and assets. The existence of these rules and governance mechanisms, in particular voting, were frequently cited as the reason for gender equality in decision making in the group, in contrast to the home where a man has more decision-making power than a woman. However, when probed further, many respondents revealed that *de facto* equality does not ensure women's effective participation.

Both men and women discussed barriers to women's effective participation. Barriers mentioned were related to the personalities and other personal attributes of women, such as lacking confidence or knowledge. Other barriers mentioned were structural such as socially-based tendencies for women to keep quiet and not contribute their opinions. Based on these governance approaches of these groups, we apply the gendered typology of policies introduced earlier to characterize three different approaches to gendered group governance:

1. gender-neutral groups are those who acknowledge the barriers to women's effective participation but do not specify any governance mechanisms to address them,
2. gender-specific groups specify governance mechanisms or rules in place that can help to overcome the barriers, and
3. gender-transformative groups have governance mechanisms or rule in place that are explicitly meant to overcome women's barriers to effective participation.

Both gender-transformative and gender-specific groups showed an understanding of the structural nature of barriers to women's participation. They both acknowledged gender inequalities and challenges to participation and pinpointed governance mechanisms to address them. But only gender-transformative groups take explicit action to alter structures in favour of women—in this case, group rules. Rules developed explicitly to prioritized women's needs and challenges start to rebalance the social structures that decrease women's participation and provide a signal to female members that they are a priority and have an explicit right to engage in group decision making. The four groups with gender-specific governance designs interpreted the typical group rules (typical in the sense that they were consistent across all groups) in terms of how they can be used to support women's participation and decision-making power, putting the responsibility for equal participation on the group. However they did *not* put in place governance mechanisms designed explicitly to promote women's participation.

Alternatively, gender-neutral groups emphasized the *de jure* equality of men and women, and put the responsibility on the female members themselves to assert their rights and overcome their personal *weaknesses* and structural barriers. These groups considered the *possibility* of equality as sufficient. They put the responsibility for effective participation on the women themselves rather than on the group.

Demonstrating the distinct nature of gender-neutral group governance, the following quote from a female respondent illustrates her acceptance of the *de jure* democratic rules as ensuring that intra-group bargaining is fair and equal: *"We are in this group and we are supposed to give our ideas. So in the group we cannot say that so and so has more power than the other. Or so and so has less power than the other. Because here everyone has to give his/her ideas, and after giving ideas is when we come to [a] conclusion."*

And when asked what constrains women from participating in group decision making, the following quotes from gender-neutral group members demonstrates tendency to put the onus on women to overcome their limiting personal characteristics:

> Male Respondent: *"Traditionally women were not allowed to contribute their ideas publicly and therefore this makes them until now not to be brave enough to air their ideas in an open manner."*

> Female respondent: *"Women may not contribute in the group because they are not confident. Talking less makes women feel that they have less power in the group."*

In the gender-specific groups, women were less aware of or articulate about the pro-gender governance mechanisms than men. In all but one gender-specific group, it was only the men who described the mechanisms or rules with potential for improving women's participation: Such as this male respondent who stated that "(*strengthened) democracy will help make women feel respected and valued in the group."*

Rules and Governance Mechanisms

The rules and governance mechanisms were largely consistent across the groups, but the interpretation and enforcement differed greatly. All groups voted on leadership either annually or every two years and all included women in leadership roles. Voting was described by all groups as the key mechanisms for resolving conflict or disagreement. Rules for including new members ranged from simply having to agree to the group rules, to undergoing a vetting processing and having to prove adequate assets to "keep up" with group activities. All groups had attendance requirements: commonly, missing three meetings would constitute dismissal from the group and late arrivals would be charged a small fine, but the extent of enforcement was varied. For instance, one group mentioned that they had not been charging fines to latecomers in spite of having such a rule.

In addition to variations in the extent of enforcement, interpretation of the rules also varied, and had implications for gender-inclusivity. For instance, a rule interpreted by gender-neutral groups as promoting "equality of group members"—with no emphasis on gender—could be interpreted by a gender-specific group as promoting women's effective participation. While the written rule was the same in both situations, its interpretation was an indication of group responsibility for gender equality.

As discussed above, only the transformative group had rules in place explicitly designed for gender inclusivity. For instance, one group instituted a rule that only women could hold leadership positions. These positive discrimination mechanisms promote a sense of ownership and legitimacy in female members. Whereas in other groups women often saw themselves as less-legitimate members, or able to easily lose their rights in the group and voice in decision making. The following quotes illuminates the extent to which the transformative group's

interpretation of the rules strengthened the otherwise tenuous feeling of group entitlement felt my women:

> Female respondent from gender-transformative group*: Being a group founded and run by women, men in this case don't underrate our opinions since we own the group first hand.*
>
> Female respondent from gender-specific group:
> *Interviewer: In spite of these [governance] structures in the group, are there any challenges that make women have difficulties in providing input in decision making in the group?*
>
> *Respondent: In cases where I have borrowed money from the group and I don't have money at that particular time when the money should be paid back, I find it difficult because I feel like I am not helping the group or I am not following the group's rules.*

Conflict and Resolution

Conflict and disagreement among group members tended to be viewed as negative, such that 'working together' surpasses democratic participation as a normative priority. Some respondents even described backlash against them for disagreeing with the majority or pushing for governance reforms. The following quote from a male respondent exemplifies this:*"There was a time I demanded from the office bearers that they give us a financial report but they told me that they do not want people [in the group] who are suspicious."*

Women were particularly uncomfortable with the idea that group dynamics may involve conflict or disagreement. Men in all groups discussed specific examples of disagreements and how they were dealt with; commonly through discussion or voting. However, women in the gender-neutral groups did not provide examples of specific conflicts, rather stating that conflicts did not happen or that differences in opinion were insignificant as the "good governance" mechanisms ensured that no conflict happened. A female respondent from a gender-neutral group stated, *"Most of the time we agree on the issues. Such a thing [disagreement] has not happened here."*

The exception to this is a group that went through a crisis in recent years, falling from more than seventy members to just over twenty and coming close to dissolving. This crisis and the process by which the group dealt with it was clear in women's minds and they recounted the details of the conflict. We interpret this pattern as an indication that women are typically less experienced

with political processes and thus have a tendency view rules and governance concepts (such as fairness and equality) at face value. However, the experience of a major conflict allowed the women of one group to reflect critically on governance challenges.

Female members of groups that are cognizant of structural constraints to women's participation-—gender-specific and gender-transformative groups—were better able to critically assess group governance, perhaps due to the presence of a critical dialogue present in the group as well as participation in gender trainings. The most frequently mentioned governance and conflict resolution mechanism was voting. It was noted as the mechanisms to deal with conflicts and was cited as proof of equality, fairness and good governance across groups.

Allocation of Group Tasks and Roles

Group activities were varied though all had some agriculture-related activities, and some had expanded into poultry-keeping. Many practiced aspects of conservation agriculture (typically combined with some chemical fertilizer use) as a means of coping with increasingly inconsistent rain and drought patterns[2]. It was also described by some widows as a means of cultivating their land without a man's labour because there is no need to plough and less need for weeding. Most groups also had a formalized savings and loan program, wherein members contributed funds (through paying membership dues or, often, through buying shares in the group) into a group pot that could then be loaned out to group members. Some groups also had off-farm livelihoods activities, either as part of group activities—such as chair rental or catering services—or as individual small-businesses—such as kiosks—started with funds from group savings and loans programs.

We examined the extent to which activities and leadership roles were assigned or taken up according to traditional gender roles. A few groups described allocating group activities according to traditional gendered divisions of labour, while others explicitly stated that they do not consider gender when allocating tasks and roles. There was no clear pattern in terms of group typology and the extent to which group members perceived that tasks were determined by

[2] While droughts and other issues of climate variability were mentioned by interviewees, it was not an explicit focus of this research. Another study undertaken in Kenya by Roncoli et al. (2010) delves more deeply into current gendered challenges and perceptions of climate change, the results of which were consistent with our results.

gender, but assessing the same issue more extensively, through participant observation for example, could uncover some patters that we have not.

The presence of female leadership did not seem to have any implications for the effective inclusion of women. All the groups interviewed had women in leadership roles, but those women were not necessarily the most outspoken, empowered, or gender-aware of the groups. In fact, similar to previous studies (Meinzen-Dick et al. 2014), one group explained that men prefer to have women as treasurers because they are less likely to "run off with the money," thus using women's lack of mobility and perceived purity as rationale for putting them in a leadership role. Also, when women were asked to assess their own group decision-making power, women in leadership positions did *not* systematically give themselves higher power scores. The only mechanism through which female leadership seemed to impact the gender-progressive governance effectively was in the case of the gender-transformative group wherein only women were allowed to hold leadership positions. One women from this group said, *"Being a group founded and run by women, men in this case don't underrate our opinions since we own the group first hand."*

Group Formation

Groups were started for a variety of reasons. Most commonly, people formed groups in order to take advantage of services and support targeted to groups and to generally cope with challenges of poverty and food insecurity. They described being prompted by NGO representatives to form groups (or formalize pre-existing groups) in order to take advantage of their services. In the case of CARITAS—a common supporter of groups in this area and supporter of many of the groups in this study—formal registration of the group with the government was a prerequisite of receiving CARITAS agricultural group support services.

Two groups were formed by religious leaders in religiously homogenous communities to promote development therein. Both of the religiously motivated groups had a more top-down governance structure, and decision making tended to be leader-centric.

Other groups started as simple saving groups for women, or merry-go-rounds, wherein women contribute small amounts of money on a monthly basis and each month one member benefits from a pay-out. The two groups that started this way describe using the funds to purchase household items like cups and plates or to pay for school fees. These groups eventually expanded

into other activities like more formalized village savings and loan programs, agricultural activities, or other livelihoods activities. When activities began expanding men took notice of the group and requested membership. In both cases the expansion of activities was prompted by an external organization taking notice of the group and providing support to expand into other activities.

The last two groups, the transformative group and in one case a gender-specific group, were founded to promote development for the members and to provide charity to the less fortunate in their communities. They noted being motivated to uplift women and support orphans or poorer children in the community. They were distinctly focused on both developing their own members as well as contributing to the broader development of the community.

The groups with a developmental impetus for formation were gender-transformative and gender-specific, both demonstrating relatively high awareness of gendered challenges to inclusion and governance solutions. The groups that were externally motivated—those motivated primarily by the promise of NGO support or due to a religious leaders' prompting—were all gender-neutral groups, groups that did not take responsibility for women inclusion. Two exceptions to this are groups that were externally motivated but had the benefit of in-depth trainings on gender and governance from Action Aid. Men and women in both of these groups referred to the trainings as useful for improving their understanding of gender issues and ability to govern the groups inclusively.

Group Strength

We hypothesized that the strength of the groups, defined as the level of assets controlled by the groups and the benefits received from being a part of the group such as through NGO support, might improve the degree to which members are invested in the group and thus strengthen their governance. However we did not find any pattern to support this, perhaps pointing to two realities: 1) good governance may make mixed-gender groups financially successful even if they do not address gender inclusiveness, and 2) groups that have high levels of assets and support, may have started out with relatively high levels of assets and connections for support and thus variations may largely reflect variations of common attributes of groups members.

Discussion

Considering the drawbacks to women-only groups, the effectiveness of mixed-sex groups in supporting women's empowerment and development deserves additional examination. However, for such groups to address the needs and priorities of women, they must promote gender inclusivity. As such, we examine the gender-inclusive governance of mixed-sex group in the African context where social restrictions for women tend to be less binding than in the South Asia context, where previous empirical work found social norms to be a major constraint to women's basic participation in mixed-sex groups.

Through a series of sex-disaggregated focus group discussions with members of mixed-sex self-help groups in rural western Kenya, we assess the socially-constructed views of group governance and decision making. As expected, and in contrast to the South Asia context, women are not restricted from basic participation, but the effectiveness of their participation is limited by social norms. As such, we are able to build on the work of Agarwal (2001) to investigate most effective governance mechanisms for promoting women's effective participation, in a context where social norms are somewhat less restrictive.

We begin by defining women's effective participation – based on previous literature – as women having a voice in and influence over group decisions, or having decision-making power. Empirically, group members universally considered attendance and speaking up in the group to be a key driver a member's decision-making power, along with personal attributes such as intelligence, respectability, and effectiveness. Therefore, attendance and speaking up were not seen as sufficient to ensure decision-making power if one is not perceived by group members as someone worth listening to.

Most groups perceived the existence of democratic rules and governance structures as adequate group action for ensuring equality in decision making in their groups. Women's shyness or unfamiliarity with speaking in public was often blamed as the main barrier to their effective participation and input into group decisions. This conceptualization emphasized personal attributes as the core constraint to participation, putting the onus on women members to claim their *de jure* equality within the groups. We can relate this to Kabeer's discussion on structure and agency that points to *false choices* wherein women are expected to take actions as though

they are equal but the given structure makes such actions untenable for them (Kabeer 2001, 26). However, a few groups, while acknowledging the constraints in agency faced by women, considered the group to be responsible for explicitly facilitating women's participation through group rules and governance structures. Thus they focused on the structural aspects of gendered power inequalities and took responsibility for mitigating them.

Contrasting these different group approaches, we develop a typology based on their approach to gender-inclusive governance wherein: 1) groups that assume *de jure* equality and put responsibility on women to claim their rights are described as gender-neutral; 2) groups that emphasize the structural barriers to women's decision-making power and consider the effectiveness of standard group rules and governance structures to help address them are described as gender-specific; and 3) groups that not only emphasize structural barriers but develop specific governance mechanisms favouring and empowering women are described as gender-transformative.

A few factors can be viewed as driving group approaches to governance and the extent to which the group takes responsibility for pro-gender outcomes. First, the original reason that the group was formed is a determinant of group governance approaches. Those that had explicit community-development and gender equality objectives at formation also took responsibility for women's effective participation through rules and governance mechanisms. This is in line with Agarwal's (2001) assertion that early (from formation) support of gender-inclusivity ensures that male interests do not become entrenched in group governance. There are some exceptions wherein groups had pro-gender governance in spite of no emphasis on equality and development at their formation, but in these cases groups underwent extensive gender and governance trainings.

In addition, women's own experience with and understanding of political processes and power dynamics is a potential driver of pro-gender group governance structures. Female group members in gender neutral groups did not critically assess intra-group power dynamics and tended to take group rules supporting fairness and equality at face value, overlooking intra-group power dynamics and limitations to women's *de facto* decision-making power. Women in gender-neutral groups tended to repeat idealized descriptions of democracy while men in all groups provided examples of disagreements or conflicts and how the groups were able to resolve them.

However, women in a gender-neutral group whose group had recently undergone and recovered from a major group-governance crisis also discussed and critiqued power dynamics and governance. This implies that engagement in political processes such as community and group governance processes, and governance trainings, including role playing and other mechanisms that enable women to gain experience in political processes, will support women's ability to critically assess the effectiveness of their own participation and their resultant decision-making power.

While lack of experience in political processes and exposure to critical gender dialogues may be part of the explanation for women's hesitance to take a critical view of the governance structures and their own inclusivity, the idealized view of harmonious group functioning likely makes it even harder. Voicing problems is commonly seen as disturbing group harmony. In some cases disagreements on group's activities were characterized as the fault of the protestor, as though one should not have different opinions from the collective. We can imagine that the same characterization could be applied to women who criticize the governance structures in place if it is not the common viewpoint.

In order to apply these results more broadly, we extract a few specific institutional lessons. First, the degree to which groups take responsibility for women's inclusion will have a significant impact on the quality of gender-inclusive governance, and gender-trainings can promote this type of pro-gender governance. Secondly, rules and governance structures explicitly favouring women increase their feeling of legitimacy. Thus the rules themselves address structural challenges while the *spirit* of the rules enhance women's agency. Thirdly, a lack of political experience could hinder women's ability to critically assess group governance, a result supported by other empirical studies (Baden 2013; Sultana and Thompson 2008), so more extensive pro-gender governance trainings that incorporate role playing of conflict situations and governance challenges may begin to address this.

Reflecting on the analytical framework presented above, this study assesses the extent to which group governance structures impact gender-inclusive group decision making. The examined are group-member endowments, group strength, and other salient empirically-driven concepts. We find that more important than the specific governance structures in place is the group's interpretation of its role in ensuring gender-inclusive governance. Group member endowments

impact the group's interpretation in terms of their understanding of gender issues and political processes. As does the broader institutional context—primarily the engagement of NGOs in trainings of group members. Group strength was not found to impact gender-inclusive governance practices. Finally, we confirm that variations in the restrictiveness of social norms across communities, countries, and regions greatly impacts the way in which women can participate in mixed-sex groups. However, similar to other empirical examples (Valdivia and Gilles 2001), groups serve as a distinct parallel institution to that of the home, governed by constitutions and by-laws, that do enable them to push the boundaries of community gender norms, although both are embedded in the same community.

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