Review

Gender and poverty reduction: A Kenyan context

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Poverty is a dehumanising condition for every one. It erodes human rights of the affected whether women or men. Poverty subjects an individual to a state of powerlessness, hopelessness, and lack of self-esteem, confidence, and integrity, leading to a situation of multidimensional vulnerability. Poverty has a gender dimension since women and men experience and react differently to its impact. It cuts across age, ethnicity and gender. Unless there are realistic and workable interventions to redress the situation, there develops a vicious circle of poverty where it is inherited from one generation to the other in households, communities and the nation. As many people in Kenya are poor with the women bearing the blunt of it, reducing its impact as well as breaking its vicious circle requires a concerted effort and a gender perspective in all the interventive strategies. Commitment of Kenya Government to eradicate poverty is manifest in its current development strategies, as demonstrated with the efforts towards the achievement of the Millennium Development Goals, especially No. 1, on the eradication of poverty to less than 30% of the Kenyans by 2015 and the Kenya Vision 2030. However, the reality on the ground indicates that despite these intentions, the increase on the number of the poor both in rural and urban Kenya has been worrying. This creates a need to intensify poverty reduction efforts in planning and programming, especially as regards to human resource development, health, employment, physical infrastructures, agriculture, rural development, trade, public safety, law and order, all of which are instrumental in scaling up the development process and poverty eradication. Moreover sustainable poverty reduction strategies must engage both women and men as actors and beneficiaries.

Key words: Kenya, poverty, gender, development, strategies.

INTRODUCTION

Generally, the concept of gender is taken to incorporate the differences between, women, men, girls and boys as defined by the society. For the purpose of this paper, it is important to consider the fact that the concept is associated with certain attributes which include division of labour, allocation of responsibilities and opportunities, access and control of assets and resources at the family, community and national levels. At the individual level, the concept influences the choices made by women, men, girls and boys as well as their, aspiration and attitude about self and others. It is also important to note that in terms of the development and poverty reduction processes, the concept of gender goes beyond the social differentiation of women and men, to also include different needs and concerns based on their natural or

biological differences that should drive the development process. Equally important is the participation of women and men in the development agenda in terms of designing poverty reduction programmes and sharing of accrued benefits.

Societies define poverty differently, depending on their socio-cultural and economic orientation. Often it is defined in terms of individual's minimum purchasing power set at a certain amount. It is on this basis that World Bank sets a minimum expenditure threshold that categorises those who live on less than US\$ 1 a day as extremely poor. This paper perceives poverty as multi-dimensional and that the poor are those that are in a state of persistent hunger, with inability to access education, health care, clean and safe drinking water, basic sanitation as well as lack of shelter and social networks. The manifestation of poverty as stipulated in the United Nations Beijing Platform for Action and Declaration of 1995 includes lack of income and productive resources,

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as a result of which there is poor livelihood; hunger and malnutrition; ill health; limited or lack of access to education and other basic services; increasing morbidity and mortality from illness; homelessness and inadequate housing; unsafe environment and social discrimination as well as exclusion.¹

In Kenya, poverty manifests itself in the forms of hunger, malnutrition, illiteracy, lack of shelter and failure to access essential social services such as basic education, health, water and sanitation, as observed in the Republic of Kenya Sessional Paper No.3 of 1999² and Kenya Vision 2030, the current Blue-Print that is guiding the Government Development Agenda, up to 2030. Majority of the Kenyan poor are women as few of them access educational opportunities due to the low value placed on the girl child, as compared to the boy. Based on the traditional beliefs and practices, women have had less or no ownership, access and control to family assets and resources, as compared to their male counterparts. In this respect, in the incidences of deprivation through poverty, they are more vulnerable.

Although deprivation for women and men is bad enough, for the former, it has a serious negative impact on the children because of the reduced performance in both reproductive and productive roles. On the other hand, in the Kenyan social context, children stand to benefit more directly when women are well endowed as most of the resources are used at the household level. This paper holds the view that there cannot be sustainable development aimed at poverty reduction, without mainstreaming women in all development structures and processes. This culminates with gender responsive policies' formulation and implementation. Based on the ideal that sustainable and focused development process must engage both women and men, the paper seeks to build a case for taking a gender perspective in all poverty reduction strategies in Kenya.

PAST GOVERNMENT INITIATIVES ON POVERTY REDUCTION IN KENYA

Achieving economic growth and poverty reduction has been central to the development process in Kenya, since its independence in 1963. At that time, one of the Kenya Government's development objectives was to achieve a high and growing per capita income as stipulated in its Sessional Paper No. 10 of 1965 on the African Socialism and its Application to Planning in Kenya.³ Subsequent national development plans from 1965 focussed on rapid growth aimed at alleviating poverty, ignorance and diseases. It appears that over the past more than 30 years, policies, strategies and programmes implemented, aimed at reducing poverty yielded limited significant posi-

tive impact as a substantial number of Kenyans continue to languish in poverty. According to UNDP Human Development report (2006), 22.8% of Kenyans get less than 1US \$ a day while national poverty rate was at 52%, with low adult literacy rate of 26.4%. Further, majority of the poor are women as Institute of Economic Affairs (IEA) survey in Kenya of July, 2008 revealed. The report further observes that although women in Kenya have better saving habits and operate majority of small enterprises, poverty is higher among them, at 50% and 46% in rural and urban areas, respectively. This is in spite of the many policy interventions meant to improve people's standards of living.

According to the National Poverty Eradication Plan, 1999 - 2015, Kenya Government has learnt some lessons from previous poverty reduction initiatives, some of which include, recurring inability to implement remedies prescribed for diagnosed problems and their causes and a weak understanding of the real nature of poverty. There are policy gaps between broad national plans, frameworks, routine sector actions and projects which further contribute to low levels of policy implementation; misappropriation of funds and the diversion of benefits away from the poor, among other things.

Since gender mainstreaming was not identified as one of the lessons learnt by the government, it means that the role of women in poverty reduction and creation of wealth were not recognized as important ventures in poverty reduction interventions. As such, gender as a variable in the planning process has not been identified and used in designing economic reforms and investment programmes. Yet this is important, given the existing gender disparities in the access to job opportunities, education, training, health services and control of resources in this country.

GENDER MAINSTREAMING AND POVERTY REDUCTION

One of the central lessons that Kenya Government should have learnt in its effort in combating poverty in Kenya from 1963 to 1999 is related to lack of gender mainstreaming or the inclusion of women and men in the development agenda. This is because, in order to eradicate poverty and achieve sustainable development, women and men must participate fully and equally not only in the formulation and implementation of the related macro-and micro economic and social policies and strategies but also in the sharing of the accrued benefits. These ensure that specific needs and concerns for all members of the society are addressed and that the people most affected by poverty are involved and own the production initiatives and outcomes.

¹ UN Beijing Platform of Action and Declaration, p. 38.

² Republic of Kenya (a), P.2.

³ Republic of Kenya, p. 11.

⁴ UNDP, P 293.

⁵ Institute of Economic Affairs, p. 12.

⁶ Republic of Kenya (b), p. 14-15.

The marginalization and exclusion of women has been identified as a major constraint in poverty reduction in Africa as a whole. Development planners and policy makers should encourage research and therefore make policy decisions with men and women in their minds to redress the imbalance. As recommended in the United Nations Beijing Platform of Action and Declaration in 1995, eradication of poverty cannot be accomplished through anti-poverty programmes alone, but will require democratic participation and changes in economic structures in order to ensure access for all women to resources, opportunities and public services.⁷

Vivienne Taylor in her Commonwealth Secretariat Publication on gender mainstreaming in development planning in 1999 reiterates that Governments had recognised the fact that indicators of development in most regions revealed that women, who constituted more than 50% of the population in most countries remained the majority living in poverty. This also means that most of the female-headed households lack basic necessities of life- food, health, safe/clean water, and shelter. Thus empowering women economically is not only an effective strategy for poverty alleviation but also enables them to share fully in the benefits of national development process and the production of their own labour.

Emmanuel Manyasa in his chapter on institutional realignment for poverty eradication in Africa in 2006 notes that in Africa, issues of property rights with regard to women in particular have played a major role in widespread gender-based inequalities and poverty. Low literacy level among women contributes to high population growth rate which in turn exacerbated poverty among both women and men. Sachs in his research work in Niger and Tanzania in 2005 titled, "The end of Poverty: Economic Possibilities of Our Time", concurs in that he notes that in Tanzania, women without any formal education had a total fertility rate of 6.5; with incomplete primary education: 6.2; with complete primary education: 6.0; and with secondary and higher education 4.2.10

Although all poverty eradication interventions need to be responsive to the specific needs and concerns for women and men in Kenya, unfortunately, lessons learnt from the trend of poverty situation in Kenya demonstrate that many of the Government's policies, objectives and strategies have either been gender blind or gender neutral. Policy makers have assumed that economic planning, programming and implementation impacts equally on women and men. They assume that targeting "people" is enough, yet, as Elishiba Kimani puts it in her work on the role of African Universities in the achievement of the gender equality and women empowerment in 2006, inclusion of women in poverty reduction strategies is key in the achievement of all the Millennium Develop-

ment Goals (MDGs).¹¹ Moreover, the achievement of Kenya Vision 2030 is pegged on the commitment to identifying and addressing the existing gender disparities in social, economic and political development.

For any country in Africa, gender mainstreaming in planning and budgeting makes the development process more efficient, better and more appropriate in dealing with poverty reduction. It ensures not only an efficient utilisation of resources but also a greater focus on human development and a sure way of reducing the levels of poverty among all the people. The principles guiding the argument for mainstreaming gender in planning and programming for poverty reduction in Kenya include: 1) The understanding that any planning and policy development process that does not recognize and address the different practical and strategic gender needs and interests of women and men is bound to promote inequality in society and enhance the escalating rate of poverty; 2) The understanding that gender responsive policy formulation, planning and programming and implementation promotes efficiency, better utilization of resources and greater productivity leading to greater well being of men, women and children; 3) Recognition of the different biological, gender roles and responsibilities that make women and men interpret the world differently and therefore relate to resources, the environment and even to cultural and physical environment differently, for example, women relate to forests, rivers, and land differently from men and so their views on what should be done are therefore different. The same is true of the impact of HIV and AIDS, where women are more vulnerable to the infection while taking a bigger share in the management of AIDS patients; 4) Appreciation of socio-cultural, political and historical contexts that necessitate the use of affirmative action in the bridging of gender gaps in the effort to promote women and men's empowerment and address the practical and strategic needs of poor women and men especially in the allocation of resources, designing new technologies and in accessing information and training; 5) Recognizing that culture is dynamic and differs from one area to another and therefore appreciating the need for continuous collection of gender disaggregated data/analytical information and utilisation of the same in developing new policies, planning and programming in the development process; 6) Appreciating that women and men due to the different gender needs experience and respond to poverty differently leads to an understanding of the importance of involving them in reflecting on situations that affect them, identifying own problems and coming up with solutions for the same and particularly those that relate to basic well being of individuals and families; 7) The realization of gender as a social construct and the need to use appropriate methodologies to address the same in relation to poverty reduction efforts; 8) Recognizing that to get men and

⁷ Ibid, p. 38.

⁸ Taylor, p. 8.

⁹ Manyasa, Emmanuel, p. 53.

¹⁰Sachs, p.19.

¹¹ Kimani, p.118.

women to participate in transforming the development process and to ensure that the basic needs of individuals' families and the nation are met requires gender responsive approaches and methodologies.

In terms of gender and poverty reduction strategies in Kenva, one of the key crosscutting policy consideration should be the affirmative action in favour of women. In their book on the affirmative action as a promise of a new dawn in Kenya, Bellington Gituto et al, give the meaning of the affirmative action as a temporary and special strategy that seeks to remedy past discrimination by increasing the chances of the affected to participate and get a handle on that which they were previously denied. 12 In the perspective of the situation of gender disparities and poverty in Kenya, there is need to take an affirmative action in the entire development process, as a way of elevating women and girls to the equal status of men and boys, respectively. This will help to bridge the existing gender inequalities thereby facilitating equality and equity in all spheres of economic development for sustainable economic development and alleviation of poverty.

Issues of policy for reduction of poverty among rural and urban population in public sectors should include restructuring and targeting the allocation of public expenditure to promote economic opportunities for the poor; enhanced equity in accessing productive resources and addressing the provision of quality and affordable basic social, educational and health needs of all, particularly those living in abject poverty. Due to the difficulties women encounter when seeking for capital to invest in income-generating activities, the government should scale up deliberate action to create special funds for lending to women and encourage the establishment of women friendly financial institutions. As stated by Elishiba Kimani in her write up in 2006 on the role of African universities in the achievement of gender equality and women empowerment, the more resources are accessible to women, the more that will reach the household level to address the basic needs of the entire family. 13 On the other hand, absence of women from decision-making positions as a result of which the government policies lack critical gender perspective adds to the frustration in Kenya's fight against poverty. Key in this is the low representation of women in Parliament and local Authority, which is currently at 18 and 21%, respectively. This means that the policies and decisions made in these two important institutions are not balanced in terms of women and men's perspectives. The result is that the planning and programming is unlikely to be inclusive, focused and sustainable. The entire process end up in perpetuating the existing gender disparities in resource allocation and distribution of the benefits, which further increases levels of poverty among the poor women and men.

GENDER, POVERTY AND HUMAN RESOURCE DEVELOPMENT

One of the main reasons why women are poorly represented at the senior positions in the civil service in Africa is because majority of them are not highly educated, trained and qualified as their male counterparts. As in UNICEF/ESARO's work in 2007 on United Nations initiative on lessons learnt from four African countries, available statistics on school enrolment in most African countries indicate that a near gender parity is achieved at pre-primary and primary level of education but as the education level increases, glaring gender disparities start to manifest.14 At the university level in Kenya, Lillian Omutoko et al in 2006 affirm that female students constitute an average of only 39% of the total enrolment, 70% of whom are found in social sciences and humanities.¹⁵ Gender gaps are wider at the national polytechnics and technical training institutions since they mostly offer science and technical subjects. By avoiding venturing into sciences, mathematics and Information and Technology, female students are enrolled in less lucrative faculties and therefore are not easily absorbed in the workforce.

In the political arena, gender representation is in favour of men as women generally consider leadership as a nogo-zone. Besides the stereotyped belief that politics is a dirty game and a reserve for men, Kenyan women have had difficulties in campaigning for political seats due to lack of money and an ingrained culture of violence during the campaign period. Other areas of low representation for women are in trade unions and top positions in public and private sectors, an indication of low levels in education and skills among women. The situation further frustrates the country's efforts to achieve not only the millennium Development Goals, especially No.3, but also the Vision 2030.

Clear policies to redress these serious gender imbalances would ultimately go a long way in reducing poverty

As a way of intensifying poverty reduction efforts in Kenya, a gender perspective should be upheld in the formulation and implementation of appointments, deployment and promotions in public and private sectors. The success of this will go along way in fighting against poverty at the household, community and national levels and ensuring that women and men's perspectives and experiences are taken on board to enhance greater well being of all individuals and families. Other key areas for consideration in gender and poverty reduction in Kenya are discussed below and include development in human resource, health, physical infrastructure, agriculture and rural development, industry and trade, public safety, law and order.

¹² Mwangi et al, p. 11.

¹³ Ibid, p.119.

¹⁴ UNICEF/ESARO, p. 83.

¹⁵ Omutoko et al.

as education increases one's capacity to learn and earn. Equality of access and attainment of educational qualifications is necessary if more women are to be elevated from poverty and also be facilitated to become key players in poverty reduction efforts in Kenya. This is because high literacy levels among women is key to improving health, nutrition and education in the family and for the empowerment to participate in decision-making processes, which in effect influences formulation and implementation of policies and programmes at all levels.

The issue for access and retention of the girl child in school and addressing gender stereotypes in professionalism need to be addressed, urgently. Bursaries and scholarships should be guaranteed for the needy girls to improve retention rates. The ideal is the creation of an educational and social environment, in which women and men, girls and boys are treated equally and encouraged to achieve their full potential.

GENDER, HEALTH AND POVERTY REDUCTION

Health is a vital ingredient to poverty reduction strategies. A healthy population is both productive and is of less liability to the government expenditure. Women in Kenya have unequal access to and use of basic health resources in primary health care, especially for the prevention and treatment of childhood diseases, malnutrition, anaemia, diarrhoea, malaria, and other diseases, common to poor families. Women also have different and unequal opportunities for the protection, promotion and maintenance of their health, especially in areas related to reproduction. This, coupled with the decreasing public health spending at the national level becomes crucial for policy consideration and poverty reduction. The deteriorating health services and the existing gender inequalities are correlated to the escalating poverty in Kenya. This is because sickness further dehumanises the poor who cannot work or fend for their children, while the little money they earn is usually spent on buying drugs. They thus cannot meet the required cost for schooling for their children. As such the vicious circle of poverty continues within the families and communities.

Education further empowers women to make choices on family planning service and decide on the number of children to have. The women engaged in professional careers or income generating activities can ill afford the opportunity cost of having many children. Thus, in addition to good education, women need to be fully involved in the management of the economy of this country as a strategy of keeping the population down, enhancing production and making an economic break through.

HIV/AIDS continue to further frustrate efforts to reduce poverty in Kenya. As in other African countries, women and children continue to be more vulnerable to the HIV/ AIDS scourge. Married women cannot effectively negotiate for safe sex due to unequal power relationships in the Kenyan patriarchal set up. The situation creates a need to protect all Kenvans against the infection and especially the most vulnerable groups who include the female and male youth, young girls, women with disabilities and those in long-term sexual relationships. Since male condoms are readily available and relatively in use by men, female need to have negotiation skills and access to methods of protection against the HIV infection that are within their power, to initiate easily with or without compliance of the male partners. They also need to be involved in policy formulation and implementation for the programmes targeted towards addressing HIV and AIDS as they have their own perspectives about the pandemic, being in the majority of the infected as well as the managers of the sick by virtue of the gender division of labour. Important strategies for consideration include increasing women's economic empowerment, access to relevant information, use of community social groups and organizations and provision and utilisation of save sex devises.

GENDER AND PHYSICAL INFRASTRUCTURE

Physical infrastructure such as roads, buildings and dams to mention a few have significant gender concerns. Kenyan farmers in accessing their agricultural produce to the markets use roads, especially in the rural areas where 80% of the Kenyan population live, majority being women. Poor roads network retards the economic development resulting in increased poverty. Currently, the roads network in the country, especially in rural areas is poor. Rural transportation planning should focus on reducing the heavy burden on women who carry agricultural produce, water and fuel wood as back and/or head-loads.

Adequate construction of dams, boreholes and maintenance of water catchments' sites has a positive impact to the country and especially on women's reproductive roles at the households. Although in Kenya only 45% of the entire population have access to an improved water source, UNDP human development report in 2006 underscores the importance of this commodity to human survival indicating that through out history, human progress has depended on access to clean water and on the ability of the societies to harness the potential of water as a productive resource. 16 In most of the communities in Kenya, women and girls are expected to fetch water for drinking and for use in the household. In rural areas in particular, they spend long hours looking for water. Reducing the long hours taken by women and girls in search of water by constructing dams or by bringing water near the households is key to economic development in that time is saved for girls to attend schooling and increase performance in reproductive activities for women. The Government should therefore explore ways

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¹⁶ UNDP, p. v.

of increasing water supply in the country since the goal to achieve universal access to clean water in every household in the year 2000 was illusive. As water provision is both a technical and a social concern, women need to participate in decision making on matters of water provision and maintenance. This would also increase agricultural productivity for economic growth and food security.

GENDER, AGRICULTURE AND RURAL DEVELOPMENT

Agriculture remains the main stay of Kenya's economy. Currently the sector has suffered a big drawback as a result of prolonged droughts, increased poverty and to some extent, the 2007 post election violence. In addition to increased poverty, food sufficiency and security has remained a dream. Any policies that seek to give the agriculture sector a big push would result in rapid economic growth thereby helping in poverty alleviation. Since women perform most of the work in agriculture their experience with food production and processing should be acknowledged and deliberate efforts made to tap their knowledge and skills through research. Further, deliberate efforts should be engaged to improve their performance by deliberately targeting them as recipients for new technologies and innovations in agriculture.

Although most of the farming takes place in the rural areas where majority of the workers are women, they neither have full access to and control of land nor do they have access to capital or agricultural credit. They are also grossly under-represented in decision-making structures dealing with land as a resource, even at the local community levels. To access credit in credible financial institutions in Kenya, one needs to have collateral or other securities such as land title deeds, which most Kenyan women do not have, as culture does not allow them to own land. There is need, therefore, for the government to look into legal structures and policy frameworks that discriminate against women in regard to land ownership and access to credit facilities with the view of repealing them. In addition, special programmes should be started to provide information and integrate women into modern technology programmes of new crops/improved varieties, crop rotation, mixed farming. low cost soil fertility techniques, soil and water conservation and other modern farming techniques.

GENDER, INDUSTRY AND TRADE

Equal participation of women and men in trade and industry is crucial for rapid economic growth. This should enable poor women and men to generate income that would go directly to the household, thereby alleviating poverty. As Elishiba Kimani et al, in rationalising about taking a gender perspective in the development process in 2004 observes, while men dominate in this field, majo-

rity of the women are found in the informal sector handling small-scale businesses and using the meagre income to sustain the entire families. The main challenge for women in this area is access to relevant knowledge, skills and credit to support their small-scale enterprises. This is an area of major policy concern as unemployment in Kenya is a major challenge to the development process. One of the ways of assisting women is to train them on how to effectively manage a business venture. It is also necessary to create more revolving funds which would be cheaply and easily accessible to all qualifying business women and men.

Kenya has an ambitious goal to get industrialised by 2020 but for this to be realised both women and men should be encouraged to equally participate in all areas of economic and industrial development. The myth that industrialisation process is a domain for men should be demystified by putting deliberate efforts to encourage more female to venture in the learning of sciences and technology, at all levels of schooling, especially in secondary schools, middle level and university colleges.

GENDER, PUBLIC SAFETY, LAW AND ORDER

Guaranteed public safety, law and order is critical to a country's economic development. A country where there is insecurity as a result of the breakdown of law and order cannot attract both local and foreign investors, hence resulting in poor economic growth and increased incidence of poverty. Investors are interested in an atmosphere of peace and security where property and investments are respected and protected against theft and looting.

In the context of this paper, an issue of major policy concern in this sector is elimination of gender based violence. This is defined in the United Nations Beijing Platform of Action and Declaration of 1995, as "any act of violence that results in, or is likely to result in physical, sexual or psychological harm or suffering to women and men, including threats of such acts as coercion or arbitrary deprivation of liberty, whether occurring in public or private life". In Kenya common forms of gender based violence include rapes, domestic violence, assault, early marriages and female genital mutilation for girls and deprivation of opportunities and property. While men suffer some forms of gender based violence, women and girls are more vulnerable.

Gender based violence is an obstacle to the achievement of the objectives of, equality, development and peace. Further, it impairs or nullifies the enjoyment of human rights and fundamental freedom for women, affecting their capacity to produce and contribute to poverty eradication as many hours are used dealing with the violence and its results. A person who is violated

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¹⁷ Kimani and Chiuri, p. 50.

¹⁸ Ibid, p. 73.

against goes through severe physical and psychological trauma and may not be able to exploit his or her full potential in socio-economic development. This therefore, affects ones ability to produce, resulting with added poverty.

Kenya government should increase pressure to condemn violence against women and work against any custom; condition or religious considerations that perpetuates it. In addition to enforcing the Sexual Offensive Act (2007), the government should enact and/or reinforce other relevant penal, civil, labour and administrative sanctions in domestic legislation to punish and redress any violence committed against women, men, girls and boys. There is need to give special attention in criminology training and guidance to law enforcement authorities on the need to be gender sensitive while dealing with victims of violence. Special courts should be established to deal with sensitive issues such as rape and domestic violence, as most of these cases go unreported due to their embarrassing nature. Private rooms should be established for law enforcement agents for sensitive cases, so that they can get accurate information without embarrassing the victims.

CONCLUSION AND POLICY RECOMMENDATIONS

Given the importance of the participation of women and men in national development for poverty reduction as discussed above, and the fact that Kenya is a signatory to the United Nations Beijing Platform of Action and Declaration and other United Nations Declarations on fundamental human rights, there is need for a national framework to guide the inclusion of women and men in the processes of policy formulation, planning and programming in the development process. The framework would also guide in gender responsive mobilisation and utilisation of resources for effective engagement of women and men in all public and private sectors. It should particularly inform on key strategies for sustainable economic growth and poverty reduction in all social, economic and political areas, especially human resource development, agriculture, rural development, physical infrastructure, health, HIV/AIDS, Education, industry, trade and public safety.

Further the national budget is recognised as an important economic policy instrument of the Kenya government because through the budget, the state has the potential to meet the needs of the poorest, most of whom are women. The allocation of resources in the budget reflects on the government's priorities. As such it is recommended that the resources' allocation processes and structures be gender sensitive so that issues of gender equity are observed and that existing inequalities are not perpetuated.

The micro and small enterprise sub-sector is absolutely critical to the country's economic development. Micro and small-scale entrepreneurs run by women and men con-

tribute significantly to economic development in Kenya. This is because they create jobs and training opportunities for poor families. However, women and men in the informal sector face various constraints, which range from social to financial ones. The government should allocate resources for the expansion of the informal sector and encourage the development of women friendly financial institutions. It is further recommended that Kenya government adopts and maintains micro-economic policies that address specific needs and concerns for poor women and men entrepreneurs and increase funding for their respective activities. A review of byelaws and policies constraining women's ownership of properties, access to credit facilities and participation in small enterprises ought to be carried out as a matter of urgency.

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