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The Human Factor: Household Case Studies

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Introduction:

Ultimately, the impact of policy on rural development is important only to the extent that it influences the lives of real people. This chapter presents detailed narratives describing five Kenyan households, based on the surveys and open-ended interviews. These narratives show how the peculiar aspects of individual households have an impact on whether or not government policies effect rural welfare. These stories, then, provide further insight into why government policies have been effective or ineffective at improving the well-being of rural residents.

Household # 213: **The Market Absence Tragedy**:

Household 213 consists of only one man, to whom we will give the fictitious name of Kimani. This is one of a handful of single person households found in Gacharage. Kimani is 62 years old, the only surviving son of his parents. He has been married three times, but each marriage has fallen apart without children being born. At independence he owned a three-acre land parcel that he received from relatives, and inherited another parcel of four acres from his father in 1968. There are no secondary claimants to this land. His two parcels are non-contiguous.

Kimani has 250 coffee trees on the parcel one kilometer from his homestead. Two hundred of these trees were planted in 1964, the rest in 1989. There are two plots planted in annual crops, some fallow land, and much of the remainder of the land wooded. This woodlot is thus considerably larger than the average for the community, and contains a mixture of exotic and indigenous trees.

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On the compound stand two mud/wood walled houses, roofed with corrugated iron sheets. The main house has two sleeping rooms. Assets include hoes, a pair of wooden chairs, two water drums, a radio, one bed, and a mattress. There is also an old milking can and a hand pump for coffee spraying. The farm implements are therefore basic, commensurate with the household's low level operation. There is no evidence of accumulation, and it not clear what this household did with any coffee boom proceeds he may have received.

Kimani still hopes to marry again and father an heir. He has a girlfriend at present, who has children from a previous relationship. She is prodding him to improve the house in anticipation of their marriage; we noticed some modest improvement in the house during the time of our surveys.

Kimani had three years of formal schooling as a child, but is functionally illiterate; he was unable even to begin our literacy and numeracy tests. His score on the reasoning ability test places him in the bottom 12% of the sample, well below the threshold level that improved agricultural productivity in our results from Chapter 12.

Prior to the Mau-Mau emergency, Kimani had been employed as a domestic worker and as a farm laborer. During the emergency he was detained, along with most men in our sample who were adults in the fifties. Upon release, he floated from job to job, working as domestic worker, factory worker, and restaurant assistant in Nyandarua, Thika and Nairobi. He reports that he quit each job because of faults of the employers, although the reasons given for quitting are suspect. In any case, he along with many men in our sample spent a considerable period of his early life away from the village, as shown in Chapter 7. Eventually, he returned to the village to set up a charcoal processing business, exploiting the relatively large forest resources under his control. This business initially performed well. After some time, however, the business failed, reportedly because Kimani’s wife at that time stole money and deserted him, leaving him unable to pay his debts.

At present, agriculture and livestock constitute his only sources of income. His coffee bushes, however, are poorly attended and produce very little. Kimani finds taking care of his large plot and two zero-grazed cows difficult, given that he has no other family members to help. His daily chores include collecting feed for and milking the cows and domestic tasks. This is manageable for part of the year, but during periods of soil preparation, weeding, harvesting, and pruning, his labor resources are seriously overstretched. He then neglects some of these activities, with negative consequences for yields.

Nevertheless, Kimani has not hired labor for at least twelve years (he does not remember if he hired labor during the coffee boom). His reasoning is not altogether clear, but the consequences of this are. Without any additional labor, the household appears trapped in by diminishing returns to land, resulting in minuscule crop and livestock yields. Kimani's attempt at labor self-sufficiency leaves him particularly vulnerable in the case of illness or accidental injury. He hopes that marriage will solve his problems, but his earlier history in this regard does not leave much hope for success in the future.

Kimani made scant profit from coffee and livestock operations during the year of our survey. Food production for his own consumption from his annual crop plots apparently was considerably more profitable. In addition, he continues to sell trees for firewood. Given the increase in the price of wood, as documented in Chapter 9, this has proven to be an important source of income. Kimani also barters some milk is bartered for animal feed -- banana stalks and nappier grass -- at rates negotiated seasonally.

When asked about the possibility of renting his fallow land, Kimani said he feared the possibility of losing the land to tenants. He argues that there are no proper methods of enforcing land rentals and reports incidents where landlords ended up in protracted legal wrangles to claim back land rented to unscrupulous tenants. This is evidently a carryover from an old practice by which land use was considered the first step towards acquisition. So this household remains unwilling to participate in either the land or the labor market to reach a more efficient land/labor ratio..

This household thus has abundant land resources, but apparently less output from that resource than could be gained if Kimani was willing and able to participate in land and labor markets. Given the physical appearance of the homestead, the poor condition of the coffee trees, and the appearance of his cows, Kimani looks to a casual observer to be poor and much in need of the extra income that would result from a better land/labor ratio. Yet, in terms of expenditure per adult equivalent or food consumption per adult equivalent, this household is one of the better off in the sample. While he is not able to articulate this, it appears as if Kimani's income from selling wood and production from annual crops allows him to live well enough that the perceived risk and transactions costs of engaging in the land or labor market is not worth the potential benefit.

Household # 304: **White Collar to Used Clothes**

The head of this household, whom we will call Kinuthia, is approximately sixty. This is one of the few polygamous households in the sample. Kinuthia's first wife lost her first three children before any of them reached three years of age, and then appeared to have difficulty conceiving. The couple jointly decided to look for a second wife in order to ensure that they would have children. The first wife's opinion was given heavy consideration in the search process. In the end, they chose a woman 21 years younger than the first wife. After taking on the second wife, both women began having children, so that at present they have 9 children of their own, plus one grandchild living in the household, the child of an unmarried daughter. Seven of these children regularly live with the family. The co-wives are unusually close and have considerable respect for each other and their husband. They cook together, till the land together, and live under the same roof. We always interviewed them together.

This household was established as a separate entity in 1972 following the break up of Kinuthia's father's household. The oldest son now operates an informal business in the coastal town of Mombasa, 550 kilometers away from home, but manages to come home at least during Easter and Christmas holidays. He does not yet have his own family. Two of the older daughters are married within the village, and another is a domestic worker in Nairobi. All of them visit their parents regularly, at least twice a year. Four children are still in school, and the parents meet the educational expenses with some unpredictable and meager assistance from the working children.

The two wives cook separately using the same kitchen but share meals unreservedly. Each has a distinct plot on which to grow food crops, but they work together on the coffee plot.

The plot allocations, however, are not strict, as resident members do not appear strict about where they put their labor. The two wives come to each other's assistance as the need arises, the children emulating their mothers in this respect. Membership at the local coffee society in held by the husband, who also receives coffee proceeds on behalf of the family and allocates the money. This arrangement is typical in the community, even in monogamous households. Each wife is a member of a local rotating savings and credit scheme; both use proceeds to purchase farm inputs and meet consumption needs.

The household is owed marriage payments for one daughter, and receives short-term credit from the local coffee cooperative society. During the field visit, the household had a Ksh 1740 fertilizer credit still outstanding.

The familiar land inheritance story repeats itself here: The household head inherited 3.5 acres of land from his father in 1961, on which stand 550 coffee trees, planted in 1962/63. Although the household has full title to this land parcel, it has never used it to secure a long-term loan. The homestead, consisting of two houses - the main house and a kitchen - stands on the same land parcel, part of which is set aside for maize and beans often intercropped with potatoes. One part of the parcel holds a woodlot planted with a mixture of exotic tree. A few fruit trees also occupy part of the woodlot. The household has been slowly developing the woodlot, and planted 40 trees during the previous three years. Most of the wood has so far been for own use but the potential for future surplus is evident. The older trees were planted on the steep part of the land parcel to arrest soil erosion and land degradation. This household therefore typifies the environmental Kuznets phenomenon discussed in Chapter 9.

The main house, of natural stone and iron sheets, was built in 1972. It has three sleeping rooms. The three stone wood stove is the main cooking mode although use is also made of the charcoal brazier to prepare rice and tea. The household keeps zero-grazed dairy cows and some goats. Although most of the milk is for own use, the household generated twice as much income from milk as from coffee during the survey period. Like many other households in this community, the relative returns from even very modest dairy operations were better than from coffee, the traditional source of income in the community.

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With ten years of formal schooling, Kinuthia is much more highly-educated than most of his agemates. He is bright and retains the skills learned in school, scoring in the top 30% on the reasoning test and in the top 15% on the cognitive skills tests (described in Chapter 12). Upon finishing school, Kinuthia earned an appointment as a primary school assistant and then a market monitor under the colonial government. During the Mau-Mau emergency, he was detained, but made use of this time to learn the art of stone carving. Upon his release, he worked as a stone carver, using savings from this work to finance the building of his house. In the mid-sixties, he trained as a driver, and subsequently worked for a number of transport companies during 1969-83. Upon his retirement, when making Ksh 1200 per month, Kinuthia brought home Ksh 20,000 as terminal benefits and accumulated savings. He bought a used minibus to use for rural public transportation (a *matatu*), but abandoned this business because of high operating costs. The scrap from the minibus still litters the compound. Once again, this household exemplifies the general pattern of male household members leaving the community for much of their working lives, but returning at some point.

The household also owns a water tank, some hoes, chairs, beds, mattresses, and a radio. At the time of our interview, Kinuthia traded in used clothes most of the week, making a profit of about Ksh 500 per month. Given the quality of the house, the appearance of the compound (including the coffee and animals), the articulate conversation of Kinuthia, and the past careful management of money, this household appears much better off than Kimani's. Indeed, judging by assets that is indeed the case. In terms of expenditure per adult equivalent, however, this household ranks in the bottom tenth of the sample. This current financial hardship results, he claims, from his counting on coffee in the past. With present prices, he simply does not have the income he had planned on. Given more investible resources, Kinuthia would like to get involved in pig-raising. Nevertheless, the household appears to be managing its scarce resources well, continues to educate the children, and is in a good position to benefit from improvement in coffee or wood prices.

Household # 209: **The Tail End of a Life Cycle:**

The household head, whom we'll call Mwangi, was born in 1919 and his wife, say, Wambui, ten years later. He had four years of formal education while she had only one. Their household became a separate entity in 1940. The household head worked as an assistant in an Asian supermarket in Nairobi for many years, and settled down to farming following retirement at age 55 in 1974. All the children are grown and have left the village, so that this man and his wife are on their own most of the time.

Mwangi narrates the colonial experiences with striking clarity, recalling both the positive aspects -- such as free education -- and the negative, such as the illegality of engaging in the most profitable farming activities, and the lack of facilities for education.. Medical service were also free but available only at the divisional center.

Mwangi recalls how the entire community pulled together following independence to improve rural infrastructure. These harambee projects -- some built with government support, others totally funded by the community -- included schools, health centers, and coffee factories. The other period of major investment was the late seventies to early eighties, when most households replaced their old mud-walled and grass-thatched houses with more permanent structures. Many persons also purchased minibuses. The coffee boom years made this community the envy of other regions in the division.

The household owns 1.25 acres of land in one parcel, with most of the land under coffee. A large proportion of this holding is actually farmed by one of the sons, who does not live in the village but comes many weekends. All the children are literate, numerate, and economically independent, working away from the village but frequently visiting their aging parents. During the interview rounds, some grandchildren came to stay for brief periods during school holidays.

The household relies extensively on hired labor, along with labor of their children when they visit. Mwangi also regularly applies fertilizers, farmyard manure, and pesticides. Nevertheless, with the low prices of coffee prevailing at this time, the household actually lost money on coffee operations during the year of our survey. No other crop sales were reported although food crops such as beans, maize, potatoes, and bananas were produced for own consumption.

The household keeps zero-grazed dairy cattle, and owns one of the most productive cows in the village. Although the elderly couple uses some of the milk for preparing tea, a substantial surplus is regularly sold to milk marketing organizations. Such sales generated a substantial amount of income during the year of our survey, almost Ksh 13,000. For this and many other families in the community, dairy farming is rapidly replacing coffee as the main enterprise. The household also receives substantial regular remittances and gifts from working children, in kind and in cash. In the course of the field survey, they received delayed marriage payments amounting to Ksh 8,000 for one of their daughters,. This household is therefore the recipient of considerable assistance from relatives, in terms of donated labor, remittances and gifts. The dairy income and assistance add up to a substantial sum; the household was able to spend over Ksh 22,500 per adult equivalent during the months of our survey, placing it in the top 5% of the Kenyan households.

Mwangi and Wambui live in a three-roomed, semi-permanent house. The three stone traditional stove is the common mode of cooking, although a standby brazier is also used for preparing special meals when they have charcoal. Other household assets include a sewing machine, a radio, a hand pump for coffee spraying, and two wheelbarrows. A water tank stands next to the main house to harvest run off water from the roof.

They have not planted any trees in recent times and the household head does not intend to. With their level of income and remittances and the small size of their plot of land, he believes there are better ways for the land to be used.

This household has never received any land-secured credit. However, the household enjoys short term input credit from the coffee cooperative society, from which it had an outstanding balance of about Ksh 2300 during the survey. Wambui also belongs to a rotating savings and credit scheme, the proceeds of which she has used to buy food. Given extra income, Mwangi would develop a commercial plot in a local trading center, build a more permanent house, or increase the dairy cattle herd.

Mwangi believes that coffee played a major role in the development of the community, with the local coffee societies acting as major agents of development by assisting in the mobilization of local resources. He is, however, dissatisfied with the district cooperative union, which he accuses of corruption, mismanagement and exploitation of farmers.

Household # 115: **Generous Heritage**, **Commonplace Outcome**

This couple, whom we will call Chege and Wangari, were married in 1965. At the time, he was 21 years, had completed 8 years of formal education and worked in the Catholic church for two years. He can read and write -- Chege had the second highest score of all respondents on the literacy test -- as can Wangari and their 8 children (three daughters and five sons). However, no member of this household has attended secondary school because of the expense. Three of the children are still in school and the rest married, working, or unemployed. The mother had a total of 10 live births, but two of the children died prior to attaining three years of age.

Chege received all of the four acres he presently owns through inheritance; unusually, approximately one-third of his land was inherited from his grandmother directly. Four hundred coffee trees were planted on the land in 1968..

Chege first worked as a school administrative assistant for two years, then took on manual labor for better pay at the local coffee cooperative society. He worked there for eight years before eventually settling down to farming. Chege still occasionally hires himself out for casual employment during times when labor demands are slack on his own farm. He reports having earned Ksh 720 from a contract with a carpenter's shop during the field survey. Unlike most older men in the survey, Chege therefore has always worked in the community.

Chege and Wangari grow the usual crops for the village. In addition, they have a number of avocado trees, from which they made over Ksh 1,000 during the survey.. This contrasts with profits of about Ksh 2600 from the much larger area of land planted to coffee. The household applies modest quantities of chemical fertilizers, farm yard manure, and pesticides.

During the field survey rounds, they had one dairy cow, two calves, and half a dozen chicken. There is limited scope for open grazing so the cattle are zero-grazed. Between the interview rounds, the cow calved once and older calves were sold. Some of the milk is consumed but most of it sold to marketing organizations. Livestock was the most important income source, generating six times more income than coffee during the survey rounds. The household also receives gifts and remittances. One of the older working sons is resident in the household and his earnings are important contributions to the central income pool. Putting everything together, this household is relatively poor, ranking in the lowest 30% of households in terms of expenditure per adult equivalent.

Chege is making a significant investment in trees, having planted a woodlot and fruit trees -- a total of over 100 trees -- in the two years prior to the survey. Even now, the household in surplus in wood production, selling wood when it needs cash.

The household does not participate in the local savings and credit societies, has no land secured credit, and did not report marriage related payments on either side. However, it had two active short term loans from the local cooperative society, as input credit, for school fees and food.

Chege argues that despite recent problems, the introduction of coffee and the coffee cooperative societies was the most important development in this community. The credit available through the societies has been vital for what progress has taken place in the village. Proceeds from coffee sales helped finance education, land buying and other investments such as commercial houses in the larger towns. Even community project such as schools and health centers were made possible through the mobilization of coffee resources. Chege laments the local council's failure to make use of the coffee cess deducted from farmers to maintain the access roads. He is also concerned about rapidly escalating input costs, poor management of community projects, and the encroachment of corruption and favoritism in the administration of centrally supplied goods and services.

Household # 230: **Skilled Hands, Dashed Opportunities**:

The husband and wife in this household -- call them Maina and Nyambura -- established their own household in 1962, shortly after both were forced to leave school one year prior to completing primary education. The Christian mission school expelled them both when it was discovered that Maina had impregnated Nyambura. The young family grew very rapidly during subsequent years and at the time of the survey had nine living children, aged twelve to 28. One child died during infancy.

Maina speaks English well and appears very thoughtful. Despite limited education, he scored in the top 10% of our sample on the cognitive skills tests, perhaps partly because of his basic intelligence; he scored in the top 15% on the reasoning ability test. He talks about his business experiences with ease and is good with figures. All household members can read and write; several children have completed secondary school. Two older sons work with government or parastatal organizations, one as a machine operator and the other a clerical officer. Six of their brothers and sisters are either in school or college. Most of those with post-primary education attended competitive government-aided schools. Maina contends that education is a potent development agent that has made a difference in many societies, and is determined to give his children as much educational opportunity as his resources permit.

Maina's father was a mason, a trade he passed on to his son early in life. In addition, Maina enrolled in a motor mechanics course in Nairobi after expulsion from school, but had to drop out before completion to fend for his rapidly growing family. Nevertheless, he picked up sufficient skills during this time to handle uncomplicated mechanical problems with ease. In addition, through working with some of his father's artisan friends Maina picked up basic welding and plumbing skills.

Maina put this combination of skills to good advantage in the early seventies, when the government began a large expansion in the number of cattle dips to accompany the expansion of artificial insemination services and veterinary services (see Chapter 11). Maina won many of the early contracts for construction of these dips in Murang'a District, so many that he became known as "Mr. Cattle Dip." Eventually Maina claims that persons with more powerful political connections arranged to have contracts awarded to them, making him unable to continue this line of work. Nevertheless, he saved enough money during his own construction to buy a van with which he transported goods from Nairobi and Thika to sell in the rural trading centers. This business again was profitable for a time, but failed after large wholesalers based in the main towns began to compete with him. Subsequently, he offered his services as a mason to other contractors.

But he had grown to appreciate the benefits of self employment and kept on trying different ventures. Since 1987, he has had a blacksmithing outlet in a local trading center from where he repairs tin and iron implements and forges water and milk buckets from recycled aluminum sheeting. The facility was allocated to him by the local county council in recognition of his skills. During the interview, customers from the neighborhood brought umbrellas, kettles and cooking pans for repair. He runs the operation single-handedly, and was netting about Ksh 1500 monthly during the time of our survey. He is so convinced about this business's viability that he would apply surplus funds to expand it. Here is one among a rapidly growing group of informal metal-working rural entrepreneurs in Kenya whose general strategy against uncertain demand is flexible specialization. Maina would clearly benefit from conglomeration, but there are no other metal-working outlets in the local trading center.

Maina inherited a one acre land parcel from his father who had subdivided four acres to four sons in 1964. As with most other households, he has not acquired additional parcels. On the land parcel stands 300 coffee trees, 100 planted in 1958 and 200 in 1964. The household also keeps dairy cattle and poultry. The household occasionally hires labor during peak periods of labor demand, such as weeding, harvesting and pruning.

During the year of our interviews, there were considerable changes in the composition of the household as working sons and boarding school children came home and left. The two working sons visit periodically. The household has a heavy educational bill related to the six children still ins school, spending over Ksh 28,000 on education. This is the second highest education bill in the survey, and represents almost 40% of total household expenditure (over 2/3 of non-food expenditure). The working sons contributed about Ksh 3,200 to help meet these expenses.

Maina and Nyambura's main house has three sleeping rooms and is semi-permanent. Most of the cooking is done using the traditional three stone stove; other assets include hoes, ploughs, a wheelbarrow, a 12-year-old hand pump, stools, beds, mattresses, a radio and some 6 water drums. Near the main house stands an old water tank which has been out of use for some time. They do not have a woodlot, presumably because the landholding is rather small; they buy all their firewood and charcoal, as well as wood for construction, from neighbors.

Over the twelve month survey period, this household generated about 35% of its income from the informal manufacturing/repair enterprise and 33% of its income from coffee. Profits on coffee for Maina and Nyambura were second highest among all households, despite their having fewer trees than many other households. This points to their excellent management of the trees, which is not unrelated to having a consistent source of cash throughout the year via the business. Compared to most other households in the sample, livestock operations were relatively unimportant, generating only about 6% of total income. Combining all of these income sources, this household ranks in the top 30% in terms of income per adult equivalent, despite limited education and several business failures.

During the time of our survey, the household had no outstanding loans as Maina believes he need not pay interest when he has a ready source of cash himself. Nyambura, however, does participate in two savings and credit schemes.

Despite some setbacks, Maina and Nyambura are doing well by the standards of their community. Of all the households examined in depth, theirs is the one most obviously seeking out profitable opportunities and making the most of scarce resources to improve the welfare of their family. Households such as this are most likely to respond to changes in government policy that affect business and agricultural opportunities.